

**JOIN THE  
XCHANGE!**



**XCHANGE**  
Prenatal-to-Three Capacity-Building Hub  
POWERED BY THE BUILD INITIATIVE

**CONNECT WITH 3,400+ LEADERS  
ACROSS ALL 50 STATES**

**JOIN DISCUSSIONS ON POLICIES  
AND SYSTEMS IMPACTING  
PRENATAL-3 OUTCOMES**

**ACCESS RESOURCES AND  
EVENTS FOR PN-3 INITIATIVES**

**LEARN FROM PEERS AND  
EXPERTS ANYTIME, ANYWHERE!**

**[bit.ly/JoinPN3XChange](https://bit.ly/JoinPN3XChange)** 

# Whole Child, Whole Families, Whole System Webinar Series

## **Webinar 2**

Breaking the Cycle: How Economic Supports  
Strengthen Families and Break Down Barriers

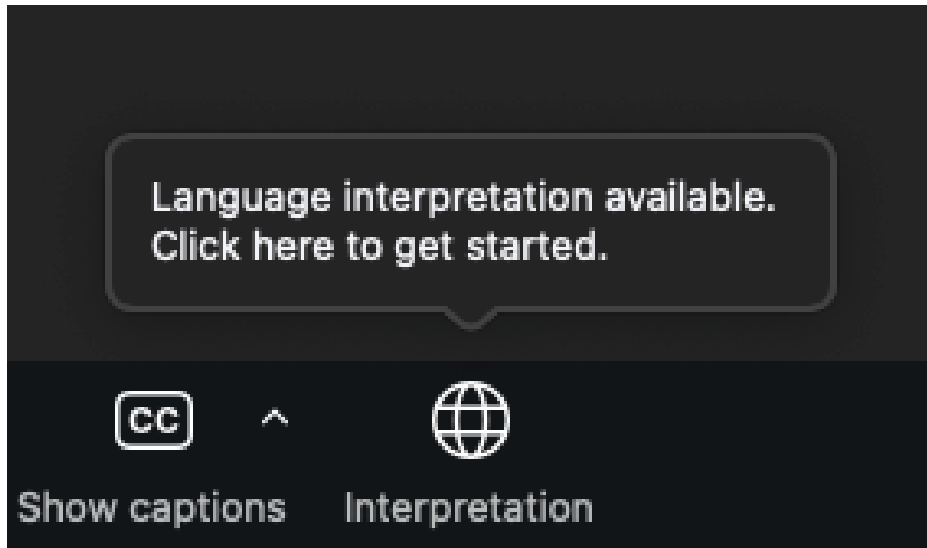
Moderated by Michelle Adkins and Ngozi Lawal

March 6, 2024

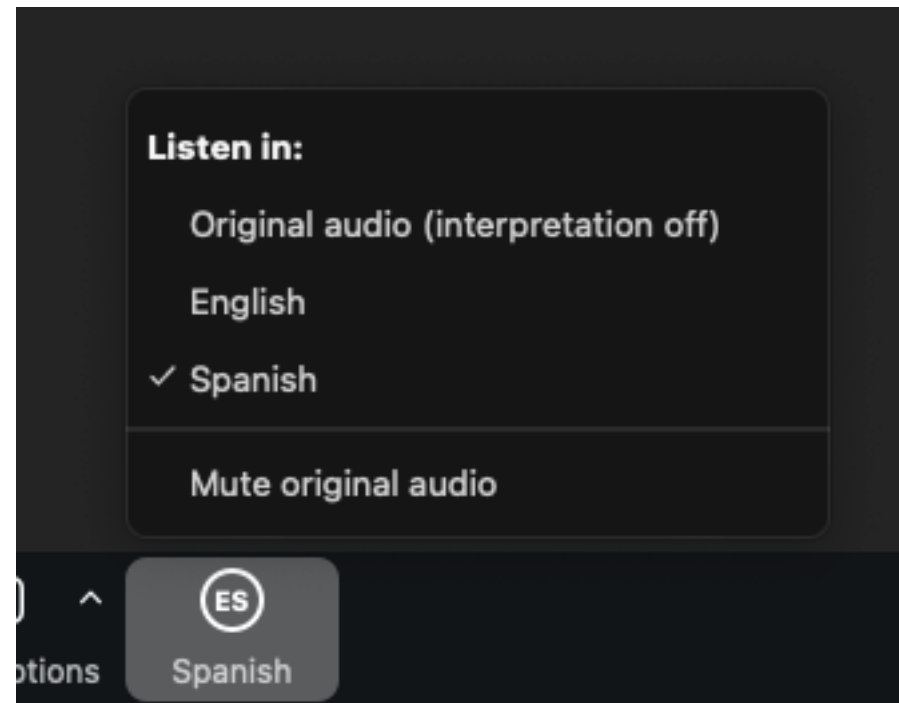


# Language Interpretation

Once the interpretation function is activated, click the globe icon at the bottom of your screen.



Then click Spanish to listen in that language. (To turn off interpretation, click "Original audio.")



