



Economic inequities are exacerbated in Mississippi, with some of the highest poverty rates in the U.S. and nearly 50% of all children being raised in mother-headed households. Despite 75% of single mothers in Mississippi participating in the labor force, evidence suggests that working conditions often fail to foster economic mobility!

The oppressive effects of pervasive wealth gaps are further amplified at the intersection of gender and race in Jackson, Mississippi, where low-wage Black mothers who are the heads of their households, are provided with very few opportunities for advancement.

The **Magnolia Mothers' Trust** (MMT), first launched in 2018 by *Springboard to Opportunities* (STO), provides support for low-income Black mothers. **MMT is the longest-running guaranteed income program in the country and the only one that specifically supports economically vulnerable Black mothers.**

To date, the program has served **318 mothers** and their families. **MMT distinguishes itself as a holistic program with a dual-generational approach.** In addition to unconditional cash, social and emotional support, and other critical resources, MMT offers a 529 Children's Saving Account for each minor child.

STO partnered with **Social Insights Research** for a mixed methods evaluation² of the 2022-2023 cohort, which consisted of 87 mothers who completed the year-long program.

At the beginning of the program year, the mothers in the MMT program set goals to make economic progress, improve their children's lives, and be able to invest in their own personal growth. Overall they wished for prosperity which, according to them, goes beyond financial wellness, and includes more confidence, stability, peace, and joy.

THE MAGNOLIA MOTHER'S TRUST "SPECIAL SAUCE"

"This program is wholesome. Everything you could want from a real, true sisterhood the program provides. You get constant encouragement, help with resources, a shoulder to lean on, and financial help all in one. This a program of pure love."

Beyond the essential recurring cash transfers, the moms had access to a wide array of support services. When asked about what makes MMT special, mothers often detailed the elaborate effort staff took to communicate with them, adapt in response to their needs, treat them consistently with respect and positivity, and offer encouragement.

Percent of moms who rated these MMT supports as *Somewhat* or *Very* Helpful

*Moms selected 'N/A' if they did not use/access the support



Check-Ins with STO Staff (n=77)



Referral to different social services (n=49)



In-person connection with other moms (n=49)



Virtual connection with other moms (n=57)



Housing/relocation information (n=48)



Job search information (n=51)

MMT'S APPROACH VALUES THE DIGNITY AND HOLISTIC WELL-BEING OF BLACK MOTHERS AND IS A MODEL FOR OTHER GUARANTEED INCOME PROGRAMS

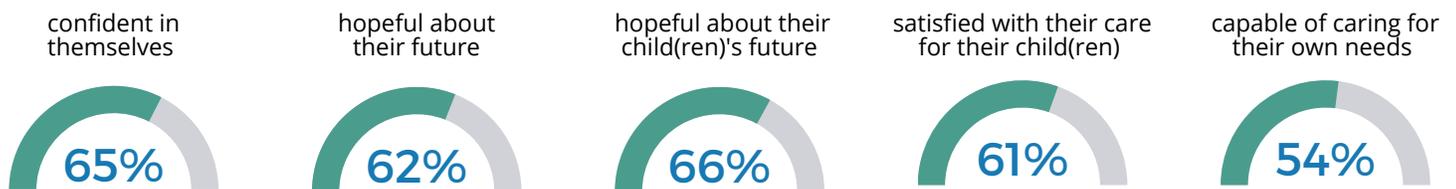
1. <https://www.mississippifreepress.org/28508/single-mothers-herculean-efforts-need-support-from-mississippi-leaders>
2. The full details of the study methods and the comprehensive findings are available in the [2022-2023 Cohort Evaluation Report](#).

MMT HELPS BUILD SELF-EFFICACY

Self-efficacy, or one's belief in their ability to achieve goals and overcome obstacles,³ is a critical internal resource for Black women to cope and navigate against oppressive systems. **Over the course of the program year, MMT mothers reported a statistically significant* increase in self-efficacy.** Increases in self-efficacy were statistically correlated with improved parenting efficacy and increased likelihood of having money in savings. Furthermore, moms with increased self-efficacy reported that, compared to before MMT, they now feel *more* confident, *more* connected to other moms, and *more* capable of taking care of their needs.

"Joining the MMT program has made me feel more confident just because I know I have a support system behind me. I know I can call and reach out to someone to just say 'hey..can you give me advice' on a situation and they are there."

Percent of moms who report that, as a result of MMT, they now feel more...



Increases in self-efficacy can be attributed to MMT's holistic support and care. Moms who found the STO check-ins to be helpful were statistically* more likely to experience positive shifts in their self-efficacy. Mothers consistently shared stories about how the *combination* of financial, emotional, and social support was key to them feeling better about themselves and their ability to succeed and pursue their goals. **THESE FINDINGS SUBSTANTIATE MMT'S CONTRIBUTION TO INCREASES IN MOTHERS' SELF-EFFICACY, AND SENSE OF CONTROL AND AGENCY OVER THEIR LIVES.**

MMT HELPS EXPAND CHILDREN'S CULTURAL CAPITAL

"MMT has had a major impact on my children...it has provided in ways I couldn't. The extra funds made me able to do more activities with my them. I've seen changes in my kids behavior."

