



The Changemaker Fund

A power building initiative to support social and economic movements across Connecticut.

CONNECTICUT URBAN OPPORTUNITY COLLABORATIVE

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We would also like to thank [CONNEX Credit Union](#) and [Nutmeg State Federal Credit Union](#) for their support of un-banked and under-banked residents.



Summary of Recommendations for Consideration

The following recommendation is the culmination of extensive research of existing literature, recommendations from a community advisory council, community input from 175 residents across the state, and a series of listening sessions and conversations with stakeholders and potential partners.

1. Guaranteed Income Program

CUOC recommends a guaranteed income program which invests directly in community residents who are working to create change in their homes, communities, cities, and our state. An overview of the program is included on the following page.

2. Policy and Advocacy

There is significant momentum for guaranteed income at local, state, and national levels. The uptake of direct cash as a publicly funded policy is a long-term goal that requires partnering with other key players in the policy and advocacy sector. The current system is punitive to people experiencing financial hardship and direct cash highlights how it triggers benefit cliffs, we have an opportunity to change this. There is also the opportunity to secure partnership and significant funding from others in philanthropy.

3. Public and Private Partnerships

This initiative provides various entry points for partnering with state departments, such as DSS, OPM, OST, and others. We are building relationships with financial institutions, including credit unions and banks, to address needs the Community Advisory Council raised about financial literacy, equitable and accessible banking, and wealth building.

4. Narrative and Culture Change

How we think and talk about poverty, direct cash strategies, and financial engagement need to change if we are to successfully implement direct cash programs and policies. Supporting resident leaders to tell their own stories in their own words is one way to drive culture change. Investing in data and education around the impact of guaranteed income, then sharing actionable information with program participants, local grassroots groups, advocates, and grass top organizations is another.

5. Evaluation

UpTogether includes survey administration and reporting for our multi-year initiative and will provide a financial incentive for program participants. We have an opportunity to help select survey questions.

In the next three years there will be data from at least two other guaranteed income pilots in the state of Connecticut and we might want to fund a statewide evaluation of the impact of direct cash programs to support this work and any additional efforts that result from it.

CAC Recommendations Snapshot

Recommendations		Changemakers	
Amount of Money		\$6,000 (annual)	
Reason		<i>It gives people the opportunity to make key decisions (i.e. education)</i>	
		<i>54.4% of responding households make under \$33,134.</i>	
		<i>36.7% of respondents listed \$500/mo.; This is UpTogether's base amount for GI pilots.</i>	
Distribution Cadence		2 times per month	
Reason		<i>Bills come around at irregular times.</i>	
Community Input		<i>34.9% of respondents agree.</i>	
Length of Program		3 Years	
Reason		<i>GI pilots range in program lengths from 12 months to 24-60 months. 36 provides people with enough time to stabilize their household income.</i>	
Community Input		<i>16.6% of respondents agree.</i>	
Participants Save		Participants can opt into an Enrichment fund that is accessible at the end of the program or starting in Y2 <i>(Participant income decreases in Y2-Y3)</i>	
Reason		<i>Savings make people feel secure to make bold decisions. Emergencies happen in real time and people need access to resources (pending)</i>	
Community Input		<i>84% of respondents said the program should help them save. 4.7% said no.</i>	
Population Focus		Non-paid Resident Leaders and Organizers	
Reason		<i>Specific population programs (4CT) are currently in place and next year we are supporting a program that provides funding for mothers with newborn babies (Bridge project). This allows a broader group of changemakers to have resources.</i>	
Community Input		<i>62.7% of respondents thought there should be a population focus. Many identified families with children and single mothers as possible focus populations.</i>	
Outreach & Recruitment		50% of participants come from Grassroots Organizations; 50% of participants are recruited by Community Advisory Council	
Reason		<i>Organizations doing power building are well suited to help us find resident leaders. Our CAC members are well positioned to help us build power and identify key community residents who might not be working with an org.</i>	
Community Input		<i>39.6% of respondents think the best way to reach resident leaders is through community organizations where people are organizing. 12.4% chose reaching people through community organizer leaders. 15.9% said word of mouth, individual outreach, and a mixture of all the choices would be the best way to move forward.</i>	
Resident Profile		<ol style="list-style-type: none"> 1. Live in Bridgeport, Hartford, or New Haven. 2. Are 18 years old or older. 3. Do volunteer/unpaid community organizing to create change in their community. 4. Live in a household making <u>50% of State Median Income or less.</u> 	
Reason		<i>Households making 50% of SMI are all ALICE households and well under the survival budget established outlining financial hardship.</i>	
Benefits Cliff		<i>All participants speak to a benefits cliff navigator before they join the program to understand any impact of monies on their benefits.</i>	
Reason/Community Input		Learnings from Benefit Cliffs Navigation	<i>39.6% of respondents said they have public benefits.</i>

