

Holistic Prosperity

AN ABUNDANCE-BASED FRAMEWORK TO DEVELOP PROGRAMS AND SYSTEMS THAT ARE GROUNDED IN TRUST, EQUITY, AND A BELIEF THAT ALL PEOPLE DESERVE A LIFE OF DIGNITY.



Springboard to
Opportunities

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Introduction

Founded in 2013, Springboard to Opportunities is a nonprofit organization based in Jackson, Mississippi that connects families living in federally subsidized housing with resources and programs that help them advance themselves in school, work, and life. Guided by our radically resident-driven model, family voice is at the center of all we do, and our strategies and initiatives are informed by the voices and wisdom of our residents and implemented in partnership with them.

As the organization grew, Springboard's leadership became increasingly concerned that the suite of programming being offered was not actually moving families out of poverty or toward many of their larger, self-defined goals such as moving out of subsidized housing, earning a new degree, starting their own business, or saving for their children's futures. When we asked residents through community conversations and interviews what they actually needed to achieve these goals, their answer was clear: they did not need another program; they needed cash. But due to false narratives, policies designed for exclusion,¹ and – as we now know – a massive, welfare scandal,² the one social safety net program that offers cash benefits, Temporary Assistance for Needy Families (TANF), was insufficient and unavailable.

But rooted in the belief that families know better than anyone what they need to reach their goals and break cycles of poverty, Springboard set out to create a new model for what cash assistance can look like.

In 2018, Springboard launched The Magnolia Mother's Trust, or MMT as it is often referred to by staff and participants. The first-of-its-kind guaranteed income project MMT supports Black mothers residing in subsidized housing with \$1,000 per month for 12 months with no strings attached. In addition to the monthly funds, mothers receive a \$1,000 one-time deposit in a 529 Children's Savings Account for each of their children, personalized coaching support, opportunities to participate in community events and gatherings, regular



educational meetings around participant-identified topics of interest like financial education and self-care, a virtual community of support, and frequent opportunities for storytelling and media engagement. Standing in stark contrast to other government benefit programs that are often filled with paternalistic requirements and loads of paperwork for families to prove they are poor enough or deserving enough to receive benefits, MMT is grounded in trust, seeks to center the dignity of every person, and helps mothers recognize their own agency and power.

Now, after six years, five cohorts, and 435 mothers, The Magnolia Mother's Trust is consistently recognized as a leader in the field and a model for cash-without-restrictions programs across the country. Our evaluations have consistently shown the importance of cash and trust-based resources in helping low-income families meet their needs, enhance self-efficacy, confidence, and mental health, strengthen family relationships and parental confidence, and support overall well-being.³ A multitude of other studies looking at similar guaranteed income programs and other regular, cash-based benefits, like the expanded Child Tax Credit in 2021, have produced similar results and add to the compounding research that tells us all what families already knew: cash works.⁴

Yet, while there is mounting evidence supporting the idea that cash-based benefits are good for the whole family, one might wonder why a program like TANF is neither

¹ Black, Rachel, and Sprague, Aleta (2017), *Becoming Visible*, New America, available here: https://springboardto.org/wp-content/uploads/2024/09/Becoming-Visible_New-America-1.pdf. Much of Springboard's initial work documenting the challenges families face in accessing cash through social safety net programs and the racist and sexist narratives informing those policies can be found in this document.

² See <https://mississippitoday.org/the-backchannel/> for additional context and details on the Mississippi welfare scandal.

³ Individual reports will be referenced and cited throughout this paper. All reports are compiled here and publicly available here: <https://springboardto.org/menu-storytelling/reports/>.

⁴ Since the launch of The Magnolia Mother's Trust there have been over 100 guaranteed income pilots across the United States in addition to the federal Expanded Child Tax Credit monthly payments in 2021 that mirrored many ideas of a guaranteed income for parents. A roundup of program evaluations and income research can be found here: https://gicp.info/resources/?resource_tax=program-evaluations-income-research.

widespread⁵ nor actually successfully lifting families out of poverty.⁶ If cash is such a powerful tool, why is cash welfare so unsuccessful at doing its job?

After years of cash programs and supports, Springboard would argue that cash is not the problem, but rather the faulty metrics TANF is built upon and the flawed mechanisms that fail to honor the wisdom, expertise, and lived experiences of the very people who are meant to be served by the TANF program. TANF purports that its main goal is helping families reach economic self-sufficiency, which means that its metrics of success and implementation have a sole focus on moving individuals off government benefits. This limits data and success to measures like workforce participation rates, with no accounting for quality of jobs or pay; and low caseload numbers that theoretically could mean participants have moved to “self-sufficiency.”⁷ Likewise, TANF’s four stated purposes – assistance to needy families so children can be cared for in their own home; ending the dependence of parents on government benefits through job preparation, work, and marriage; preventing and reducing out-of-wedlock pregnancies; and encouraging the formation and maintenance of two-parent families – are based in false, paternalistic, racist, and sexist assumptions about poverty and work ethic, rather than true family experience or even credible data.⁸

But what might happen if we did not base our metrics and mechanisms for cash-based programs on false and deficit-based narratives, but rather grounded them in trust and an asset-based approach to family voice and expertise? What if we used metrics that looked at whole family outcomes and the effects on children rather than limiting our scope simply to parents’ working hours? What if we expanded our definitions of work to include the unpaid, undervalued labor of care giving? What if we let families themselves tell us what they believe is a prosperous life, rather than deciding for them?

What if we let families themselves tell us what they believe is a prosperous life rather than deciding for them?

When our families talk about their goals for their lives and their definition of wealth and prosperity, their answers are never just about economic self-sufficiency. Rather, they extend to their family’s physical and mental health,

the time they have with their families and to care for themselves and explore their own interests, finding a strong and supportive community, and having a sense of agency over their own lives and choices. Holistic prosperity.

This paper, compiled as a result five MMT cohort studies, examinations of additional Springboard programs, and dozens of interviews with mothers who have been a part of MMT, seeks to create a definition of holistic prosperity – as defined by low-income, Black mothers in Jackson, Mississippi – and identify what has made The Magnolia Mother’s Trust unique and successful in the cash-without-restrictions movement. But in addition to defining and codifying, this paper will take lessons learned and best practices from our own program and offer a toolkit for implementation in other cash programs, such as guaranteed income pilots and larger social safety net programs like TANF.

By centering family voice and expertise, we can build systems and create policies that not only support a family’s financial stability but help them thrive and prosper in all areas of their lives. By centering the experiences of those most often relegated to the margins, we are not only correcting long-standing inequities in our society, but helping to create an economy and infrastructure that works for and values all people, creating a safer, healthier, and more prosperous world for all of us.

HOW DO FAMILIES DEFINE PROSPERITY?

Over the course of the last year, Springboard has been intentionally asking families to define prosperity for themselves and to describe what a prosperous life looks like. According to the moms, prosperity goes well beyond economic well-being. Mothers did not talk about financial abundance, big houses, or fancy cars. In fact, some explicitly said a prosperous life would not mean being rich. Instead, they associated prosperity with financial stability and having enough to meet their needs. A prosperous life would be happy, peaceful, and stable. It meant feeling less stressed, worried, and anxious, improving their overall physical and mental health and well-being.