There was a statistically significant* positive shift in the quality of MMT mothers' relationships with their child(ren). Moms described that MMT enabled them to relate to their children better and nurture their children's interests more. Many mothers were able to take their children on trips, activities, and other expansive experiences because of MMT. These experiences increase children's **cultural capital** (the assets derived from accumulated knowledge, behavior, and skills), which is linked to academic achievement which in turn is linked to economic mobility.⁴ Overall, guaranteed income shifts material conditions to enable moms to parent in the ways they desire and expand their children's opportunities.

Percent of moms who were able to regularly purchase new clothes and shoes for their child(ren):

PRE	POST
44%	74%

* indicates statistically significant change from pre to post; p < .05

"I feel like my mental health is free. I don't have to worry how many hours I got to work to make enough money to support family... now I'm able to be a happy mom instead of a miserable one. [MMT] gave me that."

Many MMT mothers struggle to prioritize caregiving over work. Some pursued remote working options to have more flexibility but such opportunities were scarce. The MMT funds provided an opportunity for some mothers to stay home and care for their children. Also, some mothers wanted to stay home with their children as their own mothers were not able to do so when they were young and they want to change that for their children. These wants are often at the expense of economic mobility because "mother work" is not acknowledged or valued in existing capitalist structures.

GUARANTEED INCOME LIKE MMT PROVIDES SPACE FOR PRIORITIZING "MOTHER WORK" AND MITIGATES SOME OF THE EXISTING SYSTEMIC BARRIERS.

3. Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84(2), 191–215. <https://doi.org/10.1037/0033-295X.84.2.191>

4. Jæger, M. (2011). Does Cultural Capital Affect Academic Achievement? *Sociology of Education*, 84(4), 281–298. https://cser.dk/fileadmin/www.cser.dk/wps_001.pdf

*Indicates statistically significant change from pre to post; p < .05.

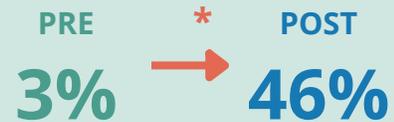
MMT CONTRIBUTES TO FINANCIAL PROGRESS

The extent to which a mother was able to make financial progress during her year in the MMT program was dependent on her overall situation at the start of the program, the types of crises she encountered during the year, and whether the MMT guaranteed income was her only income, main income, or supplemental income for the majority of the year.

Percent of moms reporting
'a great deal' of **financial stress**



Percent of moms with
money in **savings**



Percent of moms who can
'always' **pay their bills on time**



Percent of moms who can 'always'
pay bills without borrowing money



Percent of moms
reporting a **decrease in
total number of debts**

23%

Percent of moms
with **personal loans**



Percent of moms
with **title loans**



Percent of moms who
are **employed**



This is further evidence *against* harmful narratives suggesting that guaranteed income disincentivizes recipients from seeking employment.

Percent of moms who **moved
out of subsidized housing**

28%

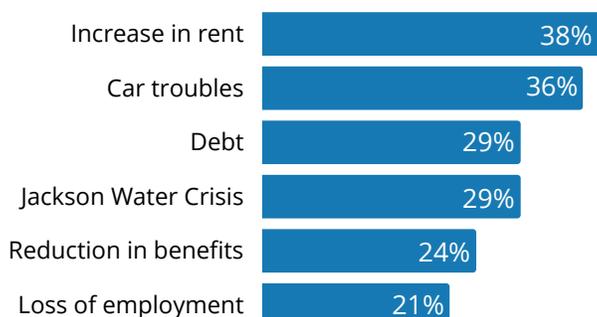
This finding constitutes a considerable impact considering the high rates of inflation during the MMT year.

Black mothers living in poverty in Jackson, Mississippi are stuck within racist and sexist systems that are designed to keep them oppressed. Guaranteed income programs like MMT provide a way out of poverty and toward a more stable future for some mothers and their children. For others, MMT can only keep them from falling deeper into poverty during the program year, as the systemic barriers continue to create insurmountable obstacles in their lives.

SYSTEMIC BARRIERS HINDER PROGRESS FOR MMT MOTHERS

Barriers to Achieving Goals

Moms reported on the barriers that got in the way of them being able to reach their goals during the year.



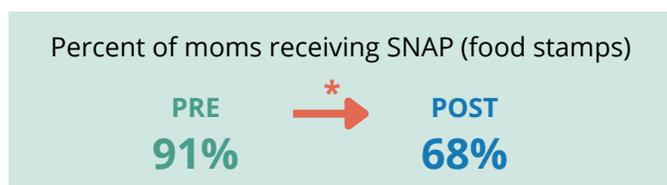
Premature Loss of Government Benefits

A majority of moms reported a reduction in public assistance benefits because the MMT funds are considered to be "additional income" rather than essential support. **76% of mothers reported an increase in rent for their subsidized housing units.** Overall, there was a statistically significant increase in MMT mothers' rent.



MMT funds being counted as "income" significantly dampens the potential impact of the program as many mothers end up using a significant portion of their MMT funds to pay for the increased rent.

