



Powering Up with Power of Two and The Bridge Project

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This month's guest is Megha Agarwal, Executive Director for The Bridge Project (TBP) who spoke with host Erasma Beras-Monticciello about the project, New York City's first guaranteed income program for mothers. Power of Two is currently a Monarch Foundation grantee, partnering with them on the Bridge Project. Megha oversees the Monarch Foundation's operations including The Bridge Project and all portfolios including the Monarch Foundation's Pregnancy and Early Childhood grantmaking portfolio and its Climate grantmaking and investment portfolios.

Although there is still a deep correlation between race and socioeconomic status, our society today has access to the tools that can eradicate inequity and poverty. One of those tools is guaranteed income. In June 2021, The Bridge Project launched Phase 1 of their program, providing 100 mothers across Washington Heights, Inwood, and Central Harlem with up to \$1000 a month for three years, unconditionally and with no strings attached.

This Spring, they are launching Phase 2 of their project and expanding to include 500 additional mothers in Northern Manhattan, East Harlem, the Central Bronx, and the South Bronx.

The only eligibility for the program is to live within one of the neighborhoods, be currently pregnant with a first child, and have a household annual income of under \$52,000. There is no SSN or ITIN requirement.

Applications for the The Bridge Project open April 1st and can be found on their website (www.bridgeproject.org) and you can apply directly there through the application link. You can also contact Yvette Sacone, Power of Two Community Resource Manager at 347.812.6470 or at YvetteS@powerof2.nyc can direct you and support you in accessing the information.

The Interview

The personal is political... What is your personal connection to the work?

I'm a daughter of immigrants but one that was in a very lucky situation. Immigrants, you either completely luck out or you don't. My parents came here from India and I was born here in the U.S. and as a result, we already had privileges that a lot of other people did not. When I moved to New York City, I was shocked by all the different situations that immigrant communities live in, how little our city, our country does to support immigrants and how different it was from my upbringing and my experience as a child. My passion comes from supporting the communities that have made this country so great and how we can continue to support them, because they want to support us.

Can you share with us the work of the Monarch Foundation?

Yes, the Monarch Foundation is a private family foundation, founded about two years ago with two big grantmaking portfolios, one of which is our Early Childhood and Childhood Poverty portfolio. That is very specific to supporting organizations in New York City. The other half of our portfolio focuses on Climate Justice and that is a bit broader to North America and the arctic. For us it's very important to engage with the communities that we're hoping to serve in



order to learn about how to best support the communities that we're actually serving rather than making assumptions on their behalf.

Many of us have heard the term Guaranteed Income but not many of us know what it actually means. Can you share with us what guaranteed income actually is?

At its core, guaranteed income is a monthly payment that is completely unconditional and meant to supplement other forms of income, not to replace it. It's generally targeted at those that are living below the poverty line or living in poverty. One key difference is that a guaranteed income is not a universal basic income. It isn't something that's meant to go to everyone. It's meant to set a baseline, basically saying that within our society we don't think it's ok for someone to fall under a certain level, and if you are falling under that level, you're being pushed under that level and we are here to support you. Guaranteed income has a long history and has roots in social justice as one of the most effective ways to eradicate poverty especially for those most affected, communities of color and women.

Why do you feel that as a country we haven't been able to prioritize this and really move it forward?

There's lots of aspects to it but what I think it comes down to at the core is that as a nation, we have a really hard time trusting people living in poverty and I think we take very paternalistic approaches about what it means to solve that. I think rather than empowering other people saying "the situation you're in is not a situation you're in because it's your fault but you know what's best, you just don't have the means to do that." Instead, we say "the reason that you're living in poverty is because you want to be or you did something that puts you there." People living in poverty are trapped and we don't give them the opportunity to believe in themselves and we don't give them the opportunity to make their own decisions. We try to say that this is what is right for you or not right for you and by doing so we figuratively but possibly also literally kill them in the process.

Can you shed some light on the differences between guaranteed income and existing benefits programs?

Yes, the biggest difference is that guaranteed income is unconditional. And what that means is that once you get that guaranteed income, I have no say on what you spend that money on. I have no say on what you choose to do with it, or where you're allocating your time or your resources. That's not the case with our existing safety net. Currently, when you look at benefits such as SNAP, WIC, housing vouchers, they're all allocated towards a very specific purpose. This is not to say that benefits are not helpful, they absolutely are and a guaranteed income is meant to supplement that, not replace it. So when somebody needs to keep the electricity on, or they need to keep their cell phone on to connect with their family in Guatemala during the pandemic, there is no program currently that allows them to do that. The unconditionality of the program allows them to apply the money to the highest need area of their life. It's honestly very efficient. As a solution it's saying that if we trust people to manage money, which we do and we should, there's no reason there shouldn't be unconditionality.

Can you share with us the evolution of the program?