Common answers to what constitutes prosperity included having a job with a reasonable number of hours that paid enough to take care of their bills with some leftover

⁵ Zero to Three (2021), *TANF at 25: Poverty Remains High Among the Nation’s Babies, But Few are Assisted*, available here: https://stateofbabies.org/wp-content/uploads/2022/05/TANF-at-25_-Poverty-Remains-High-Among-the-Nations-Babies-But-Few-are-Assisted-6.pdf.

⁶ Pavetti, LaDonna and Zane, Ali (2021), “TANF Cash Assistance Helps Families, But Program Is Not the Success Some Claim,” Center on Budget and Policy Priorities, available here: <https://www.cbpp.org/research/income-security/tanf-cash-assistance-helps-families-but-program-is-not-the-success-some>.

⁷ For further information on TANF’s goals and mission, please see here: <https://www.acf.hhs.gov/ofa/programs/tanf/about>.

⁸ Floyd, Ife; Pavetti, LaDonna; Meyer, Laura; Safawi, Ali; Schott, Liz; Bellew, Evelyn; and Magnus, Abigail (2021), “TANF Policies Reflect Racist Legacy of Cash Assistance,” Center on Budget and Policy Priorities, available here: https://www.cbpp.org/research/income-security/tanf-policies-reflect-racist-legacy-of-cash-assistance#_ftn1.

to put in savings and buy their children or themselves something extra. One mom described being able to buy herself a new pair of shoes without a constant nagging worry that she wouldn't have enough left to get her car fixed if it broke down again. Others mentioned the ability to provide consistent, new experiences for their children like playing on sports teams, going to local museums and activities, and being able to take their children on vacation – things that require both finances and jobs that allow for flexibility and time off.

Mothers also spoke about ownership. Some mentioned having a house where they could nail things into the walls or make the rules regarding who can visit and for how long, a luxury denied to those in rented apartments.⁹ One mom said prosperity would simply mean having her own bathroom that she didn't have to share with her two boys as they all tried to get ready for work and school in

the mornings. Still others talked about having something to pass down to their children and feeling confident they would leave something that could provide a home or an asset for their children when they were gone.¹⁰

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Overall, the definition and vision of holistic prosperity our mothers created, consisted of four intersecting and interdependent pieces:

- **Financial Stability** – The ability to meet their families' needs and navigate financial emergencies while providing opportunities for joy and care for themselves and their families.
- **Time Autonomy** – The ability to make decisions about one's own time and schedule and determine who or what they want to be able to prioritize.
- **Dynamic Well-being** – Physical, mental, and emotional health and freedom from chronic stress and anxiety.
- **Social Capital** – Strong, supportive relationships with family, friends, and community members that support connectedness and social mobility.



In the sections below, we will describe in more detail exactly what families mean when they talk about these four pieces to the puzzle and how The Magnolia Mother's

Trust has shifted and grown to create a model designed to help families thrive in all four areas.

⁹ Lease agreements, particularly in federally subsidized affordable housing units, tend to be filled with strict controls such as no hanging items on walls, no use of candles, no porch furniture or plants, no pets, etc. Especially challenging for many families are the restrictions on guests. While HUD sets broad guidelines and encourages local management companies or Public Housing Authorities (PHAs) to set rules based on the local conditions, residents are often limited to one or two guests at a time with very limited time frames for visiting or staying. At the same time, adding another adult to one's lease can change rent calculations and sometimes is not an option at all if that person has a criminal record. While there have been attempts in recent years to [reduce some of those barriers](#), local PHAs and project owners are still given broad discretion in setting their own guidelines. Many residents rely on family members or partners for childcare, support around the house, and other needs. The restrictions, and often intense policing, of guests is a constant source of frustration for families. More on public housing lease requirements and guidelines is available from the Department of Housing and Urban Development [here](#).

¹⁰ For a deeper dive on Black women's views on the importance of homeownership, please see [Locked Out: Black Women, Wealth, and Homeownership](#), a series created by Nonprofit Quarterly with Springboard to Opportunities and other organizations regarding low-income Black and homeownership and specifically this article in the series: <https://nonprofitquarterly.org/recognizing-the-full-spectrum-of-black-womens-views-on-homeownership-is-key-to-progress/>.

Holistic Prosperity

FINANCIAL STABILITY

Area Median Income, the Federal Poverty Level, local poverty thresholds, the living wage – all of these measures have tried to quantify adequate income for families and determine who should qualify for various government benefits or programs. Yet none of these fully capture what a family means when they talk about financial stability. Even measures that work to consider an area's cost of living or family size can fall short. For example, if a mother starts making too much to live in federally subsidized housing, but still can't afford the uniform fees for their child to play in the youth sports league, are they really financially stable? Or if someone makes too much to qualify for Medicaid, but routinely skips their medication because money is a bit too tight, is their income really adequate?¹¹ Specific circumstances make it challenging to create one number or calculation that works for all families, and most measures fail to take into account that sufficient income should encompass more than housing, food, and utilities. The bottom line is that it is complicated.

For the purposes of The Magnolia Mother's Trust, we define financial stability as having an income floor that is solid enough to ensure that you won't fall through. This means being able to cover basic living expenses, such as housing, food, and necessary bills even if there was an unexpected loss of other income or support.¹² For low-income mothers in Jackson, Mississippi that number was \$1,000 per month, especially when taking into consideration that there would be some loss in other benefit programs due to the additional income. While no one told us that \$12,000 per year is enough to live a fully prosperous life on, it can be enough to sustain you through challenging times when it is most needed.

Brandy, for example, received her first \$1,000 MMT on March 14, 2020, the same day that social distancing measures were first introduced in Mississippi due to the Covid-19 pandemic. In her interview, she shared how the money gave her time to get her kids settled into virtual learning and figure out her own work life after the pandemic took away her job. Others talked about being able to afford the medicine that they needed

and not having to choose to skip meals or forgo eating themselves to feed their children when SNAP benefits were running low, or they were waiting on their next paycheck to come through.

But beyond meeting basic needs or having an income floor in times of financial emergency, for most families, financial stability means a decrease in financial stress. "Having enough for your needs and just a little bit more. Enough to feel comfortable. Enough not to have to worry," as one mother put it during her interview, which summed up the feelings of many. Financial stability meant there was money in savings if an emergency came up and that there was no longer crushing debt hanging over your head that you had no idea how you were going to pay off.

Having enough for your needs and just a little bit more. Enough to feel comfortable. Enough to not have to worry.

In each cohort, building savings and decreasing debt have been consistently identified goals by MMT participants, and cohort evaluations have shown moms increasing their savings during the program and finding ways to pay down debt which ranged from medical bills, student loans, predatory payday loans, or simply borrowing money from friends and family.¹³

Additionally, our longitudinal study showed that financial benefits were not just limited to the mothers in the program. Children of participants interviewed as a part of the study shared that watching their mothers save and pay off debts modeled for them strong money management skills. Some children received an allowance for the first time while their mother received MMT funds, which helped them learn about budgeting and managing money from a young age.¹⁴ Furthermore, the financial stress parents feel is indirectly absorbed by their children. But children shared in the interviews that during MMT, they felt that weight lifted, too, and learned money did not always have to be a scary topic they should avoid

11 As of the publishing of this paper in September 2024, Mississippi is one of ten states to still have not expanded Medicaid benefits under the Affordable Care Act to all adults with incomes up to 138% of the Federal Poverty Level.