Community-Shaped Approach: Sharing Power with Community Residents

In the summer of 2023, we invited residents from Bridgeport, Hartford, and New Haven to join a Community Advisory Council to offer recommendations for a power building initiative using guaranteed income. We randomly selected residents from each city to join a 15-person council and met with them to decide and recommend an amount of guaranteed income, cadence of money distribution, duration of initiative, where and how to invest in community to accelerate building people power. All participants were offered \$3,000 they could accept through UpTogether and all of them were offered multiple options to connect with a benefit cliff navigator to help them understand the possible impact that grant could have on any benefit they received.

Learn more about how we engaged potential community advisors and the selection process:

Overview of Opportunity: English ; Spanish	Role Expectations: English ; Spanish	Frequently Asked Questions: English ; Spanish	Benefit Cliff Navigation: What we are learning
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Learn more about the people who joined the Community Advisory Council:

- Equal representation from Bridgeport, Hartford, and New Haven
- Gender diverse group of 10 Women, 4 men, 1 Nonbinary
- Financial need: **most households made less than \$33,134 (73%)**, and no households made more than \$63,721.
- Racial and ethnic diverse group of **6 Black, 6 Latine, and 3 Racially Mixed** (including Black, American Indian, and White)
- The age range for members ranged from 17 to 64
- Household Size: 2/3 of households were 2-person households (**40%**) and 1-person households (**27%**), the remaining were 3+ person households (**33%**).
- **Currently Organizing: 100% of people are community organizing** with a group or community organization*.
- **60% of participants said they received public benefits.** 14 out of 15 participants connected with at least one benefit navigator.

****Here are some of the groups that people are organizing with:***

[Young Legends](#), [Make the Road CT](#), [PT Partners](#), [Arte Popular](#), [Madres Guerreras](#), [HartfordNEXT](#), [Southside Institution Neighborhood Alliance](#), [We Belong](#), [Connecticut Tenants Union](#), [New Haven Board of Education](#), [CT Democratic Socialist of America](#), [Witnesses to Hunger](#), [Keep the Promise Coalition](#), [Mothers and Others for Justice](#), [Benefit Cliffs](#).

Participants received transportation, computer access, language access/interpretation, food, and childcare as needed. We engaged a somatic healer who supported the group before and after every meeting to ensure we provided space and practice for people who were sharing past and present traumatic experiences.

You can see how we are spending resources for the Design Phase Budget by clicking [here](#).

The Connecticut Tenant Union helped us survey 175 residents to get additional resident input. Here is what we learned: [Mid-point Presentation](#); [Mid-point Report](#);

Community Advisory Council Recommendations

The CAC **recommends** that our guaranteed income program **invests directly in community residents who are working to create change in their homes, communities, cities, and our state**. These residents are leading work to achieve social and economic justice. The council has made two recommendations to the CUOC team. Senior staff from all three community foundations agree the Changemaker Fund is the more viable option and therefore is what is presented on page 2 of this summary.

Each of the plans included recommendations on amount of contribution, cadence of distribution, length of program, focus on population, focus on how to build people power, and shares other components that are critical to effectively support a narrative and culture change around poverty in Connecticut. There are several components of this movement building work that extend beyond the direct investment in resident leaders.

Policy and Advocacy

There is momentum across the country for guaranteed income to be implemented as a public policy at the local, state, and national level. This initiative will contribute to efforts in Connecticut to support the uptake of guaranteed income as a public policy and explore other ways in which direct cash can be implemented across state programs. Our efforts aggregate resources and learnings to current pilots by 4CT and future efforts by The Bridge Project. Other efforts to deploy direct cash as a policy solution work in tandem with guaranteed income and help shape anti-poverty policies in Connecticut, including Baby Bonds, Child Tax Credit, Earned Income Tax Credit, and a possible demonstration of Direct Cash for Rental Assistance Programs.

A publicly funded guaranteed income program is a long-term goal that requires disruption of public narrative and to create a culture that reimagines how we see and solve poverty in our state. To make that possible we must invest in the infrastructure of existing grassroots and grass top organizations working on Guaranteed Income and other Direct Cash strategies like Child Tax Credit. In Connecticut, She Leads Justice and CT Voices for Children are two leading organizations that support guaranteed income and could be key partners for UpTogether & CUOC.

