



# New Jersey's Path to Prosperity

Policy Lessons from Newark's Guaranteed Income Experiment

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# A Letter from Mayor Ras J. Baraka

For too long, society has treated poverty as though it were inevitable, a fact of life that no amount of complex policies can fix.

But this is not true. Poverty exists because people do not have enough money. The solution to poverty exists: send people money, without preconditions or red tape. This is what pandemic-era programs like stimulus checks and the Child Tax Credit have demonstrated.



And in a state of enormous wealth, it is a moral duty to ensure that poverty is eradicated once and for all.

As mayor, I see every day the scars that cycles of generational poverty and economic racism have left on our neighborhoods. We have the power to break those cycles. This report outlines a path for New Jersey to find economic security for the 1 in 10 New Jerseyans who live in poverty.

Newark's guaranteed income pilot is part of a national movement to invest directly in families and individuals, to give them the financial means to escape poverty and build an economically secure life for themselves.

As chair of the Newark Movement for Economic Equity, I am proud to introduce this report and I urge lawmakers in Trenton to use it as a blueprint to show how New Jersey can lead the nation in ending poverty for all its residents.

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Newark’s guaranteed income pilot has demonstrated what mountains of evidence have already conveyed: providing unrestricted cash benefits reduces poverty and increases economic opportunity and security. With the pilot now completed, the time is right for state policymakers to convert the lessons learned into policy changes to end poverty in New Jersey.

To do so, Newark Movement for Economic Equity (NMEE) outlines **10** key policy changes that:

- **Increase cash benefits for families and households**
- **Reduce administrative burdens for accessing existing cash and cash-like benefits**
- **Build towards a statewide guaranteed income program**

Beyond the cash benefit programs outlined in this report, NMEE believes in strengthening a broader array of policies and institutions that can advance economic equity and opportunity for all. Member organizations have long highlighted the high cost of poverty and the need to strengthen societal support programs to ensure all residents can find economic security.<sup>1</sup> Cash assistance alone cannot replace high-quality education, affordable housing, accessible public transit, and robust health insurance and medical systems.

But what cash *can* do is directly alleviate and eliminate poverty and economic hardship. The cycle of poverty can only be broken when individuals and households have the basic economic stability they need to obtain stable work, withstand financial shocks, and remove the unpredictability of life in poverty.

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<sup>1</sup> New Jersey Institute for Social Justice, *Making the Two New Jerseys One: Closing the \$300,000 Racial Wealth Gap in the Garden State* (2022), [https://assets.nationbuilder.com/njisi/pages/689/attachments/original/1679924762/Two\\_New\\_Jerseys\\_By\\_the\\_Numbers\\_Data\\_Brief\\_3.23.23-compressed.pdf?1679924762](https://assets.nationbuilder.com/njisi/pages/689/attachments/original/1679924762/Two_New_Jerseys_By_the_Numbers_Data_Brief_3.23.23-compressed.pdf?1679924762); New Jersey Policy Perspective, *Blueprint: For A Just Recovery* (2021), <https://www.njpp.org/wp-content/uploads/2021/04/NJPP-Blueprint-to-Secure-a-Just-Recovery-Digital-April-2021.pdf>; John S. Watson Institute for Public Policy of Thomas Edison University & Anti-Poverty Network of New Jersey, *The Cost of Poverty: The Perpetuating Cycle of Concentrated Poverty in New Jersey Cities* (2016), <https://njcitizenaction.org/wp-content/uploads/2021/07/The-Cost-of-Poverty.pdf>.

