

# MAGNOLIA MOTHER'S TRUST 2021-2022 EVALUATION REPORT

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PRESENTED TO SPRINGBOARD TO OPPORTUNITIES

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# TABLE OF CONTENTS

<b>3</b>	INTRODUCTION
<b>7</b>	EVALUATION DESIGN
<b>11</b>	COHORT DEMOGRAPHICS
<b>12</b>	EVALUATION FINDINGS
<b>46</b>	SUMMARY OF FINDINGS
<b>48</b>	IMPLICATIONS AND RECOMMENDATIONS
<b>52</b>	CONCLUSION

# INTRODUCTION

In recent years, there has been a resurgence of interest in guaranteed income programs in US social policy debate. Scholars define guaranteed income as "a type of cash transfer program that provides continuous unconditional cash transfers to individuals or households." There are many models for guaranteed income programs, but they generally have three core components:

1. Provision of **recurring** cash transfers (provided on a regular basis)
2. The cash is **unrestricted** (recipients use the funds at their discretion), and
3. The cash is **unconditional** (no specific activity is required on the part of the recipient to qualify).

Several guaranteed income programs have emerged in the last few years, particularly in response to the pervasiveness of income inequality highlighted by the COVID-19 pandemic. Low-wage workers were disproportionately affected by the COVID-19 pandemic and the resulting lockdowns, which increased the need for social support systems to combat poverty.

Evidence from research on guaranteed income programs is generally positive, with findings that such interventions alleviate poverty and improve health and education outcomes while having little impact on the labor market. Moreover, in response to the economic devastation caused by the pandemic, the United States approved economic relief packages that included multiple one-time payments and tax credits to keep





families from falling into poverty. These economic relief packages, such as the expanded Child Tax Credit, were expected to benefit 80% of low-income households with children by providing a maximum of \$3,600 per child under the age of six and a maximum of \$3,000 per child aged seven to seventeen. However, this relief was only available to households that had filed a tax return or submitted their information to the IRS as a non-filer, which significantly limited the reach of this social policy. This has shed additional light on how alternative unrestricted funding can cast a wider net and reach the most vulnerable among us.

Unlike the majority of guaranteed income programs that have emerged in the last few years in the U.S, the Magnolia Mother's Trust (MMT) program, launched by Springboard to Opportunities (STO) in 2018, has run continuously and is the most well-established guaranteed income pilot program in the nation. The MMT program was the first of its kind and serves as an exemplar.

STO started the MMT program by providing \$1,000 in unconditional guaranteed income for a year to 20 low-income single Black

mothers selected via lottery from across the four subsidized housing communities where STO was working. A few of the outcomes of that first year of the MMT program included participants being able to open savings accounts, consolidate debts, and invest in their own education.

The following year, in 2020, at the onset of the Covid-19 pandemic, the MMT program expanded significantly, to provide \$1,000 per month for a year to 110 mothers. The program also added a component where it opened and seeded savings accounts for each participating mother's child under the age of 18. In addition to the funds provided, mothers could attend monthly meetings to increase social capital, strengthen community, and develop leadership skills.

The 2021-2022 cohort of the MMT program is the third cohort. STO partnered with Social Insights to carry out a mixed-methods evaluation of this latest group of mothers. This report describes the cohort, explains the evaluation rationale and process, and presents the evaluation findings, organized by evaluation questions.



## 2021-2022 MAGNOLIA MOTHERS TRUST PROGRAM COHORT

The 2021-2022 cohort of the MMT program ran from May 2021 until April 2022. Similar to previous cohorts of the program, the eligibility criteria included:

- Black mother with a child age 18 or under
- Age 21 to 45
- Currently residing in 1 of the 4 subsidized housing communities STO serves
- In good standing at the housing community (i.e. not in process of being evicted)
- At least one prior interaction with the STO Community Specialist assigned to their housing community

The additional eligibility requirement of interaction with an STO Community Specialist was introduced for the 2020-2021 cohort. At the onset of the pandemic in March 2020, the Community Specialists were already working extensively with all residents (not just MMT participants) on housing stability, helping to provide basic needs, and offering different opportunities and programs to help them work towards their goals. Consequently, by the time the 2021-2022 MMT cohort launched, most of the mothers had already been receiving some support from STO via the Community Specialists.