# Webinar Series' Objectives

- Define a Whole System Approach
- Identify Key Challenges
- Explore Strategies for System Integration
- Center Family Voices and Equity
- Leverage Leadership and Data for Improvement
- Learn from Real-World Examples
- Apply Actionable Strategies
- Promote Sustainability

# Today's Objectives - Breaking the Cycle: How Economic Supports Strengthen Families and Break Down Barriers

- Learn what economic supports are, how they strengthen PN-3 families, why they are necessary, the challenges that exist, and how policies can be shaped to expand access and effectiveness.
- Understand the real-life impact of economic support programs through a parent's testimony; understand the importance of listening to families when shaping PN-3 policies and programs.
- Hear about the CollegeBound Saint Paul and Guaranteed Income programs, including how they provide direct financial support to families and the long-term benefits for participating families.
- Explore key research findings on Guaranteed Income programs, including their effects on financial stability, employment, mental well-being, and child development.
- Gain insight into policy implications and future directions for scaling Guaranteed Income programs beyond pilot initiatives and embedding them into long-term economic policy.
- Learn about Montana's tax credit policies aimed at supporting families, including the Child Tax Credit (CTC) and Birth Day Tax Credit, as well as advocacy efforts to advance economic support policies in Montana.



# How to Participate

1. Introduce yourself in the chat
2. Put your questions for the presenters in the chat or Q&A
3. Complete the survey at the end



# Presenters



**Suzanne Wikle**

Associate Director for  
State Health Policy and  
Advocacy, Center for  
Law and Social Policy



**LeAndra Estis**

Public Advocate &  
Community Ambassador



**Kasey Wiedrich**

Financial Capability  
Manager,  
City of Saint Paul,  
Office of Financial  
Empowerment



**Alex DuBois**

Policy and Engagement  
Director, Zero to Five  
Montana

# Who is represented here?

- Nearly 900 registrants
- 47 states, District of Columbia, U.S. Virgin Islands

## You are from...

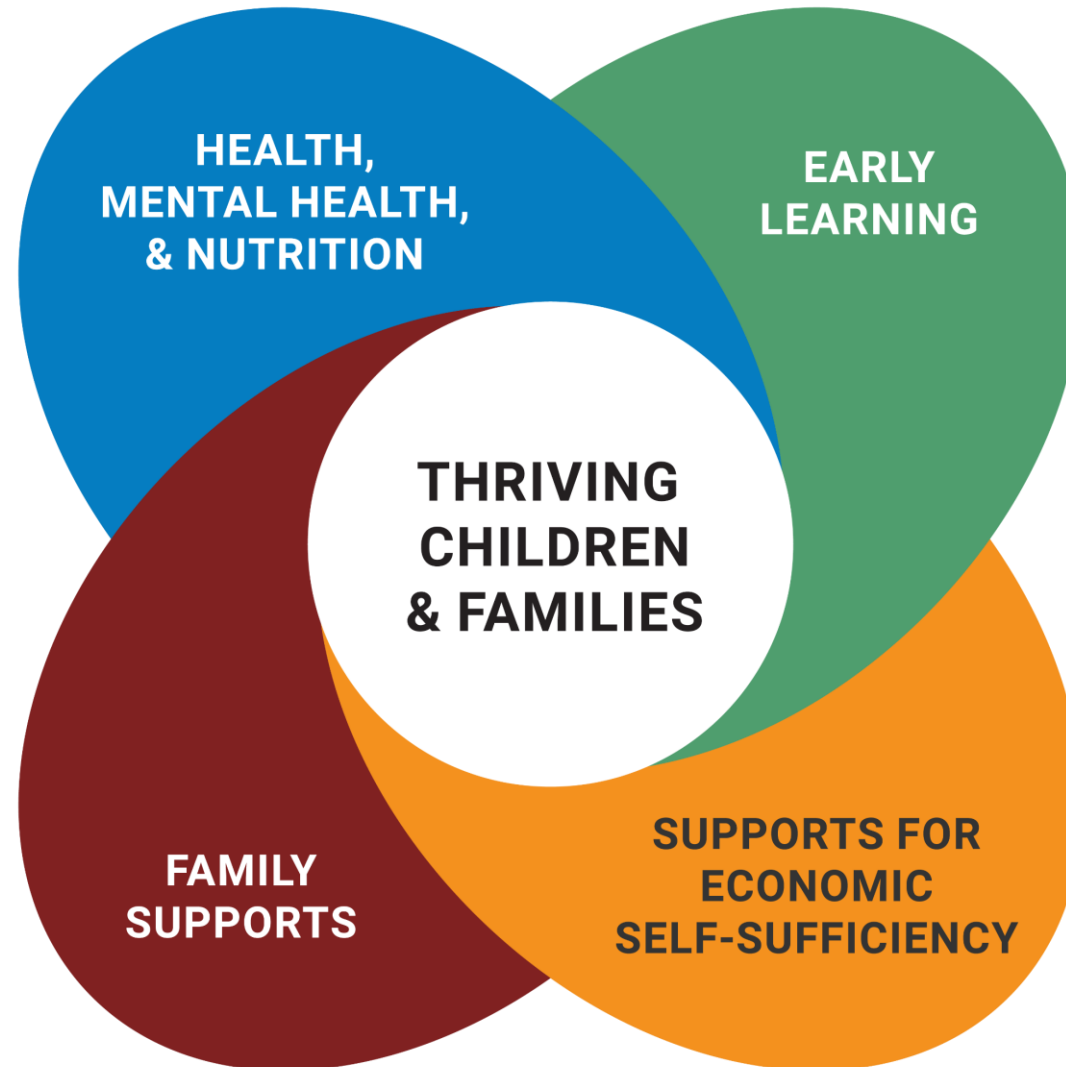
- State agencies: Children, Youth and Families, Health and Human Services, Public Instruction, Early Learning and Care, Education
- Colleges and universities
- Center-based and home-based child care providers
- Community-based, regional, and national organizations/nonprofits
- Child Care Resource and Referral Agencies
- Foundations and philanthropy