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## Why It's Time For New Jersey to Take Action

New Jersey is one of the wealthiest states in the nation, but deprivation and economic inequality remain rampant. Although New Jersey ranks 1st in median income and 9th in gross domestic product,<sup>2</sup> 1 in 7 New Jersey children live in poverty while households up and down the state struggle with the high cost of housing, food, child care, and other necessities.<sup>3</sup>

The evidence from guaranteed income programs shows that regular no-strings-attached cash assistance improves physical and mental health, encourages employment and job-seeking, and provides economic stability in the face of financial shocks.<sup>4</sup>

NMEE envisions a world where every resident in New Jersey can be free of economic deprivation and has access to enough cash to make ends meet. By building on the success of laws and policies outlined in this paper and augmenting them with further common-sense solutions, our state can build an equitable framework and clear pathway to achieve this vision for all.

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<sup>2</sup> Colleen O’Dea, *Census Shows NJ Had Highest Median Income of Any State in 2022*, NJ Spotlight News, Sept. 18, 2023, <https://www.njspotlightnews.org/2023/09/asian-black-hispanic-median-household-income-2022-seniors-child-poverty-poverty-rate-official-poverty-limit/>; U.S. Bureau of Economic Analysis, *SAGDP1 State annual gross domestic product (GDP) summary*, [https://apps.bea.gov/itable/index.html?appid=70&stepnum=40&Major\\_Area=3&State=0&Area=XX&TableId=531&Statistic=1&Year=2022&YearBegin=-1&Year\\_End=-1&Unit\\_Of\\_Measure=Levels&Rank=1&Drill=1&nRange=5](https://apps.bea.gov/itable/index.html?appid=70&stepnum=40&Major_Area=3&State=0&Area=XX&TableId=531&Statistic=1&Year=2022&YearBegin=-1&Year_End=-1&Unit_Of_Measure=Levels&Rank=1&Drill=1&nRange=5) (accessed Thursday, October 5, 2023).

<sup>3</sup> U.S. Census Bureau, *2021 American Community Survey 1-Year Estimates, Table S1701, Poverty Status in the Past 12 Months: New Jersey* (2022), <https://data.census.gov/table/ACSST1Y2021.S1701?g=040XX00US34>.

<sup>4</sup> See, e.g., Stacia West & Amy Castro, *Impact of Guaranteed Income on Health, Finances, and Agency: Findings from the Stockton Randomized Controlled Trial*, 100 J. Urban Health 227 (2023), <https://link.springer.com/content/pdf/10.1007/s11524-023-00723-0.pdf>.



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## Short-Term Goals: Strengthening Existing Cash Supports

A key lesson learned from the guaranteed income pilot: low-income households need *money* to supplement their low incomes. Fortunately, New Jersey already has a few programs that it can expand and strengthen to put more cash in families' hands and bring the state closer to delivering the kind of financial support that a guaranteed income program would provide.

### 1. Expand the New Jersey Child Tax Credit

The state's successful and revolutionary Child Tax Credit (CTC) program provides up to \$1,000 per child under age 6 to tax filers earning up to \$80,000.<sup>5</sup> However, this benefit still falls short of the needs of children statewide. New Jersey faces higher child care, housing, and health care prices than other states, and families often need extra assistance to meet basic needs.<sup>6</sup> Tax experts estimate that a \$2,000 annual credit for all ages of children would reduce child poverty by one quarter and assist nearly 1 million children and their families.<sup>7</sup>

**New Jersey should:** expand its Child Tax Credit to \$2,000 for all children up to age 18.

### 2. Expand the Earned Income Tax Credit

New Jersey's state Earned Income Tax Credit (EITC) is based on a similar federal credit designed to help low- and moderate-income workers get more money back in their tax refund. The average state credit was \$724 for the 650,000 eligible households in 2021.<sup>8</sup> Although the EITC has been a successful part of New Jersey's anti-poverty programs since 2000, it could be improved further by increasing the benefit amount, currently

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<sup>5</sup> N.J. Pub. L. 2023, c.72, <https://pub.njleg.state.nj.us/Bills/2022/PL23/72 .PDF>.

<sup>6</sup> Economic Policy Institute, *Family Budget Map* (2022), <https://www.epi.org/resources/budget/budget-map/>.