The full cohort consisted of 95 mothers who completed the year-long program.

# 2021-2022 MAGNOLIA MOTHERS TRUST PROGRAM COMPONENTS

- \$1,000 of unconditional, no strings attached, guaranteed income every month for 12 months via direct deposit. (A handful of mothers were unbanked when the program started and was provided assistance to set up their direct deposit appropriately).
- The opportunity to open college savings accounts (529 plan) for each child under the age of 18, and a \$1000 seed deposit in each savings account by STO.
- Access to a community specialist for general support. (MMT participants who remain residents in the housing communities participate in monthly check-ins with the community specialists to facilitate the program's responsiveness to their needs).
- Access to a social worker or crisis support personnel to assist with goal-setting or crisis management as needed.
- Access to further support through the MMT coordinator especially with regards to logistics and paperwork assistance, in addition to one-on-one support as needed by all MMT staff.
- Monthly virtual or in-person educational/learning convenings that covered topics such as financial literacy, homeownership, and self-care.
- Family gatherings (when possible dependent on COVID-19 rates) such as a family fun day held in the summer, and a Trick-or-Treat event that was held in the fall.
- Access to a virtual community of all cohort mothers via a group chat messaging platform.
- Invited opportunities to participate in compensated storytelling media opportunities to foster self-advocacy as the need for representation arose.



## EVALUATION QUESTIONS

1

What is the reality, beauty, and complexity of the day-to-day lives of MMT program participant moms and their children?

2

What aspects of the MMT program approach are working well and how is the MMT program different from other guaranteed income programs?

3

What are the pathways via which MMT participants are experiencing changes?

4

What is the impact of participation in the MMT program on the overall lives of the mothers and their children, including their financial and housing context, and their physical and mental wellbeing and resilience?

5

How do MMT program participants experience interactions with the existing social safety systems?



## EVALUATION APPROACH AND DESIGN

In addition to answering the evaluation questions, the goal of this evaluation is to paint a canvas that captures the complexity of MMT mothers' daily lives, honors the beauty of their efforts and sacrifices, and highlights their voices so that organizations like STO, other social services organizations, policymakers, and society as a whole can better understand the realities of single Black mothers in low-income housing, and the impact of unconditional cash programs.

This evaluation was designed to center and amplify the voices of the MMT program participants, to develop a rooted counter-narrative to the myths that have been methodically deployed to justify the two-tiered system of social policies that are currently in place. The evaluators envision MMT families not as objects of inquiry, but as vibrant experts in their own lives. To this end, the evaluation team included a community liaison to support evaluation participants throughout the process and increase the level of engagement with participatory approaches.



The evaluation approach employed a variety of rigorous methods to holistically capture the nuance that defines the experiences of the MMT mothers. This meant accounting for the individual and systemic barriers MMT mothers have to navigate while also being sensitive to the meaningful gains and successes that have occurred along the way.

# EVALUATION METHODS

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THIS EVALUATION USED A LONGITUDINAL MIXED-METHODS DESIGN WITH AN EMPHASIS ON QUALITATIVE DATA TO CENTER AND AMPLIFY MMT PARTICIPANTS' VOICES.

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## QUALITATIVE INTERVIEWS

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Six former MMT program participants from previous cohorts were recruited and trained to conduct one-on-one semi-structured qualitative interviews with a subset of 2021 - 2022 cohort moms (n=22). Interviewers received intensive paid training and unlimited support from Social Insights. Interviewers also provided input into the final interview questionnaire. Having former MMT moms lead the interviews was ideal because they possessed an intimate understanding of the program participants' lived experiences and could more easily establish trust and rapport in the interview and elicit nuanced responses. The interviews allowed us to probe deeper and validate the data collected from survey responses, EMA, and Photovoice submissions. In addition, this method provided a way to further clarify and contextualize our interpretation of the program findings and to lift up the narratives of the participant mothers.

## SURVEYS

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All moms in the cohort were invited to complete two surveys- one at the beginning of the program (i.e. baseline) and the other at the end of the program (i.e. endline). Eighty-four mothers (out of 95 cohort participants) completed both baseline and endline surveys.

