

MAGNOLIA MOTHER'S TRUST

2022 - 2023 EVALUATION REPORT

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INTRODUCTION

Guaranteed income is critical as economic inequity persists post-pandemic

Guaranteed income as a strategy for creating an equitable economy, particularly for economically vulnerable groups, has gained significant traction across the US. The COVID-19 pandemic provided the necessary impetus for economic reform advocates to strengthen the case for guaranteed income. Evidence suggests that interventions that provide recurring, unrestricted, and unconditional cash significantly improve many areas including economic, educational, and health outcomes [1].

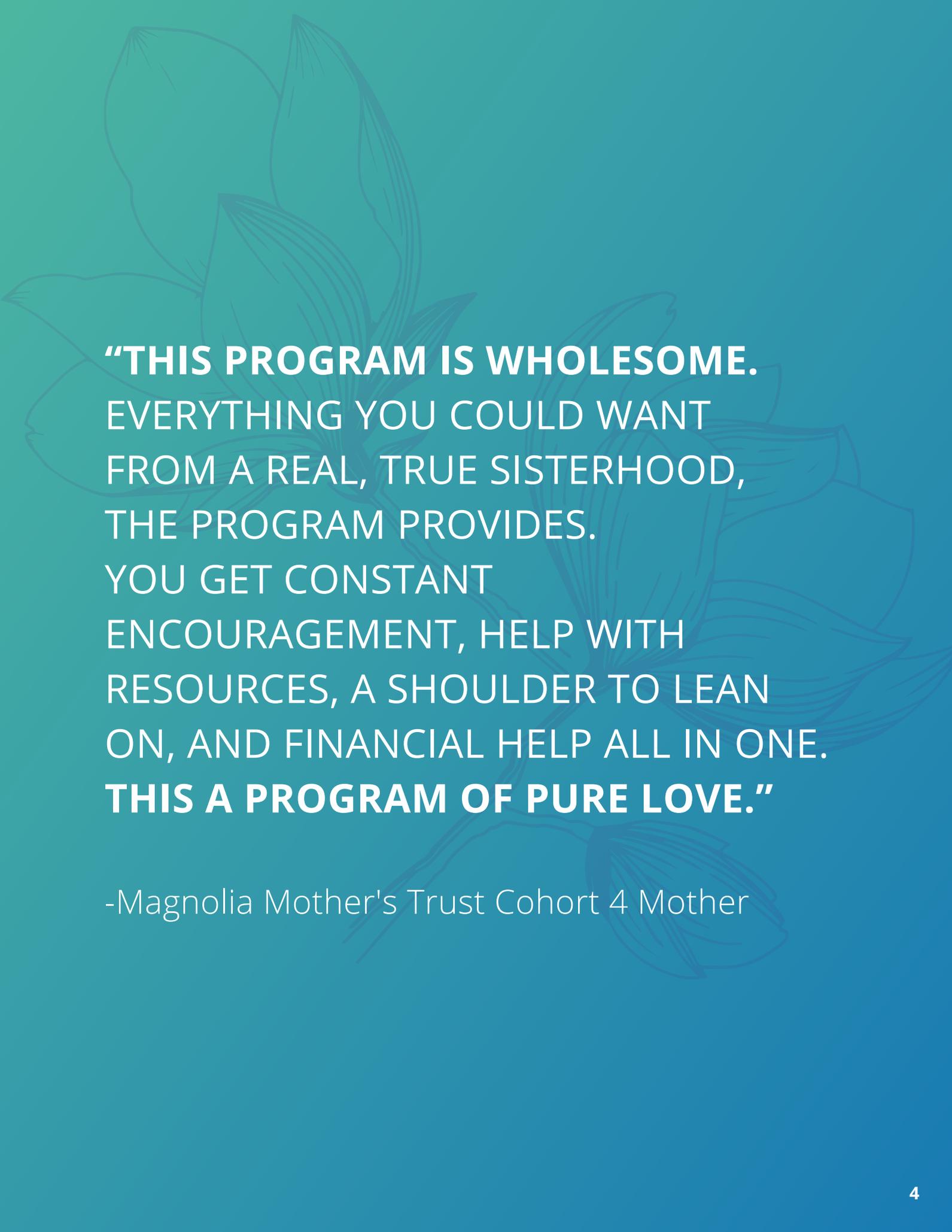
Hundreds of guaranteed income pilots and programs have been launched nationwide, many of which were initiated during the COVID-19 pandemic [2]. The necessity of guaranteed income persists post-COVID, as households navigate soaring inflation, unemployment, and low wage growth [3]. Single-parent households, especially those headed by mothers, are more likely to experience poverty than dual-parent households [4]. As rising prices continue to outpace wage increases, low-wage working mothers are placed at a disadvantage.

These economic inequities are exacerbated in places like Mississippi, where families with school-aged children have some of the highest poverty rates in the US and where nearly 50% of all children are raised in mother-headed households. Despite 75% of single mothers in Mississippi participating in the labor force, evidence suggests that the working conditions often fail to foster upward economic mobility [5].

Pervasive wealth gaps are further amplified at the intersection of class, gender, and race in Jackson, Mississippi, where low-wage Black mothers are often the heads of their households, and have very few opportunities for advancement. Moreover, Jackson has one of the oldest water infrastructures in the nation and in 2022, a federal disaster was declared due to unsafe drinking water [6]. As a result, low-income families in Jackson are feeling even more unsafe and stressed in already uncertain times.



Guaranteed income programs, such as the Magnolia Mother's Trust, are necessary to help families do more than barely make ends meet. By filling in the gaps during economically challenging times, guaranteed income provides families with opportunities to advance economically and improve their wellbeing and chances for success.

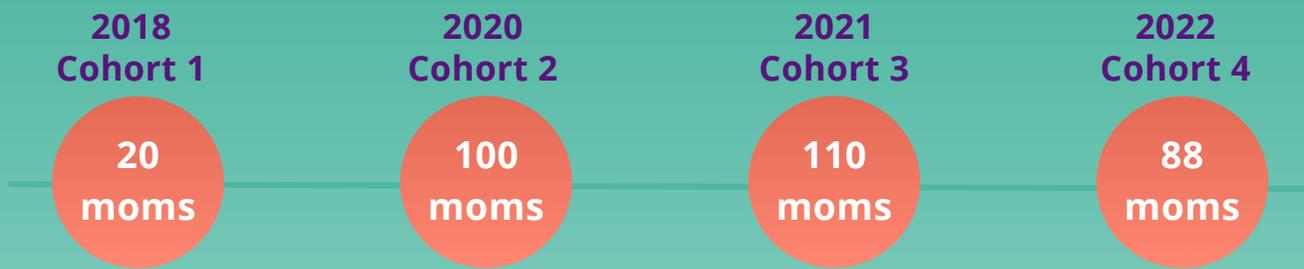
The background of the slide features a large, faint, light blue outline of a magnolia flower with several leaves, centered behind the text.

**“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.”**

-Magnolia Mother's Trust Cohort 4 Mother

The Magnolia Mothers' Trust (MMT) program, first launched in 2018 by Springboard to Opportunities (STO), provides support for low-income, Black mothers and their families in Jackson, Mississippi. MMT is the longest-running guaranteed income program in the country and the only one that specifically supports economically vulnerable Black mothers. MMT has grown over the years from supporting 20 mothers in the inaugural cohort and expanding its reach to serve a total of 318 moms as of 2023.

Number of moms served in each MMT cohort:



A comprehensive and holistic approach distinguishes MMT from other guaranteed income programs and pilots.

In addition to providing recurring cash transfers to cohort mothers for one year, MMT provides other support including:

- access to a community coach to help with goal-setting
- resources for mental health
- crisis support
- opportunities for self-advocacy
- financial planning education
- opportunities to build social capital, sense of community, and leadership development

By trusting low-income, Black mothers as experts of their own experiences, and as the most knowledgeable about what they need to thrive, MMT is responsive to participants' needs and adapts to economic and societal changes. Furthermore, MMT distinguishes itself as a program that centers a **dual-generational approach**. MMT offers enriching social experiences for mothers *and* their children. In addition, the program offers a 529 Children's Savings Account for each child under the age of 18, setting up cohort moms' children for expanded opportunities.

This report highlights the experiences of the MMT Cohort 4 mothers. We describe the cohort, explain the evaluation approach and method, present the evaluation findings, and discuss recommendations.