12 This is also why we view guaranteed income as a supplement to existing social safety net benefits, not something to supplant the current system. Subsidized rent and grocery support, in particular, are essential, income-based benefits that help stabilize this income floor for families. However, adjustments to these benefits can take months to process. As most low-income families are working jobs with inconsistent or seasonal hours and no access to paid leave, disability insurance, or other forms of protection, a sudden loss of income for whatever reason can be devastating. A guaranteed income helps fill in that gap.

13 This data is reported across all Magnolia Mother's Trust evaluations reports compiled here: <https://springboardto.org/menu-storytelling/reports/>.

14 Springboard to Opportunities (2023), *Magnolia Mother's Trust Alumni Study Report*, pg. 10, available here: https://springboardto.org/wp-content/uploads/2024/09/MMT-Alumni-Study-Report.Final_-1.pdf.

discussing with their parent.¹⁵

While the cash disbursements themselves are providing a key component of financial stability for many in The Magnolia Mother's Trust program, we have added additional elements as the program has evolved and shifted to more adequately address how families define financial stability. For example, we established a \$1,000 deposit in a 529 Children's Savings Account recognizing that a common savings goal for mothers was to prepare for their children's future and make sure their children were not subject to costly student loans as the only funding option in seeking higher education. These accounts also offered an introduction to new types of savings and wealth-building tools, which many families were also interested in, but had little experience with before.

Additionally, we have added a new, optional savings track for MMT participants that allows a mother entering the program to receive \$700 each month instead of \$1,000. During the 12 months of the program, \$3,600 is held in an interest-bearing escrow account that becomes available to the participant at the end of the program. This allows participants who know savings is a main goal to get a head start on interest earning during the 12 months of the program and provides a solid savings account at the end that can be kept as emergency savings or used toward a larger goal they had started planning for and working toward during the program.

TIME AUTONOMY

Despite well-known aphorisms like "time is money," economists seldom factor in free time or agency over one's schedule when they are considering a definition of prosperity or economic well-being. However, it is often one of the first things that mothers mention when they describe their vision for a prosperous life.

The federal minimum wage, which is what Mississippi uses, remains at \$7.25 an hour. Even if an individual

worked 40 hours per week, 52 weeks per year at that rate, their gross pay only comes out to \$15,080, less than half of the federal poverty level (FPL) for a family of four in 2024.¹⁶ Even at \$15 an hour, an individual working 40 hours every single week just makes over the FPL for a family of four at \$31,200. The majority of MMT mothers work jobs under categories the U.S. Bureau of Labor Statistics label healthcare support, food preparation and serving-related jobs, and building and grounds cleaning and maintenance. According to the most recent data, the average wage in Jackson, Mississippi for all three of those main occupational groups is below \$15 per hour.¹⁷

Given the low wages and the reality that many of these jobs have inconsistent, unpredictable hours based on demand and availability, it is unsurprising that many mothers are working multiple jobs; attempting to



piecemeal together enough hours to make ends meet while also working side gigs like braiding hair, making food or snacks to sell, or providing childcare to other community members who might need it. In between jobs, they are attempting to get children to and from school, prepare meals, take care of their household needs, and balance the varying needs and demands of

family life typically without the help or support of another parent or other family members.

It is no wonder that when mothers envision prosperity, they describe having some free time.

Having an income floor and financial stability means mothers have more control over their time and how they choose to spend it. MMT participants have described being able to leave a second or third job and spend those hours with their children or engaging in self-care. When asked to describe the changes MMT brought into her life, one mom said, "I'm less stressed, more time with my children, not so overwhelmed, not so uptight... not having to work a second job. I'm able to, you know, relax on weekends, besides cleaning up and doing other things. I'm able to spend time with my kids. I'm able to get my self-care time in."¹⁸

¹⁵ MMT Alumni Report, pg. 12, 14

¹⁶ The FPL for a family of 4 in 2024 is \$31,200. Full federal poverty level income numbers can be found here: <https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>.

¹⁷ At time of publication, the most recent wage data was from May 2023. A full table of occupational employment percentages and mean hourly wages for the area can be found here: https://www.bls.gov/regions/southeast/news-release/occupationalemploymentandwages_jacksonms.htm.

¹⁸ Springboard to Opportunities (2022), *Magnolia Mother's Trust 2021-2022 Evaluation Report*, pg. 41, available here: <https://springboardto.org/wp-content/uploads/2024/09/MMT-Evaluation-Full-Report-2021-22-website-1.pdf>.

Over the five cohorts of MMT, one of the most consistent highlights we heard from participants was the opportunity to take their children on vacations and trips for the first time. Some families have gone to the beach or theme parks or left the state of Mississippi for the first time. One mother was able to take her daughters to Pennsylvania to finally meet their aging grandfather. Others simply visited places in Jackson and the surrounding area like museums, trampoline parks, and a nearby reservoir that they've never been to before.¹⁹ While having additional funds is certainly a part of providing these opportunities, mothers also point to finally having time for these activities. Being able to take a Saturday off or even take extended time of unpaid hours is simply unthinkable for many low-income families.

Just as we trust mothers to know the best way to spend the money they are given through the program, we also trust that mothers know the best way to spend their own time.

Other moms have been able to go back to school with less work hours, sometimes finally finishing degrees or certificate programs they had been trying to work toward for years.²⁰ Still others were able to really invest in their own businesses, like Ebony, who shared in her interview that the funds helped her invest in her own hair salon. Or Michelle, who was running her own cleaning company but was forced to shut it down during the Covid-19 pandemic when clients closed their homes and businesses, and she needed to prioritize her family. The funds from MMT allowed her to step back from her job at a large corporate cleaning company where her pay was far below what she had been making on her own and relaunch her own business, where she will not only be making more money, but also have much more control over her time and schedule.

Just as we trust mothers to know the best way to spend the money they are given through the program, we also trust that mothers know the best way to spend their own time. Community building events, support toward financial goals, and other MMT opportunities are always opt-in and never required. While many mothers take advantage of them in some way and find the additional

supports to be enhancements to the program, not requiring these additional opportunities is another way to show that we believe families themselves know better than anyone else what they need to be successful and reach their goals.

Making blanket assumptions that all families receiving assistance need financial education or parenting courses is buying into false and harmful stereotypes about low-income families and hinders, rather than builds, their self-efficacy and sense of agency. Tying funds to program attendance is just as paternalistic as telling families what they can spend those funds on.

