#### What is The Bridge Project Milwaukee?

The Bridge Project (TBP) Milwaukee is a groundbreaking initiative offering unconditional cash transfers to support mothers and their babies in Milwaukee. Aimed at empowering pregnant individuals by providing financial stability, it is part of a broader effort to address child poverty and promote long-term well-being. TBP got its start in New York to address high child poverty rates, and is expanding to Milwaukee spring of 2024, offering financial flexibility to expecting individuals in need.

#### **▶** Why

Why was The Bridge Project created?

The Bridge Project was developed by the Monarch Foundation and evolved from the Monarch Foundation's initial work. The Monarch Foundation supported numerous nonprofits across New York City, aiding families and infants. When the pandemic began, it was evident that people needed immediate help, and that organizations couldn't respond fast enough. It became clear that flexible resources — in the form of cash — were the fastest and most efficient way to get them that help. Promptly, efforts to launch The Bridge Project were accelerated. This initiative aims to relieve mothers' financial burdens while setting up their babies for long-term success, empowering them to make life-enhancing decisions such as pursuing education or spending valuable time with their newborns. Building on the program's success in New York, the Zilber Family Foundation is now funding The Bridge Project expansion to Milwaukee.

# Why is The Bridge Project coming to Milwaukee?

Milwaukee contends with the second-highest poverty rate among the top 50 most populated cities in the United States. In Zilber Neighborhood Initiative neighborhoods, 44% of children are living in poverty. In Wisconsin, roughly 1 in 7 children – about 14% - live below the poverty line. Zilber Family Foundation is honored to support the launch of The Bridge Project and unconditional cash in Milwaukee, in service of its mission to enhance the wellbeing of individuals, families, and neighborhoods by investing to address basic needs and help ensure personal safety; increase access to social and economic opportunity; and improve the quality of life in neighborhoods.

#### How does The Bridge Project work?

Eligible pregnant individuals receive a monthly cash transfer to be spent flexibly to cover basic needs and expenses. This support is provided with no strings attached, allowing families to allocate the funds as they see best for their circumstances.

# Who is eligible for The Bridge Project in Milwaukee?

The program targets pregnant individuals, focusing on those experiencing financial hardships. Specific eligibility criteria include residency in certain neighborhoods and income below a certain threshold. Eligible program participants will be selected by lottery. Eligibility criteria includes:

- ▶ 18 years or older
- 23 weeks pregnant or less
- Live in 53204, 53205, 53206 or 53215 with priority in ZNI neighborhoods of Lindsay Heights, Clarke Square or Layton Boulevard West in Milwaukee
- ▶ Have an annual household income of less than \$39,000 USD

#### How do mothers apply?

Applications will be available online beginning April 10, 2024. Applications are reviewed for eligibility on a rolling basis. Applications will remain open until all program slots have been filled. Eligible program participants will be selected by lottery. To apply, visit <a href="https://www.bridgeproject.org">www.bridgeproject.org</a>.

# Why cash?

Cash is simple, flexible and empowering. Unrestricted cash assistance recognizes mothers' right to make their own financial decisions. Additionally, cash allows mothers the freedom to spend on essentials like food, rent, or childcare without restrictions. This approach challenges the stigma that marginalized groups can't manage their finances, promoting autonomy and dignity by trusting them to know what's best for their families.

# Why babies?

Decades of research shows how important the first 1,000 days of a baby's life are in setting a foundation for the rest of their life, which leads to better social and economic opportunities.

The Bridge Project aims to take a preventative approach, providing support early on to set up success. In providing mothers with unrestricted cash for the first two years of their child's life, The Bridge Project helps provide a stable start to life - which can have positive lifelong and even generational effects.





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#### What is the financial assistance structure?

Participants receive between \$375 and \$750 monthly, with durations and amounts tailored to ensure critical support during a child's first two years of life, aiming to provide a foundation for a prosperous future. Program participants will receive:

- \$1,125 one-time, upfront prenatal stipend
- ▶ \$750 per month for the first 15 months of program participation
- \$375 per month for the remaining9 months of program participation

#### Can participants spend the money on anything?

Yes, recipients can use the funds to meet any of their needs or priorities, from rent and utilities to childcare and educational expenses, offering flexibility not found in traditional benefit programs.

#### What impact has The Bridge Project had in other cities?

Early data from The Bridge Project's New York cohorts has shown that with the unconditional cash transfers, moms were better able to afford child care and build up emergency savings. Longer-term research found the payments increased organization and harmony within the household — which is critical in stabilizing a baby's earliest days and helping to prevent lifelong harm and benefit society at large.

Previous cohorts of The Bridge Project have demonstrated that unrestricted cash can even have a positive impact on employment. The flexibility of a cash safety net allows mothers to take an hour off work for an interview without needing to stress about paying the bills that month, so they can pursue better opportunities for their families and themselves.

The response to The Bridge Project has been resoundingly positive. Participants in New York have used their unrestricted cash to pay for things like safe strollers, childcare, rent for stable housing, and even a washing machine so that, during COVID lockdowns, they could minimize trips to the laundromat that could put baby and mother's health at risk.

# ► How is The Bridge Project Milwaukee funded?

The program is supported through generous funding from philanthropic partners like Zilber Family Foundation that awarded \$1,575,000 to The Bridge Project to support cash transfers to mothers, and by the Monarch Foundation that supports the program administration costs.

# How do you measure the project's success?

The Bridge Project is already seeing promising results. Early insights showed moms were better able to afford child care and to build up emergency savings. Longer-term research found the payments increased organization and harmony within the household — which is critical in stabilizing a baby's earliest days and helping to prevent lifelong harm and benefit society at large. We already know cash at scale is successful — the expanded Child Tax Credit in 2021 slashed child poverty by nearly half. The question isn't does it work, it's clear it does. The question now is how to structure it so it works best, which is what The Bridge Project is doing with multiple cohorts.

# ► How can I get involved?

To get involved with The Bridge Project Milwaukee and learn more about how you can support or participate, visit <a href="www.zilberfamilyfoundation.org/thebridgeproject.html">www.zilberfamilyfoundation.org/thebridgeproject.html</a> or contact us at info@bridgeproject.org.

# What's the ultimate goal of the project?

The Bridge Project and Zilber Family Foundation believes every baby in this country deserves to be cared for, with the hope that one day there will be some version of this program across the U.S. The expanded Child Tax Credit is seen as a crucial start. At the core of this program is the reality that it's much easier to prevent harm in the first place than try to undo it after the fact — those first years of a baby's life are akin to building a house. One can only adjust so much in the early stages, but once the house is built it's very difficult to make changes to the foundation.