Magnolia Mother's Trust 2022 - 2023 Cohort

The 2022-2023 cohort of the MMT program ran from May 2022 until April 2023. Similar to previous cohorts of the program, the eligibility criteria included:

- Black mother with a child aged 18 or under
- Age 21 to 45
- Currently residing in 1 of the 4 subsidized housing communities STO serves*
- In good standing at the housing community (i.e. not in the process of being evicted)
- Has not previously participated in the MMT program

In the first 3 cohorts, MMT supported 230 eligible mothers in STO communities. Given the stability of affordable housing during economically uncertain times such as the post-pandemic era, STO communities have noted fewer families moving out. This resulted in a limited pool of eligible mothers for the fourth cohort. As such, only 88 mothers qualified for the program based on the eligibility criteria. Consequently, unlike previous years, a lottery process was not required to select cohort 4 participants. One mother was unable to complete the program due to eviction from the community. **Thus, the full cohort consisted of 87 mothers who completed the year-long program.**



*MMT program participants are not required to continue living in the STO subsidized housing communities throughout the duration of the program year. If they move out of the housing community, they continue receiving all the program services except access to the Community Specialist and any location-specific events at the housing communities.

Programmatic Components for the 2022 - 2023 Cohort

- **\$1000 unconditional monthly income** for 12 months via direct deposit
- The opportunity to open a **529 Children's Savings Account** for each minor child
- Access to on-site **Community Specialists** for general support within the community
- Access to a **social worker or crisis support personnel** as needed
- Access to a community coach to assist with **goal-setting** as needed
- Access to **MMT coordinator** for support with logistics and paperwork assistance
- **One-on-one support** as needed by all MMT staff
- Monthly virtual or in-person **educational/learning meetings** covering topics such as financial literacy, homeownership, and self-care
- **Family gatherings** (e.g., baseball game, trip to the Natural Science Museum)
- Access to a **virtual community of cohort mothers** via group chat
- Invited opportunities to participate in compensated **storytelling** media opportunities
- An additional **\$150 of unconditional cash for 6 months** (October-March) in response to the Jackson water crisis for moms who still resided in a STO multifamily community during the disbursement schedule*.



*Cash disbursements during the Jackson Water Crisis were not only for MMT moms but were a broader STO initiative extended to all families in the STO communities in Jackson. [See page 14 for more details.](#)

EVALUATION APPROACH & DESIGN

We center MMT mothers as active experts in their own experiences

Consistent with previous MMT evaluations conducted by **Social Insights Research**, this evaluation was developed with feminist and liberatory methodologies. The purpose of the evaluation was to amplify the perspectives of the participants in the MMT program, using the evaluation questions as a guide to capture the depth and breadth of participants' experiences. **Our approach acknowledges MMT participants as active experts in their own experiences, rather than passive objects of inquiry.**

To comprehensively capture the nuances that define the experiences of MMT mothers, we used a longitudinal mixed-methods design with an emphasis on qualitative data to intentionally center and amplify MMT participants' voices. Our approach recognizes the individual and systemic barriers that MMT mothers encounter while also being sensitive to the significant progress and achievements that have been made along the way.

EVALUATION QUESTIONS

Similar to previous evaluations, we explored the following questions:

1. What is the reality, beauty, and complexity of the day-to-day lives of MMT program participants and their children?
2. What aspects of the MMT program approach are working well and how is the MMT program different from other guaranteed income programs?
3. Through which pathways are MMT participants experiencing changes?
4. What is the impact of participation in the MMT program on mothers' and childrens' lives?
5. How do MMT program participants experience interactions with the existing social safety systems?

Based on what we learned from the previous evaluation, we also explored:

6. How does the program impact moms' self-efficacy and parenting efficacy?
7. How does participants' level of dependence on guaranteed income from MMT impact program outcomes?

EVALUATION METHODS

Document Review

To help ground the evaluation, the Social Insights team reviewed current guaranteed income literature and policy as well as MMT program documents including previous evaluation reports. This background research provided insight for evaluation implementation and helped the team establish questions, develop methodologies, and assess MMT processes and outcomes.

Surveys

All moms in the cohort were invited to complete two surveys - one at the beginning of the program (baseline/pre-survey) and the other at the end of the program (endline/post-survey). Eighty-six mothers (out of 87 cohort participants) completed both pre and post surveys. Survey sections included demographics, indicators of economic mobility, physical and mental health, finances, parent-child well-being, and program satisfaction. Data analyses included a comparison of baseline and endline data to assess changes as a result of MMT participation.

Ecological Momentary Assessment (EMA)

All moms were invited to participate in ecological momentary assessments (EMA). EMA is a longitudinal data collection method that can flexibly capture both qualitative and quantitative measures of interest from the convenience of a participant's own mobile phone [7].

The EMA approach was ideal for this evaluation as it allowed for the examination of processes in real-time, and in the contexts in which they occur, thus helping us to better understand the richness and complexity of the mothers' lives without being too invasive. Every other month, the mothers received a link to EMA prompts, including an open-ended question or two about their progress. See the **Appendix** for a list of all EMA prompts.

Virtual Photovoice

All moms were invited to participate in Photovoice, a participatory research method that combines photography with storytelling to promote self-advocacy [8]. Every other month, we asked moms to respond to a Photovoice prompt by sharing a photo using their mobile device with a brief explanation of the context of each photo. Moms were able to share in real-time what their lives looked like and how the MMT program has impacted them and their children. 13 moms were invited in person to share more about the photos they shared throughout the evaluation. This report only includes photos from mothers who consented to their submissions being published. See the **Appendix** for a list of all Photovoice prompts.

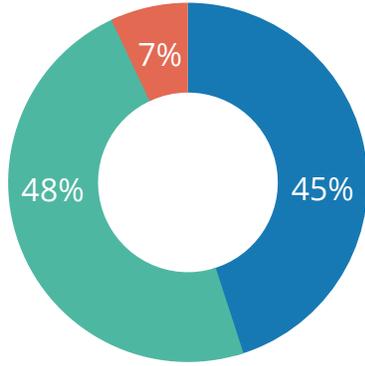
Focus Groups

We held two in-person participatory discussions with the 2022-2023 cohort moms. A total of 13 moms participated. Reflecting on the program year, they shared the goals they had when the program first started, and the facilitators and barriers to achieving those goals. Mothers who participated in the discussions were each compensated \$100.

COHORT DEMOGRAPHICS

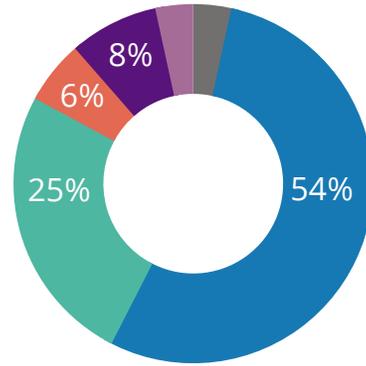
86 mothers completed both pre- and post- surveys*

Mother's Age



- 23 to 30 years old
- 31 to 40 years old
- 41 to 46 years old

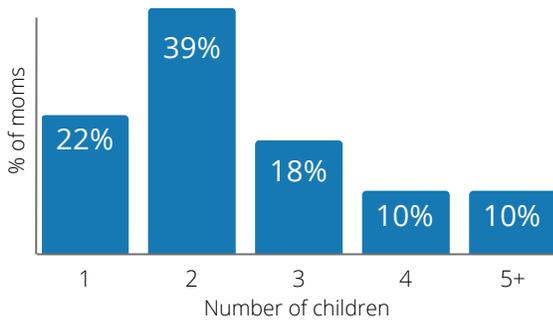
Mother's Education Level



- Less than high school (3%)
- High school or GED
- Some college
- Technical or vocational training
- Associates degree
- Bachelors degree (3%)

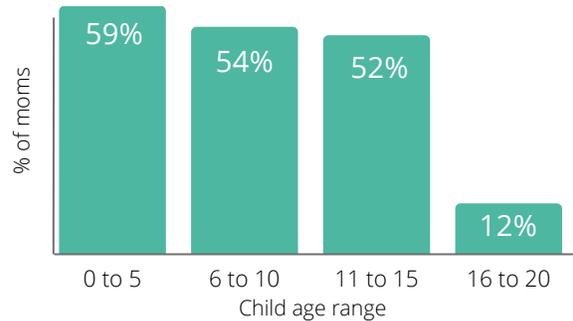
Number of Children in the Home

Average number of children : 2



Children's Ages

% of moms w/ at least 1 child in each age range



Level of Reliance on MMT Income for *Most* of the Year

- MMT was the **only** income (no other income from a job/gig)
- MMT was the **main** income (some income from a job/gig)
- MMT was **supplemental** income (most income from a job/gig)



*The evaluation team presented a **baseline report** in August of 2022 based on data from 87 moms who completed the pre-surveys at the beginning of the cohort year.

KEY FINDINGS

We invite you to envision the MMT mothers as rowers

We invite you to envision the mothers as rowers on boats and the MMT year as their journey down a river.

The *river* is the broader context and structures within which the mothers exist. The moms entered the river with *boats* of different sizes and in different conditions. The moms also started their journey with different rowing equipment and skills.

The guaranteed income and other support services provided by the MMT program aimed to serve as positive inputs to help them navigate down the river's unpredictable currents and obstacles such as *rocks* of different sizes. The size of the rocks, the state of their boat, and their rowing skills determined how mothers were affected when they crashed into the rocks as they made their way down the river.