DYNAMIC WELLBEING

As previously stated, when mothers were asked to describe a prosperous life, the most consistent theme we heard was less stress, anxiety, and worry. Chronic stress and anxiety are linked to a multitude of physical and mental health issues, so it is no surprise that families connect the financial stress that they regularly feel to poor mental and physical health.²¹ In addition, we know that the families we work with are most negatively affected by what the Centers for Disease Control defines as social determinants of health, or non-medical factors that affect health outcomes, and these compound upon the stress and challenges families are already facing.²²

However, across the board in MMT evaluations and conversations with participants, we would hear mothers say that the primary outcome they experienced through the program was feeling less stress. In interviews, mothers reported being able to come off blood pressure medication and sleeping better during the program. Particularly during the first year of the Covid-19 pandemic, when consistent access to medical care was particularly urgent, we saw a 25% increase in mothers with health insurance coverage and the number of mothers who could easily consult a doctor as a result of an illness jumped from 40% to 70%.²³

Participants also talk about finally having the time and money to develop healthier habits. Catrina, for example, shared in her interview that she was able to take healthy cooking classes at the library across the street from her community. With additional funds, she has been able to purchase healthier food for herself and her daughter and change the way they eat. Djunaita also shared that she lost over 100 pounds when she started working a well-paying job that allowed her to move out of subsidized

19 MMT Alumni Report, pg. 18-19.

20 MMT 2021-2022 Evaluation Report, pg. 47

21 Mayo Clinic Staff (2023), "Chronic stress puts your health at risk," <https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress/art-20046037>.

22 Centers for Disease Control (2024), "Social Determinants of Health," <https://www.cdc.gov/public-health-gateway/php/about/social-determinants-of-health.html>.

23 Springboard to Opportunities (2021), *Magnolia Mother's Trust 2020 Evaluation Report*, pg. 2, available here: https://springboardto.org/wp-content/uploads/2024/09/STO_MMT-2nd-Cohort-2020-Evaluation-Summary-1.pdf

housing and work more reasonable hours. She feels much freer from the depression that she often found herself battling against in earlier periods of her life. In her assessment, this is directly attributed to the lessened stress in her life now that she is in a stronger place financially, but also living in what she feels is a safer neighborhood where she worries less about her children and feels less shame about where she lives. Other moms have talked about joining gyms or starting to exercise. Groups of MMT moms have even started walking clubs together as motivation and accountability during the program.

But just as important as physical health to the moms is their mental and emotional health. Moms in the program report adding self-care habits into their routines. Others have started regularly seeing a therapist or finding a trusted person to help them process life's stressors or the trauma that goes along with poverty. The vast majority of mothers leave every cohort with a better outlook on life as a result of MMT.²⁴

One mother, Brandy, encapsulated in her interview just how connected mental, physical, and emotional health can be. When she is less stressed, she finds herself exercising, eating well, and sleeping better. She also feels more in control of her emotions and can anticipate and respond to situations instead of always feeling like she is reacting against something else. When she is physically, mentally, and emotionally well, she also says she can be a better employee at work and a better mother to her children. For Brandy, her overall wellbeing is at the core of helping her successfully navigate the many roles she plays in the lives of her family and community.

Recognizing the need for mental health support, particularly during the Covid-19 pandemic, Springboard worked with mothers and additional partners to develop the MISS Model – a community created self-

The vast majority of mothers leave every cohort with a better outlook on life as a result of MMT.

care toolkit and program intended to support growth, healing, and leadership amongst participants. Initially, the program was offered to mothers who were not a part of The Magnolia Mother's Trust, and the initial evaluation used comparable metrics as those used by our evaluation teams for MMT. At the end of the study,

we saw remarkable growth for mothers across mental and physical health outcomes and many continuing to incorporate healthy coping mechanisms and self-care practices into their everyday lives.²⁵

It became obvious to us that the MISS Model, with its opportunities to develop supportive communities and



learn about self-care practices, should be incorporated into The Magnolia Mother's Trust. MMT mothers can now participate in community activities designed to support self-care practices and strengthen mental health. We also host regular retreats during MMT regarding topics of mental health and stress relief. Since the MISS Model programming has become a more regular part of MMT programming, we have seen a significant increase in mothers reporting that they are taking time for self-care, growing in their ability to relax, getting more exercise, and talking to someone when they are stressed.²⁶

SOCIAL CAPITAL

Poverty can be a deeply isolating experience. While parsing out the causes and effects of poverty and social isolation can be incredibly difficult, we know things like frequent moves, limited mobility and transportation, and a lack of resources or funds for activities can lead to families not having as many contacts or participation in community groups and social networks.²⁷ We also know that healthy, strong relationships can provide social and emotional support, more information and knowledge, and access to opportunities.²⁸ So unsurprisingly, another consistent highlight that we hear from MMT participants is the deepened community and social support that they

²⁴ Springboard to Opportunities (2023), *Magnolia Mother's Trust 2022-2023 Evaluation Report*, pg. 28, available here: <https://springboardto.org/wp-content/uploads/2024/09/MMT-4.0-Cohort-Full-Evaluation.pdf>.

²⁵ Springboard to Opportunities (2023), *Finding Holistic Prosperity*, available here: https://springboardto.org/wp-content/uploads/2024/09/STO_Finding-Holistic-Prosperity-1.pdf.

²⁶ MMT 2022-2023 Evaluation Report, pg. 28

²⁷ Cuddy, Emily & Reeves, Richard V. (2015), "Poverty, isolation, and opportunity," The Brookings Institution, <https://www.brookings.edu/articles/poverty-isolation-and-opportunity/>.

²⁸ Ascend at the Aspen Institute, "The 2Gen Approach," <https://ascend.aspeninstitute.org/2gen-approach/>.

find during the program. When mothers were asked to share what they thought the “secret sauce” was for MMT that differentiated it from other programs, they highlighted the opportunities to build community, find social support, and connect with staff.²⁹

Something as simple as setting up a group chat with all participants can be a big deal to mothers in the program. As one mother in the third cohort put it; “Being in the group chat, it kind of makes me open up a little bit, because the ladies text in the group about so many issues. Like some of them are so open, and when you can just relate to something, it’s just kind of easier to talk about stuff...it’s almost like a sisterhood.”³⁰ Others talked about the messages of encouragement sent out by Springboard staff or other mothers that came at moments they really needed it or getting a call from a staff member or another participant after having a family member pass away or during a difficult sickness. Brandy, the mother highlighted in the previous section, said she was able to meet mothers in her own apartment community who she hadn’t known before, and now they have become close friends.

Participants also talk about improved relationships within their own families and circles. For one mother, Yamiracle, becoming financially stable allowed her to stop having to rely on her daughter’s father for additional support. He was emotionally abusive toward her and not someone she wanted around herself or her daughter, but before MMT, she didn’t think she had the financial or social



support to cut him off. During MMT, she was able to share her story as a part of our annual Night of Storytelling, which helped her feel less alone and isolated in her

29 MMT 2022-2023 Evaluation Report, pg. 12-13

30 MMT 2021-2022 Evaluation Report, pg. 19

31 Springboard to Opportunities’ annual Night of Storytelling is an opportunity for mothers who take part in Springboard’s programs to share their stories on their own terms in front of a live audience and help shift the narratives surrounding low-income Black mothers. Livestreams of all of our Nights of Storytelling are available on the Springboard to Opportunities YouTube channel. Yamiracle’s story can be found here: https://www.youtube.com/live/fFpJ4Jesd2I?si=hniHZ97P4KELOI_0.

32 MMT 2022-2023 Evaluation Report, pg. 12-13

struggle.³¹ She’s also seen her relationship improve with her family because she now feels that she is able to help them out financially, rather than always feeling like she is the one “taking.” Other mothers have shared similar sentiments noting that their relationships no longer feel like they are based on transactions or keeping track of who they might owe something to.

A significant reason why MMT succeeds is because Springboard has invested in building strong, trusting relationships on the front end.

