



MAGNOLIA MOTHER'S TRUST ALUMNI STUDY REPORT

A DUAL-GENERATIONAL EXAMINATION OF THE
LONG-TERM IMPACTS OF GUARANTEED INCOME

PRESENTED TO : SPRINGBOARD TO OPPORTUNITIES



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CONTENTS

Introduction	<u>3</u>
Study Approach & Design	<u>5</u>
Demographics	<u>7</u>
Key Findings	<u>8</u>
Home is Where the Heart is: The Children of MMT	9
Heart to Heart: A Dual-Generational Spotlight	14
Tools for Building: Confidence, Self-Efficacy, Mental Health	16
Self-Efficacy: A Mom's Sharpest Tool	18
Brick by Brick: Financial Conditions Shape Moms' Reality	20
Weathering the Storms: Conditions that Hinder Progress	26
Government Support: The Pitfalls of Public Assistance	31
Conclusion	<u>34</u>
Summary of Recommendations	<u>35</u>
Insights and Recommendations	<u>36</u>
Acknowledgments	<u>42</u>
References	<u>43</u>

INTRODUCTION

Guaranteed income (GI) is unconditional cash payment accessible to individuals or families who are most affected by income inequality. Grounded in trust, respect, and dignity for its recipients, guaranteed income creates an *“income floor through which no one can fall”* [1].

Despite evidence of significant positive outcomes [2], proponents of guaranteed income must contend with pejorative attitudes towards poverty and harmful narratives about social welfare which are not based on evidence but rather are rooted in anti-blackness, classism, and sexism [3]. As a result, some policymakers have been reluctant to embrace guaranteed income as a solution to economic insecurity and poverty.

First popularized in the U.S. in the 1960s and 1970s through advocacy by economist Milton Friedman, Dr. Martin Luther King, and other political actors, guaranteed income programs have regained significant political momentum in our post-pandemic era with over 80 programs mushroomed across the United States [4]. These programs emerged as an effort to remedy the prevailing income inequality that has been highlighted and exasperated during the COVID-19 pandemic and soaring inflation [5].

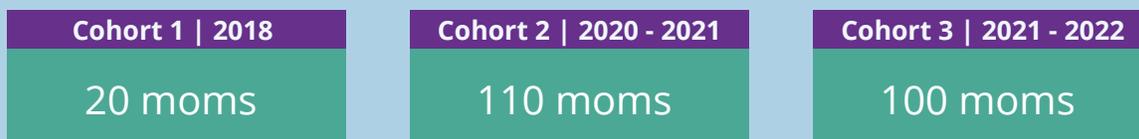
Guaranteed income programs provide those who are most economically disadvantaged - women, people of color, immigrants, and low-wage earners - with a safety net to cushion the blow of economic insecurity and keep families from falling further into poverty.

Magnolia Mother’s Trust: The Nation's Longest-Running GI Program

[Springboard to Opportunities](#) (STO) launched the Magnolia Mother's Trust (MMT) in 2018. Meeting the economic needs of one of the most vulnerable populations, MMT provides \$1,000 in unconditional guaranteed income for one year to Black mothers living in subsidized housing communities in Jackson, Mississippi.

MMT participants are chosen through a lottery from one of four subsidized housing communities that STO serves. Following the initial cohort, the program was expanded to include the opening and seeding of savings accounts for each participating mother's child(ren) under the age of 18, as well as monthly meetings for participants aimed at strengthening the community among mothers, developing leadership skills, and increasing social capital.

Number of moms served through the Magnolia Mother's Trust:



Based on [previous evaluations](#), the immediate outcomes of the MMT program have been overwhelmingly positive. Even amidst the hardships of COVID-19 and staggering rates of unemployment and inflation, MMT moms have experienced significant gains in domains ranging from greater savings and financial stability to increased feelings of confidence and agency that have facilitated their ability to show up for their families and themselves. **These significant gains substantiate that guaranteed income programs like MMT are viable pathways for meaningful economic reform that is rooted in equity and justice.**

While immediate outcomes have suggested the potential for sustained benefits for MMT mothers and their children, there has not been much focus on assessing the long-term impacts or exploring children's experiences. Given MMT's position as the longest-running guaranteed income program for Black mothers, it is uniquely situated for a dual-generational assessment of whether positive outcomes are sustained over time.

Purpose of this Alumni Study

The purposes of this MMT Alumni Study were to explore the long-term impacts of guaranteed income in the context of the current social policies and to amplify the voices of MMT moms and their children.

STO partnered with [Social Insights Research](#) to engage with moms from the first three MMT cohorts and capture a robust and long-term perspective of how being in MMT has changed participants' lives.

Specifically, we aimed to:

1. Examine changes that occurred both during and after program participation.
2. Explore the barriers and facilitators of these changes.
3. Capture the experiences of children to provide a more nuanced account of how MMT is impacting lives at the family level.
4. Identify overarching trends as well as the cohort-level differences that shed light on situational factors that directly and indirectly impact program experiences.

Along with previous cohort evaluations, this Alumni Study synthesizes emergent findings to inform continuous program improvement, offer critical insights to the broader guaranteed income community, and highlight policy recommendations to expand and uplift this critical work.

STUDY APPROACH & DESIGN

Social Insights Research values [liberatory research methods](#) that create opportunities for growth, healing, and deep understanding. Our participatory approach prioritizes marginalized voices. We use mixed methods to capture nuanced experiences and account for individual and systemic factors. The Social Insights team included three Black mothers and one non-Black woman of color who is also a mother. We acknowledge that our positionality informs our approach and view this as a strength of our practice.



MMT Alumni Study Interviewer Team. *From left to right:* Nidal Karim (Social Insights), Djunaita Johnson (Cohort 2), Sashana Rowe-Harriott (Social Insights), Cajania Brown (Cohort 1), and Tamika Calhoun (Cohort 2). *Not pictured:* Cheryl Gray (Cohort 1) and Asia Moore (Social Insights)

Community-Based Participatory Research Approach

We view MMT moms as active experts in their own lives, rather than as passive subjects to be studied. We hired community liaisons (past MMT program participants) as consultants to the research team at various points of the study to review and provide input on data collection tools such as the survey and the interview protocol, inform recruitment strategies, engage in data collection, support meaning-making and interpretation of findings, and review this report.

Our interview team comprised 3 Social Insights researchers and 4 past MMT program participants (*pictured above*). Social Insights Research provided intensive, paid, in-person training and unlimited support to the 4 alumni interviewers.

"I felt honored and grateful to do the interviews. After talking to the moms it gave me hope to never give up no matter how difficult it gets." - *Alumni Interviewer, Djunaita Jackson*

Mixed Methods Design

Document review

We conducted a thorough document review of current guaranteed income literature, related policy reports, MMT program documents, and past evaluation reports. This background research provided context for study implementation, assisting us in developing questions and methodologies in collaboration with the STO team.

Surveys

We invited MMT program alumni to complete a virtual survey. 132 moms completed the survey and were compensated with a \$25 electronic gift card. Survey topics included indicators of economic mobility, finances, living situation, self-efficacy, parental efficacy, well-being, and the general impact of MMT on alumni and children.

Qualitative Interviews

We conducted 1-on-1 semi-structured interviews with 35 MMT alumni moms to expand on survey responses and add more context and clarity to our interpretation. To ensure that interviews were accessible, participants were allowed to schedule their interviews either in-person (n=21) or virtually (n=14) based on their preference and availability. Interview participants were compensated with a \$50 electronic gift card.



Youth Focus Groups

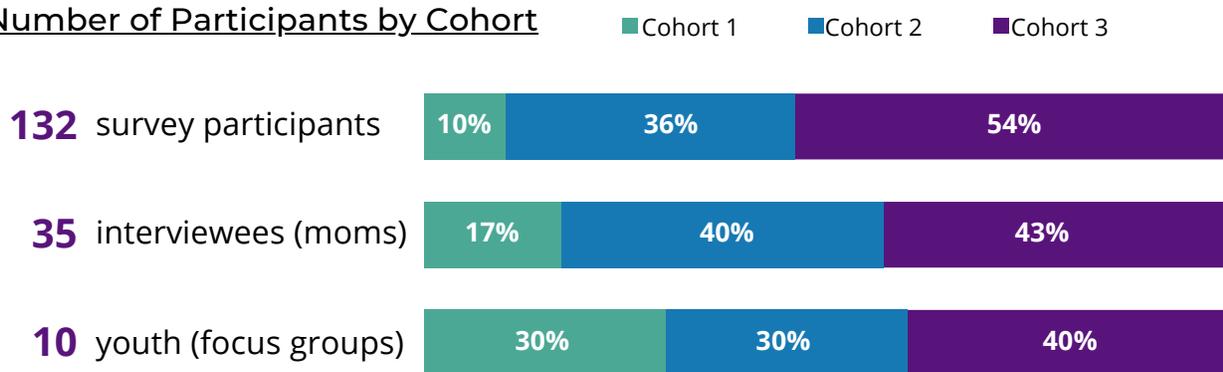
We held two in-person focus groups with 10 children of MMT alumni. The youth shared their general experience of MMT, thoughts on money, education, agency and self-efficacy, and their future. Using a multi-modal approach, youth were invited to respond to focus group questions via discussion, written submissions, or drawings, depending on their comfort level. Youth focus group participants were compensated with a \$50 electronic gift card.

These youth focus groups are a key component of this evaluation as this is the first attempt to understand the impact of guaranteed income through a **dual-generational lens.**

DEMOGRAPHICS

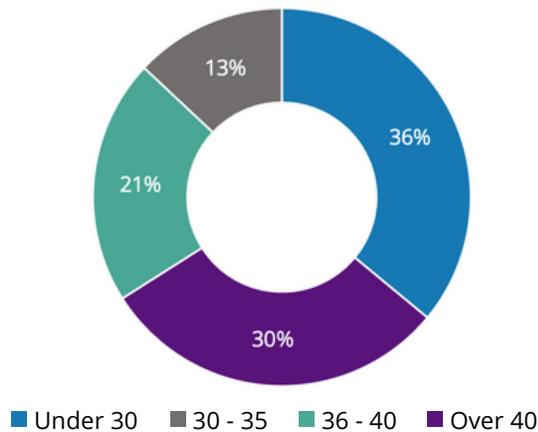
All of the MMT alumni participants who could be reached (n=184) were invited to take the survey. They also had a first-come, first-served opportunity to sign up for interviews and opt for their children to participate in the youth focus groups.