WHAT MAKES MMT SPECIAL?

MMT is as an intentional and supportive program, providing access to vital resources and services beyond the recurring cash transfers.

When we asked moms to describe MMT's "secret sauce," they often highlighted the **consistent community and social support**. Overwhelmingly, moms reported that the compassion and empathy from Springboard staff was a defining feature of their positive experiences. Mothers detailed the elaborate effort staff took to communicate with them, to adapt in response to their needs, to consistently treat them with respect and positivity, and to offer encouragement. They explained that this consistency provided a **stable foundation to pursue the goals and dreams they envisioned when they started the program**. While financial support and an increase in feelings of agency were also themes in moms' responses, these were always mentioned in connection with feelings of community and support directly tied to the MMT program. By meeting mothers' needs, MMT helped to alleviate their stress and lighten their cognitive load so that they were better able to care for themselves and their families in more sustainable ways. The MMT support served as a consistent and reliable helper during their journey down the river.

"The secret sauce in MMT that makes it work for me is the communication. They really do a great job communicating with me and they go above and beyond to make sure I have what I need. They are always willing to lend a helping hand. These things are all very important and make being a part of MMT a joyful experience."

"The sauce for me is they try to help the community the best way they can from text messages to emails and calls...When the water crisis first start someone reached out to make sure me and my family was safe and ask about schooling for the kids and was just focusing on our well-being...She gave me information for if my kids needed computer and where I could pick up water."



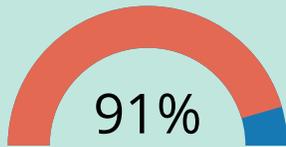
"What I am worried about now that the MMT program is ending, is the support that was given. Just being able to have that reliable backbone team behind me was great & will be greatly missed! That's why I chose to share a picture of medicine because when a person not feeling well & not at their best, We take medicine to feel better. So the **MMT program has been my medicine!**"

-Response to January Photovoice prompt

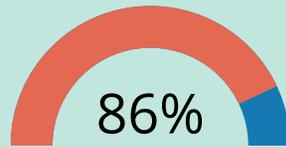
The moms rated how helpful they found MMT supports, on a scale of 1 'Not helpful at all' to 4 'Very helpful'. The average rating among all support types was 3.4 (out of 4).

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

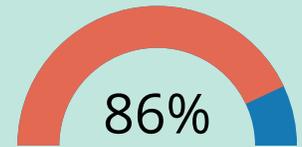
Moms selected 'N/A' if they did not use/access the support



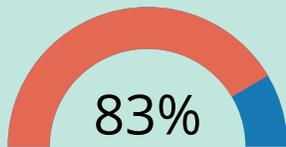
Check-Ins with STO Staff (n=77)



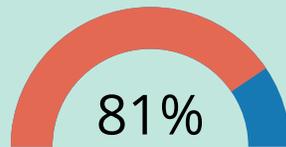
Referral to different social services (n=49)



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)

We asked moms to use one word to describe their MMT experience. The word cloud below illustrates their responses.



STO RESPONSE TO THE JACKSON WATER CRISIS

During the 2022-2023 MMT Cohort year, the governor of Mississippi, Governor Reeves, requested an Emergency Measures Declaration for the City of Jackson's water crisis. President Biden officially declared it a federal disaster in August of 2022. The city's deteriorating water infrastructure left almost 180,000 Jackson residents without water [9].

In their agility, STO rose to the occasion by providing \$150 in unconditional cash and bottled water distributions from October 2022 until March 2023 to families that lived in the STO community apartments. Most of the MMT cohort mothers who still resided in STO communities received the Water Crisis support in addition to their monthly MMT payments. Through their commitment to being radically resident-driven, STO understood that merely providing bottled water was not enough. The families needed cash in hand to be properly supported. STO's approach was further backed by data. Two-thirds of the cohort moms reported that they preferred to receive cash as emergency response support because, compared to other types of support, cash is versatile. Unlike getting bottles of water, cash could be used to meet various unmet needs in their time of crisis.

Moms expressed their gratitude for the additional funds, which they used as supplemental income to cover various costs that arose. Some moms stated that they were able to use the funds to purchase bottles of water when they missed the STO water distributions, demonstrating that the additional funds served as a "catch all," providing support to mothers who did not have the time to capitalize on other forms of STO assistance. **Moms also valued the unrestricted nature of the extra funds, having the freedom to spend and prioritize the money as they saw fit. With cash, moms were able to exercise their agency and prioritize where they allocate their resources instead of having someone else decide what is most important for them** [10].

NORTH STAR: MOTHERS' GOALS

As the mothers made their way down the river they were guided by their **north stars**, the visions and goals that they had for themselves and their families. At the beginning of the program, we invited moms to envision the goals they wanted to accomplish by the end of the year and then to write letters to their future selves. **Three major themes emerged across the moms' letters:**

Economic Progress

Most mothers envisioned being able to get out of debt, stay on top of their bills, improve their credit, save more consistently, and establish emergency funds. Several mothers had a goal of becoming a homeowner so they could have more space and a safe environment for their children without the restrictions of section-8 housing. Some mothers wanted to go back to school to further their education so they could have better job opportunities, while others wanted to start their own businesses.

"I've achieved the goals I've always wanted... Now I can say I have built a better foundation for me and my son...I grew up being a teen mom with lack of support. And now we are doing better than ever. I've moved out of low-income, I have my own house now...I'm also putting a smile on my family's faces as I get my CNA license and enter the medical field as I always wanted to do."

Child-Related Goals

Moms reported wanting their child(ren) to be happy and to lead better lives than they were doing prior to MMT. Several moms expressed excitement for what their time in MMT will allow them and their families to accomplish. They especially had goals to travel with their children so they could experience new places and expand their horizons.

"Dear (future self), I really hope you travel and vacation with your children, and get them involved in more activities. Allow yourself and your family time to grow and blossom on their own! I absolutely can't wait to be the successful you."

Personal Growth

Mothers shared extensively about wanting to be better versions of themselves more holistically so that they had the internal reserve to experience greater success in their roles as parents and professionals. Moms reported that they saw their future selves being more productive, occupying the role of mother more deftly, believing in themselves more, and having more freedom to do the things that they love, like writing or doing hair.

"Dear future self, I don't know where you are in life right now at this moment, or if any goals were reached but remember to always live life with love and laughter, and never let anything get you down...You are beautiful! You are loved! So just smile! If you have given up, then start back again. Go look into those two beautiful faces of your children that you have because you have something to fight for! YOU GOT THIS!!"

The goals mothers set for themselves are aligned with their ideas of **prosperity**.

When asked to describe prosperity, they generally discussed being able to flourish and thrive in all aspects of their lives. According to the moms, prosperity transcends financial wellness; it results in fewer worries about daily life and more confidence. Interestingly, most moms did not associate prosperity with financial abundance but rather with stability and having enough to meet their needs. Moms most often described their experience of feeling prosperous as being happy, peaceful, joyful, and stable. For the moms, prosperity looked like:

- worrying less
- meeting their individual goals
- taking care of their household needs
- overcoming obstacles
- achieving personal growth and self-improvement.

“It means you are stable knowing you do not have to worry. Knowing you believe you are capable of maintaining and knowing that you are or have achieved majority of what you planned as far as your goals .”

“Prosperity will feel like not worrying about where your next meal is going to come from, having a roof over your head...Prosperity to me is just having peace with where you at in life, even if it’s not the best...as long as you have good health, family good, place to sleep, & food to eat. That’s prosperity to me!”



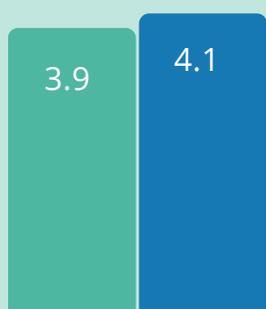
SELF EFFICACY: CREATING STRONGER ROWERS

Self-efficacy is one's belief in their ability to achieve their goals and overcome obstacles to obtain success [11]. Self-efficacy is a critical internal resource for Black women, single mothers in particular, as a means of coping with and navigating against oppressive systems [12]. In the **MMT alumni study**, we found that higher self-efficacy was 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.

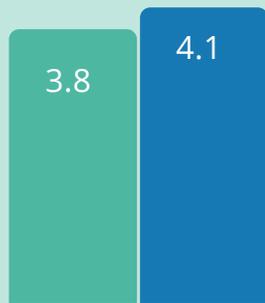
To gauge shifts in self-efficacy, MMT mothers were asked to rate 8 items across a scale of 1 (strongly disagree) to 5 (strongly agree). While the mothers started the program with a good level of self-efficacy (average pre score: **3.9**), **by the end of the program mothers reported a statistically significant increase in self-efficacy** (average post score: **4.2**).