UpTogether has done a [guaranteed income landscape analysis](#) of Connecticut that we plan to build on for the next three years. We must build a coalition of others supporting and implementing guaranteed income and direct cash strategies. This includes:

- Establishing and nurturing relationships with key players in the policy and advocacy sector across the state of Connecticut.
 - Education campaigns for the public, non-profits, legislators, and key targets to create an understanding of direct cash and the impact it can have to end poverty.
- In Connecticut, Rep. Farrar (20th Dist.) and Rep. Elliott (88th Dist.) introduced a bill ([Proposed Bill No. 5768](#)) to establish and implement a guaranteed income program in CT through the Department of Social Services. They will be important people to share our learnings with.

- The Department of Social Services is a key agency that implements Baby Bonds and additionally assists over 1/3 of Connecticut residents in receiving state benefits. We are developing a relationship with Commissioner Andrea Barton Reeves. She has assigned her Chief of Staff, Astread O. Ferron-Poole, as a primary point of contact for CUOC to continue conversations about our ongoing work.
 - We have discussed issues related to **benefit cliffs**; including the possibility of creating a dedicated line to potentially field calls from residents in CT who might want support understanding of any impact GI might have on their benefits.
 - We also have an opportunity to connect them with the Baby Bond Parent Advisory we supported in 2022, to continue expanding opportunities for parents and community voice in the rollout of the program and potentially consider its pairing with new efforts with Bridge Project.
 - **Opportunity** to advocate changes to administrative policies that support more direct cash strategies (mid to long-term goals).
- There are several organizations and community groups that are focused on benefit cliffs. In Connecticut, 2Gen is working with many other policy experts to change benefits. We worked with them to provide benefit cliff navigation to participants of our power building initiative. We would like to expand that work if this work moves forward, you can read more about [what we are learning here](#).

Public and Private Partnerships

This initiative provides entry points for partnerships with the State Departments, like DSS, OPM, OST, and others. Launching a multi-city initiative with resident leaders who are self-advocates and who work with grassroots and grass top organizations can help disseminate important learnings about our power building initiative and other initiatives we are supporting (4CT and Bridge Project). We can convene GI leaders and supporters over the coming years to build a shared understanding around guaranteed income and other direct cash strategies.

We are building private partnerships with financial institutions in Connecticut. CONNEX Credit Union and Nutmeg State Federal Credit Union are supporting GI recipients by providing fee-free bank accounts. CONNEX will waive their standard \$4.95 fee for a monthly checking account for GI recipients banking with them. Nutmeg already offers a free account and waives overdraft fees. Both offer financial literacy and other resources that the Community Advisory Council expressed interest in connecting GI participants to. They each assigned a key senior staff person to work with CUOC to support their institutions to engage with community residents with equitable and accessible practices. We are exploring funding opportunities.

Of the responses we got through the resident input survey, [12.4%](#) said they did not have a bank account and [39.1%](#) of total respondents said they would like information on how to open an account. We see relationships with financial institutions as opportunities for GI participants to build assets and wealth over time.

Narrative and Culture Change

The current culture and the language we use to talk about direct cash strategies across the country and in our state needs to change if we want to successfully advocate for more direct cash strategies and policies. This initiative will work with existing and new efforts to change how we think of poverty. Here is how it can begin to shift culture over the next three years:

1. ***Story-telling and self-advocacy***: Investing in resident leaders who can share their stories, if they want to, in their own words is critical in a culture that tends to speak on behalf of others.
 - a. This adds up to 120 households receiving guaranteed income to the dialogue.
 - i. The Bridge Project has over 1000 participants in NYC and in a recent internal conversation they shared that not all participants are interested in this type of advocacy effort – they have nurtured a small group of leaders who have self-identified.
 - b. We are in conversations with [Funders for Family Leadership](#) to invite Community Advisory Council members to speak about their experience shaping this initiative and the importance of centering people with lived-experience and empowering to make key decisions and recommendations. There are more opportunities to center participants' voice and experience within the field of philanthropy and the public sector.
 - i. Our [design phase budget is an example](#) of how we are shifting and sharing power with community and provides a starting point for this conversation in other spaces.
2. ***Data and Learning***: This initiative adds data and important learnings around the impact of direct cash, in the form of guaranteed income, and shares this data with local grassroots groups, advocates, and grass top organizations, as well as with the participants of the program.
 - a. Data from a local guaranteed income program that cuts across various demographics (we anticipate various size households, family sizes, and demographics to be a part of this effort) and can complement more data from more targeted programs (Bridge Project, 4CT, others).
 - b. We have an opportunity to innovate and support efforts to measure power building.
 - c. We can convene the public sector to share our learnings.
3. We have opportunities to work with local and statewide groups to formulate a cohesive and ***coordinated approach to culture change***. We could explore additional grants to support local strategies around narrative. This might look like some of the efforts that The Connecticut Mirror has undertaken to do in-depth reporting about specific issues centering community voice.

