



Department of
Public Health



Philly Joy Bank

A LITTLE HELP. A WHOLE LOTTA JOY.



ADVANCING CHILD HEALTH EQUITY THROUGH GUARANTEED INCOME

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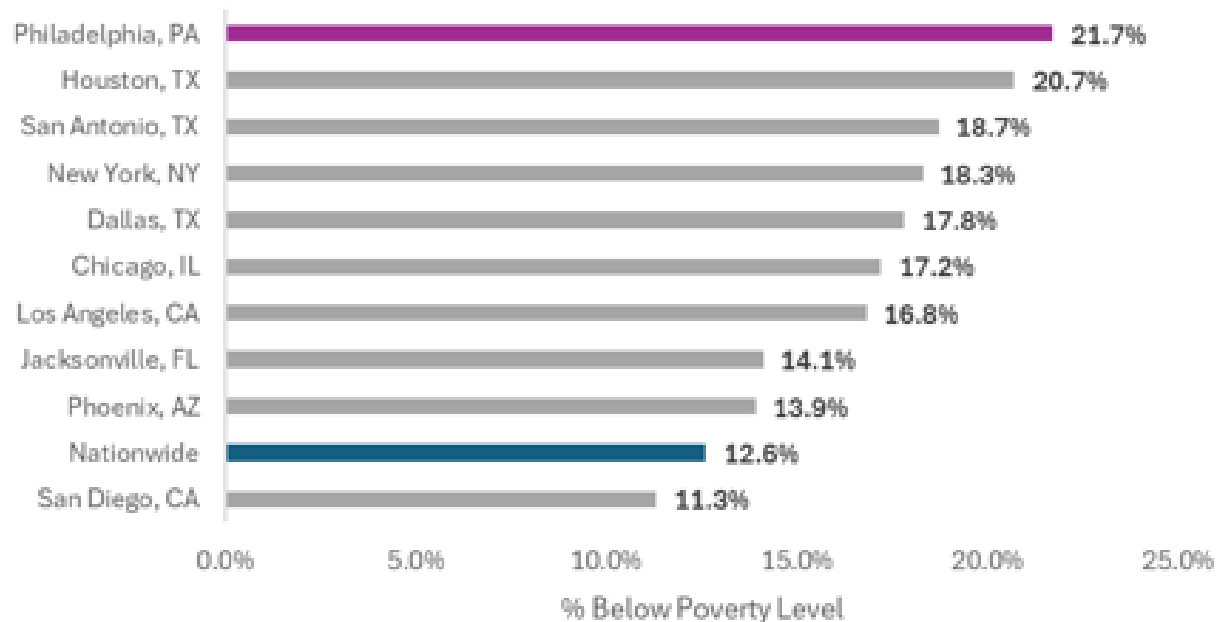
PHILADELPHIA DEPARTMENT OF PUBLIC HEALTH