# You are interested in hearing about...

- Wealth building initiatives
- Home visiting connections
- Economic supports for families as a primary prevention strategy for ACEs
- Family economic wellbeing
- How our state FFN network can support families through economic supports
- Ideas for communicating why economic policy, housing policy, etc. IS early childhood policy
- Researching economic benefits and outcomes on the community level
- How ECE programs can partner to strengthen 2-Gen economic wellbeing and maternal health
- Connecting families to economic resources, especially tax credits
- How cash transfer programs affect family health and wellbeing
- Local examples and how cities can support these efforts
- How states can get around the red tape to provide economic supports to families

# A Comprehensive Early Childhood System



# *Breaking the Cycle: How Economic Supports Strengthen Families and Break Down Barriers*

Suzanne Wikle, Center for Law and Social Policy

March 6, 2025

# The Need for Economic Supports

- Formative years of brain development and growth
- The addition of a baby to a family is often a time of “financial shock”
- High childhood poverty rates for kids under age 3:
  - 35.2 percent for Black children
  - 24.4 percent for Hispanic children
  - 11.5 percent for White children

# The Need for Economic Supports

“The reality is that many, many families with young children are struggling to make ends meet and they need our safety-net programs in order to meet basic needs. But, too often, the existing safety-net is either insufficient or inaccessible.”

[Putting the Pieces Together for Families with Young Children: Aligning State Health and Human Services, Nutrition, Child Care, and Paid Family and Medical Leave](#)



# Key Economic Supports

## Medicaid

Pays for **41 percent of births**

Provides 12 months of **postpartum care**

Health insurance for **38 percent** of all kids, typically more among the youngest children

## SNAP

Improves birth outcomes and long-term health

Reduces food insecurity among children by one-third

# Key Economic Supports

## Cash

Directly reduces poverty  
Leads to positive health outcomes

## WIC

Improved birth outcomes  
Lower infant mortality  
Better child cognitive development

## Paid Leave

Improved health outcomes  
Direct financial assistance  
Less stress

## Child Care

Directly supports parents' ability to work  
Financial relief

# Challenges

---

- We know programs don't reach everyone that is eligible.
- The safety-net of economic supports varies drastically between states.
- Very significant threats in Congress.

# The Potential is Enormous

---

- Families eligible for one program are usually eligible for multiple programs.
- We know what works (and what doesn't).
- Poverty is a policy choice. So is economic justice.

