

THE BRIDGE PROJECT

**Testimony of Stephanie Silkowski, Director of Policy & Strategic Initiatives
New York State Senate Committee on Cities 2
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Good morning. Thank you to Chair May and to all the members of the Committee for hosting this important hearing. My name is Stephanie Silkowski and I am the Director of Policy & Strategic Initiatives for The Bridge Project, New York's first unconditional cash transfer program.

Thank you for using this hearing to bring attention to a critical issue facing New York's small and medium cities. Poverty, and in particular child poverty, is high and will likely worsen if current economic trends continue. Half of the top six cities in the United States with the highest child poverty rates are in New York State, disproportionately affecting communities and children of color. In Rochester, Buffalo, and Syracuse, one in two children live in poverty.

Many New Yorkers living in small and medium cities are unable to cover basic necessities and support their families, particularly in the face of rising interest rates and inflation. The total cost of raising a child through high school in the state has risen to more than \$300,000 — a \$26,000 increase from just five years ago.

At the Bridge Project, we are working to address urban child poverty through a cash transfer program focused on supporting low-income pregnant and parenting folks, and their babies, from the critical prenatal period through the first three years of a child's life. We provide regular cash payments to participants, creating greater financial stability during a pivotal period for both maternal health and child development. With close to \$50M in private funding invested to date, the Bridge Project has now reached over 1,000 moms in New York City and Rochester. And we are opening up applications in Buffalo this week.

Initial research outcomes are positive — mothers in the program use funds to access prenatal and postnatal care, mental health support, and child care, pay for necessities like diapers and formula, and invest in their children's futures. This is consistent with research from other programs that shows recipients of cash are most likely to spend it on their families' primary needs, with no increased expenditures on alcohol, tobacco, or drugs. Research conducted by the Bridge Project demonstrated that participants were able to achieve increased financial stability as a result of our cash transfer program.

The work of our program is grounded in long-standing research and data proving that unrestricted cash is a direct and effective way to alleviate poverty. This was shown on a national level with the overwhelming success of the expanded Child Tax Credit, which lifted millions of children out of poverty. The first month after it expired, child poverty spiked by 41%. The unrestricted cash intervention further proved how an investment in the earliest days of

life can have multiplying effects: studies have found that a permanent expansion of the expanded Child Tax Credit would generate 10 times the revenue it cost.

The Bridge Project has been so proud to partner with Senators Jessica Ramos and Samra Brouk to introduce S4578, a bill that creates a first-in-the-nation statewide cash transfer program, known as the Mothers & Infants Lasting Change Allowance, which would bring needed resources to families in multiple medium-sized cities in the state. The program will be piloted by serving 15,000 mothers earning less than 200% of the Federal Poverty Level residing in the areas of highest child poverty in New York State. 10,000 pilot participants will be chosen from cities with a population greater than 140,000, which include Buffalo, Rochester, and Syracuse, and 5,000 participants will be chosen from rural areas.

The MILC bill represents an opportunity and obligation to invest in our most vulnerable population and our future generation by leading the fight against childhood poverty – and toward an equitable economy for all – through an unconditional cash allowance for mothers and infants. I urge all members of the New York State Senate to lend their support to this targeted and critical investment.

The experience of Bridge Project moms in New York's cities demonstrates how critical this support can be. I want to close by sharing a quote from Alyzea Lopez, a Bridge Project program participant and Rochester resident:

"It is tough being a mom in general. My daughter came a month early so I wasn't even ready when I had to start providing for her. I didn't have formula, diapers, wipes, all the things you need for a baby. And then in a lurch I had to buy all of this stuff in order to care for her. And that's what's hard about it, some people have \$500-600 dollars that they can just drop in the blink of an eye when emergencies happen, but a lot of us don't. And then we're looked at as less than or as an unfit mother simply because life didn't go according to plan."

We thank the New York State Senate for their commitment to ending poverty in New York State and look forward to working with each of you to lessen the burden for families in our small and medium-sized cities.