Average scores on self-efficacy scale items

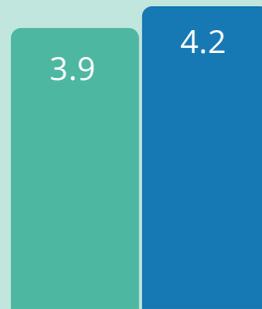
■ Pre ■ Post



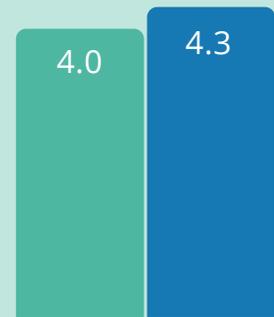
I will be able to achieve most of the goals that I set for myself



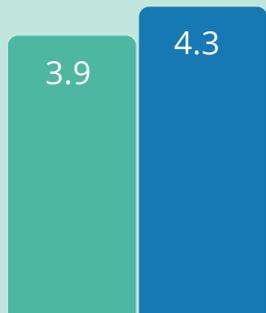
When facing difficult tasks, I am certain that I will accomplish them



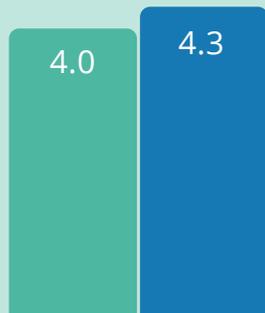
In general, I can obtain outcomes that are important to me



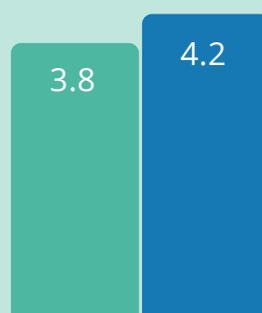
I believe I can succeed at most any endeavor to which I set my mind



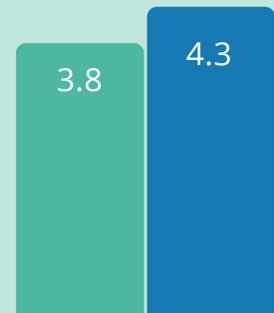
I will be able to successfully overcome many challenges



I am confident I can perform effectively on many different tasks



Compared to other people, I can do most tasks very well



Even when things are tough, I can perform quite well

There was a **statistically significant association between check-ins with STO staff and increases in self-efficacy**. Moms who found the STO check-ins to be helpful were more likely to experience greater shifts in their confidence and agency. MMT moms discussed how **feeling supported holistically was key to them feeling better about themselves and their ability to succeed**. Mothers highlighted how this experience was only possible because of the *combination* of financial support and emotional and social support from staff and other moms in the program. They emphasized how the changes they are experiencing internally are improving their self-perception and how this was a source of motivation to pursue many of the external goals they have set for themselves.



"In the photo, I feel happy and at peace with myself, just knowing that I can get through life a little easier. 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 & reach out to someone to just say 'hey, can you give me advice on a situation' and they are there. So in this picture, I have something to feel confident and smile about!"

-Response to September Photovoice prompt

Through their participation in the MMT program, mothers became more confident and stronger rowers. **This is a key pathway of change** the program is contributing to and illustrates intrinsic gains. Further, this evidence substantiates the initial qualitative findings from the previous cohort evaluation and the observations from the **Alumni Study** that MMT contributes to moms feeling more in control of their life which links to their self-efficacy. This pre-post analysis solidifies that there is an increase in self-efficacy for mothers while in the MMT program.

EXPANDING CHILDREN'S ROWING TOOLS AND SKILLS

Overall, participation in MMT enables mothers to do and care for their children in ways they have always wanted to but were often unable to due to limited resources. Mothers rated their parenting efficacy on a scale of 1 to 5. The average ratings were high both at the beginning of the program year (average pre score: **4.4**) and at the end (average post score: **4.5**). This reflects the commitment MMT mothers have to parenting regardless of their material conditions.

The central role children play in the lives and dreams of MMT mothers was a key finding in previous **MMT evaluation** and **alumni study** findings. This evaluation bore the same results, re-emphasizing the commitment MMT mothers have to their children and further demonstrating that the very first thing they do with the guaranteed income is to provide experiences, time, and material things for their children.

"In this photo, I captured my daughter. I was able to take her to the Reservoir for the weekend, with the money from MMT. She was so excited to see all of the water and we really enjoyed our visit. We had a bunch of fun and the day was filled with laughter! We really just got to spend some quality time. This photo filled me with so much joy, just to see her reaction and how excited she was just to be in a new environment...It's a memory that I know she won't forget!!"

-Response to July Photovoice prompt



There was a significant increase in the percentage of moms who were regularly able to purchase new clothes and shoes for their children from **44%** to **74%**.

Also, many of the moms report being able to take their children to trips, activities, and other experiences because of MMT. These types of experiences expand 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** [13]. In this way, the MMT program is impacting children's lives long term.

Mothers also reported a statistically significant positive shift in the overall quality of their parent-child relationships. They rated their relationships with their children on a scale of 1 to 4. The overall average increased from **3.0** at pre-survey to **3.2** at post-survey. They told stories of being able to relate to their children better and nurture their children's interests more. Overall, guaranteed income provides shifts in their material conditions that enable them to parent in the ways they have always desired and to expand their children's future opportunities.

"MMT has had a major impact on my children. MMT has provided for my kids in ways I couldn't. The extra funds made me able to do more activities with my children. I have seen changes in my kids behavior since the program started, especially in my active 5 year old. My 5 year old would normally have a bad day at school but since MMT has given me extra funds I'm able to keep my word. I encourage her by telling her 'hey if you do good at school and get a green light (great day) we can get a great surprise at the end of the week'. As far as my 11 year old, MMT has helped him tremendously with his basketball skills by helping me put him through camp and being able to play on teams. I love this program and my children do also."

FINANCIAL MOBILITY

STAYING AFLOAT OR BUILDING BETTER BOATS

Overall, the mothers in the MMT program appear to have had two distinct financial mobility journeys. Which journey a mother experiences appears to be dependent on the boats they had started with and the types and sizes of rocks they encountered on the river.

Mothers who stayed afloat

For some mothers, the guaranteed income from MMT helped them to simply stay afloat and not capsize, enabling them to make repairs to their boat as they hit big and small rocks on the river of life. This looked like being able to stay on top of bills and provide steadily for their children even in the midst of obstacles like job loss, health issues, car breakdowns, etc.

Tuition	\$1,050
Books & Supplies	\$200
Total Cost	\$1,250

"[With the program ending soon], I'm worried I won't get the chance to take these classes to better my career...it's been a struggle since I lost my job and it's hard to find another one right now....but I will continue to pray."

- Response to January Photovoice prompt

Mothers who built better boats

Some mothers were able to make improvements to their boats making them bigger or stronger. Consequently, as they hit rocks, their boats were now more protected against damage and able to move forward more steadily. This looked like being able to build up savings, pay off debts, get better jobs, get more reliable transportation, or move out of subsidized housing.



"I'm not worried that MMT will end soon because this program was able to help me to save and make better choices for my kids future. As of now I'm currently working on my credit so i can become a first time homebuyer."

- Response to January Photovoice prompt

On the next two pages, we share two profiles to illustrate the experiences of the mothers in these two categories. These profiles share the stories of real MMT mothers, though we have used pseudonyms (Nia and Amari) to protect their identities. Each of the mothers provided explicit consent to share their stories.

NIA'S JOURNEY

Nia is one of the mothers who was able to stay afloat during her year with the MMT program. She is a mother of 3 (a teen, a toddler, and a newborn).

When she started the MMT program she had set her goals on going back to teaching/tutoring, saving, and getting a car for her teenage daughter. However, her life circumstances did not enable her to fulfill these dreams.

Nia had long suffered from anxiety. The Covid-19 pandemic and having two very young children escalated her anxiety in significant ways. The anxiety and the birth of her two babies meant she had not been able to work for the last couple of years despite her educational background and past work experience. Due to the MMT income, her rent went up by approximately \$200. In effect, she was receiving \$800 of the \$1000 as *additional* income. Also, soon after the MMT program started, her SNAP benefits were mistakenly canceled and it took her several months to have the benefits reinstated. During those months, the MMT funds helped pay for her groceries, and while that is not how she had envisioned using the MMT money she was grateful to have that to fall back on for food.

Despite the bumps on the road she was able to put some funds away as savings and managed to find a job where she would be able to teach online. She was also very happy to get to show her appreciation to her oldest child for being an exemplary student and a remarkable kid overall by taking her places, buying her things, and paying for her senior school trip. She was also able to stay home with her young babies which she felt very grateful for. However, some of these were short-lived wins, as her savings got decimated paying for car repairs twice within the year, and she was not able to start the virtual job she had found as she does not own a personal computer which is required for the remote job. Hence, through this year, the MMT funds have been a buffer for her in many ways, and between the MMT funds and the support she receives from her partner, she has been able to continue to provide a stable home for her children and in some instances to do the extra things for them that she couldn't in the past.