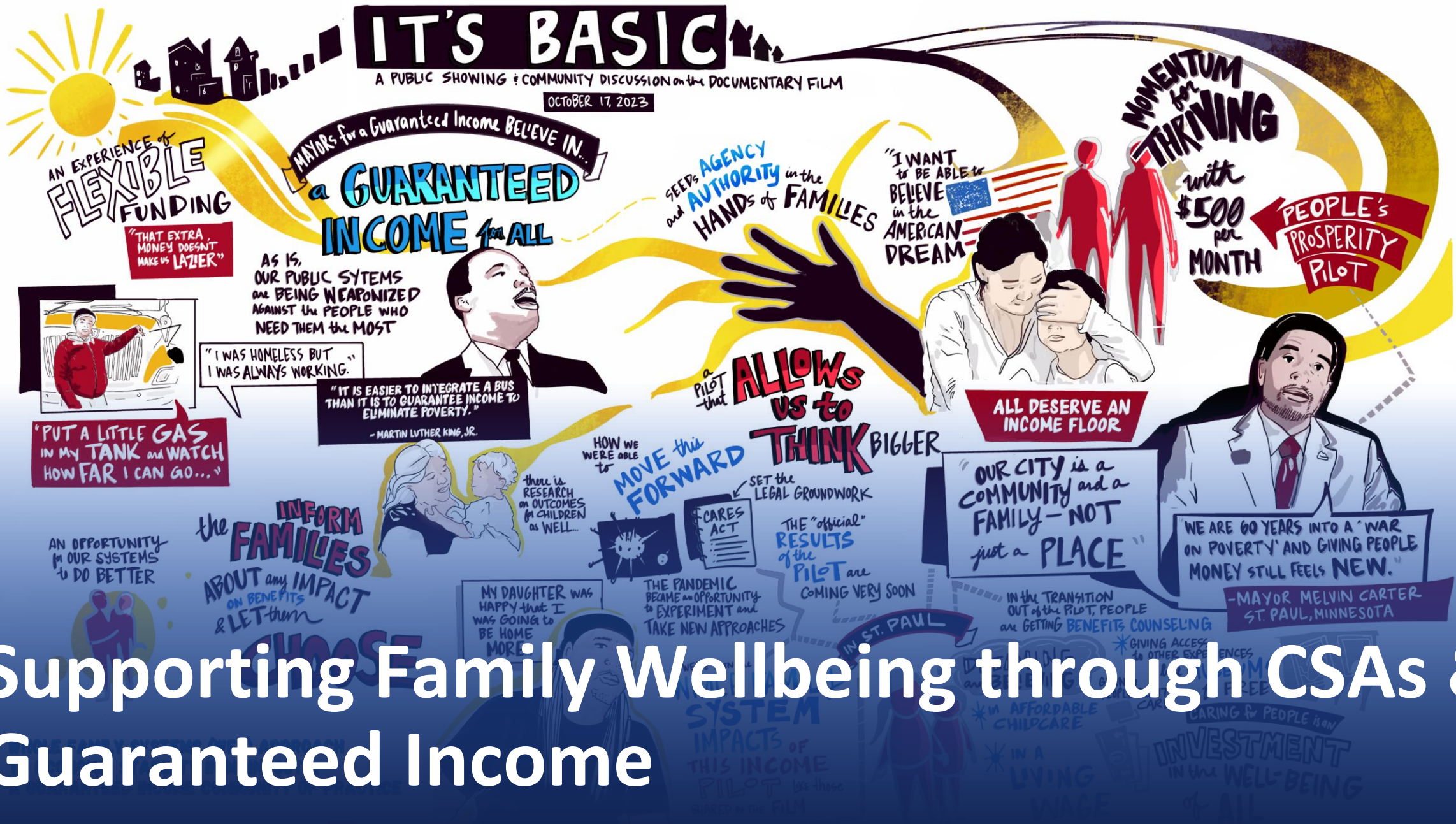
# Contact information

---

Suzanne Wikle

[swikle@clasp.org](mailto:swikle@clasp.org)





# Supporting Family Wellbeing through CSAs & Guaranteed Income

City of Saint Paul, Office of Financial Empowerment



**SAINT PAUL**  
FINANCIAL EMPOWERMENT

## Office of Financial Empowerment

**Mission:** To advance **economic democracy** that **shares prosperity** with all Saint Paul residents

Results Framework	Program Areas
Result 1: Saint Paul residents achieve <b>financial health</b>	<b>Guaranteed Income; Medical Debt Reset Initiative; Financial Health Action Plan coalition;</b> Fines and Fee work
Result 2: Saint Paul neighborhoods achieve <b>community wealth</b>	<b>Local Fund:</b> Leverage \$2.5 million dedicated to supporting worker cooperatives and real estate investment cooperatives
Result 3: Saint Paul residents live in <b>stable, accessible, fair, and equitable housing market</b>	<b>Fair Housing</b> goals include increasing housing access; decreasing housing displacement; and affirmatively furthering fair housing
Result 4: <b>Families with children in Saint Paul have a city that cares about their future</b>	<b>CollegeBound Saint Paul:</b> Universal college savings accounts starting with \$50 at birth
Result 5: Saint Paul residents are <b>engaged in public decision making</b>	<b>Financial Empowerment Community Council</b> and approach to work





# CollegeBound Saint Paul is a universal college savings program starting at birth

- **Launched January 1, 2020**
- **Universal eligibility** – All babies born on or after January 1, 2020 and are Saint Paul residents
- **Automatic & manual enrollment**– birth records from Minnesota Department of Health
- **\$50 seed deposit** to jumpstart savings in a custodial savings account at Bremer Bank
- **Opportunities to earn bonus deposits** – Opt-in, Equity, 1<sup>st</sup> Birthday, Survey bonuses, Child Wellness and Financial Health
- **Flexible use of funds** – postsecondary education and related expenses



*Pathways for Every Child, Family and Future.*





## Impact of CollegeBound & CSAs

- **Total enrolled: ~16,200** participants
  - 83% of children born as of 2023
- **Total savings: \$3,411,000**
  - *Seed deposits: \$810,700*
  - *Other savings: \$2,600,300*
- **Average Account: \$210**
- **Most saved in a single account over \$13,522**

### San Francisco's Kindergarten to College Preliminary Results

#### K2C STUDENTS OVERALL



**6%** More Likely to Enroll in College

#### AMONG UNDERREPRESENTED STUDENTS



**12%**  
Increase in  
College  
Enrollment



**30%**  
Enrollment  
Gap  
Closed



**7%**  
Higher  
On-Time  
Graduation Rate



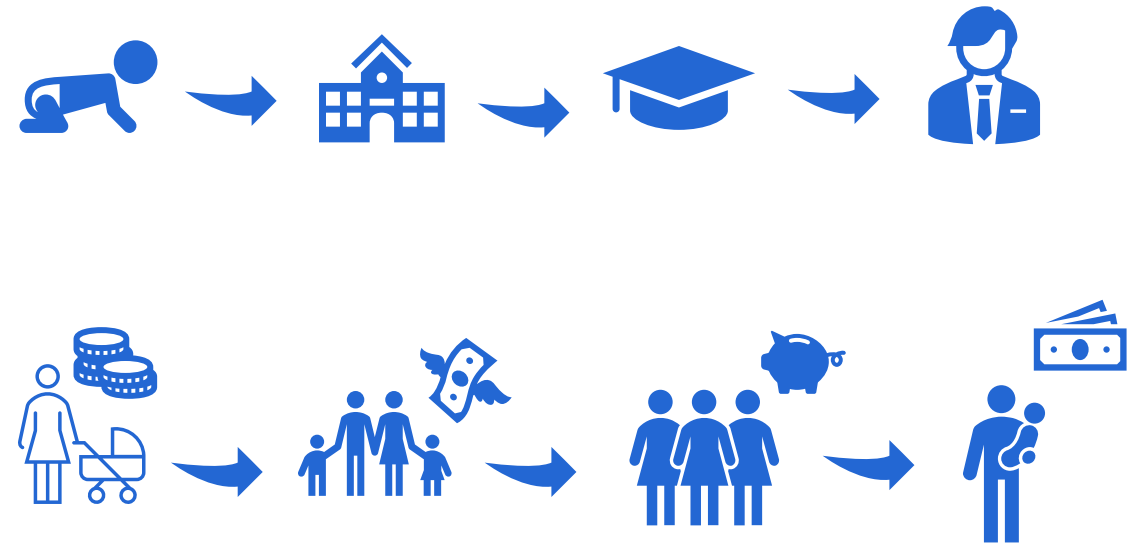
## Beyond the initial deposit...