Building community and strengthening relationships has always been at the heart of who Springboard is and all the work that we do. A significant reason why MMT succeeds is because Springboard has invested in building strong, trusting relationships on the front end. Families already know Springboard before the program starts and trust staff to be consistent, fair, and available for support and questions when they arise. 91% of mothers said check-ins with Springboard staff were either somewhat or very helpful and referred to the encouragement and support of staff as a big part of what made MMT different and differentiated it from their experiences with other social service agencies.³²

Additionally, MMT makes sure from the beginning that mothers know each other and have opportunities to build community and connect. This includes the virtual group chat, as mentioned above, as well as monthly community-building activities. These range from paint parties and family game nights to meet-ups at local museums or to watch fireworks together on the 4th of July. The activities are informed by family voice and are always optional to ensure families still feel autonomy over their own time and schedule. These are simple activities that often take on a life of their own as mothers in the group chat exchange phone numbers and build their own friendships or start to plan meet ups and playdates with other mothers in the community.

Along with these community events, storytelling and media sharing opportunities throughout the program also help mothers increase their social capital. Events like the Night of Storytelling and our partnership with Ms. magazine, *Front & Center*, showcase stories from

mothers and build participant confidence as they learn to tell their own stories on their own terms.³³ These opportunities highlight mothers' expertise and have led to reporters and researchers seeking out their stories and providing new and better narratives regarding the lived experiences of low-income, Black mothers. It also helps build the confidence of those involved and has led participants to be key members of panels and advisory groups for local and national organizations.

WHAT DOES HOLISTIC PROSPERITY REALLY LOOK LIKE?

The stories and descriptions of the key components of holistic prosperity make clear that the elements that comprise this definition are interdependent and intersectional. When one piece is off, not only is the puzzle not whole — but it weakens the remaining portion of the puzzle, and the pieces more easily break apart. Alternatively, once some of the pieces start clicking together, it becomes easier and takes less energy to find the next pieces and fit them together in the right pattern to complete the puzzle. While a four-piece puzzle is a very simplified image for the many complexities and intersecting webs that make up someone's life, the stories below taken from interviews with past and current MMT mothers help explain why these four pieces working together are so crucial.

It should also be noted that, according to families, all four of these pieces are equally important. Notably, it is not always financial stability that's the catalyst driving the other three. While it is certainly a key piece of the puzzle, financial stability, especially if it came with other limitations or restrictions, was not enough to create more time, social capital, or overall wellbeing. In fact, for some mothers, they would choose things like stronger community or more time over financial stability. This is part of what makes the focus on unrestricted cash in cash disbursement programs so important. If financial stability would limit a family's access to these other three pieces, the mothers would not consider that to be living a prosperous life.

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Take for example, Catrina. A few years ago, Catrina was

working two jobs. She would start at 6:00 a.m. in the morning and often not finish until 11:00 p.m. at night. During this period, she describes having no time for her family or herself. She could not cook her own meals and often found herself picking up fast food or whatever meals she could between jobs. Her mental and physical health suffered. She even developed a limp from having to walk so much every day and being on her feet. At the time, she was making enough money to have some extra funds for things outside of bills, but she never actually had time to do them. After her daughter was born, she knew she could not continue living as she was. As she describes it, the time away from her daughter and family just wasn't worth it. She was also unwilling to risk her health knowing that she had a daughter to raise. In the end, she was going to choose time, health, and her relationship with her daughter over financial stability.

The value of everything else that I have done [with Springboard to Opportunities] is greater than that \$12,000.

Ebony is another mom who was very clear that money was a piece of the puzzle, but it was not everything. As she reflected on her time in The Magnolia Mother's Trust, she says that the parts that stand out to her the most are the things that she learned alongside her children. While emphasizing that she was grateful for the cash and knows that it went toward things like groceries, her salon, and helping her stay afloat when business became more challenging during the Covid-19 pandemic, she says she can't remember exactly what she spent the funds on every month. But what she can remember in great detail is the time she got to spend with her children, the family activities they participated in together, the classes she took on self-care, and the connection she made with other moms during those programs. As she put it, "the value of everything else that I have done [with Springboard to Opportunities] is greater than that \$12,000."

Ebony says she is well aware that the funds helped her move more quickly toward goals that might have taken her years to save for otherwise, like making improvements to her hair salon and being able to move out of subsidized housing. But those goals were not just financial decisions for her. They allowed her to stop working multiple jobs and just focus on her own salon and business, which lessened her stress and gave her more time with her children and to pursue her own interests. Her connections through Springboard have brought her more clients, and she's begun mentoring

33 Front & Center is a partnership between Ms. magazine and Springboard to Opportunities offering first-person accounts of Black mothers living in extreme poverty in Jackson, Mississippi. These first-hand accounts provide important perspective on topics like benefit programs, the realities of poverty, the promise of guaranteed income, and how these mothers continue to center joy and find hope for their own and their children's futures. A compilation of stories can be found here: <https://msmagazine.com/frontandcenter/>.

other mothers interested in starting their own businesses. For her, all the pieces are interrelated and of equal importance.

But it's not just that these pieces are interconnected. For many mothers, they're also interdependent. Kim talked about how obtaining a gym membership and exercising regularly was a big part of her feeling prosperous. While part of that came from finally having the time to exercise and money for a membership, she says the motivation came from something more than that. At other points in her life, her dreams felt so unattainable that she found herself spiraling into a deeper and deeper depression. She wondered if she just needed to accept that this was always what her life was going to be, and she would be struggling forever. She felt alone and stuck. There was no reason to care about her health or career ambitions or community when she saw no way to progress forward.

But with the additional boost from MMT, she finally saw a way out. She says it was truly healing and the energy and boost that she needed. Beyond just the funds, she felt she was in a better mental space and finally had support and people who cared. She started to see a future for herself outside of the struggle she thought she was stuck in. This led to the gym membership and a renewed focus on her health. She also got promoted at work and

recently landed a well-paying job in medical billing and coding, which she went to school for. When she talks about work now, she envisions a future where she can move up in the company, start teaching in the field, or even start her own business. It's a totally different outlook than she had when she felt she had nothing to live for, but it took all of these pieces working together to get her to where she is now.

MMT mothers have expressed that this type of support that recognizes their whole selves and their families has allowed them to feel better about themselves, and ultimately their ability to succeed. Their experience was only possible because the financial support was combined with other emotional and social support from staff and other program participants. The changes that they experience internally through the program improved their own self-perception and ultimately served as motivation as they pursue more external goals they have set for themselves.³⁴ Increases in self-efficacy and a mother's sense of agency, which have been key growth metrics in each cohort and even after the program has ended, are just as important in achieving holistic prosperity and the vision mothers have for their own lives as external measures and indicators like job titles or degrees achieved.³⁵



34 MMT 2022-2023 Evaluation Report, pg. 18

35 MMT Alumni Report, pg. 18-19

Policy and Program Implications

While The Magnolia Mother’s Trust is a guaranteed income program specifically designed by and for low-income, Black mothers in federally-subsidized housing in Jackson, Mississippi, there are larger lessons and strategies for implementation that can be utilized by other cash-based programs and within our social safety net system more broadly. By using the lens of holistic prosperity as a guide, we can create metrics for success and implementation that are based on families’ own definition of success, wealth, and prosperity, rather than a one-dimensional measure like economic self-sufficiency.