Number of Participants by Cohort

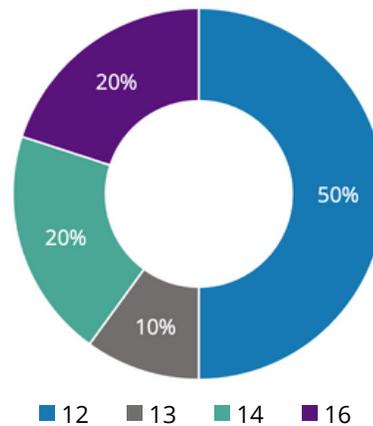


Participant Age

Age Range for Survey Participants
Average age: 33; Range: 23 to 49 years

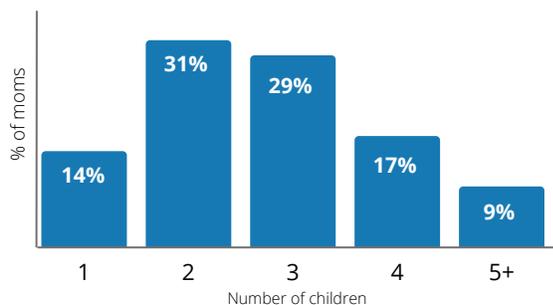


Age of Youth Focus Group Participants
Average age: 12; Range: 12 to 16 years



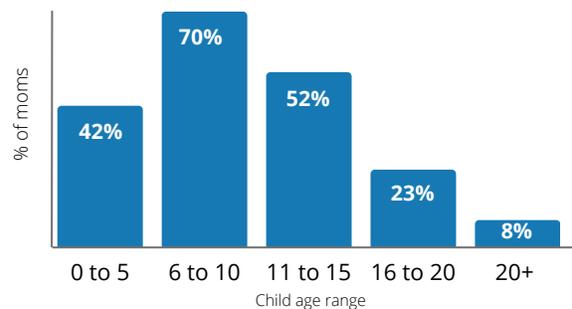
Number of Children in the Home

Average number of children : 3



Children's Ages

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



KEY FINDINGS

We invite you to envision the moms as builders

They create a blueprint, lay the foundation, and, using available resources, construct life and a future for themselves and their children, who represent the heart of their home. Moms desire their home to be a sturdy, sustainable place where they and their children can grow and thrive.

In our analogy, guaranteed income from MMT is one resource that moms use to actualize their goals. Through this resource, they access necessary tools such as stability, confidence, self-efficacy, social support, and opportunities for upward mobility.

As every builder knows, it is essential to consider the external factors and contexts that may affect construction.

Metaphorically, we'll refer to these external systems as weather conditions. Whether it is rainstorms knocking them off course or clear and sunny skies to facilitate progress, these conditions, like the weather, fall outside mothers' control while directly impacting what they can build and achieve.

HOME IS WHERE THE HEART IS: Highlighting the Children of MMT

Much of MMT participants' identities are rooted in their role as mothers. In a previous MMT [evaluation](#), it became abundantly clear that children were central in the mothers' decisions, insights, and actions. In fact, several mothers only perceived positive change in themselves as a function of improving their capacity as parents. For this Alumni Study, we sought to deepen this understanding by explicitly examining both mothers' and children's points of view. While much of the work around GI is still exploratory in nature, this represents a critical step forward by not only including but also centering children's voices. Our goal is to highlight the necessity of employing holistic, dual-generation research methodologies.

The MMT Umbrella: A Mother's Tool

MMT moms recalled that, while they were in the program, they felt great pride in being able to provide for their children more assuredly and felt more secure in their role as a provider. They were able to go beyond meeting bare necessities and say "yes" to more of their children's *wants*. The children also recalled being able to access and experience *more* enriching experiences when their moms were receiving MMT funds. These findings are consistent with existing evidence of child-related short-term outcomes of GI programs [6].

"At first, I could not provide for them like I wanted to...I was providing what they really needed. With the money I was getting, **I was able to provide more for them**, give them everything they want...they had their own backyard where they could play and don't have to worry." - *Cohort 2*

Below are some examples of opportunities that moms and children shared were made possible during MMT:

Moms

- providing children with their own rooms for the first time
- enrolling children in extracurricular activities such as football and dance
- more consistent family vacations
- experiencing air travel for the first time

Youth

- more quality time with their moms
- better interactions with their moms
- receiving an allowance
- more family trips
- learning and practicing financial skills such as budgeting and saving

"During [MMT], we went on vacation more often than usual. That healed my social anxiety...I was more around my family, and I was more happy than usual." - *Youth, age 12, Cohort 3*

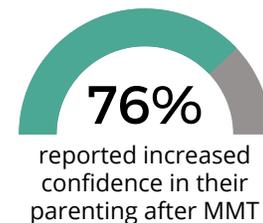
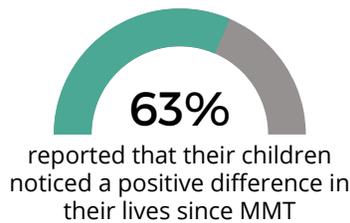
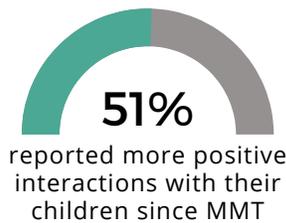
"She finally found a better environment for us. And I just felt better in this environment because I knew that I wouldn't have to worry about being uncomfortable in that environment that I was living in." - *Youth, age 12, Cohort 1*

The House That Remains: Sustained Changes for Children After MMT

Parenting Efficacy and Parent-Child Relationships

"If it wasn't for MMT, I would not have the great relationship that I have with my kids now. **I can now be the parent I always wanted to be.** It's a blessing". - *Cohort 3*

Parenting efficacy refers to confidence in one's ability to be a competent and effective parent [7]. Alumni moms with higher parenting efficacy were statistically more likely to report better parent-child relationships ($r = .43, p < .01$), fewer mental health distress symptoms for their children ($r = -.27, p < .01$), and positive perceptions of MMT's impact ($r = .25, p < .01$). Although these data were gathered retrospectively, the findings suggest that MMT participation contributed to parenting efficacy, which in turn resulted in better parent-child relationships in the long term.



Moms completed a parenting efficacy measure [8], which was rated on a scale of 1 to 5 with higher scores indicating greater parenting efficacy.



Moms completed a parent-child relationship measure [9] rated on a scale of 1 to 4, with higher scores indicating more closeness and less conflict.



Financial Responsibility and Money Management

"I learned that you can't just spend it. Save it wisely because we can't just spend our money on unnecessary things. You might not have the money to pay. Like, if you ball out this Friday and you got a bill to pay Saturday, you are not going to have no money." - *Youth, age 14, Cohort 1*

The MMT experience motivated some moms to teach their children about financial responsibility. One mother shared that she was able to give her child an allowance for the first time and she was able to teach them about saving. **The children also shared that they gained greater awareness about managing money.** A youth participant shared that she felt more confident in her ability to save and make good financial decisions. They maintained that the cash infusions (of any kind) must never be used recklessly, but managed wisely, making sure to prioritize savings. **This finding is key as it disrupts the prevailing narrative that when cash supports are provided that recipients will squander it.**

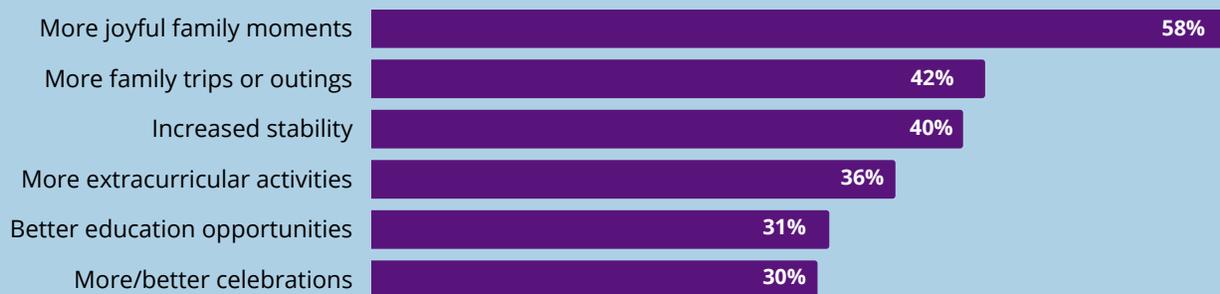
Continuing to Build with Fewer Tools

With the loss of the guaranteed income, most of the Alumni moms found themselves back to making difficult choices between working more for income or spending time with their children. Nonetheless, many moms remained committed to sustaining the changes they experienced in MMT through creative means. Rather than saying “no” to their children’s requests, many mothers have found workarounds for their post-MMT budgets. For example:

- One mom shared that even though she can no longer afford her child’s involvement in athletic teams, she now takes them to the public gym to play sports.
- Others resolved that, though their ability to travel with their children is now limited, they can still do it at a more manageable and affordable frequency.
- While out-of-town getaways are no longer affordable, one mom shared that they now have a routine family night where she and her children spend quality time together.

Alumni mothers are trying their best to continue to give their children as much as they were able to when they had the MMT guaranteed income. Many of them report that their children continue to experience some of these benefits.

Percent of moms who report that children still have these experiences because of MMT



Some children shared that the material changes from their moms’ participation in MMT were sustained, while others spoke about how the financial freedom they experienced while in MMT was short-lived as bills became insurmountable and as emergencies arose.

“Things are really good. We are continuously getting things we want. I am going further in my dance career, and mom is doing fine. This program was helpful.” - Youth, age 14, Cohort 3

“After the money ended, the bills went up a little bit. It was just her so she was doing it by herself ...So my brother would have a job and help her. She was off work because she had surgery. The bills is going up, especially the rent. It was just too much on her. I started helping my grandfather out. He was giving me money to help him, and so I started helping my mom. I didn't have to, but I chose to buy house supplies.” - Youth, age 14, Cohort 1

The challenges of sustaining the material changes are further explored in the [Brick by Brick](#) section of this report. These challenges elucidate the dire need for longer-term, reliable, and flexible, safety nets for mothers to truly support a sustainable lift out of poverty.

A Rain Cloud: Financial Stress Affects Mom, Which Affects Children

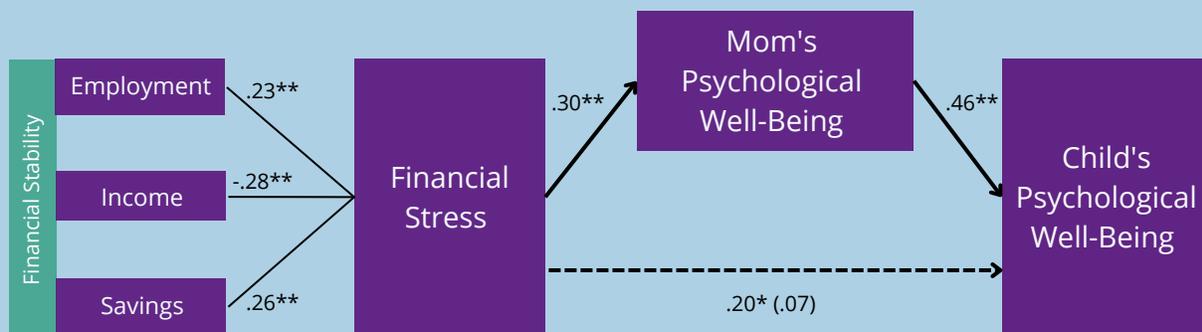
The family stress model posits that financial burdens indirectly impact children's well-being through a direct effect on parental well-being [10].