<sup>7</sup> Institute on Taxation and Economic Policy, *Child Tax Credit Options for Reducing Child Poverty: New Jersey* (2022), <https://itep.sfo2.digitaloceanspaces.com/Child-Tax-Credit-Options-New-Jersey-2022.pdf>.

<sup>8</sup> State of New Jersey, *Tax Expenditure Report, Fiscal Year 2024* (2023), p. 31, <https://www.state.nj.us/treasury/taxation/pdf/taxexpenditurereport2023.pdf>.

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set at 40 percent of the federal credit, and by expanding eligibility to individuals with Tax Identification Numbers. The District of Columbia (70 percent of the federal credit) and Maryland (45 percent of the federal credit) both have EITC amounts higher than New Jersey's and provide 100 percent of the federal credit to childless workers.<sup>9</sup> New Jersey residents without a Social Security number cannot collect this benefit even though they pay taxes.<sup>10</sup>

**New Jersey should:** open eligibility for the EITC to all New Jersey workers, expand the credit to 70 percent of the federal EITC, and include childless workers at 100 percent of the federal credit.

### **3. Reform Temporary Assistance for Needy Families (TANF) by increasing the benefit and reducing barriers to access**

TANF is a cash assistance program to help families in deep poverty meet their basic needs and climb out of poverty. But functionally, red tape and restrictions within the program have made it increasingly inaccessible for households who need it most. What is worse, only 6 percent of New Jersey's TANF program funding went as cash payments to low-income households and families, far less than the 23 percent spent nationally.<sup>11</sup>

TANF needs several major improvements to modernize access, such as redefining income and asset limits to exclude child support, retirement accounts, and tax credits; reforming time limits for how long recipients can collect benefits; and smoothing off-

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<sup>9</sup> Urban Institute, *State Earned Income Tax Credits* (2023), <https://www.urban.org/policy-centers/cross-center-initiatives/state-and-local-finance-initiative/state-and-local-backgrounders/state-earned-income-tax-credits>.

<sup>10</sup> Vineeta Kapahi, New Jersey Policy Perspective, *Building a More Immigrant Inclusive Tax Code: Expanding the EITC to ITIN Filers*, Jul. 15, 2020, <https://www.njpp.org/publications/report/building-a-more-immigrant-inclusive-tax-code-expanding-the-eitc-to-itin-filers/>. Currently eight states and the District of Columbia allow tax filers to claim their state EITC with an Individual Tax Identification Number if they do not have a Social Security number. Urban Institute, *State Earned Income Tax Credits* (2023), <https://www.urban.org/policy-centers/cross-center-initiatives/state-and-local-finance-initiative/state-and-local-backgrounders/state-earned-income-tax-credits>.

<sup>11</sup> Center on Budget and Policy Priorities, *New Jersey TANF Spending* (2022), [https://www.cbpp.org/sites/default/files/atoms/files/tanf\\_spending\\_nj.pdf](https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_nj.pdf).

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ramps to ensure households don't churn back into poverty after they exit the program.<sup>12</sup>

**New Jersey should:** increase the minimum TANF benefit to 50 percent of the federal poverty level and eliminate administrative barriers to usage.

#### **4. Expand food assistance (SNAP) by increasing the benefit with supplemental state payments**

The Supplemental Nutrition Assistance Program (SNAP), formerly food stamps, provides cash-like assistance to households to purchase groceries. During the pandemic, the federal government provided “emergency allotment” SNAP benefits, which expired in March 2023.<sup>13</sup> States accepting the extra assistance had significantly lowered food insecurity than states who refused. Still, these rates converged after the end of the extra assistance.<sup>14</sup> In New Jersey, the average SNAP recipient lost \$97 per month, or roughly one-third of their total benefit, when the emergency allotment expired.<sup>15</sup> New Jersey can and should provide a state supplement to the federal SNAP allocation to ensure no family goes hungry.