But it should also be noted that the vision of holistic prosperity goes beyond just the individual or even family level. Many mothers used the word freedom when describing what a prosperous life would look like. Freedom from toxic relationships, from financial pressure, from shame they experienced when others made assumptions about them, and constant anxiety and stress. On the surface, measures like economic self-sufficiency might appear to capture these feelings of freedom or independence, but as mothers shared more about what this meant, it became clear that the individualized freedom that self-sufficiency purports was not what they were talking about.

Rather, they saw this freedom as something that allowed them to offer more and better care to others and themselves. Like Yamiracle, who got to support her family instead of always being on the receiving end of loans and assistance, or Ebony, who started mentoring other women entrepreneurs who were just getting started — their newfound freedom from stress, anxiety, and shame offered space for them to offer care, rather than hoarding their resources — financial or otherwise — for themselves. This idea of collective, rather than individualized, freedom aligns with Next River’s recent effort to reclaim our understanding of freedom as both relational and interconnected.³⁶

Their newfound freedom from stress, anxiety, and shame offered space for them to offer care, rather than hoarding their resources — financial or otherwise — for themselves.

This idea is particularly important as we continue to explore what metrics and measures in a holistic prosperity framework might look like. The impacts often extend beyond a parent and even her children and cannot necessarily be captured by numbers or traditional measurable outcomes. Instead, these types of outcomes are best captured by story, as reflected in this report. But this also requires us to redefine what we consider success and whose voice and experience guides that redefinition. It requires us to let go of our narrow understanding of wealth, freedom, and a “good life” and let families tell us what they really want.

At Springboard’s core is a deep belief that families know better than anyone else what they need to succeed and there is no one-size-fits-all, silver bullet solution to poverty. Any initiative that is undertaken will require deep listening and conversations within one’s own community and context. Each individual will have various goals, needs, and barriers depending on who they are and what their own lived experience has been.

The strategies outlined below are not a blueprint with exact plans and measurements for what a cash-based benefit program should look like. Rather, it is a toolkit filled with the resources and supplies that are necessary for building the kind of structure that can help all families feel safe and secure. They are metrics and approaches that ensure what is created is not another ineffective program that does not meet families’ needs or fails to successfully lower the number of families living in poverty.³⁷

Based on interviews, surveys, external evaluations, and more, this toolkit is intended to outline best practices and opportunities, as identified by families themselves, that can strengthen cash-disbursement initiatives and social safety net programs intended to support families across multiple generations, like TANF. As Kim, whose story is shared above, told us at the end of her interview, “We are the ones who are...in these situations. So [we know] what we’re going through, what it will take for us to be successful, to be in a better situation, a better mental space, a better financial space, and everything.” **So, let’s start now by actually listening.**

³⁶ Next River is an institute for practicing the future that moves conversation, culture, and resources into the spaces where transformed realities are being dreamed into the world. Their field guide, *Freedom’s Revival: Research from the Headwaters of Liberation*, is an essential guide to understanding freedom’s collective roots and presence and is an important complementary framework to the idea of holistic prosperity. It is available here: <https://static1.squarespace.com/static/6161c96dd11e71273e848533/t/6514afaa5d420f51d6f54d40/1722983147204/Freedom%27s+Revival—2023-09-27-1.pdf>.

³⁷ TANF Policies Reflect Racist Legacy of Cash Assistance.

HOW DO WE CENTER...

FINANCIAL STABILITY

The lessons from The Magnolia Mother's Trust have been crystal clear on this point: Financial stability requires consistent, sufficient, and unrestricted payments.

Consistency allows families to know what to expect, when to expect it, and how to plan accordingly, ultimately removing the emotional distress of unpredictability and ensuring that if income is unexpectedly cut, families can still stay afloat^{38, 39} Likewise, sufficient payments are enough to create a strong income floor that families can rely on without falling through. Unrestricted payments provide families with the space to prioritize and decide what their circumstances require at specific times, like diapers and formula for an infant or car repairs in an emergency. There is no one-size-fits-all needs package for any family and unrestricted cash trusts families to know what they need when they need it.

This type of payment has already been modeled on a federal level and proven to be successful through the expanded Child Tax Credit of 2021. Real time studies showed that families preferred the monthly payments and were able to make choices to provide for pressing needs at the time like childcare during the summer and back to school supplies and clothing when school was ready to begin again.⁴⁰ Additionally, the amount received was shown to reduce material hardship — in particular food hardship — for families, proving that it was sufficient.⁴¹

This model is the closest example we have seen in the recent history of the United States to a guaranteed income and mirrors closely The Magnolia Mother's Trust's demonstration of a guaranteed income for families with children. Instead of narrowly focusing on ending government dependency and promoting self-sufficiency like TANF, the expanded Child Tax Credit payments

focused on providing unrestricted financial support for families. And in doing so, kept 3.7 million children out of poverty, cut the child poverty rate by about 46%, and cut food insufficiency in homes by 26%, feats which TANF has still failed to do.^{42, 43}

But programs like TANF also could function in this way. While the flexibility afforded to states in the implementation of programming and disbursement of funds has often led to less TANF spending on income support rather than more, this flexibility can also offer an opportunity for new and innovative programs that model the power of consistent, sufficient, and unrestricted payments.⁴⁴

Rather than spending valuable resources and time trying to prove that someone is working, programs like TANF should be trying to reduce barriers to employment, like childcare costs and access to transportation.

For example, Rx Kids in Flint, Michigan is utilizing TANF dollars to essentially create a guaranteed income for all residents of Flint during pregnancy and throughout a child's first year of life. Based on the success of the expanded Child Tax Credit and research that showed a steep drop in family income just prior to birth and throughout a child's first year, Rx Kids supports TANF's goal of family support and ensuring children can be cared for in their own home, while also utilizing more expansive and holistic metrics of success like health, child welfare, and all around family wellbeing.⁴⁵

38 Rapid Survey Project (2021), "On Shaky Ground: Unpredictability in Ability to Pay for Basic Needs Affects Family Well-being" https://static1.squarespace.com/static/5e7cf2f62c45da32f3c6065e/t/6108337991908b2f7ca8bdef/1627927418077/Unpredictability_Factsheet_Aug2021.pdf.

39 Rapid Survey Project (2021), "The Child Tax Credit Is Buffering Families From Financial Hardship," https://static1.squarespace.com/static/5e7cf2f62c45da32f3c6065e/t/61c21963322cfa7a07d771a2/1640110435621/ctc_financial_hardship_dec2021_3.pdf.

40 Pilkauskas, Natasha & Cooney, Patrick (2021), "Receipt and Usage Of Child Tax Credit Payments Among Low-Income Families: What We Know," University of Michigan: Poverty Solutions, <https://sites.fordschool.umich.edu/poverty2021/files/2021/10/PovertySolutions-Child-Tax-Credit-Payments-PolicyBrief.pdf>.

41 Pilkauskas, Natasha V; Michelmores, Katherine; Kovski, Nicole; Shaefer, H. Luke (2022), *The Effects of Income on the Economic Wellbeing of Families with Low Incomes: Evidence From the 2021 Expanded Child Tax Credit*, Gerald R. Ford School of Public Policy, University of Michigan, https://poverty.umich.edu/files/2022/09/Pilkauskas-et-al_CTC_Econ_wellbeing_Sept2022-1.pdf.

