



## 2020 Evaluation Report

### The Results

Mothers in the second cohort of The Magnolia Mother's Trust, a guaranteed income initiative **providing \$1,000 per month for 12 months to Black mothers living in federally subsidized housing in Jackson, MS**, received their first monthly payment on March 13, 2020, literal days before social distancing measures went into effect in Mississippi due to the COVID-19 pandemic. By March 16, schools announced plans for remote learning, daycares closed, businesses laid off or furloughed workers, and individuals lost access to family, friends, and support networks.

As seen throughout the country, the pandemic **disproportionately affected low-income, women of color**<sup>1</sup>. Magnolia Mother's Trust participants, like many low-wage, essential workers, found

themselves either laid off or having to make an impossible choice between leaving the workforce or continuing to work with no reliable childcare options and risking their own health and the health of their families to maintain employment. Additionally, mothers reported increases in energy bills, Internet, and food costs as children and families stayed home.

**Receiving a guaranteed income proved to be a lifeline for women in The Magnolia Mother's Trust.** "Everything worked out and there was no gap because that money filled in a little bit of space" said one mother. "I was just happy that I was able to pay the bills without falling so far behind."<sup>2</sup>

**While the most devastating effects of the COVID-19 pandemic continued to play out particularly for low-income families and communities of color, the women of The Magnolia Mother's Trust were able to meet their basic needs, prioritize their health and the health of their family, and had the agency to make decisions for their family as they saw fit.**



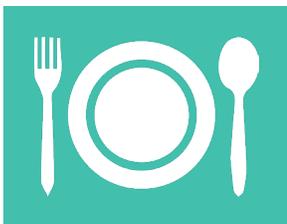
**The ability of mothers to pay all their bills on time increased from 27% to 83%.**

While prior to the start of the program, mothers reported relying heavily on borrowing from friends, families, and emergency lending institutions to make ends meet, receiving the monthly stipend allowed women to stop relying on borrowing as a way to manage their monthly budgets and proved to be particularly crucial in light of higher bills and expenses due to the COVID-19 pandemic. Additionally, more mothers reported having money saved for college and retirement by the end of the program.



**The percentage of mothers who had money saved for emergencies increased from 40% to 88%.**

While low-wage jobs had always left mothers with barely enough to cover bills and basic needs in the past, the additional stipend provided an opportunity to start saving in preparation for their family's future and for their own goals including starting their own businesses, moving out of affordable housing, and paying off debt.



**Mothers reported an increase from 64% to 81% in their ability to have enough money for food.**

This is particularly significant given rising food costs for families during the COVID-19 pandemic and children eating more meals at home. Additionally, there was an increase in mothers reporting that there was always enough food for all members of the household and being able to prepare food at home versus fast food. During the program, mothers reported being able to budget up to \$150 more for food and household costs resulting in lowered food insecurity and struggles with basic needs.

## Prioritizing Health

During the program, the number of mothers who had **health insurance coverage increased 25%**. Additionally, the number of mothers who could easily consult a doctor as a result of illness went from 40% to 70%. Mississippi remains a state that has chosen to not expand Medicaid and health insurance coverage has been unattainable for many low-wage workers without benefits.<sup>3</sup> Having health insurance and having the assurance that a visit to the doctor will not result in unmanageable debt became even more urgent given the global pandemic. The number of mothers who reported having medical debt from out-of-pocket medical expenses also decreased.

## Meeting Transportation Needs

The number of mothers reporting they always had **gas in their car when they needed it increased from 55% to 82%** and those who had car insurance coverage increased from 50% to 86%. Furthermore, the percentage of participants with a vehicle also increased from 75% to 88%. Reliable and safe transportation, particularly in a city like Jackson with limited public transportation options, is not only an essential element to maintaining employment and meeting basic needs, but also provides families with the freedom to make choices about where they want to shop, learn, and work.

## Caring for Family and Children

Mothers emphasized throughout the program the importance of caring for their children and their education. Despite the switch to virtual learning, **92% of mothers reported their children were enrolled in school**, a slight increase from prior to the start of the program and particularly significant given the challenges of schooling in the pandemic. The percentage of mothers able to purchase new clothes and shoes for their children on a regular basis went from 63% to 84%, and the number of mothers who had life insurance coverage increased from 50% to 87% suggesting mothers had the capacity to prioritize the long term care and well-being of their children.

*“It gave me the opportunity to be able to do what I wanted to do for my child. It made me feel whole as a mother.”<sup>4</sup>*

As the head of household, single mothers are always playing the role of both provider and caregiver for their family. Mothers in the program reported being able to be more selective about employment, often **choosing jobs with more flexible hours**, to accommodate family schedules and support children in virtual learning. Others reported being able to **engage in self-care activities** with the extra breathing room the money provided. “[MMT] has taken care of me,” one mother said. “If I didn’t have this, I’d be forced to take anything to make it.”<sup>5</sup>



*“They expect us not to know anything about politics. They expect us not to vote. They just expect us to be on assistance our whole lives... [In the fellowship] They teach us how to open up, communicate with each other, uplift each other as people, as women, as African American women. We’re fighting this fight together.”<sup>6</sup>*

Mothers had the option to participate in the Leaders in Community Fellowship, which included monthly sessions focused on **building community, leadership development, and recognizing one’s own power**. As women complete the program, they have the tools and confidence to become advocates for themselves and their communities.

<sup>1</sup> Frye, Jocelyn. “On the Frontlines at Work and at Home.” Center for American Progress, 2020. <https://www.americanprogress.org/issues/women/reports/2020/04/23/483846/frontlines-work-home/>.

<sup>2</sup> Abello, Oscar Perry. “Guaranteed Income in Jackson Designed By Black Moms for Black Moms.” Next City, March 2021. <https://nextcity.org/daily/entry/guaranteed-income-in-jackson-designed-by-black-moms-for-black-moms>.

<sup>3</sup> Mississippi and the ACA’s Medicaid Expansion. <https://www.healthinsurance.org/medicaid/mississippi/>.

<sup>4</sup> Ruiz, Rebecca. “Give Poor People a Guaranteed Income and Let Them Spend it However They Please.” Mashable, April 2020. <https://mashable.com/article/basic-income-trust-people/>.

<sup>5</sup> Black, Rachel. “Centering the Margins.” The Aspen Institute Financial Security Program, December, 2020. [https://www.aspeninstitute.org/wp-content/uploads/2020/12/Aspen-FSP\\_Centering-the-Margins.pdf](https://www.aspeninstitute.org/wp-content/uploads/2020/12/Aspen-FSP_Centering-the-Margins.pdf).

<sup>6</sup> Black.