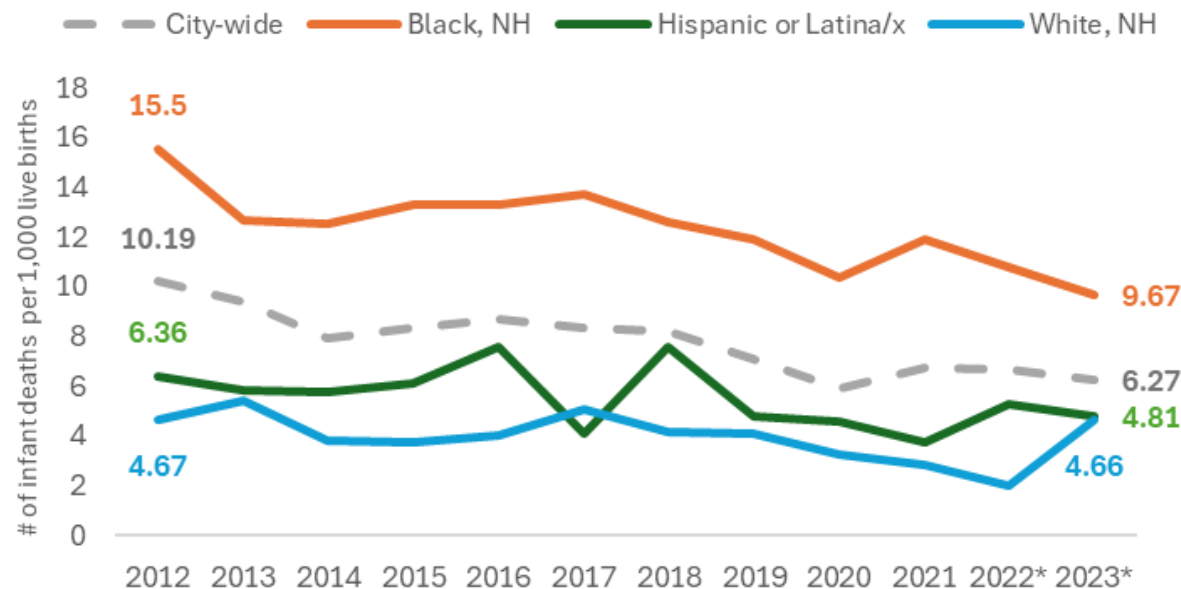
OUR WHY

PHILLY IS #1 AMONG MOST POPULOUS U.S. CITIES

Poverty Status among Top 10 US Cities, 2022



Infant Mortality Rate Over Time by Race/Ethnicity, 2012-2023



IT'S RACISM, **NOT** RACE

There is nothing inherent about black skin that increases risks during pregnancy — except perhaps over-exposure to the real culprit, racism, which can harm a mother's body in real, measurable ways.

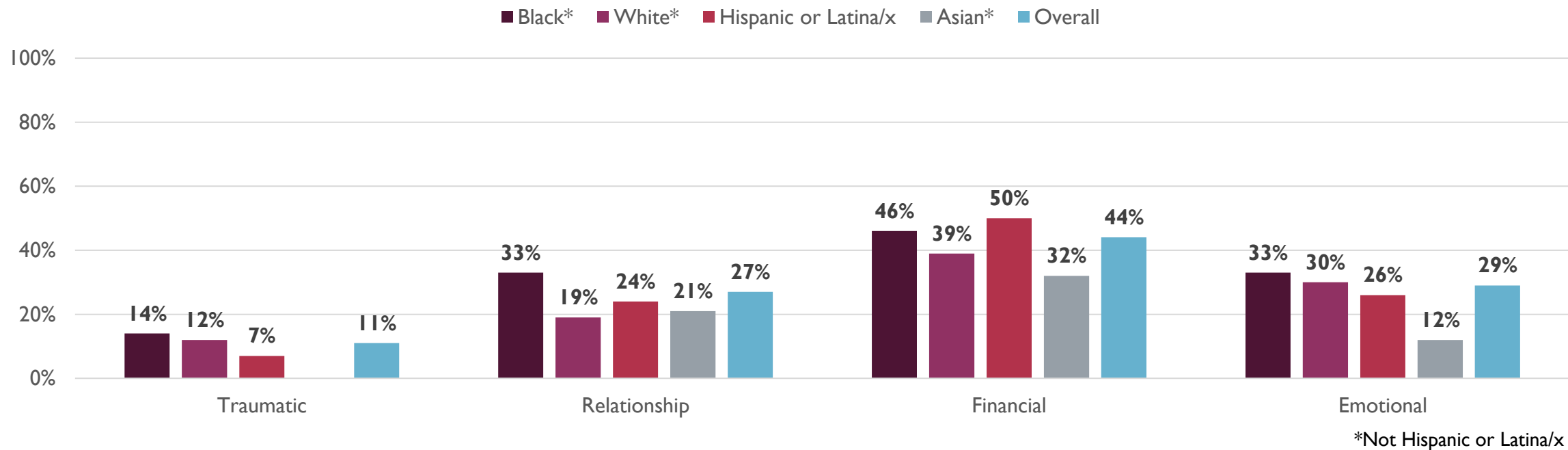
- *Dr. Monica McLemore*



CAN: COMMUNITY ACTION NETWORK

FINANCIAL REPORTED AS TOP STRESSOR

Stressors 12 Month before Giving Birth, 2018-2020 PhillyPRAMS



Universal Basic Income (UBI)