MMT moms often shoulder the financial responsibility of their households on their own. The survey data illustrated that indicators of financial stability (higher income, steady employment, more money in savings) were significantly correlated with self-efficacy, parenting efficacy, mental health, and financial stress.

In addition, moms with lower financial stress were statistically more likely to report higher self-efficacy ($r = -.20, p < .05$) and lower levels of psychological distress ($r = .30, p < .01$). In turn, moms' psychological well-being was strongly positively correlated with that of their children ($r = .46, p < .01$).

Furthermore, the data support the family stress model such that moms' psychological well-being fully mediated the association between financial stress and children's psychological well-being.

Relationship between financial stress and child's mental health, as mediated by mom's mental health



A multiple regression analysis indicated that financial stress was correlated with children's psychological well-being (mental health symptoms) ($\beta = .20, p = .02$). However, once accounting for the effect of moms' psychological well-being, the association between financial stress and child psychological well-being was no longer significant ($\beta = .07, p = .40$). This result indicates that financial stress has an indirect effect on children via its direct effect on moms [11].

*Indicates statistical significance at the .05 level ($p < .05$);

**Indicates statistical significance at the .01 level ($p < .01$)

Several of the moms recalled that, before MMT, they struggled to make ends meet and provide for their children in sustainable ways and were often working long hours. In line with the family stress model, this financial burden often affected how they felt about their parenting abilities as they were unable to spend quality time with their children.

"I know a lot of single moms may feel this way, but we always question ourselves, are we good enough? **Are we the best parent that we can be to our child?**" - *Cohort 3*

"I needed help with building my confidence as a person and a woman or a single mom. Most single moms, we had this doubt in our minds, because we like, okay, we got to do this by ourselves. It's just a lot of doubt and worry that we can't do it or it's hard. But being in the program, let me realize, okay, you can do it." - *Cohort 2*

Moms frequently reported that they tried their best to protect their children from the financial hardship they encountered and a few children shared that they were unaware of the financial limitations.

"It wasn't never nothing that I wanted that I didn't get...I guess my mom never really just let us see her struggles, though...My mom never gave me a reason to question if she wasn't able to give me something." - *Youth, age 16, Cohort 2*

On the other hand, several of the children were able to discern their mom's financial constraints and would adjust their wants and needs accordingly, as they did not want to add to the burden. **Despite moms' best efforts to protect their children from their financial stress, children ultimately are impacted by this reality.**

"Before my mom started receiving the money, life was good, but we didn't really have much, and **I never asked for much because I know that we didn't have a lot of money.** It was just like if I wanted just small things or something in the store or something, I wouldn't ask, and it was basically because I know that mom don't have the money and she will feel bad after saying no." - *Youth, age 16, Cohort 2*

Notwithstanding the challenges of financial stress, all children highlighted that, as a result of MMT, they experienced improved emotional or mental states, improved interactions with their parents, improved ability to articulate their wants and needs, improved financial literacy, and overall improved life experiences.

HEART to HEART

A Dual-Generational Spotlight



Integrating narratives from the moms' interviews and the youth focus groups provides dual-generational perspectives of the short- and long- term impact of having guaranteed income for one year. This spotlight pairs the voices of Tamika Calhoun (Cohort 2) and her daughter Zakiyah Dulaney (age 16).

On parent-child interactions...

[One] thing I'm proud of is the things that I teach them and then I see all of them listening because you think they don't listen. But then you see one of the kids remind the other, *'mom said we shouldn't do this'*. I'm like, *okay, so they are listening*. **I feel like I was more present.** Because I was like, *wow, they're talking to me more*. I wasn't thinking about how am I going to get things done. Everything's set up on autopay. I didn't have to think about it. **I was present for them and I showed up for them. I feel like I showed up better when I had the [MMT] income. I wasn't worried about the financial issues that we had.**

I was scared to ask for things. When I talked to her about that, I was like, ***before we got this money, I used to be scared to ask for things.*** And she was like, *'Dang, you could ask me because sometimes I might say yes to something'*. So it just helped me tell her more, **communicate more**, because I'm not a very open person. It helped me open up a little more.

On finances...

During MMT, I taught them a lot of financial responsibility because **I was able to give them money for allowance...** I tell them they can do with it what they want, and I want to see if they would save some of it. Some of them save their money, and they'll come to me like, *"Mom, can I get robots? I know I've still got this much money on my card."* **I would say that's what it taught them. A lot of them started to save.**

We started getting an allowance, so I would like to online shop, obviously. Life just, it got better. Like it felt good to ask for things...after a while I was like, I'm gonna start saving more because at first I was just like, spending it all, but **[my mom] encouraged us to save.**

On confidence, hope, and agency...

I felt really confident and hopeful in my ability to get things done while I was in MMT because I didn't have this stress of having to figure out where is the money going to come from. My job could pay all of the bills, but having a supplement, it felt like I wasn't living paycheck to paycheck. I had money for savings and I was able to set different goals...Then after the program, I was still looking for other ways to get more income when I could. I feel like with MMT, I was more hopeful and confident. But then after, I feel a little less hopeful than I did when I had the security of the additional income. **With the MMT program, that was the most hope and confidence I've ever had** because I was trying in time to be able to bring in that kind of income.

I think this program is a good example of [giving resources that strengthen their sense of agency]. **I think it does that for the kids as well.** You can see that these things can change. They don't have to just stay in [the state of] not having a lot of money. **I'm more hopeful about my future life.**

HEART to HEART

A Dual-Generational Spotlight

continued



On MMT impact...

The program gave me that head start that I needed...It was only \$1,000 a month, but with the 2,000 a month I was making off of my job, it made me know, *Well, this much is what I need to not have to get a loan to still be able to provide for my family.* I've always had a goal of not being on any type of SNAP benefits for too long. It's supposed to be temporary to until I can get on my feet. I was like, *Okay, so this is the amount of income I need in order to not need government assistance.* **It was the head start that I needed or just an opportunity that I needed to get me to the next step, and it made me work even harder...** Then as far as my mental health, I was less stressed. It made me realize how much finances play a part in your overall mental state. If you have it and you know that your needs are being met, you're a little less stressed. Then with my family life, I would say, I try to keep a strong face, so to speak. I try to stay strong. I don't want them to feel the pressure of what's going on, but I know they see it. They're older now. In small things that they may say, I know they can see it. Even if I don't say anything to them, they can see it and I hate that because it's still showing even though I'm trying not to let it show.

Life got better and I felt less guilty when I asked for things. We got an allowance after we started getting the money. **We also got to go on our first trip** and we got to do more stuff like everything we wanted to do when we went down there, so that was fun. After the program ended we moved and my mom had a good job, and it paid her a lot. In the apartments we were living in before, they started to raise the rent real high because she had a good job now, so she was like, *it would be better if we just move into a house.* So we end up moving into a house. And it was good, but, it was a difference, but not much because the job she had paid pretty good.

On MMT takeaway...

I would say that it was a great opportunity and I'm happy that I used it the way that I did because it got me very, very far. **Farther than I ever thought I could go.** And I would hope that others really use the opportunity to just **dream big** and try to go after something they've been wanting for a long time, but they didn't have the access or freedom or the finances to do it.

I'm not as scared of my future, really, because there will be bad times, but it's not going to stay [that way]. **I'm more hopeful about things changing** because I know that they're not going to always be bad.

Compelling insights...

If a program could come up, there could be **a program just like the MMT program but for a little longer** to help some people get even closer to where they're trying to go or to give them all the way up on their feet.

Sometimes I feel like money is the problem in the world. People do anything for money... It's a problem because we've got to pay for things that we need to survive. **Some people don't have the money to do that,** so that's just not good...Wages aren't going up with the inflation, so poor people who get paid minimum wage, they can't afford all this stuff [that they need to survive].

TOOLS FOR BUILDING:

Confidence, Self-Efficacy, & Mental Health

While guaranteed income programs primarily focus on improving *financial* circumstances, recent work has emphasized the *intrapersonal* gains that occur as a result of program participation. For example, in a previous MMT [evaluation](#), moms identified gains in their sense of self-efficacy as a result of not only having additional, reliable income but specifically **having the ability to choose where to allocate the funds**. This confidence boost led them to seek out further life-enhancing pathways ranging from additional training and education to opening their own businesses.

Recognizing the importance of these intrapersonal domains, this Alumni Study included a more in-depth analysis of the MMT program's influence on mothers' confidence, self-efficacy, and mental health over time. As the results below depict, these domains are an essential part of what makes guaranteed income programs like MMT successful beyond immediate financial relief. These findings provide rationale for guaranteed income programs to magnify these benefits by targeting these domains explicitly.

"MMT came at the right time. I was really in a low place at that time. MMT built confidence in myself that I didn't have before then." - Cohort 2

"[MMT] allows me to voice my opinion. I'm not just a number." - Cohort 3

Confidence

Moms reported **feeling empowered by the MMT program** across all programmatic phases, from the recruitment process, interactions with staff, receiving funds to use *at their discretion*, and having access to the community and staff support throughout the programmatic year. Moms viewed MMT as an investment in their personal growth.

With increased financial stability and additional support, **MMT gave moms the space and opportunity to tap into their existing strengths and capacities** as they didn't have to worry about how to pay bills. This helped raise moms' confidence. Many moms described MMT as a motivator for accomplishing goals and getting "unstuck."