**New Jersey should:** replace the federal temporary SNAP benefit with its own supplemental benefit amount.

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<sup>12</sup> For more information, see Raymond Castro, New Jersey Policy Perspective, *Promoting Equal Opportunities for Children Living in Poverty*, Apr. 13, 2020, <https://www.njpp.org/publications/report/promoting-equal-opportunities-for-children-living-in-poverty/>

<sup>13</sup> New Jersey Dep't of Human Services, Press Release, *NJ Human Services Implements \$50 SNAP Minimum Benefit as SNAP Federal Emergency Allotments Set to Expire in February*, Jan. 19, 2023, <https://www.nj.gov/humanservices/news/pressreleases/2023/approved/20230119.shtml>.

<sup>14</sup> Adrienne R. Brown, Katherine G. Giefer & Michael D. King, U.S. Census Bureau, *Roughly 32 Million People Now Receiving Less Government Food Assistance*, Apr. 27, 2023, <https://www.census.gov/library/stories/2023/04/impact-of-the-end-of-extra-snap-benefits.html>.

<sup>15</sup> Lauren Hall, Center on Budget and Policy Priorities, *End of SNAP's Temporary Emergency Allotments Resulted in Substantial Benefit Cut*, Sept. 21, 2023, <https://www.cbpp.org/blog/end-of-snaps-temporary-emergency-allotments-resulted-in-substantial-benefit-cut>.

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## 5. Reduce red tape on cash and cash-like assistance program eligibility across housing, child care, and nutrition assistance programs

Mountains of paperwork, demanding income verification, and an alphabet soup of agencies and acronyms make applying for the existing cash assistance and benefits programs nearly impossible for low-income individuals.<sup>16</sup> One of the largest such programs is the subsidized housing voucher program, but the program has systemic problems, including low supply, high administrative burdens, and insufficient enforcement of affordable housing laws.<sup>17</sup> Beyond housing, losing benefits such as child care, food assistance, and other public benefits can be catastrophic for families. Again, the policy response to the pandemic has demonstrated that eliminating and waiving certain administrative requirements such as in-person interviews and redeterminations can ensure seamless service delivery and increase program usage.<sup>18</sup> To the extent possible, these programs should shift to determining eligibility based on existing participation in other programs, i.e. “categorical eligibility,” rather than burdensome income and asset verification requiring separate paperwork to verify for each program.<sup>19</sup>

**New Jersey should:** review every state cash-like program such as housing assistance (Section 8), child care eligibility, WIC, SNAP, and TANF to reduce administrative burden, increase data sharing, and eliminate paperwork for applicant households.

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<sup>16</sup> Justin Schweitzer, Center for American Progress, *How To Address the Administrative Burdens of Accessing the Safety Net*, May 5, 2022, <https://www.americanprogress.org/article/how-to-address-the-administrative-burdens-of-accessing-the-safety-net/>.

<sup>17</sup> See, e.g., Ashley Balcerzak, *Why it is so hard to find affordable housing in New Jersey*, NorthJersey.com, May 10, 2022, <https://www.northjersey.com/story/news/2022/05/10/why-affordable-housing-so-hard-find-new-jersey/9627167002/>. See also Sonya Acosta & Erik Gartland, Center on Budget and Policy Priorities, *Families Wait Years for Housing Vouchers Due to Inadequate Funding*, Jul. 22, 2021, appx. tbl. 1, <https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding>.

<sup>18</sup> Colleen Heflin, William Clay Fannin & Leonard Lopoo, *Local Control, Discretion, and Administrative Burden: SNAP Interview Waivers and Caseloads During the COVID-19 Pandemic*, *Am. Rev. Public Admin.*, Jul. 16, 2023, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10352665/>.