There was also a significant decrease in the number of mothers who reported receiving SNAP.



Mothers shared that the loss of SNAP meant they spent MMT funds on food which is not how they had anticipated using the funds.

"My food stamps went from 4 something to 3 something. Now I have to buy grocery with MMT cash to have enough food."

Unjust Wages and Working Conditions

Many of the MMT mothers are at jobs that undervalue them, do not pay a living wage, have dehumanizing work conditions, and are completely unresponsive to their scheduling needs as mothers. Even for mothers who are stably employed full-time, the low wages require them to work extremely long hours at the expense of spending time with their children. Many mothers reported losing their jobs because employers were unwilling to provide time off or scheduling flexibility when their children got sick or they had to accommodate childcare needs or they had transportation challenges.

Structural Undervaluing of "Mother Work" and Inaccessible Childcare Options

Like the majority of the United States, existing systems in Mississippi are intrinsically sexist, extractive, and economically dismissive of *care work*, including "mother work". The care of young children by a parent at home is not meaningfully valued and many MMT mothers bear the brunt of this as taking care of their children comes at the expense of financial stability and mobility. Access to reliable and flexible child care appears to be a key differentiating factor. Mothers who had reliable childcare either through family support and/or paid services were better able to pursue work and school in a consistent manner.

Transportation

The public transportation infrastructure in the city of Jackson is minimal. In this context, the necessity of a reliable car for mothers is indisputable, and unplanned car troubles are one of the most common challenges mothers reported. There was a decrease in the number of mothers who reported having a working car between pre and post (**80% to 73%**). For many mothers, when their car breaks down there are cascading effects on their job, school, childcare, savings, and/or debt.

Access to a reliable car in a city like Jackson is a make-or-break factor for mothers. The lack of public transportation infrastructure is a part of the structural racism that significantly impacts Black mothers. It is a purposeful marginalization tactic that creates income loss and instability.

*Indicates statistically significant change from pre to post; $p < .05$.

CONCLUSION

The MMT program stands out as a remarkable guaranteed income initiative within the challenging and oppressive context of Jackson, Mississippi. The program's focus on holistic development, including emotional support, community, and empowerment, creates a nurturing environment where mothers can flourish, overcome obstacles, achieve personal growth, gain self-efficacy, and experience a sense of prosperity that extends beyond material gains and aligns with their own definitions of prosperity. Through its compassionate approach, the MMT program sets a powerful example for creating positive change for low-income Black moms in Jackson and creating a positive ripple effect on the lives and prospects of their children, fostering a brighter future for the entire family.

RECOMMENDATIONS

"We believe that poverty is a policy choice, rather than an individual failing, and we will not be able to reach our goal of breaking cycles of poverty and helping residents meet their goals without serious policy change on a local, state, and federal level."

- Springboard to Opportunities ⁵

Policymakers should improve support programs to increase access to reliable transportation.

The evaluation findings shed a light on the significant barrier lack of reliable transportation creates for Black mothers living in poverty. Access to a working car is *critical* for many mothers to be able to have or keep a job, access childcare, and access basic necessities for themselves and their children. While transportation is an option for TANF block grant funding use, many states, including Mississippi, fail to fully utilize TANF funds or include access to transportation as a way to spend TANF funds. Additionally, given the patronizing workforce and parenting classes required of TANF recipients, even if transportation funds were included, they likely would be difficult to access. Policymakers should consider support programs such as vehicle purchase vouchers, earmarked heavily subsidized car loans, emergency funds for car repairs, or even increasing and making more accessible TANF cash benefits for mothers living in poverty in areas, like Jackson, that lack an adequate public transportation infrastructure.

Government support services should reconsider the inclusion of guaranteed income as "income" for determining eligibility.

Removing guaranteed income from being considered as "additional income" in government support eligibility determination will make a monumental difference in increasing the impact of guaranteed income programs and provide mothers with the level of support they actually need to be able to move out of poverty.

Policymakers should consider multi-year federal guaranteed income programs.

Government policymakers should consider guaranteed income programs as a sustainable and transformative pathway to economic mobility and well-being for Black mothers living in poverty in this country. There is existing precedence for cash-based policies such as the Earned Income Tax Credit ⁶ and the Child Tax Credit ⁷ which provided essential support when they were in place. Reinstating these cash-based policies would be a major step towards a longer-term federal guaranteed income program.

Policymakers should improve the Child Care Payment (CCP) Program.

It is clear that moms need access to affordable and reliable childcare in order to be able to improve their financial, emotional, and physical well-being. While the CCP is in place for this, it is not adequately serving the most vulnerable mothers such as the MMT program participants. Some of the ways the CCP program can be improved are: the removal of restrictive conditionality, increased funding so it can reach all the mothers who need it, and better support for child-care facilities to be able to pay fair wages.

5. <https://springboardto.org/our-work/public-policy-and-advocacy/>

6. <https://springboardto.org/wp-content/uploads/2023/05/PP-EITC.pdf>

7. <https://springboardto.org/wp-content/uploads/2023/05/PP-CTC.pdf>