"[MMT] made me believe in myself. The financial support helped me to get motivated to succeed in life. I feel like I can do it." - Cohort 3

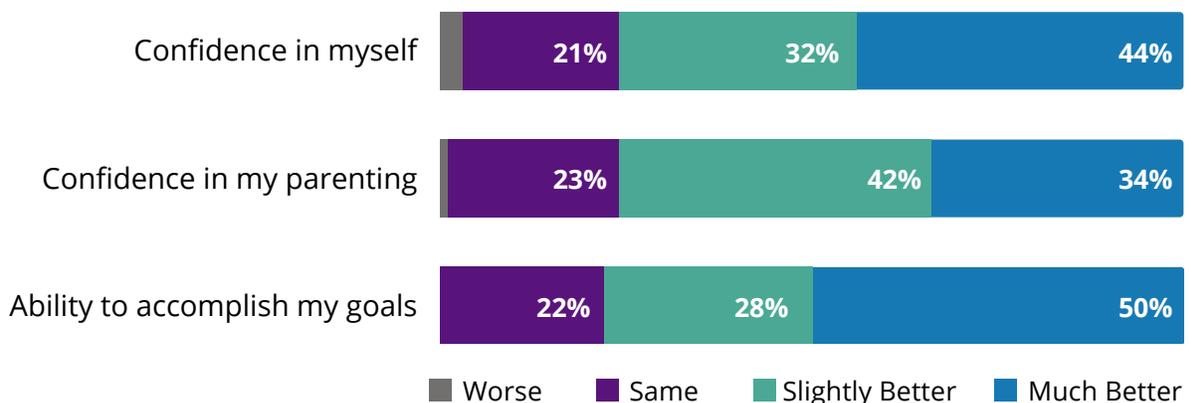
"If not for [MMT] I think I would not be as far ahead in accomplishing some of the things I did. It definitely gave me the boost to get ahead of things!" - Cohort 2

"After the program, **I'm still very confident.** I think it's on the same level and I still have hope and I'll never give up." - Cohort 3

"**MMT gave me more hope.** You can really do whatever you set your mind to do. You just got to be focused. You got to have it in you to say, '*Yeah I want to change. This is something I need to work towards.*' MMT really gave me the confidence to constantly push myself to be better than I was yesterday." - Cohort 2

A majority of mothers reported that their confidence in themselves, in their parenting, and in their ability to accomplish their goals **improved as a result of being in MMT.** Additionally, **83%** of moms report that, *because of MMT,* they now feel **more in control of their lives.** These positive perceptions of MMT's impact were significantly correlated to self-efficacy and parenting efficacy, illustrating a link between MMT program participation and gains in interpersonal domains that have positive implications for moms and their children.

Comparing your life to *before* MMT, how would you rate your...



These findings highlight the importance of intrapersonal gains and disrupt the false narrative that guaranteed incomes are demotivating.

SELF-EFFICACY:

A Mom's Sharpest Tool

Self-efficacy is one's belief in their ability to achieve their goals and overcome obstacles to obtain success [12]. Research demonstrates that 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 [13].

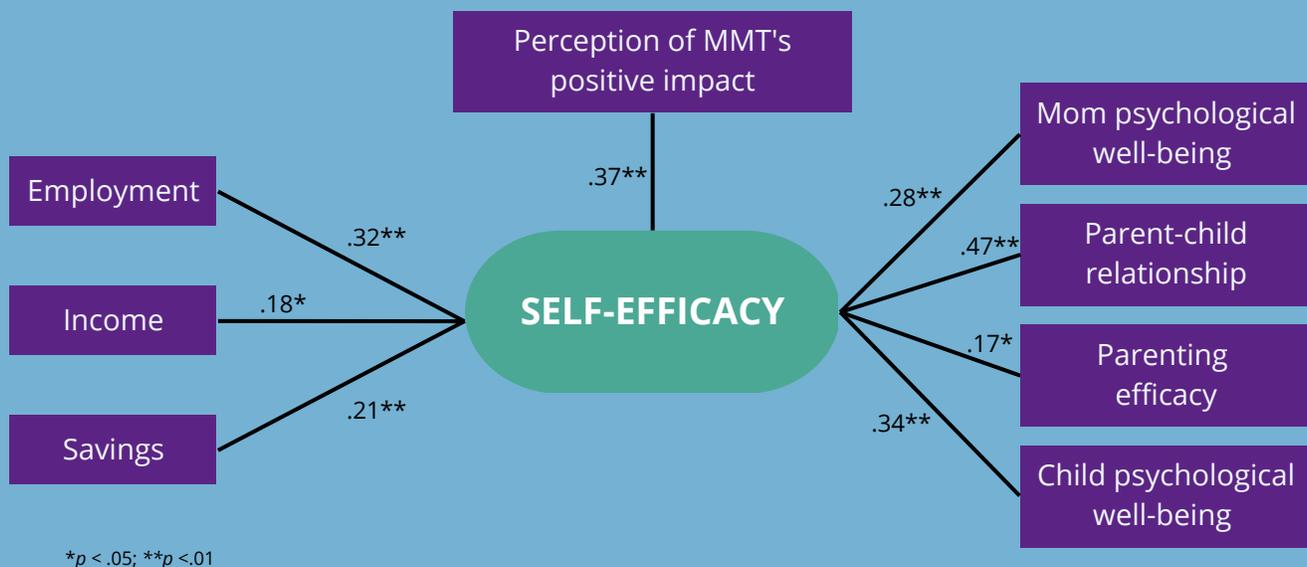
In the Alumni Study, self-efficacy was the most robust outcome as it was most strongly correlated with many other variables.

Moms completed a self-efficacy measure and rated 8 items on a scale of 1 to 5 [14].



Higher self-efficacy was significantly correlated with higher income ($r = .18, p < .05$), having money in savings ($r = .21, p < .05$), having stable employment ($r = .32, p < .01$), lower mental health distress for moms ($r = -.28, p < .01$), lower mental health distress for children ($r = -.17, p < .05$), higher parenting efficacy ($r = .47, p < .01$), and better parent-child relationship ($r = .34, p < .01$).

Moms with higher self-efficacy reported more positive perceptions of MMT's impact (significant life improvement and greater control of their lives *as a result of MMT*).

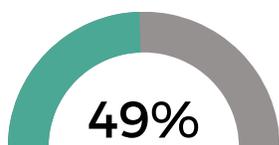


Mental Health and Self-Care

Poverty has direct links to psychological distress (e.g., depression and anxiety) [15]. Unfortunately, many people who are under-resourced do not have the luxury of attending to their mental health as they must prioritize what they perceive to be more immediate concerns (e.g., paying bills, buying food). In this study, moms also frequently spoke about their tendency to prioritize their children without consideration for their own wellness needs.

While in MMT, moms are encouraged and supported in self-care strategies to enhance their well-being. Through participation in MMT, many moms gained greater awareness about their mental health and the factors that impact their psychological well-being. Some moms continue to practice what they learned in MMT about self-care.

"They used to come and do meditations with us. And I had never thought about it before I had MMT. **Even now, three years later, I meditate every single day...** I just go in there and I put on a meditation, affirmations on my phone, or the music, or whatever to suit me. Because at first, I would not do that. I wouldn't take any time for myself, because it was all about my child. But once I got in the program, it was like, '*Look, mom needs that time, because moms break, too.*' We're not going to always be that strong. Coming into the program, I really had to break down and realize those things. And it helped me accomplish that **if I'm being better for myself, I'm being a better parent.**" - Cohort 1



49%
of moms reported that they now **practice self-care** *sometimes or always*



74%
reported feeling more **hopeful for their future** *now* compared to before MMT



80%
reported feeling more **hopeful for their children's future** *now* compared to before MMT

As a result of their participation in MMT, most moms report feeling more *hopeful*, which is an essential component of well-being. Further, a majority of moms reported a relatively low frequency of experiencing adverse mental health symptoms.

In the past 30 days, how often have you experienced... ■ Not at all/Only a few days ■ Many days/Neary every day



BRICK BY BRICK:

Financial Conditions Shape Moms' Reality

To understand the longer-term impact of the MMT program on the moms' financial conditions, we explored how their financial situation changed both during and after the program. We examined multiple indicators of financial well-being and mobility, including education, income, savings, debt, and financial stress while also identifying key barriers or facilitators to their financial wellness.

Education

Many mothers expressed that they had a goal of going back to school while in the MMT program in order to expand their possibilities for upward mobility. Several were able to make this goal a reality as MMT helped provide the freedom for moms to invest in their education in ways that were not possible before. For example, one mother obtained her nursing certificate and was moving on to her next goal of becoming a traveling nurse.

- **18 moms** completed a degree or education program since MMT
- **19 moms** were enrolled in an education program at the time of the survey
- **14 moms** earned certification or a professional license since MMT

Mothers identified MMT as a direct reason they were motivated to seek educational opportunities. Some also felt motivated to talk to their children about college.

"MMT was a booster for me. **I was able to go back to school** and receive a certificate in Business Management." - *Cohort 2*

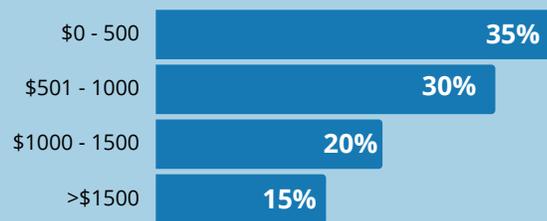
"**I wouldn't have furthered my education if wasn't for MMT.** I bought my laptop and got back in school." - *Cohort 2*

Income

The average income range for MMT Alumni mothers is **\$750 - \$1,000**. On average, moms in Cohort 1 reported a significantly higher income range than Cohort 1 and 2 moms. It is not surprising that many of the moms shared that they are not at the income level they had wanted to be post-MMT. **Some moms reported challenges such as working jobs that did not pay a living wage, and only being able to find part-time work.** With the loss of MMT funds, their work income is often not enough to meet all of their expenses. On the other hand, for some mothers, work income (*plus savings they were able to develop during MMT*) helped to make up for the loss of MMT funds. One mom spoke about how the income from her new employment replaced MMT income and, consequently, her financial stability continued after MMT.

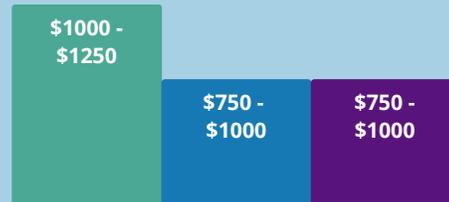
Percent of moms in each monthly income range

Average income range overall: \$750 - \$1,000

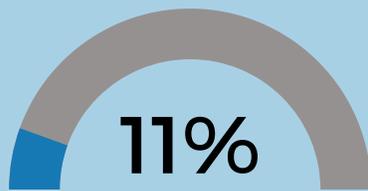


Average income range by cohort

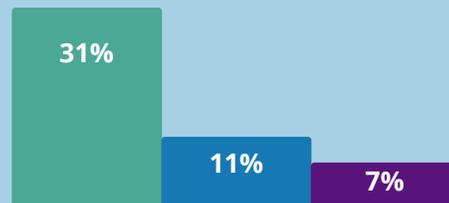
■ Cohort 1 ■ Cohort 2 ■ Cohort 3



% of moms who have money in savings



% of moms who have savings by cohort



Savings

Mothers in Cohort 1 were significantly more likely than those in Cohorts 2 and 3 to report having money in savings. Cohort 2 and 3 moms participated in MMT during the COVID-19 pandemic. Many moms became unemployed due to COVID. Cohort 2 moms may have used savings to make up for lost income. Although Cohort 3 moms participated after the height of the pandemic, inflation and the rise in the cost of living may have impacted the ability to build their savings.