Evaluation

UpTogether includes survey administration and data reporting for our multi-year initiative and will provide a financial incentive for a pre and post survey that each participant can take every year to help us learn the impact of the program. We have an opportunity to help select the questions that participants will answer, we recommend information around the social determinants of health and to focus on measuring power building. Here are two reports that you can review: [San Antonio Final Learning Report 2023](#); [Central Texas 12-Month Pilot Report](#).

In the next three years there will be data from at least two other guaranteed income pilots in the state of Connecticut and we might want to fund a statewide evaluation of the impact of direct cash programs to support this work and any additional efforts that result from it.

Guaranteed Income: Investing In Our Communities to Build a Stronger and Happier Connecticut Where Social and Economic Mobility is a Reality

Over the last decade there has been a growing number of guaranteed income pilots that show us the power of providing unrestricted cash to support people.

The [Economic Security Project](#) has more than 100 Guaranteed Income Pilots across the country as of 2022 and data from more than 20 of them is demonstrating the benefits of unrestricted cash. More programs have launched since, and even more are under development. The results are consistent, giving people cash improves:

- **Health** (physical, mental, maternal, and child health)
- **Family relations** (including increased parental quality time)
- **Food security** (increased access to food and nutrition)
- **Educational attainment** (higher literacy scores, reduced dropout rates),
- **Housing security** (reduce housing costs burdens, household crowding),
- **Safety, security, and choice** (reduce situations of involuntary dependence, increase choice over who is in their children's environment)
- **Economic mobility** (people can take risks to find better jobs, save money, pay for childcare)¹.

A Guaranteed Income Program is not a silver bullet, but it highlights how important flexible resources can be. Unrestricted cash is a powerful tool that works with existing social programs, like workforce development or housing subsidies, and gives people power over their lives to make choices that work for them². Unrestricted cash can come in the form of guaranteed income or tax credits, like the Child Tax Credit or the Earned Income Tax Credit.

While a few years ago the idea of giving people cash might have seemed far-fetched and unrealistic, in 2023, our current political system³ might see basic income as less radical³. Given the success of so many guaranteed income pilots and the impact of the Extended Child Tax Credit during the pandemic, government might be interested in exploring this further. In 2023 [HUD put out an RFP](#) to explore how direct cash could revamp a Housing Choice Voucher program. Could this be signaling a change in the future of public assistance? In Connecticut, we are on the precipice of major private investments in Guaranteed Income and just funded Baby Bonds⁴ with a \$381 million-dollar public investment. **Cash works.**

¹ Economic Security Project. (2022). Cash as Care: Healthy moms. Healthy Families. Healthy Communities. Retrieved from <https://economicsecurityproject.org/wp-content/uploads/2022/10/CashAsCare.pdf>

² Samuels, Robert. 2019. Washington Post. \$1,000 a month, no strings attached. Retrieved from

https://www.washingtonpost.com/politics/2019/09/01/month-no-strings-attached/?itid=lk_inline_manual_10

³ Jarow, Oshan. Vox. 2023. Basic income is less radical than you think. Retrieved from <https://www.vox.com/future-perfect/2023/10/13/23914745/basic-income-radical-economy-poverty-capitalism-taxes>

⁴ CT Mirror Explains. 2023. What is CT's Baby Bonds program? Here's what to know. Retrieved from <https://ctmirror.org/2023/05/22/baby-bonds-ct-money-ned-lamont/>

A Power Building Initiative to Support Movement Building Across Connecticut

If we want to dismantle structural and systemic racism to increase social and economic mobility in Connecticut, we are going to need more than an unrestricted cash program and uncoordinated policy changes. The cycles of generational poverty that have kept some Connecticut residents among the poorest in the country⁵ will require a movement to break them and to put people on a path to social and economic mobility.

What is a movement and how can guaranteed income support a power building strategy to support movement building across Connecticut?