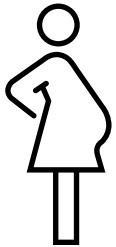
- Unconditional cash stipends for all citizens regardless of need

Guaranteed Income (GI)

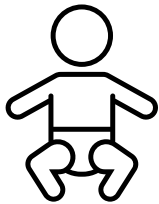
- Unconditional cash stipends for a targeted group of individuals

GUARANTEED INCOME HAS ALREADY IMPROVED BIRTH OUTCOMES ELSEWHERE: HEALTHY BABY PRENATAL BENEFIT

10% increase
in income



17.5% ↓



21% ↓



4% ↑

Participants reported using cash to:

Improve
nutrition

Prepare
for baby

Engage
in self-
care

Moderate
effect of
stressful
life events

GUARANTEED INCOME & CHILD DEVELOPMENT: BABY'S FIRST YEARS

- 1,000 low-income mother-infant dyads received \$333/month or \$20/months for 1st 52 months of child's life
- Recruited from New York City, greater New Orleans, the Twin Cities, and the Omaha metropolitan area
- Mother's who received the larger cash payment were more likely to:
 - spend more time in early learning activities
 - spend money on child-specific goods

The New York Times

Cash Aid to Poor Mothers Increases Brain Activity in Babies, Study Finds

The research could have policy implications as President Biden pushes to revive his proposal to expand the child tax credit.





PHILLY JOY BANK DESIGN

PHILLY JOY BANK

- 250 pregnant Philadelphians
- \$1,000/mo for 18 months starting in second trimester of pregnancy