Survey sections included demographics, poverty indicators (consisting of questions about education, housing, food security, transportation, and ability to provide for the family), physical and mental health, housing, social services, budget and finances, and program satisfaction. Data analyses included a comparison of baseline and endline data to assess changes as a result of MMT participation.

## ECOLOGICAL MOMENTARY ASSESSMENTS

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All moms were invited to participate in ecological momentary assessments (EMA). EMA is an intensive longitudinal data method that can flexibly capture both qualitative and quantitative measures of interest. The evaluation team structured the MMT EMA to allow moms to respond to survey prompts from the convenience of their mobile phones.

The EMA approach was ideal for this evaluation as it allowed for the examination of processes in real-time, and in the contexts in which they occur, thus helping us to better understand the richness and complexity of the mothers' lives without being too invasive. Once a month, the mothers received a link to survey prompts including:

- one to two open-ended questions about their progress (video and/or text responses were possible).
- a brief visual measure of their current emotional state with three questions:
  1. How do you feel?
  2. How strong is that feeling?
  3. How powerful do you feel?

## PHOTOVOICE

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All moms were invited to participate in photovoice, a qualitative community participatory research method that combines photography with verbal processing and uses storytelling to promote self-advocacy. Photovoice was coupled with the EMA data collection. For 6 months (July through December of 2021), we asked moms to share 1-3 photos using their mobile device with a brief explanation of the context of each photo submitted via text/audio/video in response to different prompts. Moms were able to share in real-time what their lives looked like and how the program had impacted them and their children. (Please note that this report only includes photos of moms who consented to their submissions being published).

## DOCUMENT REVIEW

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The Social Insights team conducted a thorough document review to help provide context for the evaluation. The team reviewed:

- current literature and policy
- program documents provided by MMT staff including past quantitative evaluations and reports

This background research provided insight for evaluation implementation and helped the team establish the evaluation questions, develop methodologies, and assess MMT processes and outcomes.



# COHORT DEMOGRAPHICS

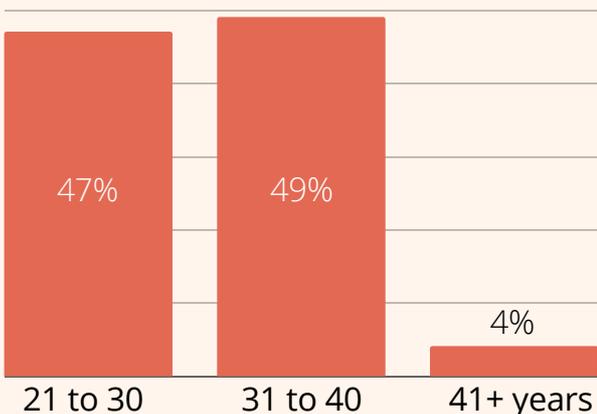
The evaluation team presented a baseline report in May of 2021. There were a total of **95 mothers who completed the year-long program**. The tables shown include data for mothers who completed both the baseline and endline surveys (**n=84**). Eight moms gave birth to a new child during the program year.

**32** Average Age  
range: 21 to 42 years

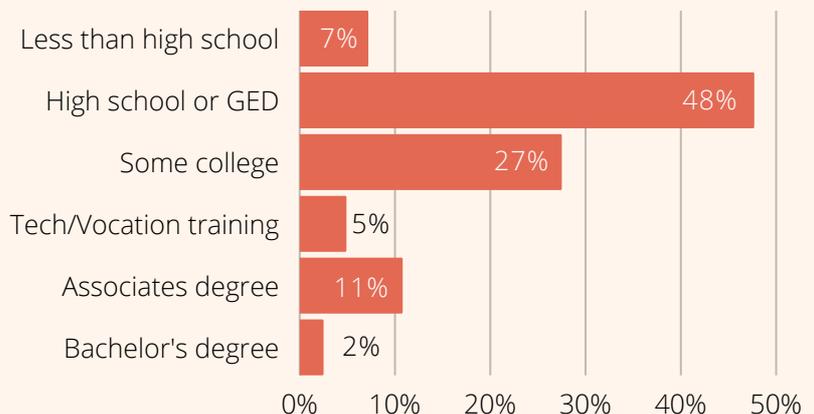
**59%** of moms had at least one child under 5 years old

**2** Average number of children in each household

**51%** of moms completed education above high school level



**Age**



**Education**



## EVALUATION FINDINGS

### Q1

What is the reality, beauty, and complexity of the day-to-day lives of MMT program participant moms and their children?