With the program coming to an end, even though she did not get to where she had wanted to, Nia remains hopeful and determined. She is grateful for the space she had because of MMT to be with and support her children fully, and not fall behind on her bills in the midst of unprecedented obstacles.

AMARI'S JOURNEY

Amari, a mother of one child (age 11) is one of the mothers who was able to build a bigger stronger boat, as her journey this past year as an MMT program participant has boosted her economic mobility.

When Amari started MMT, her goals were to purchase a house, finish hair school and start her own business, particularly forming an LLC. MMT supported her in getting her LLC started. While in the MMT program, she was able to buy her daughter more things and take her to different activities. They couldn't go out of town, however, because of car trouble. Her car broke down, but she was able to purchase another car to replace the one that was no longer working. She also formed two LLCs during MMT, one for balloon arches and another for her hair braiding business. Amari didn't have formal employment during MMT, consequently, MMT was her only stable income. However, Amari had income from her businesses (doing hair and setting up balloon arches for events). She started looking for work towards the end of the MMT program year. In March 2023, she started working as a shift manager at a fast-food restaurant. She was able to pay back the money she owed to her mother and grandmother from before MMT. She was also able to save money by putting some of it away, which was something she hadn't been able to do prior to MMT. She also saved money by eliminating some of her spending. Amari did encounter some financial difficulties during MMT. For example, she was unable to pay her electricity bill in October and turned to her mother and grandmother for help. When speaking about post-MMT, Amari stated that she's not afraid of anything because of her trust in God and her willingness to work two jobs if necessary.

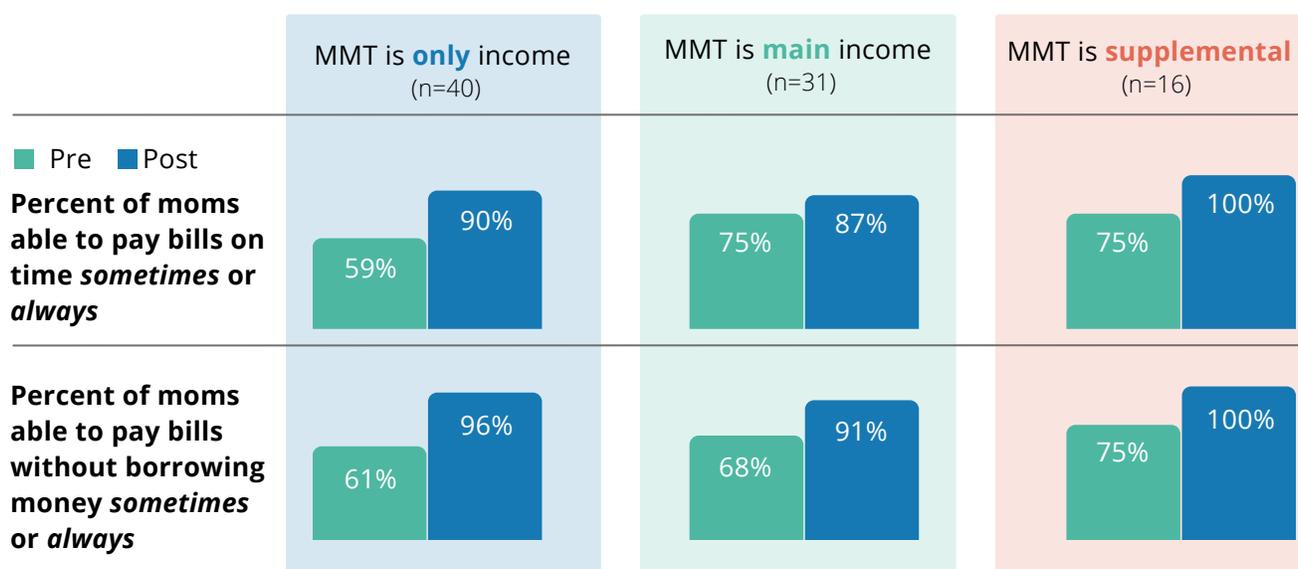
FINANCIAL MOBILITY

In order to understand how mothers' level of dependence on the MMT guaranteed income affected their journey, the financial mobility outcomes were compared across 3 categories:

- 1) mothers for whom MMT income was their **only** income (46%)
- 2) mothers who had additional sources of income, but MMT was their **main** income (36%)
- 3) mothers with primary income from employment and MMT was **supplemental** (18%)

Bills and Financial Stress

By the end of the year, the number of mothers reporting “a great deal” of financial stress decreased by a statistically significant percentage from **41%** to **20%**. Additionally, **there was a statistically significant increase in the percentage of moms who reported *always* being able to pay their bills on time (25% to 56%) and without borrowing money (17% to 49%)**. One mother shared that, in the past her children’s father would help her pay her bills but with MMT she felt good about being able to take care of her own bills. Another shared that the MMT funds helped her stay on top of her bills when she had to stop working for a few months while in cancer treatment.



Debt

At both pre and post, 55 (**63%**) mothers reported having debt. Of those with debt at post, **87%** reported that they already had this debt prior to MMT and **56%** reported that, *because of MMT*, they were able to make some payments on their debts.

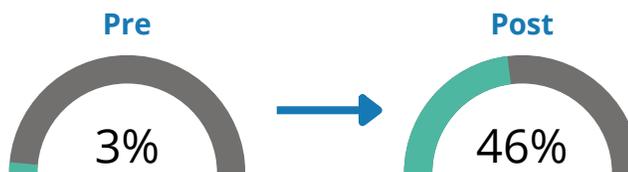
The average total number of debts moms had was **1.3** at pre and at **1.2** at post. Overall, **23%** of all MMT mothers reported a decrease in their total number of debts, while **58%** reported no change in their total number of debts and **19%** reported an increase in their total number of debts.

There was a statistically significant decrease in the percentage of mothers with personal loans (pre: 20% to post: 13%) and title loans (pre: 15% to post: 7%).

While a majority of mothers reported having existing debts prior to joining the program, a few acquired new debts during the program year, and a few others became debt free. One mother shared that, while she was able to pay off her furniture note, she also had to borrow from her sister to repair her car. Another mother was ecstatic and had tears of joy as she shared being able to pay off furniture notes, credit cards, and all other debts during the MMT program. Being debt free gave her relief and feeling like she and her family **“are moving towards the light.”**

Savings

A significantly higher percentage of mothers had savings by the end of the MMT program year

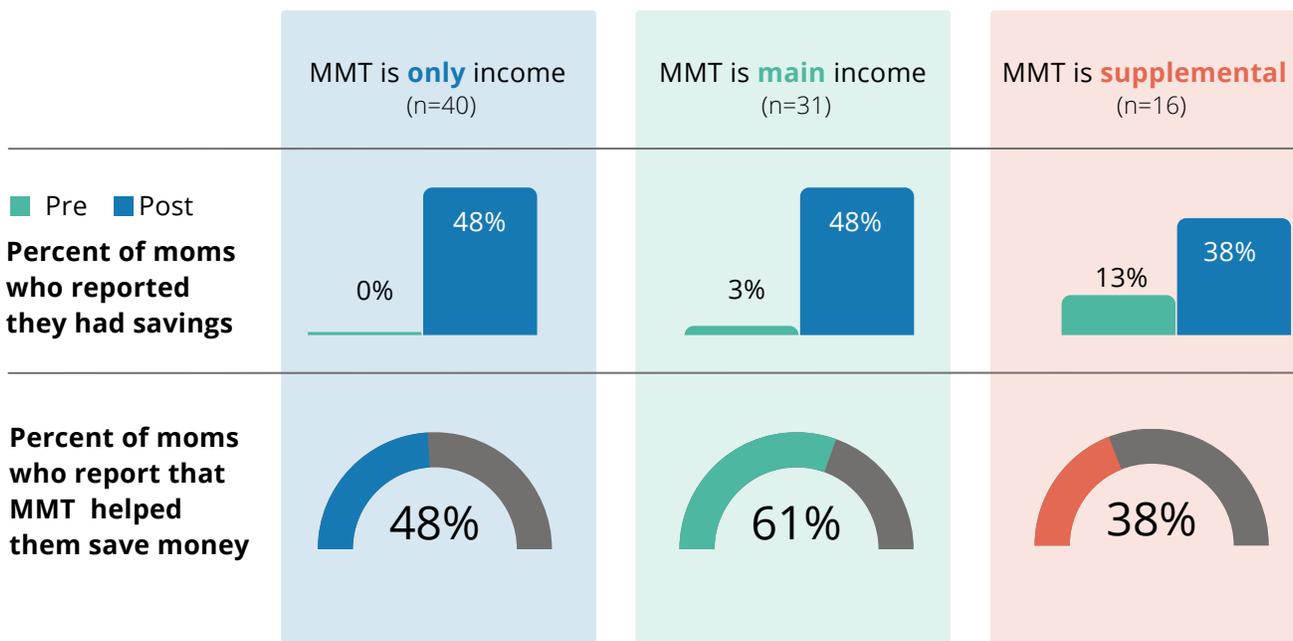


On average mothers were able to add between **\$1 to \$250** to their savings over the course of the year. Moms shared that they were able to save because, with the guaranteed income, they had some extra funds to actually put away after paying their bills. For example, one mother shared how she would put away \$20 from each of her paychecks. Another mother used MMT funds for bills and saved her income from work. She used MMT funds to start her children in daycare and was able to pick up more work hours which catalyzed her income.