Many alumni mothers spoke about learning how to save money and setting this into motion during MMT participation. The ability to put money into a savings account brought relief, built confidence, and contributed to setting new goals. It was an important accomplishment and moms were able to use set a foundation for setting and meeting objectives such as moving, traveling, and going back to school. Keeping in mind that the payments were only 12 months, mothers managed their MMT income accordingly and prepared for the post-MMT financial landscape. For instance, some mothers put money aside throughout the program in preparation for the end of the program or secured new job positions during MMT with the plan that this income would replace MMT funds.

"MMT helped me to gain a financial foundation. **I was able to create a savings account that I still have today.** I was also able to pay for my first arm of grad school. I will always be grateful for MMT because it helped with financial freedom." - Cohort 1

"[Without MMT] I wouldn't have learned what it was like to **save and be able to accomplish and to get through the financial hardships of life.**" - Cohort 1

However, many mothers commented on the loss of the safety net they had during MMT. For example, some mothers shared that MMT funds that had been set aside for a “rainy day” are now being used for day-to-day expenses, and they are worried that they are not being able to replace the savings. It is also a concern for working moms who earn just enough to make ends meet and do not have any extra money to put into savings. For some, the loss of MMT income was compounded by losing other sources of income and made it harder to save money and pay bills. For example, one mom shared that her partner assisted her financially, but he passed away at about the same time the MMT program ended. Moms noted difficulty putting money into savings, six months or more after MMT. One mom described this reality as “falling back instead of falling forward.”

“I started missing that money. Oh, my God. Even though I had saved some, but when you saving you don't want to touch that because you got that saved for a rainy day, or for instance if you need some gas... if you need something. That's for a rainy day, that isn't for you to touch. So it's instantly like, *damn, I'm not going to get this money no more. What am I going to do?* Because like I said, I was already on the set income. The set income, you get it, you got to pay your bills, by the time you pay your bills, that money gone.” - Cohort 1

Additionally, mothers who faced job loss post-MMT had to dip into their savings to cover household expenses. One mom shared how she became unemployed and gave birth after MMT, and was able to draw from the savings she created while in the program to provide for her newborn. Moms saw job losses as significant setbacks because “*once you get behind, it's hard to catch up.*” With no income coming in to replace money used from their savings, moms who became unemployed felt they had fallen behind on their financial plans and objectives.

Savings from MMT income have served as safety nets during crises or unexpected events. This was especially helpful during the height of the COVID-19 pandemic. Overall, post-MMT, unexpected costs were stressful as moms discussed not having enough income to cover these expenses and being forced to draw from saved MMT funds. One mother had allocated MMT income to her children’s savings but had to use these funds to pay for new expenses.

For a smaller subset of mothers, the financial base they had constructed during MMT has continued to contribute to economic stability after MMT. For example, when asked about life six months after the end of the program, some moms expressed being financially sound. They described paying off debts, saving money, and preparing to move into a new home. As one mom said: “Everything is where I want it to be.”

Debt

For many MMT program participants, a significant source of satisfaction and achievement came from being able to pay off debts and past-due bills. MMT alumni mothers spoke about catching up on bills, clearing off debts, and improving their credit while in the MMT program. *"I did that!"* exclaimed one mom after listing the debts she had paid off.

Eliminating debt bolstered their sense of accomplishment and although not all mothers paid off debts, they still believed that MMT had brought them closer to this goal.

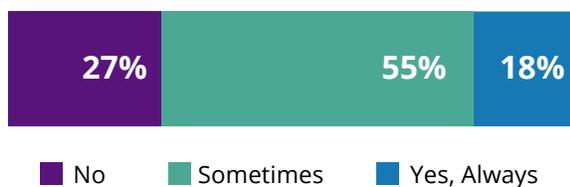
"If I was never in MMT, I would be struggling and still be in a lot of debt." - Cohort 2

However, many moms still struggle with debts post-MMT. Only 18% reported that they are *always* able to pay bills without loans and borrowing money. Alumni mothers mentioned how sometimes their entire paychecks went to paying bills; in these cases, money for extra expenses had to be borrowed. One mom shared how she used an early paycheck program to pay for bills and found herself with only a few dollars left over after paying back funds used from the paycheck advance.

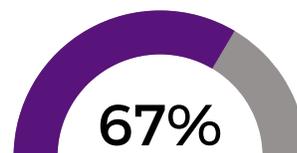
Some moms saw their debt increase after MMT: they fell behind on bills, had to choose one bill to pay over another, and noted that they were just trying to keep their "head above the water." There was limited income for expenses. For example, a mother expressed being "broke once again." And so, while many mothers were able to reduce debt or stay out of debt during MMT, many of the MMT alumni mothers are back in debt post-MMT in the context of limited income, dwindling savings, and unexpected crises.

"[My financial situation] now is nothing like it was when I was getting that money every month. **Sometimes I get paid, my whole check be gone on bills.** Then the kids have something going on in school, so I'm like, we need to borrow this from this person, something like that." - Cohort 1

Are you able to pay all of your bills without borrowing money or taking out a loan?



Percent of moms with at least 1 type of debt
Average: 2 type of debts



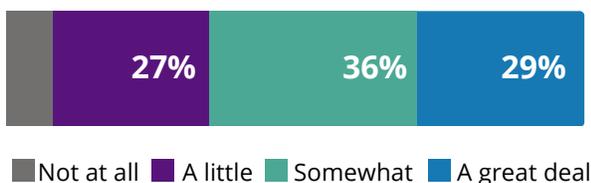
The most common type of debt was student loans (39%), followed by unpaid credit cards (27%), unpaid medical expenses (17%), car loans (23%), and personal loans (21%). A smaller group of moms also had title loans (8%) and payday loans (5%).

Financial Stress

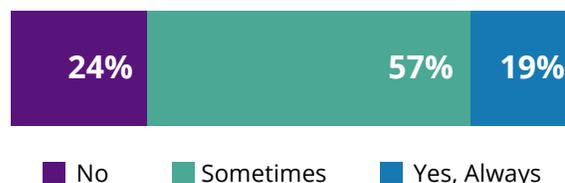
While in the MMT program, mothers maximized the benefits of the program by planning and strategizing in an environment of decreased financial stress. They reported worrying less about how to pay bills or how to make up for decreased income due to unemployment or illness. Knowing that there were funds for emergency situations and that there was enough money to cover bills was a significant stress reliever. For instance, prior to MMT participation, moms may have used money allocated for rent or other bills to pay for unplanned expenses. Not having to do this gave moms space to be “at peace” during MMT.

However, a large percentage of mothers reported experiencing financial stress post-MMT. Most of the survey respondents reported feeling stressed about money or fearing that they don't have enough. Additionally, 81% of mothers reported that were not *always* able to pay their bills *on time*. Alternatively, 76% reported that there was always enough food for everyone in their household to eat, indicating that while they are financially stressed, most of them are somehow managing to adequately feed their families.

Are you stressed about money or fearful you don't have enough?



Are you able to pay all of your bills on time?



Being more stressed about money (high financial stress) was [statistically correlated](#) with having less money in savings, having a lower monthly income, not having current employment, relying on a higher number of public assistance programs, lower self-efficacy, and higher mental health distress for moms and their children.

Some of the alumni mothers shared experiencing a difficult period of readjustment post-MMT, as the financial structures they had built during the program were threatened by significant “[storms](#)”. Some moms reported feeling more stressed as a result of worrying about their budgets. Mothers also conveyed that it was harder to pay bills. One mother filed for bankruptcy but also saw it as a way to rebuild her credit.

“I can't keep any money in my pocket. Look, I get it and it's like I'm getting it and somebody else taking it, the bills. It's the same. **Once I get it, it's going out...**I'm a little relieved now because I got the opportunity to do DoorDash and this other job. Right now, I probably have four jobs. Just trying to juggle to keep those bills and stuff under control and eventually try to save.” *Cohort 3*

Money Management

MMT mothers described strengthening budgeting skills while in the program and those who were employed while in the program disclosed that having additional funds gave them the opportunity to plan and manage their money better. Others reported looking at their finances in a new way and having an increased awareness of their spending patterns; they became more thoughtful about finances.

Moms specifically mentioned the skills learned directly from the MMT program and the resources provided by MMT staff. This included information and classes on budgeting, saving, and home ownership. When speaking about financial-related lessons learned from MMT, they concurrently listed non-financial lessons such as “how to be yourself” and “how to motivate yourself”. For moms, financial and non-financial growth overlapped.

Several said they were more careful of their spending. For one mom, this meant shopping less, ultimately getting her savings back to what it was during MMT. Other moms disclosed cutting back on expenses they perceived as “extras” such as their children’s extracurricular activities or getting their hair done. In essence, budgets were trimmed down.

Moms applied concrete lessons learned during MMT to their lives after MMT and spoke about the continued use of the money management skills they gained while in the program. One mom shared that these skills helped her “stay on track”. After MMT, she was still budgeting and saving her income. Another mother who had saved money during MMT attributed this to the money management skills learned in MMT.

“I look at my money, my finances a whole lot different now. I try to make better decisions with my money; try to manage everything better; try to make sure that my ratio of what I got coming in is what I'm putting out.” - Cohort 3

“[If I never did MMT], my credit score would still be extremely low and I wouldn’t know how to budget and save money”. - Cohort 2

WEATHERING THE STORMS:

Conditions that Hinder Progress for MMT Alumni

This section delves into the proverbial bad weather - created by racialized and gendered systemic barriers - that MMT alumni mothers commonly faced, such as limited employment opportunities, limited opportunities to improve living conditions, the impact of the COVID-19 pandemic and the Jackson Water Crisis, unstable access to reliable transportation, and navigating restrictive government support programs.

The findings shine a light on how MMT alumni mothers strive to improve their circumstances and fulfill their dreams of building better homes despite the significant and persistent storms pushing back on their progress. While the MMT program supported them in working towards their dreams, after the program, the tremendous force of these storms pushed many of the alumni mothers back on their tracks in terms of their financial stability.

Employment

Beyond the opportunities that the MMT guaranteed income provided for mothers to improve their quality of life, employment instability was and continues to be a significant source of economic insecurity.