Imagine the smile of an elementary school-aged child wearing a sports jersey for the very first time. As they excitedly prepare to kick off their first game, all of the seasons they couldn't afford equipment and registration fees and all of the lost time with classmates and peers due to the pandemic disappeared. At that moment, all that matters is the teary smile upon the face of a hard-working mom who was able to bring simple joy to her child amidst all too often harsh, complicated circumstances.

***Child is happy and therefore, so too is mom.***

This is one of the many stories captured and celebrated within this evaluation report. We begin with one of the so many powerful stories to situate the perspective leveraged throughout this evaluation.



In the face of tragedy, uncertainty, and incredible difficulty, MMT program participants and their children have also enjoyed quiet, powerful moments of quality time, connection, and happiness. Time and time again, the same pattern re-emerges—happy child, happy mother. Throughout this evaluation report, we seek to leverage this perspective so that the ever-present selflessness and resilience of the mothers shine through their experiences, both difficult and uplifting.

# EVALUATION FINDINGS

It was critical for this evaluation to understand who MMT moms were, both within and beyond their demographic data. In beginning to capture who they are and how they see themselves, the figure to the right reflects the words and phrases moms used most often when describing their identities and everyday lives. Across deeply personal interviews and the stories shared through monthly data collection points, **moms made it clear that their love for their children was at the center of who they are, how they think about the world around them, and their guiding “why” for persevering through challenging circumstances.**



While MMT moms shared countless stories about the difficulties they have and continue to face, many of which are highlighted in subsequent sections as it pertains to informing programs like Springboard which assist them, this was not what moms most wanted others to know about their experiences. Instead, it was what the women felt was the stigma and misrepresentation of their character, their role as mothers and providers, and their commitment to providing better lives for their families. Reflected in the table below, MMT participants identified four key domains where they believed others were either misinformed about their lives and/or critical insights they wished others knew about them and their experiences. As the exemplar quotes clearly depict, these mothers have their own ways of providing for their families amidst extremely challenging circumstances and have had to redefine what being a good mother and provider means within their context. It was critical for the evaluation team to keep these understandings in mind and incorporate them into thinking through each aspect of our findings and analysis. Across each of the subsequent evaluation questions, particular attention has been given to highlight these domains as ways of better understanding how MMT moms experienced and benefited from the program, which aspects of their lives were most impacted and why, and how these impacts trickle down to influence their children and families over time.

# EVALUATION FINDINGS

## Q1

What is the reality, beauty, and complexity of the day-to-day lives of MMT program participant moms and their children?

**Being a good mother despite challenging circumstances**

"When it was just me and my child and I was standing in black mold, it looked like I was the cause of it and how the house looked, and while I tried to keep it up, or how my household smelled like bleach, dish detergent to try to get the black mold to stay away, somebody did look at me a little weird. Like "She ain't keeping my house upright because she got black mold, or she was still living in this infested place." It wasn't that. It was that I didn't have the funds to move out this place."

"I mean, some people stereotype a woman or moms with children receiving funds, like we just wanna stay in the same situation. So, if you're not educated, I guess they're thinking your children aren't educated enough because you can't teach them, and it's not true."

**Strength-based approaches to relating and disciplining their children**

"I feel like a lot of people get it wrong thinking that every single mom is just raising their kid, you know, a certain kind of way... I just feel like they're getting it wrong because some mothers are really trying to teach their kids better things than how they were taught. A lot of people just look at single moms as these weak individuals and we really are strong. We're still trying. We're still not giving up and teaching our kids to live a better life."

**Being hard-working while receiving/using support services and benefits**

"They kind of got this misconception, "You got your children living in projects, you know, you live in a project, you should do better". I can't change it because that's how it is. This is where I stay. People get this misconception saying that "Oh you live out there, your rent must be \$1." No, it's not. I pay. I have a job. I work and I get my MMT funds. I've got to work every day. I pay my rent and my bills. I care about this."