### CollegeBound Saint Paul focuses on:

- Cradle-to-career supports and milestone bonuses for participants
- Whole family financial health supports
- Guaranteed income



*Pathways for Every Child, Family and Future.*





# What is a guaranteed or basic income?

“I am now convinced that the simplest approach will prove to be the most effective — the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.”



**- MARTIN LUTHER KING JR.**  
*Civil Rights Leader*



## MAYORS FOR A GUARANTEED INCOME

A guaranteed income is a recurring, cash payment given directly to individuals. It is **unconditional**, with **no strings attached**, and **no work requirements**.

A guaranteed income is meant to supplement, rather than replace, the existing social safety net and **can be a tool for racial and gender equity.**





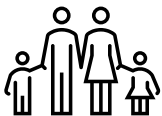
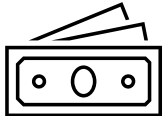
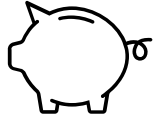
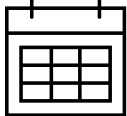
# PEOPLE'S PROSPERITY

GUARANTEED INCOME PILOT PROGRAM

STPAUL.GOV/PROSPERITY

**The goal of People's Prosperity Pilot was simple:** get cash to Saint Paul families with young children during the pandemic so they could buy the things they need like food, housing, and other essentials.

## People's Prosperity Pilot: Eligibility

 <b>150 Families</b>	 <b>\$500 Per Month</b>
 <b>\$10 CollegeBound Deposits</b>	 <b>18 Months</b>

**COVID Economic Impact**

- Employment impact
- COVID diagnosis
- Childcare impact
- Business impact

**Income Eligibility**

At or below 300% of federal poverty guideline

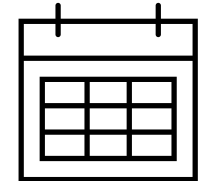
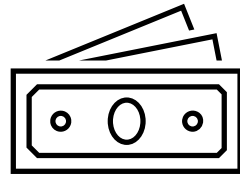
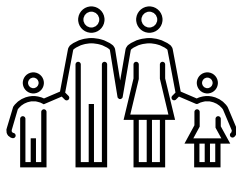
**CollegeBound**  
SAINT PAUL

Saint Paul families with child born on or after January 1, 2020

**Pilot operated between October 2020 and April 2022**  
**Distributed \$1,350,000 Cash Transfers \$27,700 Savings**



# CollegeBound Boost



Group 1

**333**  
Families

**\$500**  
Per  
Month

**\$1000**  
CollegeBound Deposits

**24**  
Months

Group 2

**334**  
Families

**\$1000**  
CollegeBound Deposits

**12**  
Months

Control  
Group

**333**  
Families

**\$50 + Bonuses**  
CollegeBound Deposits



# Funding Strategies & Design

## Funding Sources 80/20 Public to Private Funding

### Public

- American Rescue Plan (Boost)
- MN DHS/DCYF Grant
- CARES Act (PPP)

### Private

- Foundation Grant
- Individual Giving through Saint Paul & Minnesota Foundation
- Mayors for a Guaranteed Income

## Design Elements

**Enrollment:** Minimized documentation, virtual 45-min meeting

**Distribution:** US Bank Prepaid Card, low fees

**Tax Exempt Payments:** General Welfare & Disaster Relief

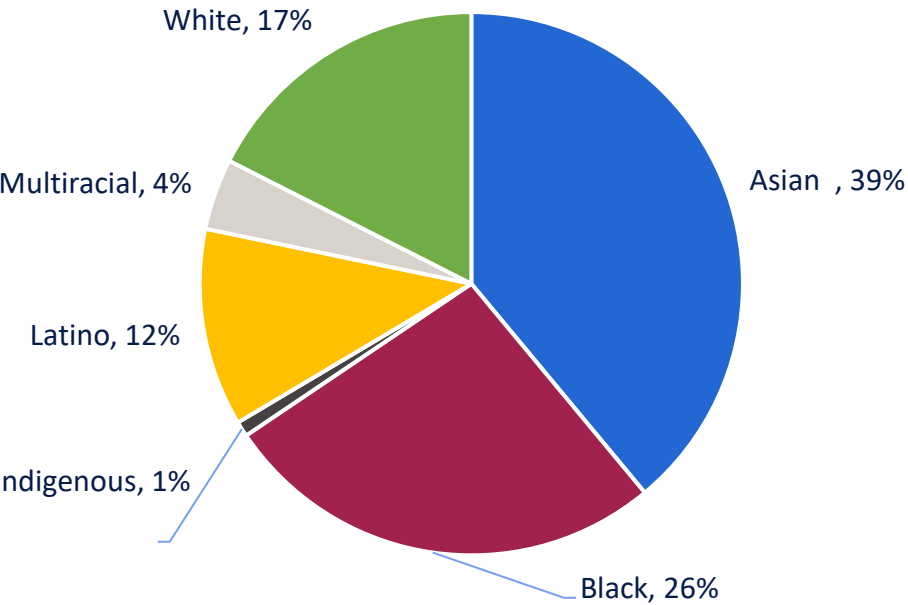
**Benefits Exemptions & Counseling:** State & Federal Policy & Exemptions (TANF, SNAP, SSI); Optional Benefits Counseling (38% take up)