The supplemental income from MMT motivated some moms to search for additional job opportunities to upkeep the quality of life they had become accustomed to while in the program. However, some moms found it difficult to secure a job and have been living from paycheck to paycheck since the program ended. Others talked about working multiple jobs including gig work in addition to their regular jobs as a strategy for keeping bills “under control”, replacing MMT funds, and working towards putting money into their savings. **Moms tried to stay employed after MMT, however, inequalities in the labor market have worked against them.**

Working more heavily strained their work/life balance and they tried to meet both work and parenting demands. They had to call out when a child was sick and left jobs that could not accommodate school drop-offs/pick-ups or demanded working nights. They also struggled with leaving their infants in childcare; they did not want to be separated from their infants but also felt the economic need to work. The lack of affordable and accessible childcare was a barrier to accessing opportunities for stable employment.

Being faced with employment opportunities that are not sensitive to the significant demands, especially for mothers who run a single-parent household without support from others, forces mothers to choose between meeting their child’s needs and meeting their employer’s demands. This is a tough struggle to navigate with limited safety nets, resources, and support networks.

"I was working in production...I went to them in June because I knew school started in August, and I was like, 'Well, can you work with my daughter's school time. I can still get to work, but I just need to be able to put her on the bus and get her off the bus.' And they said 'No'. I was told to leave her outside to catch the bus on her own. The bus come when its dark outside. You know the crime in Jackson is too high for that. I was told to pick... **You either have to pick your job or your child.**" - Cohort 2

Despite the barriers and struggles of finding and maintaining employment, at the time of the survey, a majority of moms were employed. For many, MMT gave the necessary support to work. For instance, some moms were able to leverage the guaranteed income they received from MMT to pay for childcare, purchase reliable transportation, and even purchase appropriate clothes for interviews while in the program.

Mothers who were in between jobs while in the MMT program were able to make ends meet while they searched for employment. Others used the MMT funds to pursue entrepreneurship. Moms reported that MMT gave them increased confidence and motivation to seek career opportunities or start their own businesses and shared that this would not only help them now but also would build generational wealth for their children.

61%

of alumni moms
were employed

42%

reported positive shifts
in their jobs or careers

14

moms started or grew
their own business

These findings disrupt the assumption that providing unrestricted guaranteed income to economically marginalized people diminishes their desire and will to work and are consistent with existing evidence that suggests that guaranteed income does not negatively impact the labor force [16].

Importantly, some moms made an intentional shift to minimize work hours. They shared how MMT enabled them to be more present in their homes, and seeing the significant impact that had on their children, they resolved to find ways to work fewer hours so they can maintain the parent-child relationship gains they made while in MMT.

"It made me **strive harder to have more income without having to work so many hours and be away from my family**...I also realized that having more income made us less stressful as a family, and the kids felt more comfortable with asking to try out for extra curricular activities." - Cohort 2

While the majority of mothers are employed post-MMT, structural inequities in the labor market, wage levels, and access to affordable and quality child-care, have led to many of them not having jobs, or having jobs that do not pay living wages, or having work hours and conditions that are not responsive to the needs of mothers.

MMT program participants constantly have to adapt to negative external forces acting against them, and during the past few years, two major external crises were the global COVID-19 pandemic and the local water crisis in Jackson, Mississippi.

COVID-19 Pandemic

Two of the three MMT Alumni cohorts occurred during the height of the pandemic. Cohort 2 started when the pandemic first hit in March 2020, and Cohort 3 began in the second year of the pandemic when life was gradually returning to normal but still unpredictable. Findings from previous [evaluations](#) suggest that Cohort 2 reported fewer positive shifts in financial indicators between the start and end of the program, compared to Cohort 3.

In this Alumni Study, moms from all cohorts generally reported that **MMT helped to buffer them financially from the impact of COVID-19**. Yet, for some moms, credit card debt increased during the height of the pandemic, which might have been a result of job loss due to lockdowns or having to resign because of a lack of childcare with school closures.

Some moms also shared the emotional challenges of losing loved ones to COVID-19, experiencing isolation, feeling depressed during the lockdown, and having to care for children when they were infected with COVID-19.

“But when COVID hit ... it hit me and my youngest son pretty hard. I was in the hospital, being that I got heart failure, so it put me in the hospital. He was just super sick. He was in for about a week, but he was able to go home. But it slowed down a whole lot of stuff. When I got out of the hospital, I had to use that money to make up for everything that I wasn't able to pay for when I was in the hospital ...like I said, I was working at first, it's a job that I had. It didn't affect me, so I was good, but then...they closed it down because of COVID, they got real bad. As soon as they closed it down, that's when the [MMT] program came along.” - Cohort 3

The Jackson Water Crisis

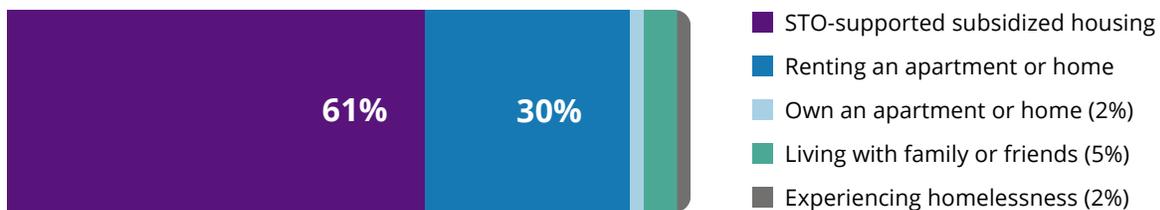
While we did not specifically inquire about the impact of the [2022 Water Crisis](#) in this study, it is important to acknowledge how it affected mothers living in the communities that STO serves. [In a recent article](#), and in the Cohort 4 evaluation, MMT mothers shared the difficulties they faced, revealing the emotional overwhelm of keeping themselves and their children from getting sick. Those with infants were especially stressed as their ability to make milk for their babies was dependent on access to clean water. According to the STO staff who were supporting mothers 24/7 during the crisis, the lack of clean water added additional expenses and worries. Also, the unpredictable city-wide water outages lead to closed schools, leaving many mothers with limited options. Similar to the effects of COVID-19, mothers were fired from their jobs when they were unable to find childcare or they faced drastically reduced hours when businesses were forced to close due to the crisis.

Living Conditions

One of the most common goals among MMT moms while they were in the program was to move out of the low-income subsidized housing communities. For most moms, homeownership is the ultimate goal. They want a place to call their own and perhaps something to pass on to their children.

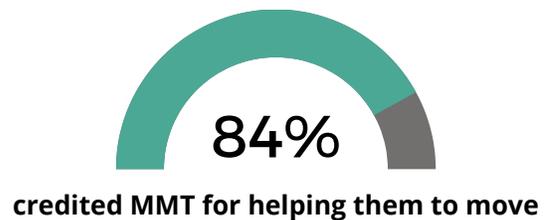
At the time of this study, most alumni moms (61%) were still living in the STO- supported subsidized housing communities. Moms in Cohorts 1 and 2 were significantly more likely to have moved out of the STO-supported apartments than moms in Cohort 3. This is perhaps because mothers in Cohorts 1 and 2 have had more time to build their savings in preparation for a move. Additionally, Cohort 1 moms had higher income and more savings on average than moms in the other cohorts, likely contributing to their ability to move.

Current Housing Situation Among MMT Alumni Moms



"Thank God for MMT. If you didn't come into my life, I would still be struggling, living under section 8, still in the [STO-supported housing] and not saving for better days." - Cohort 2

Of the 51 moms who moved out of STO-supported subsidized housing...



Several moms detailed how MMT income helped with moving out. Saving money was a common theme across their stories. They strategically put aside funds while in the MMT program to pay for down payments, move to larger apartments, and purchase furniture. It is important to note that moms who earned work income during MMT were more likely to talk about continued financial stability after moving to a new home.

Moms also highlighted that moving sometimes had disadvantages. For example, living outside of low-income housing gave moms less protection in times of crisis. In addition, moving out of subsidized housing led to an increase in housing-related bills. Since their new homes are not income-based, income fluctuations often caused more hardship, underscoring the need for stronger safety net interventions that provide financial support for those transitioning out of subsidized housing.

"When we moved here [to a new house] it seemed like things just started to go downhill. I'm not saying they wouldn't have went downhill in the [STO-supported apartments], but there you have the security. *If I lose my job, I still have somewhere to live* because it's based on income. When I say downhill, my daughter got sick and she had to be in the hospital. I had to miss days from work because of that." - Cohort 2

The STO-supported subsidized housing communities are income-based and MMT funds are considered "income" by the housing administrators. Hence, many moms experienced significant rent increases while in the program. With a portion of their guaranteed income going towards rent, many moms had less room than they had hoped, to save or put towards a deposit for a home. The general increase in rent in the housing market overall, due to inflation, also made moving out of subsidized housing less accessible.

Despite the major obstacles, moms remain hopeful that they will move; it just might take longer than they anticipated. 11 of the moms who still live in subsidized housing were actively planning to move.

"My mind is still on being a first time home buyer. After the program, I have been looking around for other programs that offer help to people like me who are out there just trying to start from somewhere. **I'm still looking, and I'm still motivated.** I still believe, and I still have hope that this will happen for me." - Cohort 3

Transportation Access

In the city of Jackson, reliable, safe, and affordable public transportation is limited. Lack of access to reliable and safe transportation is yet another major structural barrier that creates ongoing hardship for Black mothers living in poverty.

86% of moms reported having a car. Of the 114 moms with a car, 22% of them credit MMT for helping them to purchase the car. Mothers reported that having a car created better access to employment and enabled them to drive their children to school and activities.

"I had a vehicle that wasn't working very well, so [MMT] allowed me to be able to get me a working vehicle... so [my kids] can have transportation to get around ... as your kids get older, and by me being a single parent, trying to run everybody to work or school activities or things, I was able to do that." - Cohort 3

While many moms have cars, it is important to note that 53% of those with cars did not have access to affordable car insurance, leaving them in a very vulnerable position in the case of accidents. For example, one mother shared that due to a car accident, she had to purchase another car, while still having to make payments for the damaged car as she could not afford to repair it. Additionally, moms also reported the stress they feel when their cars break down and they cannot afford the repairs.