Financial

Coaching

Benefits Counseling

Emotional & Physical

Doula Support

Breastfeeding/lactation Support

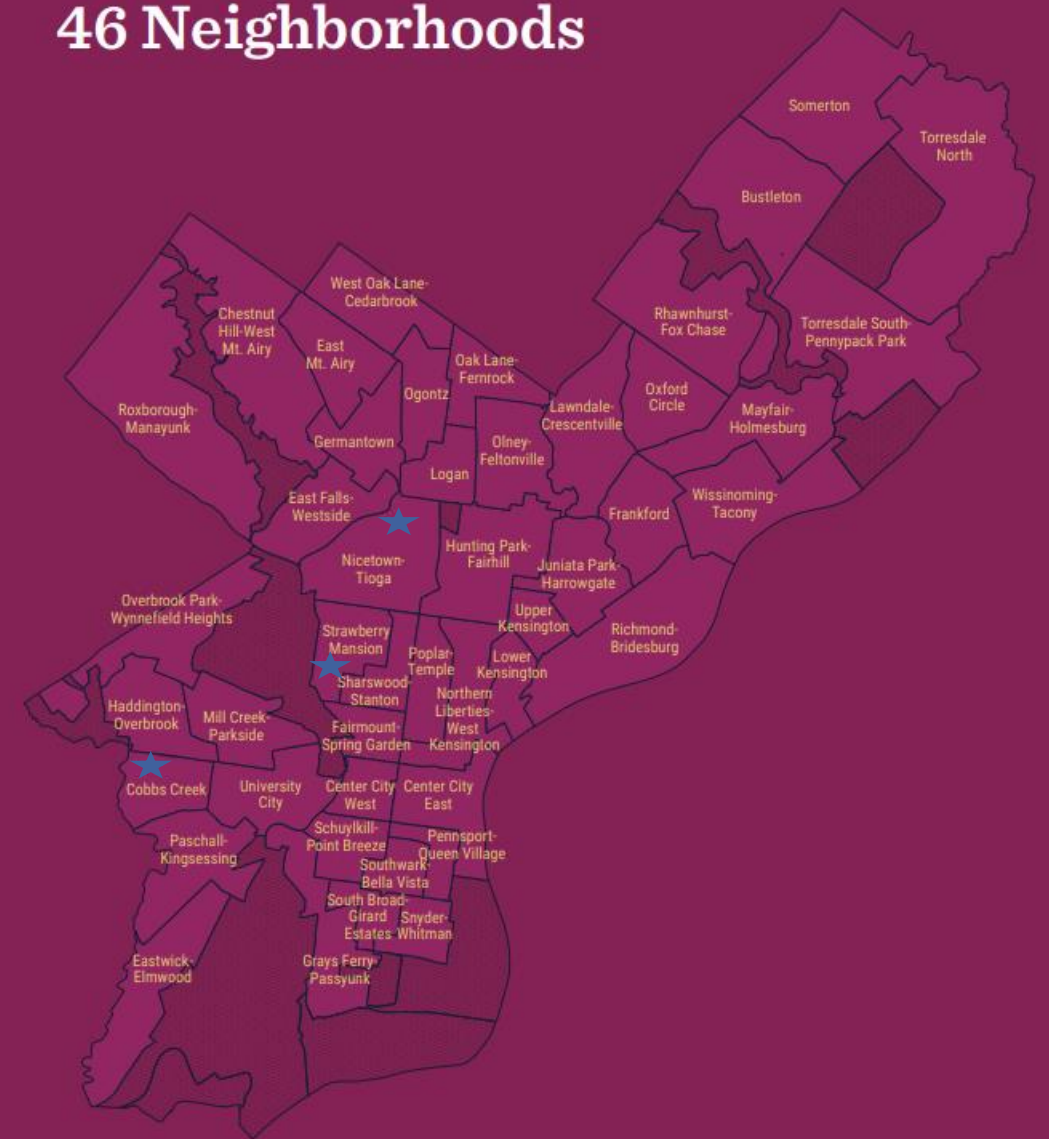
Home Visiting



ELIGIBILITY CRITERIA

- At least 18 years of age
- Pregnant between 12 and 24 weeks, with documentation from a provider
- Current or permanent address within Cobbs Creek, Strawberry Mansion, or Nicetown-Tioga
- Household income less than \$100,000 per year

46 Neighborhoods



NEIGHBORHOOD DEMOGRAPHICS

NEIGHBORHOOD	AVG # OF BIRTHS PER YEAR	% OF BLACK BIRTHS	% OF VLBW (<1500 G)	MEDIAN HOUSEHOLD INCOME
Cobbs Creek	536.75	78.95%	4.05%	\$ 30,535
Strawberry Mansion	491.75	79.46%	3.71%	\$ 20,939
Nicetown - Tioga	556.5	80.14%	3.59%	\$ 24,655



**PHILLY JOY
BANK
STEERING
COMMITTEE**

AVOIDING THE BENEFITS CLIFF

**One Step Forward,
Two Steps Back...**



**Falling
off the Cliff**

Received waivers from the state for Medicaid,
WIC, SNAP, LIHEAP

OUTREACH & RECRUITMENT

- Conducting targeted outreach:
 - Prenatal care providers
 - WIC
 - Home visitors
 - Other health and community settings
- Community Baby Shower & Launch event on 6/22
- Media: press release, radio, social media, flyers for community organizations



CURRENT STATUS

- Applications opened on 6/24
- 112 participants have been selected
- Lotteries will be conducted every 2 weeks until we have 250 participants



WHAT WILL
SUCCESS
LOOK LIKE?

RESEARCH AIMS

01

Assess the feasibility and acceptability of the Philly Joy Bank.

02

Examine *whether* and *how* a guaranteed income affects parental time and bandwidth, ability to meet basic needs, engagement in healthcare and parental stress among participants.