51% reported that MMT helped them save. This slight discrepancy in the number of mothers who said MMT helped them save and those who reported *actually* having savings likely represents mothers, like *Nia*, who were indeed able to save money but had to use it for unexpected expenses.

More than half of the mothers reported not having any savings by the end of the MMT year. This speaks to the differentiated experiences the mothers had on the river, with many mothers succeeding in staying afloat but not being able to build a stronger boat.

Mothers who reported that MMT was their only income or their main income were least likely to have savings prior to MMT and close to half of them had savings by the end of the program.



Education

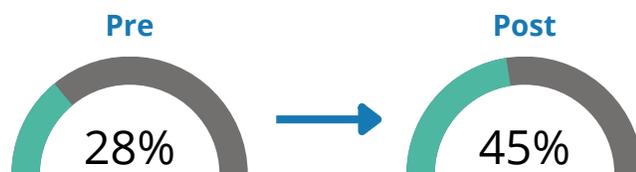
8 moms started or completed an educational program this year while in MMT. They're working towards degrees or certifications in the health field (nursing, dental assisting), cosmetology, or business.

"In school now. Springboard encouraged me to go back !! I did and am so grateful!!"

One mother who will be graduating from an early childcare development program by the end of the MMT program shared how MMT support helped her overcome hurdles such as retaking a math class and running out of financial aid. She was able to pay off a \$6,000 school bill with a \$2,000 scholarship and a payment plan that she paid into through her work income. While MMT funds didn't directly go to paying her tuition, it helped with other expenses that came up throughout the course of the year. Another mother started a cosmetology program during MMT and was planning to graduate in February 2024. She shared that she used MMT funds to pay for transportation to and from school as her car wasn't working. She also shared how when she lost her job as a security guard, the income from MMT allowed her the space to reflect and gain clarity on what she really wanted to do and land on the decision to go to cosmetology school. **This example illustrates the importance of guaranteed income for education support in comparison to specifically providing tuition assistance as the unrestricted cash allows people to pay for what they actually need support with which is often beyond tuition expenses.**

Employment

There was a significant increase in the number of mothers who reported being employed*



Of those who reported being employed at post (n=39), their average monthly income range was between **\$501 to \$1,000**.

Amongst mothers who reported MMT as their only income or their main income, there was a significant increase between pre and post in the number of mothers who reported being employed. This provides further evidence against harmful narratives that suggest providing guaranteed income to those who are unemployed will disincentivize them from becoming employed.

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. Several mothers shared stories of losing their jobs because their employer was unsympathetic when they needed some flexibility to attend to family or child issues. For example, one mother lost her job because she needed a couple of weeks of time off when her brother was killed. Another mother shared losing her job because she needed to take some time off when her child was ill.

*It is important to note that the post-survey question included "side gigs" as an employment option. The post-survey percentage possibly reflects a mixture of mothers with formal employment and those with side gigs.

Mothers also shared about not being able to get jobs and/or keep jobs due to childcare and transportation issues. The unjust context of their employment also created mental and emotional stress for some mothers at their jobs.

Even for mothers who are stably employed full-time, the low wages require them to work extremely long hours at the expense of being able to spend time with their children. For example, one mother shared that while she had met all of her goals of moving to a house, saving, paying off debts, and getting a car, the one goal she had not been able to attain was that of spending more time with her children because of her long work hours.

With over half the mothers reporting being unemployed it is important to consider the realities of their work context as described above. It is not surprising in this context that some mothers chose to prioritize their time with their children during the MMT year instead of pursuing extra long hours of work or working at jobs that did not value their needs as mothers.

"I feel like my mental health is free as ever. I don't have to worry on how many hours I got to work a week to make enough money to support my bills and family. I'm smiling more I feel more eager to get up and go about my day knowing I have a couple funds coming after paying all the bills and groceries for the house and now I'm able to be a good mom instead of a miserable one. I love this program and so glad that you all help me as a mom with no help. Y'all gave me that and I love it."

Housing

While the majority of mothers had a goal to move out of subsidized housing, **72%** were still living in STO communities by the end of the MMT program. Of the 24 mothers who moved out, **75%** reported that **MMT played a role in their ability to move**. Of the 63 moms still living in STO communities, **19%** plan to move out within the next 6 months. There was no statistically significant difference between mothers who moved out and those who did not based on their level of dependence on MMT income. A little over a quarter of the mothers being able to move out is a considerable impact considering the high rates of inflation during the MMT year.

In summary, the experiences of mothers in the MMT program have showcased two distinct financial mobility journeys. Some mothers were able to *build bigger and stronger boats*, making improvements to their financial situations and achieving greater economic mobility. These mothers were able to save money, pay off debts, secure jobs, and improve their overall financial stability. On the other hand, some mothers *stayed afloat* with the help of the MMT guaranteed income, using it to navigate the challenges they faced and provide for their families amidst obstacles and financial stress.

ROCKS IN THE RIVER

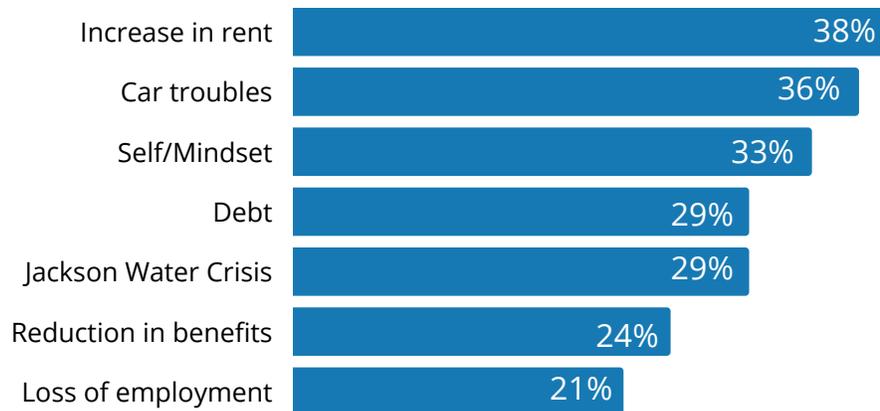
The lives of MMT mothers are full of unpredictable obstacles and challenges, big and small rocks in the river, that can potentially capsize their boats if the mothers have no resources to mend their boats after hitting a rock. These rocks are what get in the way as MMT mothers strive toward their goals. At post, moms reported on their progress toward reaching the goals they set for themselves and barriers that got in the way.

Perceived progress towards reaching goals



Perceived barriers (rocks) that got in the way of reaching goals

among those who did not reach their goals (n=42)



Overall, mothers in the MMT program stayed afloat or built bigger better boats despite considerable pervasive barriers - as poor Black mothers, the sheer amount of rocks on their paths is a reflection of the injustice that is embedded into the systems within which they are forced to exist.

Maternal Well-Being

Quite a few mothers shared that they were struggling with various physical and mental health ailments such as depression, anxiety, PTSD, and serious illnesses such as cancer prior to joining MMT. **1 in 5** moms in the post-survey reported that they were sick in the past 30 days. **Over 85%** of moms reported at least one symptom of mental health distress and on average 3.4 symptoms at both pre and post. There was a significant increase in the frequency of “feeling anxious or on edge” from pre to post. Some moms shared that they were continuing to grapple with grief due to the illness or loss of loved ones. Several moms reported a loss as a result of gun violence.

“While being in this program, my mental health has become sunny for the most part. I’ve been able to pay off a couple of collections on my credit. I still have rainy days. It just don’t rain as much on me since being in the program.”