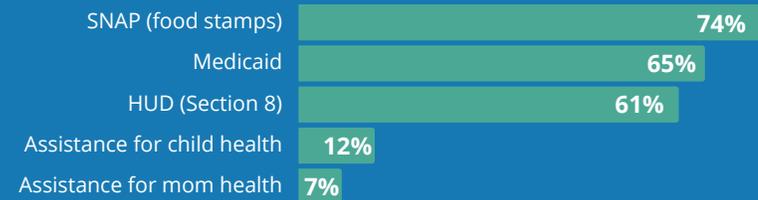
GOVERNMENT SUPPORT

The Pitfalls of Public Assistance



of moms use at least 1 type of public assistance
On average, moms use 2 types

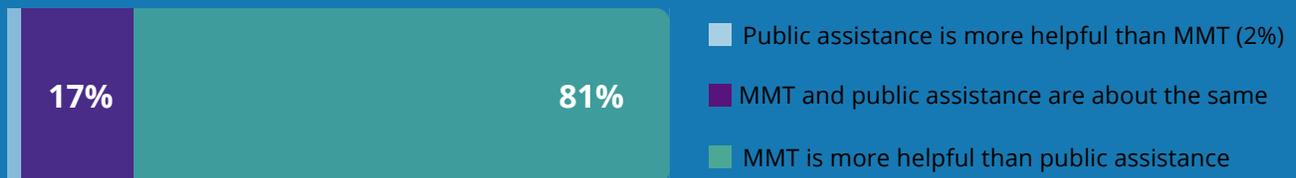
% of moms who use different types of public assistance



Some moms also use WIC (7%) and TANF (2%)

Mothers living in poverty have no choice but to rely on government assistance to take care of their households. While these programs offer support, they limit upward mobility in many ways. When asked to compare MMT to public assistance, most moms focused on the fact that MMT comes with “no strings attached,” whereas government assistance programs have restrictions based on income, household size, and how you can use the funds. Some moms also remarked on the holistic nature of MMT, which centers moms' experiences, giving them a voice and providing support that helps them reach personal goals.

How would you compare MMT to public assistance programs?



For several moms, their participation in MMT led to a reduction in other benefits (e.g. rent increases, decreases in SNAP). The MMT funds were considered to be “additional income” rather than supplementary support. This was a source of frustration. When income increases, government assistance often responds punitively by prematurely removing the support mothers require to advance and maintain the gains they have made.

“The government assistance, they want a piece of everything you get, literally. You cannot make a penny more without them wanting half of that penny. How do you want me to get ahead? I'm not saying I want to stay on your assistance, but how do you expect me to get ahead if I just got a job? Like I said, I *just* got a job after all this time. I got to catch up. **The government is built to hinder single mothers.**” - Cohort 2

Government Support, *continued*

The eligibility standards for public assistance need to be more sensitive to moms' financial situations. Revoking or reducing support at the first sign of or due to a temporary improvement in a mom's economic situation does not provide an adequate safety net as moms seek to increase their economic stability. As a result, the restrictive government support regulations inherently set moms up for failure rather than success by prematurely punishing moms for any economic advancements if they rely on the security of government assistance. These regulations also disincentivize moms who take economic risks for longer-term gains (e.g., enrolling in school or start a business). Overall, these restrictions undermine the deep will and desire mothers have for striving for more out of life and stifles their creativity.

Furthermore, mothers shared frustrations that public assistance programs are often difficult to navigate and required a significant amount of time and effort to access. They frequently found the processes and rules to be unclear, and the personnel to be difficult to interact with. It is worth noting that some mothers emphasized the stigma associated with receiving government assistance, sharing that as recipients of these programs, they are unfairly perceived as lazy and unwilling to work.

MMT alumni mothers desperately want others to understand that government support is not a luxury but a necessity for people in very challenging situations.

"People feel like everybody that's on stamps and stuff like that, they don't want work, they don't want to do nothing for themselves. But that's not the case. That is truly not the case. Some people just, **this is something they need to survive.**" - Cohort 2

"In [MMT], they **actually listen to us** and care about the issues that we face and don't just act as if they care. They don't get into your business or look down on you." - Cohort 3

Having to return to rely more heavily on public assistance again after MMT felt like a step backward for several moms. Financial independence is a significant goal for most of them, and it can be difficult to achieve when structural barriers continue to keep it out of reach. Although receiving MMT's supplemental income was a life-changing experience for program alumni, one of the hard realizations is that it takes time to build wealth, pay off debt, and learn the necessary skills to manage their resources in sustainable ways within a system that is constantly working against them. In many ways MMT helped the moms to "catch up" and many were able to "run ahead." Helping them *stay ahead* requires a longer-term investment via government-instituted guaranteed income and major policy changes in the punitive government support systems.

2021 Child Tax Credit Payments

In our interviews with moms, we asked about the child tax credit payments provided by the federal government in 2021, and how the payments impacted their lives. With the exception of a select few mothers (n=3) who stated that they did not receive the child tax credit, the majority of the respondents reported that the child tax credit payments were extremely beneficial. The child tax credit payments, like the MMT guaranteed income, provided supplemental funds to mothers, helping to offset their regular living expenses and meet the various needs of their children.

They also shared the significant loss they experienced when the child tax credit payments were discontinued. This emphasizes the significance of long-term guaranteed income programs for mothers as a **stabilizing force**, particularly those who are economically marginalized. The sense of economic security that these programs provide is crucial, and it has a significant impact on the overall wellness of their families

“My goal was to save [the child tax credit payments]. Initially this what I wanted to do. I want to pretend as if I wasn't getting them at all. But I wasn't receiving any food stamps at the time, so I just started using it to pay for groceries. And then eventually I ended up needing them because I was saving some of it and using some for groceries. My daughter ended up getting sick and we ended up catching covid. So it started to help pay for the bills that we had.” - *Cohort 2*

We see that, in some ways, the progress that moms made during MMT was hindered by racist and sexist structural inequities in the labor market, housing, opportunities for building wealth, government programs, and other factors related to social mobility. Within the intersection of multiple oppressions, however, MMT alumni moms continue to persist in crafting pathways to financial well-being.

“The confidence that I had [during MMT], I still was able to carry it on through now. But it also just let me know that even though struggles can come about on you, you can always change it. You just have to strive to do it. **I still have the level of confidence, but I do know that with the confidence that they gave me back in the program, that even if I run into a bumper in the road, I can strive and try a little harder to reach that confidence again.** To just don't throw the towel in. That's what MMT gave me.” - *Cohort 2*

CONCLUSION

MMT moms are lifelong builders

MMT Alumni moms have persisted in their goals of building structures where their families can grow and thrive. Although their challenges and accomplishments varied during and after the program, **all moms acknowledged the transformation they experienced due to MMT.** The undeniable improvements in confidence, self-efficacy, parenting efficacy, finance management, and mental health catalyzed moms' motivation to continue striving for upward mobility.

Positive changes for moms translate to significant and long-lasting benefits for children.

During the MMT program year, children reap the benefits of life-enhancing experiences. And while some of the concrete experiences (e.g., extracurricular activities, travel) are not readily accessible once the MMT funds stop, the invaluable rewards - expanded outlook of life, increased social capital, increased financial awareness, and improved relationship with parents - persist beyond one year of guaranteed income.

With limited external support, **some of the most critical facilitators of change lie within.** Self-efficacy, an intrapersonal tool that MMT helped to sharpen, was a key part of many of the positive changes. This belief that they are capable of overcoming challenges to reach their goals is a critical piece of what keeps moms going despite the monumental challenges on their path.

The biggest barriers to financial stability and upward mobility are structural. Government assistance does not always fully meet moms' needs and punitive policies stifle their growth. Although most alumni moms are employed, the lack of livable wages and accommodations for parents in the workplace makes it difficult to progress toward financial stability.

Despite pervasive inequities and structural barriers, **holistic guaranteed income programs like MMT provide the support and opportunities moms need to build better lives.** MMT gave mothers the feeling that they were trusted to know what was best for their families. **Empathy, dependability, trust, and dignity distinguish MMT from other types of support.** By focusing on the humanity of Black mothers, listening to their concerns, and meeting them where they are, MMT sets a standard for guaranteed income.

In our quest to amplify moms' voices, we learned that they long to be seen and heard. **They want to be trusted to make good decisions for their families.** They want timely and accessible disbursements of support, which they view as a stepping stone to reaching their goals of independence and self-sufficiency. They want to be financially secure without jeopardizing their relationship with their children. They want to be protected from inherently demoralizing policies associated with public assistance and unpredictable economic downturns such as inflation.

Guaranteed income programs such as MMT that are grounded in trust and dignity provide a model for the necessary support that these mothers need to thrive. However, sustained financial mobility requires major policy changes and structural shifts. While the programmatic impact of MMT can provide a significant springboard for mothers, restructured government support systems are needed to sustain the positive momentum.

A PATH FORWARD

Summary of Recommendations

Below is a summary of recommendations and future directions. The following pages offer more detail, rationale, and key insights gleaned from this Alumni Study.

1

Policy-makers must consider multi-year federal guaranteed income programs as a sustainable and transformative pathway to economic mobility and well-being for poor families in this country.

2

Government support systems should reassess eligibility requirements, disbursement schedules, and operating procedures by listening to those they serve so that programs can truly alleviate the stress and function as a stepping stone rather than a stumbling block.

3

Public assistance programs must shift from the paternalistic and deficit-based perspective from which they are designed and implemented towards one that is asset- and trust based. This is imperative for long-term sustainable impact on the self-efficacy and financial stability of those being served.

4

Government programs should provide targeted financial support to those who have transitioned out of subsidized housing, that is easily accessible, serving as a financial buffer to these families as they acclimate to managing their homes independently.

5

While major changes in government safety net programs are needed, there continues to be a critical role that philanthropy and the overall guaranteed income community needs to fill.

6

Funders and guaranteed income programs should explore dual-generational perspectives in their pursuits of generating evidence and shifting narratives to enhance advocacy efforts for GI programs.

INSIGHTS & RECOMMENDATIONS

RESTRUCTURING THE CURRENT GOVERNMENT SAFETY NET PROGRAMS IS CRITICAL FOR SUSTAINABLE ECONOMIC GAINS FOR MOTHERS WHO ARE TRAPPED IN POVERTY

Findings from this study provide important insights into how government support systems are failing to provide assistance in ways that can truly support mothers to be on sustainable paths out of poverty. These insights have been translated into specific recommendations.

Insight #1: This Alumni Study strengthens the evidence for the transformative impacts of guaranteed income programs.

Findings from evaluations of MMT show that receiving \$1000 monthly for one year can have a significant and immediate effect on the lives and well-being of Black mothers and their children who have been forced into poverty by racist and sexist social structures. The long-term effects on self-efficacy, confidence, and parental efficacy are of monumental significance as they are linked to several financial stability indicators and to the quality of parent-child relationships. The results of this study also show that guaranteed income for a one-year period had a more lasting effect on the lives of mothers who took part in the program before the COVID-19 pandemic and high inflation rates. Alternatively, for mothers who participated in the post-COVID-19 economy, one year of guaranteed income was not long enough to create the same long-term changes in terms of financial stability and mobility. **This suggests that in the current economic context, privately funded, time-bound guaranteed income programs need to be supported by longer-term cash policies based on the specific circumstances mothers are navigating.**

MMT gave moms an initial boost to reach financial stability. However, by the end of the year, many moms were not yet done building opportunities for long-term financial growth through education and advances in employment. They were not finished constructing their foundation for escaping poverty and building wealth. Moms saw the financial safety net they created during MMT participation as the first step to economic mobility, but the short length of the program meant the backslide to poverty was right on their heels. While some moms were not in financial crisis post-MMT participation, their trajectory to economic mobility had plateaued as most of their income went to paying bills and meeting day-to-day expenses.