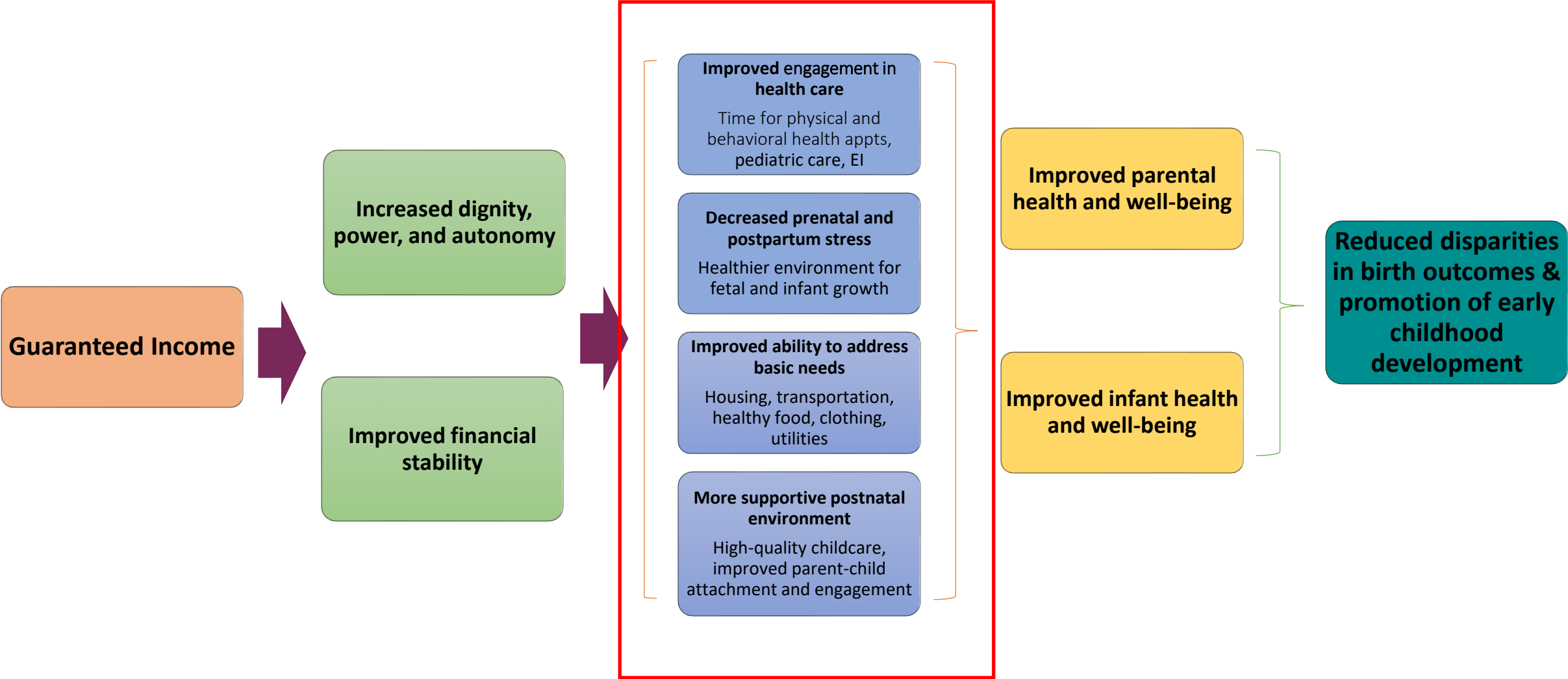
03

Explore the preliminary impact of the Philly Joy Bank on maternal and child health outcomes.



DREXEL UNIVERSITY
Dornsife
School of Public Health

Conceptual Model



Short-Term Outcomes

Long-Term Outcomes

METHODS

Cash + Care

- N = 250
- Surveys at enrollment, 6 months, 12 months
- Birth certificate data
- Qualitative subset (n=25):
Photovoice and CellFilms

Care

- N = 125
- Surveys at enrollment, 6 months, 12 months
- Birth certificate data



POLICY & ADVOCACY

MAKE EXISTING CASH TRANSFER PROGRAMS MORE “GUARANTEED INCOME-LIKE”

- Earned Income Tax Credit modernization/state expansion
- Child Tax Credit expansion
- TANF
 - Non-recurring, short-term benefit
 - Grant Increase



# of people	1	2	3	4
Max grant per month	\$205	\$316	\$403	\$497

LEVERAGING EXISTING MATERNAL & CHILD HEALTH FUNDING

- Health Resources Service Administration (HRSA)
 - Title V
 - Healthy Start
 - Special Projects of Regional and National Significance (SPRANS)
- Medicaid Section 1115 Waivers

ACKNOWLEDGMENTS



THANK YOU!
QUESTIONS?