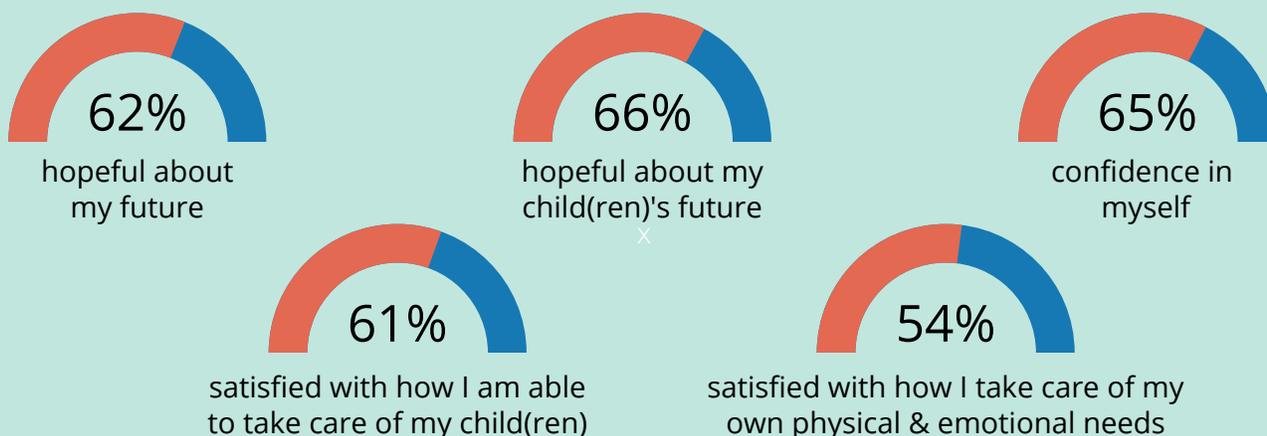
-Response to November EMA prompt

“My physical well-being is like a hurricane because of health issues, which stopped me from working at this point. My mental is like thunderstorms. The thunderstorms are the negative thinking like *‘things will never get right’*. Since joining the program my hurricane has turned to light rainy days. Things trying to come along.”

-Response to November EMA prompt

Overall, MMT mothers are facing significant physical and mental health challenges from living and mothering in poverty, and the impacts of the MMT program despite these prevalent challenges speak to the resilience and determination of the mothers and the power of guaranteed income. MMT provided most of the mothers with a brief respite, evidenced by the **significant increase in mothers reporting taking time for self-care** and significant increases in their ability to *relax, exercise, and talk to someone* when they are stressed. Additionally, a majority of moms report better outlook on life as a result on MMT.

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



MMT positively impacts the lives of mothers despite the high levels of mental health distress they are experiencing, demonstrating the critical gains possible through guaranteed income programs, while there remains a deep need for mental health resources for Black mothers living in poverty.

Undervaluing Mother Work

Like a majority of the U.S, systems in the state of 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 most MMT mothers bear the brunt of this as taking care of their children comes at the expense of financial stability and mobility.

Many MMT mothers have children with physical and/or mental health needs. There was a **significantly higher number of mothers reporting having a sick kid in the past 30 days** (pre: **10%**, post: **26%**), and over half of the mothers reported having a child with at least 1 mental health symptom in the past 30 days at post (pre: **41%**, post: **51%**). For many MMT mothers, tending to their children’s mental and physical health needs often came at the expense of being able to have a stable job as childcare access was a major obstacle for many mothers.

Access to reliable and flexible child care appears to be a key differentiating factor between mothers who were able to stay afloat and those who could build better boats.

Mothers who had reliable childcare (either through family support or paid services) were better able to pursue work and school in a consistent manner. For example, one mother of 2 (8 and 2 years old) was able to enroll her children in stable daycare using MMT funds which enabled her to get a full-time job, and now has enough income to pay for childcare even when MMT ends. Similarly, another mother of a 10-year-old, was able to start cosmetology school to pursue a more stable career because her family supported her with childcare. In contrast, mothers with younger children and a lack of childcare reported not being able to work and/or losing work. For example, one mother of 2 (ages 5 and 2) lost her job because although her partner and family provided child care, it wasn't enough to cover her shifts consistently and in the long term.

Additionally, many mothers with young children, and/or children with physical or mental health needs prioritize caregiving and choose to use the MMT year as the space to do so.

Some of these mothers pursued remote working options to continue being with their children, but such opportunities were scarce. So, the MMT funds provided a less stressful opportunity to stay home with their babies. Also, some mothers shared wanting to stay home and take care of their children because their mothers were not able to be around when they were young and they want to change that for their children. **This all comes at the expense of economic mobility because “mother work” is not acknowledged or valued in the current capitalist structures.**



The picture is of my two youngest girls. The youngest was a surprise but loved nonetheless. However, it is difficult to start my tutoring business or perhaps work from home with two under two. I do not regret my girls, but it is taking me more time and a little more difficult to find my starting point.

-Response to November Photovoice prompt

Guaranteed income like MMT provides short-term space for “mother work” and mitigates some of the existing barriers within the broader systems. However, longer and more widespread guaranteed income programs are needed for a stronger impact.

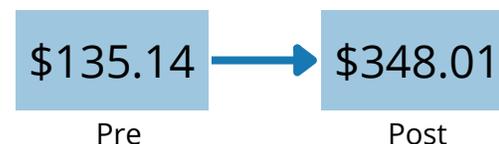
Rent Fluctuations

There was a significant increase in monthly rent. The average rent change was +\$212.00.

Reported changes in rent



Average reported monthly rent



The range of reported rent change was **-\$494** to **+\$1400**, illustrating how widely varied the rent changes were and consequently how differentiated the impact was on the mothers.

“My rent went up to 371 and I just feel like its too much when this money supposed to be helping me. I have 6 children and its other moms with the same amount of kids or less kids with rent now same as mines. After I pay rent and my light bill I hardly have any left for my kids but I make it work.”

“I didn’t like the fact that my rent increased due to being in the program because I only get paid once a month and have to pay all my bills at one time. That was too much for me all at once.”

Several mothers shared that the increase in rent cut into the goals they had set for themselves during the MMT year. The unpredictability and lack of transparency they experienced from the individuals who calculate rent and determine when and how much their rent would increase due to their participation in the MMT program appeared to be the most frustrating aspect of the rent changes.

For a few mothers, the major increase in rent motivated them to move out; they felt if they were going to have to pay such a high amount in rent they were better off doing so in a community where they felt their children would have a safer environment.

“[the rent increases] gave me the courage to leave. I felt that if I could pay that much in rent there, then I may as well find somewhere safer and quieter for my children.”

Overall, the MMT funds being counted as income by the subsidized housing significantly dampens the potential impact of the MMT program. Many mothers end up using a significant portion of their MMT funds to pay for the increased rent. The rent increases are important to take into account to highlight that the impacts being seen from the MMT program are not actually from a \$1000/month increase in income as the majority of mothers saw a lower net increase. While the MMT guaranteed income is not intended to count against the existing benefits mothers are receiving, in reality, because of the restrictive policies of government benefits, most mothers are unable to have the full benefit of the \$1000 guaranteed income.

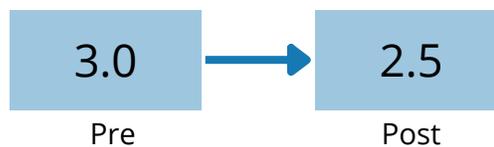
Changes in Government Benefits & Public Assistance Services

All moms relied on at least 1 type of public assistance (range: 1 to 7). There was a significant decrease in the average number of public assistance programs moms used.

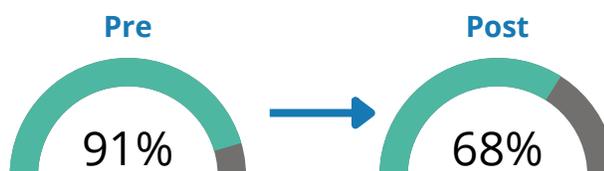
Changes in number of public assistance services



Average number of services used



There was a significant decrease in the percent of mothers who received SNAP benefits (food stamps).



A majority of moms reported a reduction in public assistance benefits because the MMT funds are considered to be "additional income" rather than necessary support. Mothers shared that the loss of SNAP meant they spent MMT funds on food which is not how they had anticipated using the funds. Some mothers reported feeling upset that the restrictions in the government support prevented them from fully benefiting from the financial support MMT was providing. Others said it was okay and simply wished to be grateful for being able to use the MMT funds to pay for food.

"My food stamps went from 4 something to 3 something now I have to buy grocery with cash to have enough food for the end of the month"

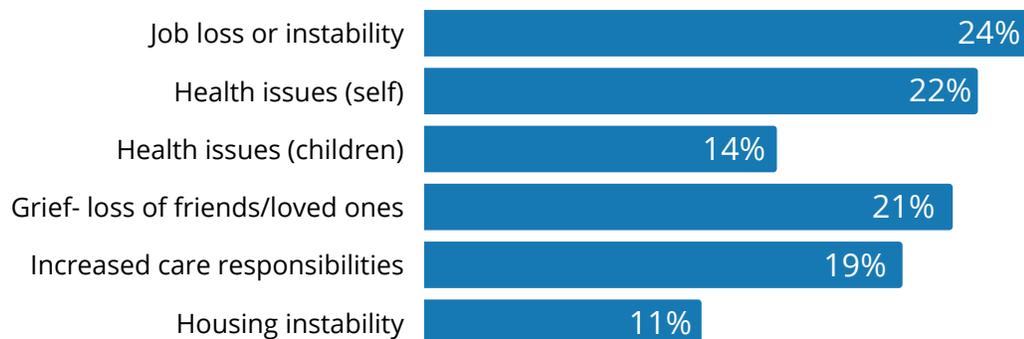
"MMT is more helpful than gov assistance because [MMT] work with you help you in any way possible without judgement or declines. This is the best help I have ever had as a single mom."