<sup>19</sup> For a report outlining one state’s diverse array of programs and a recommended shift towards presumptive and categorical eligibility, see Yiyu Chen, *California All Kids Knowledge Brief: Streamlining Eligibility for Child Care Subsidies in California* (2020), [https://californiaforallkids.chhs.ca.gov/assets/pdfs/CA\\_for\\_All\\_Kids\\_Presumptive\\_Eligibility\\_Knowledge\\_Brief.pdf](https://californiaforallkids.chhs.ca.gov/assets/pdfs/CA_for_All_Kids_Presumptive_Eligibility_Knowledge_Brief.pdf)



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## Medium-Term Goals: Automating and Modernizing Benefit Programs

While the programs discussed in the short-term section above are already effective at assisting low-income residents, automating access will lower one major obstacle to their use: the onerous application process. Tax credits require tax filing, while the vast array of other programs require separate multi-page applications, income verification, and other obstacles. These hurdles, along with low awareness of available programs and eligibility, can be reduced by removing the burden on low-income residents to apply.

### 6. Automate tax filing for the Child Tax Credit, Earned Income Tax Credit, and other tax benefits

The Child Tax Credit and Earned Income Tax Credits can provide thousands of dollars to eligible families. However, many eligible households do not file taxes, and even those who do may not know they qualify for these credits.<sup>20</sup> This results in many families failing to receive essential benefits administered through the tax system. For example, middle-income families were much more likely to claim the federal CTC than low-income families.<sup>21</sup>

But almost all data needed to file most residents' taxes — such as income and family size — is already on file with government agencies. Rather than place the onus on residents to file, New Jersey's tax agencies can begin free pre-populated tax filing to streamline the process and encourage more low-income residents to collect the tax credit benefits they are entitled to. Other states, such as California, have used pre-populated forms in the past, while the federal government has also begun preliminary

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<sup>20</sup> Over 20 percent of potentially eligible filers in NJ do not claim the federal EITC. See Internal Revenue Service, *EITC Participation Rate by States Tax Years 2012 through 2019* (2022), <https://www.eitc.irs.gov/eitc-central/participation-rate-by-state/eitc-participation-rate-by-states>

<sup>21</sup> Michael Karpman, et al., Urban Institute, *Who Has Received Advance Child Tax Credit Payments, and How Were the Payments Used? Patterns by Race, Ethnicity, and Household Income in the July-September 2021 Household Pulse Survey*, Nov. 2021, <https://www.urban.org/sites/default/files/publication/105023/who-has-received-advance-ctc-payments-and-how-were-the-payments-used.pdf>.

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steps to automate tax filing.<sup>22</sup> Tax filing should be broadly streamlined, but reducing the filing paperwork burden is an important step to getting tax benefits to all eligible residents.

**New Jersey should:** create an automated state tax filing system that uses administrative data to send pre-populated tax forms to all households, especially those with low incomes.

## 7. Share data and integrate application processes for public benefit programs

Program applications are frequently onerous and require duplicative information already collected by other agencies. Yet the administrative burden falls on families and individuals to apply for various programs, resulting in nearly one-quarter of people living in poverty not receiving basic benefits.<sup>23</sup> For example, the majority of states have agreements between Medicaid and SNAP agencies to share data and encourage enrollment, while New Jersey is still developing a plan to do so.<sup>24</sup> This limited coordination leads to New Jersey sitting in the bottom half of states in the percentage of low-income households receiving any public cash or cash-like benefits.<sup>25</sup>

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<sup>22</sup> For a summary of California's ReadyReturn pilot program, see The Hamilton Project, *The Simple Return: Reducing America's Tax Burden Through Return-Free Filing*, Policy Brief No. 2006-04 (2006), p. 4-5, [https://www.brookings.edu/wp-content/uploads/2016/07/200607goolsbee\\_pb.pdf](https://www.brookings.edu/wp-content/uploads/2016/07/200607goolsbee_pb.pdf). For more on the federal plans to move towards a free-file tax return system, see Faitma Hussein, *IRS Moves Forward With a New Free-File Tax Return System, Supporters and Critics Mobilize*, Associated Press, Jul. 20, 2023, <https://www.pbs.org/newshour/politics/irs-moves-forward-with-a-new-free-file-tax-return-system-that-has-both-supporters-and-critics-mobilizing>.