Additionally, the Child Tax Credit (CTC) payments temporarily instituted by the federal government provided similar support to mothers as the MMT guaranteed income. The one difference and benefit of the CTC was that these payments did not negatively affect the other government support mothers were receiving. The unrestricted nature of the CTC allowed mothers to allocate the funds according to their households' specific needs, which according to this study, they found to be incredibly helpful. The accessibility and reliability of the monthly disbursement of the CTC were also features that mothers deemed valuable, highlighting its strengths similar to those moms named for the MMT program.

RECOMMENDATION #1

Policy-makers must consider multi-year federal guaranteed income programs as a sustainable and transformative pathway to economic mobility and well-being for poor families in this country.

A federal guaranteed income program has the potential to transform the legacy of systemic racial and economic inequities for low-income families. This is especially true for Black mothers, who as a population have been maximally marginalized. A federal guaranteed income program would bolster the efforts of mothers like the MMT program participants, toward financial stability in a more robust way. By taking a strengths-based approach that trusts mothers as the experts on their own lives and that of their children, **a federal guaranteed income program that is not time-limited and is instead based on the specific circumstances of the mothers** (e.g. access to living wages, affordable and quality child-care, and support for mental and physical health) would provide the much needed stepping stone mothers living in poverty require to change their trajectories.

A comprehensive federal guaranteed income program that builds on the lessons from the MMT program and works at scale, could impact the lives of mothers trapped in poverty across the entire nation. In addition, it is imperative for federal and state governments to consider how they can institutionalize policies such as the Child Tax Credit, enacted under The American Rescue Act, as a more permanent and consistent means of supporting economically marginalized families. These types of changes would contribute to the permanent transition out of poverty.

Insight #2: The current deficit-based government support systems are designed to keep mothers trapped in poverty.

Government support programs play an indispensable role in enabling many mothers to afford the bare necessities, keep a roof over their heads, and feed their families. While mothers express gratitude for the much-needed security provided by these programs, they also offer grounded criticism regarding the manner in which the support is implemented. Evidence from this study demonstrates that mothers frequently encounter needlessly challenging eligibility criteria, resulting in a cumbersome process to obtain assistance. With the slightest improvements in their economic situation, they are penalized with assistance being taken away prematurely. The bureaucratic red tape and overly restrictive eligibility requirements impose an undue burden on mothers. Revoking or reducing support at the first sign of temporary improvements in a mom's economic situation does not provide an adequate safety net as moms seek to increase their stability. As a result, the restrictive government support regulations inherently set moms up for failure rather than success by punishing moms for any economic advancements. These regulations also disincentivize moms who take economic risks for longer-term gains (e.g. starting a business or enrolling in an education program). Overall, these restrictions undermine the deep desire mothers have for striving for more out of life and stifles their creativity.

RECOMMENDATION #2

Government support systems should reassess their program eligibility requirements, disbursement schedules, and operating procedures by listening to those they serve so programs can truly alleviate the stress and function as a stepping stone toward economic stability, rather than a stumbling block.

To offer genuine support to mothers, government support systems must adapt their practices by prioritizing humanity. Recipients should not be penalized for making efforts to improve.

Efforts for advancement need time to take root. Mothers deserve adequate time and safety nets to climb out of the unfair economic disadvantages they face, such as jobs that pay below living wages, predatory loans, lack of savings and emergency funds, or poor credit scores. This requires shifting regulations so mothers are able to maintain their government supports until they have arrived at and are able to maintain a decent standard of living.

Policies must change in ways that accurately reflect the realities of the mothers' lives to promote sustainable economic gains. To accomplish this, government support systems must actively engage the expertise of mothers who access their services in the design of their programs. As experts of their own experiences, mothers who are economically marginalized are uniquely positioned to articulate their needs, in contrast to having their needs defined for them by others. By creating space for mothers to operate as co-designers of government support programs, both the program and the mothers they serve stand to benefit via the development of more effective programs that truly address the needs of the population they serve. This approach also fosters a sense of agency among the mothers who are served, as they are empowered to participate in the design of programs that are responsive to their needs.

Insight #3: MMT has a clear and strong long-term impact on self-efficacy, confidence, and motivation, which are intrinsically linked to financial strides. MMT serves as a model for community-based programming that builds on the self-efficacy of mothers by providing support that prioritizes agency and dignity. This stands in contrast to the deficit-based approach of public benefits programs that demotivate and demoralize.

Previous MMT evaluations and other existing research [17] have illustrated the links between guaranteed income, agency, and improved mental health during program participation. This study further illustrates how, even after MMT, most moms continued to express belief in their ability to achieve goals and overcome challenges. Self-efficacy is critical as it is significantly linked to financial stability. There is a bidirectional association, whereby moms' existing internal belief in self can be nurtured and bolstered as they interact with safety net programs, and this interaction is a key ingredient for sustainable change.

MMT reinforced mothers' confidence and self-efficacy via not only the guaranteed income but also through the types of supplementary support that was provided. Mothers spoke highly of MMT workshops, which served as spaces for strengthening financial skills and personal growth. In addition, moms were pleasantly surprised about the unexpected benefits of finding a community of mothers through their participation in the MMT program. They felt seen, heard, and supported with the other moms. MMT mothers also appreciated the concern and respect shown to them by Springboard staff. Mothers recalled Springboard staff visiting their homes, assisting them in times of crisis, and leading stimulating group discussions.

In contrast, current government social safety net supports are often accompanied by paternalistic requirements to attend parenting and life-skills classes and assumptions that low-income mothers don't know how to be good parents. They don't acknowledge or appreciate the internal strengths and knowledge the mothers possess, and ignore the impacts of the trauma moms face on a regular basis. Being seen as "less than" or "incapable" by those providing the safety net supports has negative effects on confidence and self-efficacy.

RECOMMENDATION #3

Public assistance programs must shift from the paternalistic and deficit-based perspective towards one that is asset- and trust-based. This is imperative for long-term sustainable impact on the self-efficacy and financial stability of those being served.

While public benefits programs approach mothers from a paternalistic and deficit-based perspective, there is an opportunity for these programs to learn from community-based organizations such as [Springboard to Opportunities](#) to take an asset-based approach that works in partnership with mothers and recognizes their inherent strengths and dignity.

The MMT program has demonstrated the impact of guaranteed income that is fortified with community and social support. Moms' high self-efficacy during and after program participation supports STO's call for striving toward holistic family prosperity beyond just financial prosperity. In addition to MMT, STO has demonstrated, through its [MISS](#) program, the imperative for guaranteed income programs that are paired with community building and self-care programming to maximize positive transformations for mothers and their children [18].

Government benefits programs should consider incorporating opt-in community support groups that focus on building support networks among program participants where mothers can learn from each other and build relationships. Programs should also provide accessible space and resources for mothers to participate in culturally-relevant self-care programming. These should not be "required" and mothers should be trusted to access the resources they need and are able to attend based on their specific circumstances.

Insight #4: The first few years after moving out of subsidized housing can be a vulnerable time for low-income mothers and they need targeted support during this transition.

One-third of MMT program alumni were able to transition out of public housing, providing compelling evidence that economic support for marginalized communities can indeed enhance their quality of life. For the majority of the mothers in MMT, the goal of moving out of public housing was a key objective, and the realization of this objective by a third of program alumni is indeed commendable. Nevertheless, despite the triumph of transitioning out of public housing, moms face some specific challenges. Living in housing that is no-longer income based creates extra vulnerability to unstable employment situations and unexpected crises that impact the regular income that mothers require to maintain their housing. Additionally, outside of subsidized housing, mothers no longer have access to support organizations like STO that provide a plethora of case-specific resources.

RECOMMENDATION #4

Government programs should provide targeted financial support to those who have transitioned out of subsidized housing that is easily accessible, serving as a financial buffer to these families as they acclimate to managing their homes independently.

There is a need for government-instituted initiatives that offer focused assistance to families who have moved out of public housing to ease their transition and to protect against evictions and utility cutoffs, enabling them to sustain their progress and move forward without setbacks. This approach would be motivating and would foster a sense of agency among the families as they continue striving for their economic and housing stability and promote sustainable outcomes.

PHILANTHROPIC INSTITUTIONS HAVE A CRITICAL ROLE TO PLAY OFFERING SUPPORT TO GUARANTEED INCOME PROGRAMS AND ADVOCATES IN THE ABSENCE OF GOVERNMENT RESTRUCTURING.

Insight #5: Guaranteed income programs, like MMT, that are funded by philanthropic institutions, are examples of how private funders can support organizations to develop community-led programming.

Programs like MMT are fundamental stepping stones towards continuing to support low-income Black mothers and their children in the absence of government safety nets that are asset-based. It is just as critical to resource evidence generation for continued advocacy to shift government structures and systems as the GI community is a fast-growing eco-system in which learning and building programs that can be most transformative continue to be important.

RECOMMENDATION #5

While major changes in government safety net programs are needed, there continues to be a critical role that philanthropy and the overall guaranteed income community needs to fill.

In the absence of the shifts recommended above, philanthropic institutions need to support programs and community-based organizations that are filling the gaps to continue implementing and generating evidence for guaranteed income programs that build and expand on the learnings from this study.

Insight #6: The full scope of the impact of guaranteed income cannot be adequately understood without a dual-generational lens.

This MMT Alumni Study has highlighted the importance of amplifying the voices of both mothers and their children as recipients of guaranteed income. Children are significantly affected by the low-income status of their households, and as such, they experience the positive impact of the guaranteed income received by their mothers. Neglecting to intentionally capture the perspectives of the children would result in a missed opportunity to understand the complete extent of the impact that guaranteed income provides. Some mothers highlighted their efforts to protect their children from the financial struggles they face on a daily basis. However, the data indicates that the children are cognizant of their mothers' financial difficulties; and they are also cognizant of the changes that cash infusion provides.

RECOMMENDATION #6

Funders and guaranteed income programs should explore dual-generational perspectives in their pursuits of generating evidence and shifting narratives to enhance advocacy efforts for GI programs.

Proponents of guaranteed income know well that [shifting narratives around financial insecurity is a critical part of advocacy](#). Therefore, including the voices and experiences of all those who benefit from these programs is crucial in strengthening and completing the narrative. There is a pressing need to counter the pejorative attitudes toward cash transfer programs by disseminating stories that center the voices of the recipients and their children by supporting research that emphasizes the humanity and dignity of all who benefit.

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With Gratitude,
Social Insights Research



**Participants provided consent for all images and names used in this report .*



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