"My food stamps got cut off but I'm still grateful. That's life. I just try to make a way the best way I can."

Covid-related Challenges

For the 2022-2023 cohort, Covid continued to impact some of their lives in negative ways. These lingering effects of Covid are additional stressors in some mothers' lives.

Percent of MMT mothers who experienced the following in the past year *due to COVID*



Transportation

There was a decrease in the number of mothers who reported having a working car between pre and post (80% to 73%).

In Jackson, the lack of public transportation is a key example of how the city's infrastructure marginalizes Black mothers living in poverty.

The necessity of a reliable car is indisputable in a city with negligible public transportation, and unplanned car troubles are one of the most common challenges mothers reported. For many mothers, when their car breaks down there are cascading effects on their job, school, childcare, savings, and/or debt.

For example, one mother shared how her car broke down and it took several weeks to fix and during that time she was unable to get to work. She said she was lucky she did not lose her job because she had worked there for many years but she had to use MMT funds to support herself during those weeks as she was unable to work. Another mother reported losing her job when her car broke down and she was unable to get to work. Another mother decided not to purchase a new car when her car broke down because she would not be able to afford a decent car and did not want the burden of yet another car that would break down on her. She instead used her MMT funds to pay for Uber to get to school. With the MMT program ending, one of her biggest worries was how she would afford to get to school and complete her program. All of these mothers had to rely on MMT funds to make their way through, which prevented them from being able to use the MMT funds for their other goals.

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 impacts Black mothers in Jackson. It is a purposeful marginalization tactic that creates income loss and instability in the lives of Black mothers living in poverty.



This challenge is getting in the way of my goal because I have to continue putting money into it. Every other week something goes wrong with it and I have to try my best to get it handled because I have to have transportation for dr appts and to get my kids to school daily. Then the rest of my MMT money goes to rent. My car is the saying 'looks good on the outside but messed up inside'.

-Response to November Photovoice prompt

CONCLUSION

Mothers are stronger rowers and are closer to *prosperity* because of MMT

The MMT program stands out as a remarkable guaranteed income initiative that goes beyond financial assistance, providing a platform for low-income Black moms to pursue their goals and dreams. The mothers' visions and goals act as guiding north stars as they navigate their journeys, aiming for economic progress, better lives for their children, and personal growth. **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 transcends 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.

The program has not only benefited the participating mothers but has also had a profound impact on their children's lives. The provision of guaranteed income has allowed mothers to provide their children with enriching experiences, which contribute to their cultural capital and long-term success. The program has also improved the overall quality of parent-child relationships. MMT serves as a comprehensive support system that not only uplifts mothers but also creates a positive ripple effect on the lives and prospects of their children, fostering a brighter future for the entire family.

The MMT program has played a crucial role in supporting mothers on their financial mobility journeys, whether by enabling them to build stronger boats or stay afloat during challenging times. Each mother's journey has been shaped by their initial financial circumstances and the obstacles they encountered. Additionally, the level of dependence on the MMT guaranteed income has also influenced some of their outcomes.

The mothers' experiences highlight the dire need for comprehensive support, including mental health resources, to address the high levels of mental health distress experienced by low-income Black mothers. Structural undervaluing of "mother work" and struggles with childcare have been identified as key barriers to economic mobility. Rent fluctuations and changes in government benefits have also affected the overall impact of the program. **While the MMT program has provided a temporary respite and enabled some positive changes, there is a clear need for longer and more widespread guaranteed income programs, as well as comprehensive structural changes, to truly address the systemic challenges faced by mothers in poverty.**

RECOMMENDATIONS

Poverty is a policy choice

Based on the findings of this evaluation it is clear that guaranteed income programs like the Magnolia Mothers Trust have significant impacts on improving the lives of Black mothers and their children who are living in poverty. It is also clear that there is a dire need for changes in government policies and practices if Black mothers in poverty are to have real chances to build the stable and safe lives they desire, deserve, and have a right to. The existing government social safety net while providing essential services is still in need of major enhancements and changes that are informed by the actual needs of those they are meant to serve. The following recommendations speak to the needed changes that the findings from this evaluation have highlighted.

"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

1. GOVERNMENT 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 in the lives of Black mothers living in poverty in a city like Jackson that severely lacks public transportation infrastructure. Access to a working car is the make or break for many mothers being 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 to be used, 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 inaccessible to many families like the MMT program participants. 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 geographical areas that lack public transportation infrastructure should be considered.

2. GOVERNMENT SUPPORT SERVICES SHOULD RECONSIDER THE INCLUSION OF GUARANTEED INCOME AS “INCOME” IN ELIGIBILITY DETERMINATION

The findings from this evaluation illustrate the ways in which inclusion of guaranteed income in eligibility determinations for programs such as subsidized housing, food stamps, and other benefits unjustly penalizes MMT program participants and prevents them from experiencing the full benefits of the guaranteed income. For many mothers the changes in their food stamps and subsidized housing rent meant that instead of benefitting fully from the guaranteed income, they had to use the funds for food and rent.

Removing guaranteed income from being considered as "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.

3. POLICY-MAKERS SHOULD CONSIDER MULTI-YEAR FEDERAL GUARANTEED INCOME PROGRAMS

The findings from this evaluation illustrate the many ways that the MMT program's approach to providing guaranteed income is an effective tool for Black mothers living in poverty to create shifts in their and their children's emotional, mental, and material well-being. It is a model that continues to provide evidence of success year after year.

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 and the Child Tax Credit 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.

4. IMPROVE THE CHILD CARE PAYMENT (CCP) PROGRAM

The evaluation findings illustrate the critical role access to affordable and reliable childcare plays in enabling mothers to improve their financial, emotional, and physical well-being. The care of young children by a parent at home is not meaningfully valued and most MMT mothers bear the brunt of this as taking care of their children comes at the expense of financial stability and mobility. Whether it is being able to stay home with their newborns and/or children with chronic illnesses or having access to childcare while they work and/or go to school or take care of their own health challenges, it is clear that mothers need better support in this area.

While the CCP is in place for this, it is not adequately serving the most vulnerable mothers such as the MMT program participants, to create more accessible, reliable, and high-quality childcare options for them. 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.

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APPENDIX

Ecological Momentary Assessment (EMA) Prompts

Month	Prompt
Training (June)	If you knew you had the money, time and resources to make it happen, please describe the biggest goal you would want to achieve for yourself and/or your family.
July	If you were writing a letter to your future self to read at the end of this program, what would you say and why? What hopes for change do you have for yourself, your family, and your life in this coming year?
September	Imagine you are being interviewed by a popular news station reporter and they were to ask you, "What's in the secret sauce that makes MMT program work for you?", how would you respond based on your experiences so far?
November	Imagine you are asked to think of your physical health and mental well-being like the weather—perhaps doing well makes you think of a bright blue sky and worries are clouds and rainstorms. Share with us what your weather looked like before joining the MMT program and how it looks now. There are no right or wrong answers so feel free to get creative—we want to know what the weather looks like from where you're standing now and why!"
January	This month, we would like you to reflect on how your participation in MMT is impacting your child(ren). Take some time to reflect on any changes you have noticed and share them in the space below. If appropriate, we encourage you to ask your child(ren) any changes they have noticed in you, themselves, and/or the household in general and share them below. Please describe what came up for you in having these conversations and reflections.

APPENDIX

Photovoice Prompts

Month	Prompt
Training (June)	Please take a photo that represents a special quality, strength, and/or talent that you see in yourself. Please give a detailed explanation of why you chose to share the photo that you did. How is a special quality, strength, and/or talent that you see in yourself represented by the photo you shared?
July	Please take a photo of something that shows a joyful moment you are getting to experience because you are part of the MMT program and share the photo with us. Please tell us a little bit about the picture you are sharing. What is the story of joy you want to share with this picture?
September	Our confidence in ourselves can change depending on what is going on in our lives. Share a picture that captures how being in the MMT program has positively or negatively changed your confidence or self-esteem. Tell us a little about the picture you shared and how it speaks to the changes in your self-esteem or confidence since joining the MMT program.
November	Please share a picture that speaks to a challenge you are experiencing these days that is getting in the way of the goals you had set for yourself when you started the MMT program. Please tell us a little bit about the picture you have shared and how this challenge is getting in the way of your goals"
January	As you know the MMT program will be ending in a few months. Please share with us a picture that reflects something you are worried about as the MMT program comes to an end. Please tell us a little bit about the photo you are sharing. What are you worried about now that MMT will end soon.