# Demographics of CollegeBound Boost Guaranteed Income + Progressive Deposits Participants

## Race & Ethnicity, CollegeBound Boost Guaranteed Income



Disbursed as of March 15

**\$3,945,000**

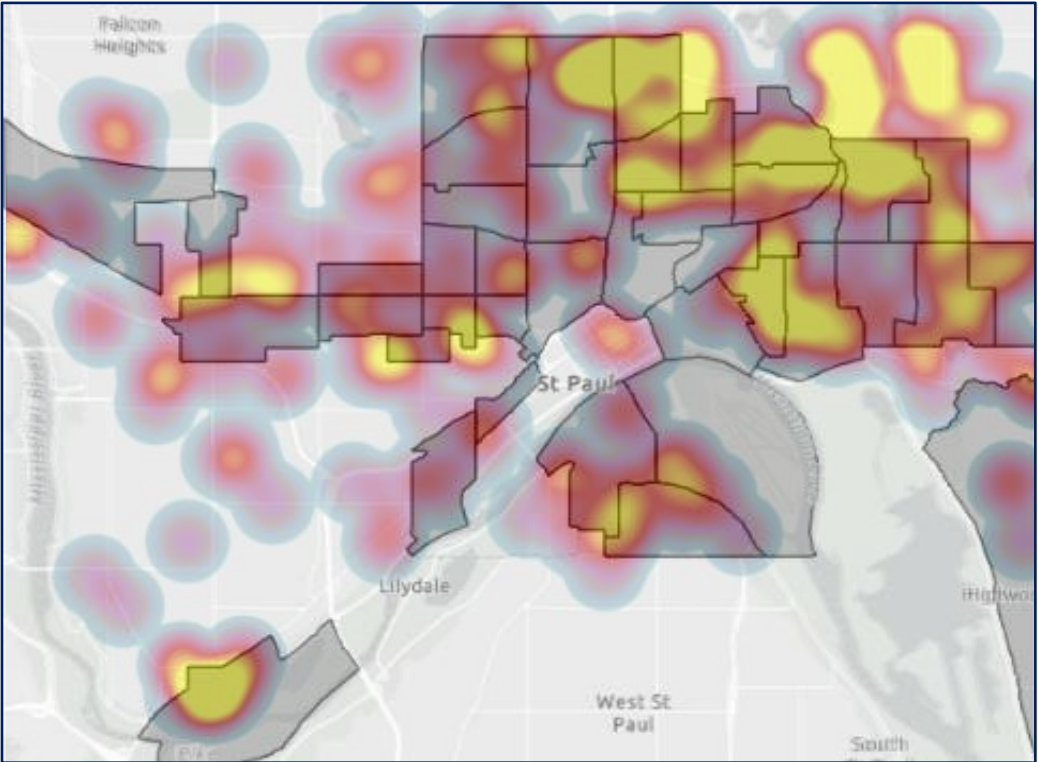
Direct Cash Payments

**\$790,000**

Progressive  
CollegeBound Deposits

**34%**

of Participants enrolled in a language  
other than English







## CGIR Research PPP Key Findings



CENTER FOR GUARANTEED  
INCOME RESEARCH  
Social Policy & Practice  
UNIVERSITY of PENNSYLVANIA

- Financial well-being health improved or stable while receiving the payments, but declined after payments stopped
  - Ability to cover \$400 expense, save over \$500, income volatility
  - Few symptoms of anxiety or depression & stable physical health
- Other outcomes persisted even 6 months after payments ended
  - Number of people employed increased from 49% at the beginning of the pilot to 63% six months after the program ended.
  - Feelings of high hope progressively increased throughout the study from 15% at baseline to 21% at the end of PPP and 22% six months after PPP ended.

“One of the issues with food stamps is it doesn't buy winter boots. And so you can have all this food, but you don't have money for winter boots ... what I do like about [PPP], is it gives people a little bit more freedom and flexibility with very low, um, administrative costs for them to use the money on what they feel is best.”