Yes, for us it started with the start of pandemic when we received basically non stop calls from the mothers that we serve saying that they didn't know how they were going to put food on the table or pay for rent or how they were going to connect with the outside world because they didn't have broadband access and didn't have a way to pay for any of those things. And so, for us, we realized that of course we were in an emergency situation but it seemed that a lot of the



mothers were always in this type of emergency situation. And what we saw in the pandemic is that we saw the government be reactive, we saw them have the ability to successfully push out unconditional cash in the form of emergency checks to millions of Americans and so we were left with the question of “if we know people are living in this emergency state day to day, why aren’t we doing exactly that to support them? And that was what The Bridge project was born out of. In looking into the guaranteed income movement we learned what it could mean to set up something like this in New York City and we saw that nothing like this existed, no pilot programs being run in the city so for us it was a question of “well, if nobody else is doing this then why not us?”

How is the need assessed and what is the actual cash amount that families receive?

In terms of need assessment, our program is completely trust based. If you tell us that your annual household income is below \$52,000, we trust you to report that. Once you’ve filled out the initial application survey, it’s a matter of randomization. It’s basically a lottery based on self reported information. All of our payments are paid bi-weekly and are meant to mirror an income or salary. To qualify, you need to be currently pregnant and the main reason is that we want to be able to support people during the prenatal and postnatal periods where we can make a difference in the disparate outcomes experienced by black and brown mothers. We are providing \$1,000 a month for the first 18 months of the program and then tapering down to \$500 a month for the final 18 months of the program for a total of 3 years in length.

Are you eligible if you don’t have an income?

Yes, you are eligible if you don’t have an income or if you’re unemployed, even if you’re receiving unemployment benefits, you’re still eligible.

Are you eligible if you don’t have a social security number?

You do not need a social security number to be eligible, so anyone can apply regardless of documentation status.

Is The Bridge project coming to the Bronx?

It is coming to Central and South Bronx, beginning April 1st. The actual zip codes will be released on April 1st. The hope is that in the future we’ll be able to expand to the rest of the Bronx and even to other boroughs.

If selected, how do mothers receive payment?

Payment is issued on a reloadable debit card. If you are selected, one of our social workers will call you to talk you through the onboarding process and what that includes is setting you up for the consistent payments. All the money gets put biweekly onto a reloadable debit card that is in your name and you can use it very similar to any other debit card. You can swipe it at the bodega, you can use it online at Amazon, but you can also use it at ATMs to take out cash. We know from a lot of the mothers we serve that many operate in a cash economy, paying rent in cash, paying for childcare in cash so it was important that the money be accessible in both a cash and digital format.

Will purchases be monitored or tracked?

Our program is extremely trust based so for us, you should be able to spend the money on whatever it is that you want. We do not get to see any of the individual transactions that are made on any cards.



Many who are against guaranteed income say that it will de-incentivize people to work. What is your opinion on this argument?

It is one of the things we hear the most. However, people have goals, people have dreams, people actually do want to be productive members of society. So what the money actually does is it allows people to get the space to work, to follow their dreams and to get the education that they weren't able to get prior and to be able to actually pursue that. What we have seen is an increase in actual employment and it was for that exact reason. People were able to increase their skills and enter the workforce in a more productive way. It's important to remember that every person, every human has goals.

Will the cash impact any of the benefits the mothers may already be receiving?

I have to answer this in two parts, one is about taxes and the other is about benefits. On the tax side, the money received from The Bridge project cannot be taxed. It's considered a gift under New York State law. On the benefits side, every single benefit is different and you have to look at each benefit separately. Unfortunately, gifts are included as income in some of the benefit programs, particularly in New York State. What that means is that if you were to receive \$1,000 a month from The Bridge project, it would be considered income when you're applying for SNAP and WIC. So, yes, there is a possibility that you would see a benefits loss as a result of the program. One of the things that we do during the process of onboarding, and this is prior to joining the program, prior to getting set up with the card, prior to signing any consent form, we do a benefits counseling session where we ask what benefits she is currently receiving, if she expects her income to change drastically in the next 6 to 12 months, are you expecting your household size to change and how could that have an impact on your benefits? And what we do is calculate what the potential benefits loss would be as a result of joining The Bridge project. We provide the information the mothers need to make informed decisions, they know their financial needs better than we do and they can make that decision for themselves. What we do guarantee though, is that any mother that joins our program, will be net better off by joining the program. So, by receiving \$1,000 or \$500 a month, you will not be losing more than that in benefits. If you do lose more than that, we recommend that you not join the program.

When will The Bridge project come to Brooklyn?

That's the question that I ask every single day. We are moving quickly and we are trying to be very thoughtful about our expansion. We hope that in less than a year we will be in Brooklyn as well.

Do you have bilingual staff that can provide this sort of counseling?

Yes we do. All of our resources, all of our onboarding, and all of our support is available in English, Spanish and French.

When are you notified if you have been selected for the program?

Applications open on April 1st. By the end of April, you'll have a sense if you will be in our first batch. We are splitting up our 500 into two batches of 250 each so we can onboard a little bit easier. So the first 250, you'll hear within the month of April if you're part of the program. Then soon after in May you'll hear if you're a part of the second batch.