



## **Cambridge is First City in New England to Launch Mayor-Championed Guaranteed Income Pilot Initiative for Single Caretaker Households**

**April 15, 2021, 11:00AM EST | Cambridge, MA**--Cambridge Mayor Sumbul Siddiqui announced today plans to launch a new Guaranteed Income Pilot Initiative, providing much-needed support for Cambridge's most vulnerable residents. The initiative will offer \$500 no-strings-attached monthly payments to 120 eligible single caretaker households over an 18-month period beginning in August. Participants will be chosen by lottery.

The Cambridge RISE (Recurring Income for Success and Empowerment) project is spearheaded by Mayor Sumbul Siddiqui, Vice-Mayor Alanna Mallon, Councillor Marc McGovern and a wide consortium of nonprofit partners throughout the City, including the Cambridge Community Foundation, Cambridge Economic Opportunity Committee, Just-A-Start and the Cambridge Housing Authority. The payments will be handled/managed through the Family Independence Initiative (FII), the distribution partner for Cambridge RISE.

In Cambridge, one out of every 10 families with children under the age of 18 live below the poverty line, while one in three female-headed households with minor children live below the poverty line. Cambridge residents who are Black or African American and those who are of Hispanic or Latinx origin are twice as likely to live under the poverty line, with the pandemic exacerbating the health and wealth gaps amongst race and gender. According to [a new research report](#) by the Cambridge Community Foundation, 20% of the city's population earns an average of \$13K per year, and of the families with children in this quintile, nearly 70 percent are headed by a single caregiver. According to federal guidelines, a family of three with an annual income of \$21,960 is considered below the poverty line.

"We know single caretaker families in Cambridge are struggling, are well below the Cambridge poverty line, and the impact to single mothers and women of color are even higher; we need a financial vaccine for Cambridge's most vulnerable residents," said Mayor Siddiqui. "These families are struggling to make ends meet and are often unable to pay for emergency related costs. As we've seen in pilot projects across the country, we anticipate this investment in our pilot group will have significant positive impacts in the overall health and wellbeing and employment outcomes of these residents."

Cambridge RISE will address the immediate financial and health needs of the focus population, while also providing opportunities for long-term economic empowerment and growth. Participants will receive \$500 monthly payments through a debit card for the 18-month period. The pilot program includes support from appropriate area nonprofit partners to ensure participants can access benefits counseling throughout the course of this project.

"As someone who was raised by a working single mom who endlessly struggled to keep a roof over our heads and food in our stomachs, I know just how transformative this pilot will be for our low-income residents," said Vice Mayor Mallon. "The emotional and financial stress of continually living paycheck to paycheck perpetuates the generational cycle of poverty. By giving single caretakers a little extra breathing room each month, we're emboldening them to go back to school, take time off work to interview for a higher-paying job, save for a rainy day, and get on a path towards long-term, upward economic mobility."

To be eligible, households must be headed by a single caretaker with children under the age of 18 and fall below 80% of area median income (AMI), with the bulk of the participants under 50% of AMI. Working alongside the [Center for Guaranteed Income Research at the University of Pennsylvania](#), 120 participants will be randomly selected from a pool of applicants who meet the eligibility requirements.

Cambridge joins a growing number of direct-cash pilot projects across the country, including Baltimore, MD, Paterson, NJ, Oakland, CA, Madison, WI, and 13 other cities. The projects are part of an initiative first begun by [Mayors for a Guaranteed Income](#), or MGI, which Mayor Siddiqui joined earlier this year.

"This initiative puts trust-based philanthropy to work for our most vulnerable families with children and offers research that will have an impact on anti-poverty policy at the national level," said Geeta Pradhan, president of the Cambridge Community Foundation. "We've long observed the power of trusting in families and believing that they know what's best for themselves. I'm incredibly thankful to Mayor Siddiqui for bringing us into a project that will help families when they need it the most and help them create their own pathways for upward economic mobility."

Early findings from Stockton's program are promising, particularly in the areas of employment and mental health. The Stockton program plainly demonstrates that a guaranteed income provided less income volatility, giving families a chance to stabilize and plan for the future, and generated more agency over one's future. An independent review found that in the Stockton program's first year, full-time employment among residents receiving the funding increased by 12 percentage points compared to a 5-percentage point increase among unfunded families. Beyond economic benefits, recipients were found to be less anxious, less depressed, and less fatigued from financial stress.

Cambridge RISE is fully funded by philanthropic partners, with major financial support from the Cambridge Community Foundation. The program has also received support from Harvard

University, MIT, The Boston Foundation, as well as a wide coalition of local nonprofits, state representatives and donors - all listed below.

“Cambridge RISE is a great example of City government, non-profits, philanthropy, our educational institutions and our corporate partners coming together to support those in need in our community,” said City Councillor Marc McGovern. “We want to thank everyone who donated their time and funds to get this pilot off the ground. It is the true definition of *It takes a village*.”

“The only way we ever truly move the needle in Cambridge is to roll up our sleeves and work together,” said Sarah Gallop, MIT’s Co-Director of Government and Community Relations. “MIT is grateful to support this unique and innovative program that will immediately and directly help our neighbors. This collaborative approach will truly make a difference in people’s lives and the Institute is proud to participate.”

“Harvard is pleased to help support the City of Cambridge in the RISE initiative and, by extension, the many residents who will benefit from the program,” said Tom Lucey, Harvard’s Director of Government and Community Relations. “The university is proud of our ongoing work with the City and its partners to address critical challenges facing our community – in areas ranging from public health to equity to social justice – particularly as we emerge from a unique and complex year.”

Cambridge RISE is funded by the following donors:

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More information on Cambridge RISE and our funders can be found [here](#).

**Contacts:**

**Madelein McCormick, Chief of Staff, Office of Mayor Siddiqui -**  
[mmccormick@cambridgema.org](mailto:mmccormick@cambridgema.org)

**Lauren Marshall, Director of Marketing and Civic Engagement, Cambridge Community  
Foundation- [lmarshall@cambridgecf.org](mailto:lmarshall@cambridgecf.org)**

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