## Summary CGIR Findings to Date

Domain	Findings
Financial Stability: Positive in 7/7 sites	Improved financial capability; improved ability to handle a \$400 emergency
Employment: Positive trend toward FTE in 4/7 sites; mixed effects in 3/7 sites	Consistent upticks in FTE: reduction in unemployment; shift to gig work/self employment; shifts to part-time among mothers
Housing: Positive trend in 6/7 sites	Reduced housing cost burden; increased housing stability
Mental and Physical Health: Positive Trend in 2/7 sites for MH; mixed across sites for PH	Marginal reductions in psychological distress; mixed findings on health impacts; increased healthy behaviors
Food Security: Positive Trend in 6/7 sites	Decreased worry about food scarcity; increased reporting of ability to eat preferred foods



## Impact Highlights re: Children & Families

- **Los Angeles BIG: LEAP, 1 year, \$1,000 monthly:**
  - GI recipients were more likely to leave abusive relationships and reduce experiences of intimate partner violence and support their children in after-school and enrichment activities
- **Baby's First Years Pilot, \$333 unconditional monthly payments**
  - **After 1 Year:** Infants whose mothers received payments had more high-frequency brain activity
  - **After 3 years:** No significant findings on child development, but more frequent enriching child activities

### Research Resources

Stanford Basic Income Lab: <https://basicincome.stanford.edu/research/papers/>

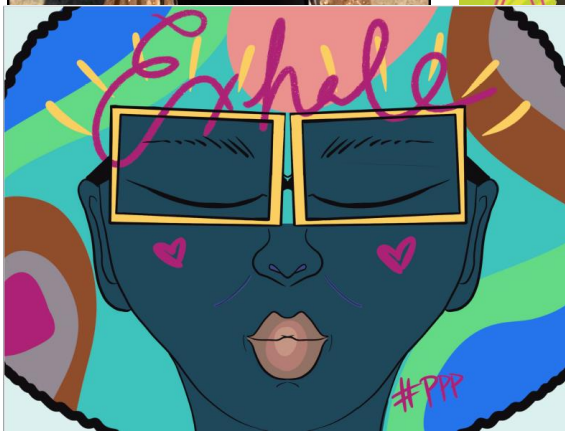
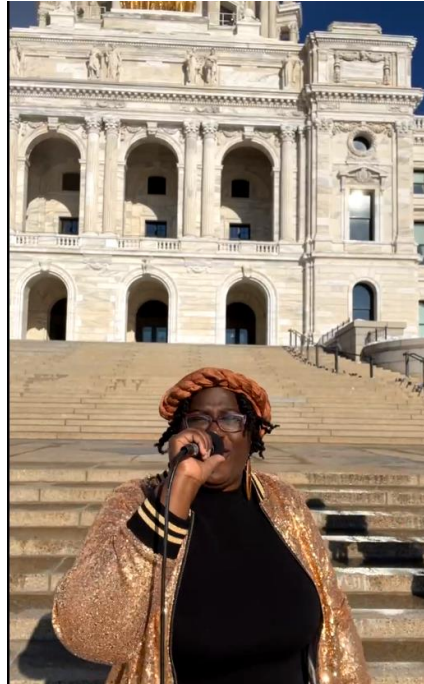
Center for Guaranteed Income Research: <https://www.penncgir.org/research-library>

Guaranteed Income Community of Practice: [https://gicp.info/resources/?resource\\_tax=program-evaluations-income-research](https://gicp.info/resources/?resource_tax=program-evaluations-income-research)





# Storytelling: Narrative Change Work



SPRINGBOARD  
for the arts





# Moving from Pilots to Policy

## Minnesota & States

- 2023 Legislative \$ for Youthprise: Homeless Youth Stipend Program
- 2024 HF 2666: Basic Income Grant Program
- MN Financial Opportunity Coalition
- 2025 Advance CTC payment options
- Rx Kids in MI & NY Baby Bucks Allowance Bill (proposed): prenatal & infant cash allowances

## Nationally

- Different Potential Directions
  - National Guaranteed Income
  - Negative Income Tax
  - Federal & State Tax Credits
  - Modify/Reform programs towards disbursing cash





**ZEROTOFIVE**  
MONTANA

# MONTANA

**BREAKING THE CYCLE: HOW ECONOMIC SUPPORTS STRENGTHEN FAMILIES AND  
BREAK DOWN BARRIERS**

March 6, 2025

# CONTEXT

- Republican-led legislative and executive branch
- Bicameral Legislative Session
- Citizen Legislative Body
- Voters are mostly conservative
- Rural/Frontier
- Population just over 1 million people
- 66,000 parents not fully participating in the labor force due to inadequate child care access

# PROVIDE TAX CREDITS FOR CHILDREN AND CHILD CARE

## Senate Bill 321

- Child tax credit nestled in a larger tax credit package (all refundable)
- Qualified up to \$40,000 for single filers and \$80,000 married (phaseout by \$150 per \$1,000)
- Funding = State General Fund
- Strong Bipartisan Sponsorship from House and Senate
- CTC included in 2023 legislative session
- Impact to the state's tax revenue, but is focused on low-wage earners