<sup>23</sup> Sarah Minton & Linda Giannarelli, Urban Inst., *Five Things You May Not Know about the US Social Safety Net*, Feb. 2019, [https://www.urban.org/sites/default/files/publication/99674/five\\_things\\_you\\_may\\_not\\_know\\_about\\_the\\_us\\_social\\_safety\\_net\\_1.pdf](https://www.urban.org/sites/default/files/publication/99674/five_things_you_may_not_know_about_the_us_social_safety_net_1.pdf).

<sup>24</sup> Zoë Neuberger, Center on Budget and Policy Priorities, *WIC Coordination with Medicaid and SNAP*, Oct. 1, 2021, <https://www.cbpp.org/research/food-assistance/wic-coordination-with-medicaid-and-snap>. See also Jillian Humphries, Benefits Data Trust & Center for Health Care Strategies, *Data Coordination at Snap and Medicaid Agencies: A National Landscape Analysis*, Jan. 2023, <https://bdtrust.org/a-report-on-data-coordination-at-snap-and-medicaid-agencies.pdf>; Jess Maneeley & Zoë Neuberger, Center on Budget and Policy Priorities & Benefits Data Trust, *Using Data Matching and Targeted Outreach to Enroll Families With Young Children in WIC*, Jan. 5, 2021, <https://bdtrust.org/cbpp-bdt-case-study.pdf>.

<sup>25</sup> Sarah Minton & Linda Giannarelli, Urban Inst., *Five Things You May Not Know about the US Social Safety Net*, Feb. 2019, p. 8, fig. 7,

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**New Jersey should:** invest in technological changes to integrate applications; mandate data-sharing across agencies for Medicaid, SNAP, WIC, and TANF; and encourage co-enrollment in multiple programs once eligibility for one is determined.

## **8. Establish a baby bonds program to promote long-term economic security**

Annual cash payments through the Child Tax Credit and Earned Income Tax Credit can help families raise children in the short term. But long-term wealth accumulation requires larger one-time transfers, such as a “baby bond” that matures when a child becomes an adult. Such a program should follow the proposal outlined by the New Jersey Institute for Social Justice, which would allow young adults ages 18 and 35 to help finance post-secondary education, make a down payment on a home, or start a small business.<sup>26</sup>

**New Jersey should:** create a baby bonds program with a robust initial deposit for all children born into low-income families in New Jersey.

## **Long-Term Goals: Guaranteed Income in New Jersey**

Strengthening and building on existing programs will move residents closer to economic security and self-sufficiency. But New Jersey still needs to develop guaranteed-income programs of the kind piloted in Newark in order to fulfill the promise of economic liberation that unrestricted cash assistance can provide. This includes additional pilots as well as a dedicated and well-funded task force to turn lessons learned into a statewide guaranteed income program.

## **9. Fund guaranteed income pilots in other high-needs regions**

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[https://www.urban.org/sites/default/files/publication/99674/five\\_things\\_you\\_may\\_not\\_know\\_about\\_the\\_us\\_social\\_safety\\_net\\_1.pdf](https://www.urban.org/sites/default/files/publication/99674/five_things_you_may_not_know_about_the_us_social_safety_net_1.pdf).

<sup>26</sup> Harbani Ahuja, *Funding New Jersey’s Future with Baby Bonds* (2023), <https://njsj.org/reports/funding-njs-future-with-baby-bonds/>.