42 Turner, Cory (2022, January 27), "The expanded child tax credit briefly slashed child poverty. Here's what else it did," *NPR*, <https://www.npr.org/2022/01/27/1075299510/the-expanded-child-tax-credit-briefly-slashed-child-poverty-heres-what-else-it-d>.

43 Burns, Kalee; Fox, Liana; Wilson, Danielle (2022), *Expansions to Child Tax Credit Contributed to 46% Decline in Child Poverty Since 2020*, United States Census Bureau, <https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.html>

44 Center for Budget and Policy Priorities (2023), "State Fact Sheets: How States Spend Funds Under the TANF Block Grant," <https://www.cbpp.org/research/income-security/state-fact-sheets-how-states-spend-funds-under-the-tanf-block-grant>

45 More about the Rx Kids program in Flint, Michigan is available at their website: <https://flintrkids.com/about/>

While there is often an impulse in government programs to tie funds to certain families meeting a long-list of conditions and criteria, participant restrictions like work requirements have been proven again and again to not actually increase labor force participation and do not adequately address the real barriers to employment for low-income families.⁴⁶ Rather than spending valuable resources and time trying to prove that someone is working, programs like TANF should be trying to reduce barriers to employment, like childcare costs and access to transportation. Recent opportunities for new TANF pilot programs that are moving away from measuring simple workforce participation rates and finding new models that prioritize long term family stability and overall well-being are encouraging and can provide new paths to success, redefining how we think about cash disbursement programs in this country.⁴⁷

TIME AUTONOMY

The participants of MMT have made clear that being a mother is at the heart of their identity and their children are their main motivation as they strive to create a better life for themselves and their family. However, the labor that goes into being a mother is unpaid and consistently undervalued by all parts of society. The prioritization of paid labor by programs like TANF fails to recognize the essential role caregiving plays in the lives of families and in our larger community infrastructure, reinforcing sexist hierarchies that deem what is traditionally understood to be “women’s work” as less valuable.

The prioritization of paid labor by programs like TANF fails to recognize the essential role caregiving plays in the lives of families and in our larger community infrastructure.

Guaranteed income programs like MMT have provided short-term space for “mother work,” allowing mothers to reduce work hours and prioritize their children, even if this meant reducing hours of paid labor or leaving one of multiple jobs.⁴⁸ While traditional workforce measures might shortsightedly show this as a reduction in productivity, this additional time provides parents with an opportunity to not only meet their children’s physical

needs, but their emotional and developmental needs as well.

You’re basically exchanging your body to sit or file papers at the office for less than minimum wage. That’s not career development. That’s called being stuck in limbo.

It is essential to recognize that breaking the cycle of generational poverty requires more than one parent getting a slightly higher paying job or working more hours. Whole family metrics recognize the necessity of a holistic approach and the importance of parent-child relationships, health and well-being, and education in family economic security.⁴⁹ Utilizing measures for child wellbeing in cash programs such as child poverty rates, school attendance, child welfare reports, and overall child well-being are a simple way to measure the effectiveness of cash disbursements and provide an opportunity to honor and recognize the labor that is a part of parenting and is often ignored or overlooked in success statistics.

Furthermore, additional program offerings such as classes, community building events, and job preparation training should always be optional. Just as unrestricted funds allow families to do with the money as they deem best, we should also trust families to use their time in a way that they see best. The lives of low-income families are stressful enough without adding an additional specific place to be at a specific time just to ensure they are fulfilling a requirement.

Brandy, who also testified in 2022 before the Mississippi State Legislative TANF hearing regarding her experience with TANF, described that after not being able to find a job within a week of starting the TANF program, she was mandated to spend hours at the Department of Human Services offices fulfilling volunteer hours. As she put it; “You’re basically exchanging your body to sit or file papers at the office for less than minimum wage. That’s not career development. That’s called being stuck in limbo.” Brandy received no more than \$500 in TANF for her family of five and never felt like she was offered real training or assistance that might have helped her transition to a job with higher wages and better benefits.⁵⁰

46 Robert Wood Johnson Foundation (2023), “Work Requirements: What are They? Do They Work?” <https://www.rwjf.org/en/insights/our-research/2023/05/work-requirements-what-are-they-do-they-work.html>.

47 Flagg, Ann (2024), “OFA ‘Dear Colleague’ Letter on TANF Fiscal Responsibility Act (FRA) of 2023,” <https://www.acf.hhs.gov/ofa/policy-guidance/dear-colleague-letter-tanf-fra-pilot-opportunity-5-28-24>.

48 MMT 2022-2023 Evaluation Report, pg. 29

49 Ascend at the Aspen Institute and The Bernard van Leer Foundation (2016), *Breaking the Cycle of Poverty: Whole Family Approach*, available here: <https://ascend-resources.aspeninstitute.org/wp-content/uploads/2017/10/2016080820Breaking20Cycle20Whole20Family20Framework.pdf>.

50 Nichols, Brandy (2022), Mississippi State Legislative TANF Hearing, available here: <https://springboardto.org/wp-content/uploads/2025/02/Brandy->

If cash-based programs want to prioritize family trust and agency, they must recognize that includes allowing families to choose to spend their time in the best way they see fit. It is easy to fall into the paternalistic trap of assuming we know what families need or should be doing, but programs based in trust, like MMT, have been shown to increase a participant's sense of control, self-efficacy, and agency while receiving funds and continuing thereafter. That higher self-efficacy was also significantly correlated with higher income, having money in savings, having stable employment, lower mental health distress for moms, lower mental health distress for children, higher parenting efficacy, and better parent-child relationship.⁵¹ Trusting families will always work better than layering on requirements and restrictions.

DYNAMIC WELL-BEING

Creating spaces for self-care, stress relief, and community support is a crucial, but often overlooked component of supporting families as they build toward a more prosperous life. Cash-based programs that are accompanied by paternalistic requirements like parenting classes or life-skills training are often informed by assumptions that low-income families, particularly low-income Black women, are unable to care for their children or lack the emotional regulation or patience to hold down a job and support their families. These biased assumptions fail to consider the immense amounts of stress and trauma that low-income families face on a regular basis

In contrast, the community and self-care centered strategies that Springboard implemented in the MISS Model and subsequently MMT were to support individuals with healthy stress relief, emotional care, and feeling more equipped to tackle the many additional challenges and pressures families in poverty face. Additionally, participants in these programs stressed that it was the group support and connecting with other mothers that brought the most change.⁵² As evidenced by stories that mothers shared throughout this report and our evaluations, we know that stress relief is important for more than just mental health, but extends to one's overall physical and emotional health, too.

Rather than focusing on knowledge-transfer programs that try to tell families how to be healthier or less stressed, programs can offer community support groups that help connect mothers to each other and provide peer support in times of need. Ultimately, a mother who

has gone through a similar situation is going to offer more empathetic support and situational awareness and understanding than most "experts" brought in to teach a class. It also helps to build the social connections that we know are an essential piece of the holistic prosperity puzzle and tied into a participant's well-being, too.