# PROVIDE FOR A BIRTH DAY TAX CREDIT FOR THE BIRTH OF A CHILD

## House Bill 537

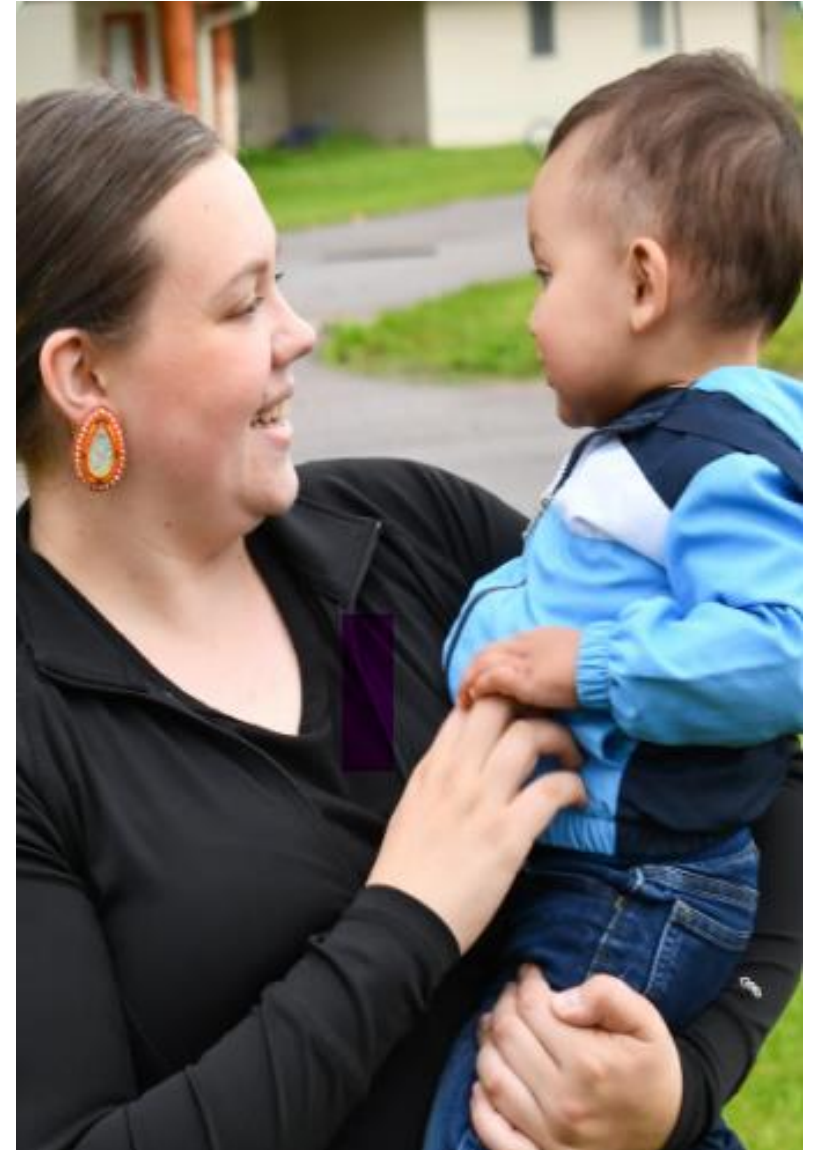
- \$3,000 refundable income tax credit to a family for the birth of a dependent child
- Qualified up to \$60,000 for single filers and \$120,000 married (phaseout by \$150 per \$1,000)
- 2 FTE at Department of Revenue
- Funding = State General Fund
- Support via early childhood and faith community
- Bill sponsor's broader policy positions may present challenges in building bipartisan support



# PROVIDE BEST BEGINNINGS SCHOLARSHIPS TO CHILD CARE WORKERS

## House Bill 456

- Montana's child care subsidy program is called "Best Beginnings"
- Expands a current pilot program to include child care worker in the categorical eligibility for the child care subsidy program
- Low wages and turnover driving this policy
- Legislature recognizes the economic impact - hoping this will address access
- \$5.5 million general fund ask
  - Concern over fiscal impact





# REVISE THE MONTANA HELP ACT WORKFORCE DEVELOPMENT PROVISIONS AND TERMINATION DATE

## House Bill 245

- Continuation of Medicaid Expansion (sunset date of June 2025)
- Lift sunset and strengthen employment services
- 10 years of data show many benefits
- Additional financial asks included more funding to Department of Labor to expand services



# CONTACT INFORMATION

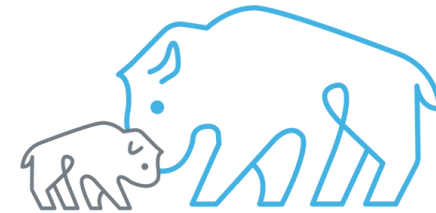
**Alex DuBois**

[alexdu@zerotofive.org](mailto:alexdu@zerotofive.org)

(406) 513-1115 ext. 100

[www.zerotofive.org](http://www.zerotofive.org)

@zerotofivemt on socials



**ZEROTOFIVE**  
MONTANA

# Panel Discussion

# Thank you for joining us today!

## Presenters' Contact Information

- **Suzanne Wilke** [swikle@clasp.org](mailto:swikle@clasp.org)
- **LeAndra Estis** [sqzmein2@yahoo.com](mailto:sqzmein2@yahoo.com)
- **Kasey Wiedrich** [Kasey.Wiedrich@ci.stpaul.mn.us](mailto:Kasey.Wiedrich@ci.stpaul.mn.us)
- **Alex DuBois** [alexdu@zerotofive.org](mailto:alexdu@zerotofive.org)

**Save the dates** for the upcoming webinars in the series! All webinars will run from 2 – 3:30 ET.

- April 10
- May 8
- June 5
- July 10
- August 7
- September 11
- October 9

## Please fill out the survey!!