Movements require a cultural and societal shift in how we see and think of the world around us. A movement focuses on longer term and transformative change, the type of change we need to engage in if we want to end poverty. History shows us how building people power for social movements can transform our society. We advanced social, political, environmental, and economic justice with the civil rights movement and the movement for Black Lives, among others.

Social movements are created when groups of people come together to bring about change and solve societal problems that they can't solve alone. Poverty is such a problem. The Center for the Study of Social Policy offers a [framework](#) that centers six important elements⁶: community and grassroots organizing, shared values and analysis, relationships, infrastructure, composition, and capacities. Each of these elements plays a critical role in the power ecosystem and they must work together to achieve social change. This framework is in alignment with [CUOC's evolving approach](#) and each of our community foundations' strategic plans and overall grantmaking.

Connecticut residents have been building movements to change conditions across housing, healthcare, education, immigration, and other systems. They are coming together and working with grassroots organizations. They collaborate with policy and advocacy grass top organizations to achieve shared goals and change narrative and culture. They rely on relationships and infrastructure to build campaigns and movements with various partners and allies who bring diverse skills, knowledge, and resources to implement electoral, legislative, and system change strategies.

Community residents are organizing with groups and organizations to make change happen, and they are winning. They are working to extend healthcare access to immigrant communities, and they are winning, [Husky for All](#). They want to change the way youth learn about themselves and their histories, *and they are winning*, [Black and Latino Studies Required in Public Schools](#). They are working to stop evictions, and **they are winning**, [CT Landlord Negotiates with Tenant Union](#).

⁵ World Population Review. 2023. What are the poorest cities in the United States? Retrieved from <https://worldpopulationreview.com/us-city-rankings/poorest-cities-in-america>

⁶ Center for the Study of Social Policy and The California Endowment. 2020. En Ecosystem To Build Power and Advance Health and Racial Equity. Retrieved from <https://cssp.org/wp-content/uploads/2021/09/Ecosystem-to-Build-Power-EXECUTIVE-SUMMARY-FINAL.pdf>

When communities come together to work towards a common goal, they can build movements. *They are changemakers.*

This change is not easy, and it is not linear. Some of these wins take *years to achieve*. During those years, our community foundations support and invest in the backbone organizations that are leading the grassroots community organizing work. We invest in policy and advocacy organizations leading campaigns for change. We invest in evaluative reports to help us understand the impact of initiatives or new programs we have supported. And the people who are experiencing the harm and problems that they are trying to resolve continue to fight, sometimes experiencing even more challenges or loss as a result.

In 2021, when [welfare liens](#) were repealed, [Isee Greenwood](#) spoke at a press conference:

“The moment for me is bittersweet. I lost my home and became homeless because a welfare lien placed on my property prevented me from renegotiating my mortgage.”⁷

She was a prominent advocate for the repeal of Welfare Liens in Connecticut, fighting to change the system that took her home while navigating homelessness herself. There are more stories of people like Isee, people who are organizing and advocating while suffering the crushing consequences of the very things they are trying to change, and some, like Isee, are doing it with little or no support. A CUOC/CTTU [resident survey](#) showed 71% of residents reported being involved in organizing and 64% reported not being able to spend more time organizing because they did not have enough time on top of their responsibilities. **A guaranteed income program that provides financial help to resident leaders doing community organizing to support social movements and effect change could give them the flexibility and tools that they need to do more.**

Guaranteed Income can support power building. It is fueling the labor movement, and we can find out how it could work in other movements. Earlier this year, the Economic Security Project published a report that found that unrestricted and unconditional cash can provide economic security for workers to take greater risks and that it also encouraged them to organize⁸. Some suggest that guaranteed income can provide the stability workers needed to join the labor movement. The report also highlighted how direct cash improved the quality of life, especially among children of color, and how it did not lead to a decline in employment. It also showed a glimmer of hope for what it can do in social movement spaces, ESP found that thanks to unrestricted cash more people cared for loved ones, *volunteered in their community*, and engaged in other forms of critical unpaid labor.

We have an opportunity to shift power to resident leaders of color who are organizing and advocating on issues that directly support their social and economic mobility.

⁷ NBC Connecticut. (2021). Faith leaders, Advocates Celebrate Elimination of Welfare Liens. Retrieved from <https://www.nbcconnecticut.com/news/local/faith-leaders-advocates-celebrate-elimination-of-welfare-liens/2440634/>

⁸ Economic Security Project. (2023). The Power of Cash: How Guaranteed Income Can Strengthen Worker Power. Retrieved from <https://economicsecurityproject.org/wp-content/uploads/The-Power-of-Cash.pdf>