In addition to programming and implementation, cash transfer programs can also recognize the importance of dynamic well-being by incorporating metrics around mental health, self-efficacy, and agency into their assessments of a program's success. Finding a sense of control in one's life can serve as a sense of empowerment that offers greater capacity and motivation to explore one's own goals and develop a sense of agency to make changes within one's own life. Even after the MMT had ended, as a result of the program, 83% of participants reported feeling more in control of their lives, 76% felt more confident in themselves, 78% felt more confident in their ability to accomplish goals, 74% more hopeful about their future, and 80% were more hopeful about their children's future.⁵³ These are measures that can tell far more about a family's future and well-being than a simple point-in-time employment measure.

Finding a sense of control in one's life can serve as a sense of empowerment that offers greater capacity and motivation to explore one's own goals and develop a sense of agency to make changes within one's own life.

Self-efficacy and confidence are essential elements for any person trying to reach a larger goal, whether that pertains to employment, education, parenting, or otherwise. Even if internal metrics, which can sometimes be difficult to capture especially when relying on external data, are too challenging to gather, programs can also find alternative measures that recognize success toward self-reported goals, similar to the model created by the Department of Housing and Urban Development's Family Self-Sufficiency program, where a participant's success is determined by their progress toward a self-defined goal and intermediate goals along the way.⁵⁴ Once again,

[TANF-Testimony-website-small.mp4](#).

51 See MMT 2021-2022 Evaluation Report, pg. 25-34 and MMT Alumni Report, pg. 18

52 *Finding Holistic Prosperity*

53 MMT Alumni Report, see summary here: <https://springboardto.org/wp-content/uploads/2024/09/Alumni-Study-Executive-Summary.Final-1-1.pdf>.

54 The Family Self-Sufficiency program administered by the Housing and Urban Development programs support families in low-income housing as they build savings through a rent escrow fund as they work toward self-defined goals defined through and FSS contract and individual training and services plan. A resident's success in the program is determined by their progress toward an ultimate goal and intermediate goals along the way. This program provides a model for other federal programs for using self-defined goals and progress as measures for success in programming. More information on

this is a way to center a participant’s dignity and ground programs in trust, rather than assuming we know what families need to support their overall well-being.

SOCIAL CAPITAL

As evidenced throughout this report and toolkit, strong, healthy relationships with family, friends, and the larger community are an essential piece of the holistic prosperity puzzle and contribute to stronger outcomes for families. Opportunities to build community within a group or cohort, such as opt-in community support groups, and having more autonomy over time so they can choose to spend it with their family or on social capital building activities, are key parts to this.

But beyond connections to family, friends, and community, cash transfer programs should also work to cultivate strong and supportive relationships with staff administering these programs and provide opportunities to help break families out of the isolation of poverty. Utilizing more person-centered methods to support individuals throughout a program is a key first step. Most recipients experience case workers as gatekeepers verifying their eligibility and “deservedness” to be a part of a program. However, if case workers had the time and flexibility to act more as supportive coaches, it is reasonable to assume participants would have more assistance and more time to work toward their goals, rather than spending their time in appointments filling out paperwork.

Utilizing more person-centered methods to support individuals throughout a program is a key first step.

This will require investment from programs and agencies in their staff training, development, and retention. Case worker pay, particularly in social service agencies in a state like Mississippi, is notoriously low, which can lead to high turnover rates and creates confusion and challenges for families while failing to build institutional knowledge of resources and best practices.⁵⁵ Higher, livable wages can create more investment and long-term support for staff who are also participating in important and often undervalued caregiving roles.

Additionally, staff should receive ongoing training and development in best practices for coaching practices, like Family-Centered Coaching,⁵⁶ and utilizing a trauma-

informed approach when working with families who have experienced the trauma of poverty. Whether in government or private programs, if staff is properly compensated and trained, they are much better equipped to be a resource to the families they are working with and providing the necessary linkage between families and other community partners and resources that can help them reach their goals.



Programs can also consider low-commitment opportunities for participants to expand their own social capital within their communities. For example, partnerships with local museums or community centers where families have a chance to meet each other and visit new areas are easy ways to expand families’ access to each other and offer valuable community resources for both parents and children. This also acknowledges the value of time together and cultural exposure for families, rather than solely focusing on economic outcomes or work-related measures. These types of family-centered meetups and opportunities can be just as valuable as resource or job fairs that are already often integrated into programs.

As cash-based programs consider metrics for social capital and ongoing improvements to implementation, they should also incorporate feedback on their own staff and agency’s interaction with families as a measure of success for the program. As one of a family’s main resources for social capital during a program, organizations and agencies need to be honest with themselves about how well they are providing support and services to help families move toward their goals. Participants should have an opportunity to offer input on whether they felt supported, had positive interactions with staff, and felt equipped with the necessary tools to move closer to their goals, so agencies can take appropriate action to shift policies, strategies, and priorities based on participant feedback.

the program can be found here: https://www.hud.gov/sites/dfiles/PIH/documents/FSS_Fact_Sheet_July_2023.pdf.

55 According to the Mississippi State Personnel Board, “Social Services Specialist I” minimum pay grade. General pay plan available here: <https://careers.mspb.ms.gov/social-serv>. Median pay for social worker as of May 2022 according to U.S. Bureau of Labor Statistics. Data available here: <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm>.

56 The Family-Centered Coaching model was developed and is administered by The Prosperity Agenda. More information regarding the model and trainings is available here: <https://familycenteredcoaching.org/>.

Conclusion

Holistic prosperity is a powerful lens that can be used by agencies, organizations, and anyone interested in creating programs and systems that are grounded in trust, equity, and a belief that all people deserve a life of dignity. It is an abundance-based framework that recognizes participants' inherent worth and agency and that wealth and prosperity mean so much more than simply having economic self-sufficiency. It expands definitions of work to honor the caregiving that is so central to many people's identity and is essential for a strong society. It understands that one person's success never stands on its own, but is intrinsically tied to the success of whole families and communities. Most crucially, it always starts with listening and learning, rather than assuming we already have all the answers.

So many of our country's poverty-alleviation policies and strategies are rooted in false and harmful narratives about low-income families, particularly families led by Black mothers. But it is past time for us to provide space for families, and particularly Black mothers, to get to tell their own stories on their own terms. In doing so, we can shift the way mothers see themselves, change the prevailing cultural stories we keep repeating, and — ultimately — tell a more honest story about the racism and sexism that is implicit into our systems and

has trapped families in poverty for generations, rather than creating paths toward liberation. By centering this framework in the lived experience and the wisdom of families themselves, we are seeking to correct a longstanding injustice that has marginalized the voices of families and provide a foundation for policies and systems that are based on the real experiences and wisdom of families themselves.

The Magnolia Mother's Trust provides one model of what a cash-based program grounded in holistic prosperity can look like, but if that type of support and program is only ever limited to a handful of mothers in Jackson, Mississippi, then we have missed the mark. It is our sincere belief that these concepts and tools can be utilized across the country to create stronger programs, policies, and systems where all families have access to financial stability, time autonomy, dynamic wellbeing, and social capital. Where all families can tell their own stories on their own terms and have the space to dream about the new narratives and possibilities that exist for themselves, their families, and their communities. Where policies are grounded in dignity, equity, and trust and acknowledge the inherent worth of all people. Because that is a world where we all can experience holistic prosperity.

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Springboard to
Opportunities