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With the success of the Newark guaranteed income pilot,<sup>27</sup> New Jersey can build on these pilots in other economically distressed communities that have struggled with historic disinvestment. These pilots could also be tied to particular populations, such as youth aging out of foster care,<sup>28</sup> people experiencing housing insecurity,<sup>29</sup> or people who are pregnant,<sup>30</sup> to study how payments can better assist these groups. Additional data could help identify solutions to common barriers to guaranteed income programs.

**New Jersey should:** fund a guaranteed income pilot for at least five additional areas statewide — on the scale of the Newark pilot — including urban, suburban, and rural communities.<sup>31</sup>

### **10. Create a task force on how to create a statewide guaranteed income program with recommendations and proposed legislation**

Setting up a guaranteed income system for New Jersey would be complex and require input from diverse perspectives. Therefore, NMEE suggests appointing a task force of experts to address the difficult questions of how state government could implement such a program, such as how to:

- Convert tax credit payments to monthly or biweekly payments

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<sup>27</sup> City of Newark, Press Release, *New Data Dashboard Finds that Newark's Guaranteed Income Pilot Program Helps Recipients Afford Basic Necessities*, Sept. 28, 2022, <https://www.newarknj.gov/news/new-data-dashboard-finds-that-newarks-guaranteed-income-pilot-program-helps-recipients-afford-basic-necessities>.

<sup>28</sup> Gisselle Medina, *L.A. County opens its \$1,000-a-month aid program to former foster youth. Here's how to apply*, L.A. Times, June 19, 2023, <https://www.latimes.com/california/story/2023-06-19/l-a-county-reopens-its-1-000-a-month-aid-program-heres-how-to-apply>

<sup>29</sup> Ryan Dwyer et al., *Unconditional Cash Transfers Reduce Homelessness*, 120(36) Proceedings of the Nat'l Acad. of Sci., Aug. 29, 2023, <https://www.pnas.org/doi/10.1073/pnas.2222103120>

<sup>30</sup> Sarah Holder, *NYC Guaranteed Income Program Goes From Pilot to Permanent*, Bloomberg, May 17, 2023, <https://www.bloomberg.com/news/articles/2023-05-17/new-york-universal-basic-income-program-for-mothers-expands>.

<sup>31</sup> The Newark guaranteed income pilot had 430 participants for reference. City of Newark, Press Release, *New Data Dashboard Finds that Newark's Guaranteed Income Pilot Program Helps Recipients Afford Basic Necessities*, Sept. 28, 2022, <https://www.newarknj.gov/news/new-data-dashboard-finds-that-newarks-guaranteed-income-pilot-program-helps-recipients-afford-basic-necessities>.

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- Ensure that other benefits programs treat guaranteed income payments as exempt from income and asset requirements
  - Estimate costs for different eligibility criteria and benefits amounts, as well as program administration

This task force would have to include representatives from all relevant agencies as well as community members, multidisciplinary policy experts, direct service providers, and community groups and advocates who support families and individuals in poverty.

Creating a guaranteed income program may be difficult, but the magnitude of the task signals how important it is to complete. A solution to New Jersey's entrenched poverty exists if the state is willing to invest in it.

**New Jersey should:** create a task force with at least \$5 million in funding to research and develop a 10-year plan to implement guaranteed income in New Jersey.

### **Conclusion: We Know How to End Poverty, Now We Need to Act**

The benefits of cash assistance with limited administrative burden are clear, helping individuals and families on almost every metric, from health and child development to housing security and employment. If New Jersey is committed to ending poverty and ensuring economic opportunity for *all* its residents, the state has a simple, effective, and efficient method: get more cash into the hands of those who do not have enough of it.

Now, with a proven solution to end poverty and a strong foundation to build on, the only remaining question is: do New Jersey's elected leaders have the political will to act?



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## Newark Movement for Economic Equity Coalition

The following organizations are the first members of the coalition in support of the above policy recommendations: New Jersey Citizen Action Education Fund, Newark Community Development Network, New Jersey Policy Perspective, New Jersey Institute for Social Justice, United Way of Greater Newark.



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