**Being able to take care of many people and responsibilities and needing more understanding and support**

"I'm supposed to like be there for everybody when I need people. For instance, if my brother needs money wired but doesn't have no job but they know I'm getting this income, they come asking me for help. I got 4 kids and I wish they understood that. I always help y'all when y'all don't help me...I'm trying to be there for my children because they need me, and they keep taking for me and my kid when I'm the one that actually needs the help."

"They don't give us enough credit because being a single mom, it's a lot. We've taken on two roles, three roles: mom, dad, the provider. I think we're strong. We're superwomen because it is not easy to try to have your head together, especially if you're stressed about bills or other things, and then try to be on the level with your kids and they stressing sometimes. It's not easy."



## EVALUATION FINDINGS

### Q2

What aspects of the MMT program approach are working well and how is the MMT program different from other guaranteed income programs?

**Based on a review of similar guaranteed income programs, some of the key components that distinguish the MMT program include:**

- 1: The social support that the program provides beyond the cash via monthly educational meetings and resources on topics like money management.
- 2: The virtual community for the participants to connect with each other via group chat.
- 3: The access to the MMT staff.
- 4: Compared to other programs, the \$1000/month provided by MMT is on the higher end as most other programs provide \$500/month.
- 5: The centering of Black single mothers.
- 6: The college savings account for each child under 18 is especially unique in attempting to combat poverty on a multi-generational front.

# EVALUATION FINDINGS

Additionally, while the core of the MMT program is the unconditional cash component, the program is nested within STO's broader programming in the housing communities, and each year STO adjusts its offerings in each community based on the community blueprint.

In any program, there is "what" the program is delivering and "how" they are delivering program activities. Both of these are important in differentiating the MMT program. The delivery of the MMT program is intentionally very different from other, mostly government, programs. For example, in addition to the cash being guaranteed and unconditional, MMT program participants are also not required to fill out lengthy applications or pages of questions to be able to participate in the program.

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*"I feel free with it. I mean I had never-- It was just- I mean I just did stuff with my baby. They never made me feel like I had to do a certain thing with it. So I always gotta be free once I was-- Because nobody ever said... you gotta spend it like this. You have to get more receipts for this. You have to do this."*

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The mothers also spoke about how surprised and appreciative they were that the program trusted them to know what is best for themselves and their families and did not create barriers by requiring complicated eligibility criteria. Some mothers who are wary and hesitant to access other programs due to what they described as "shame" and/or "pride" spoke about how they were willing to participate in the MMT program because of how it is set up and how the staff interacted with them.



# EVALUATION FINDINGS

## Q2

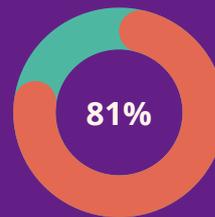
What aspects of the MMT program approach are working well and how is the MMT program different from other guaranteed income programs

### MMT STAFF

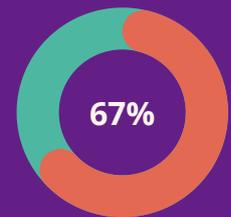
The MMT mothers consistently spoke about how much they appreciated the thoughtfulness and care with which they were treated by the MMT staff.

About a third (30%) of moms shared that MMT staff are the best part of the program. They describe the staff as caring, kind, responsive, and helpful. The table below shows some of the other ways the mothers described their interactions with the staff.

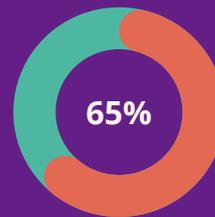
Program participants specifically highlighted the support that they received from the Springboard staff, explaining that they deeply appreciated the weekly and monthly check-ins. One mother spoke about how she had mentioned in the virtual group chat that she was having a hard time after her mother had passed and that an MMT staff person called to check on her and how impactful that was for her.



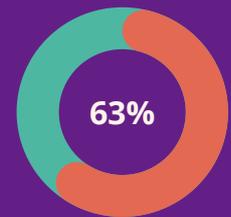
Helpful



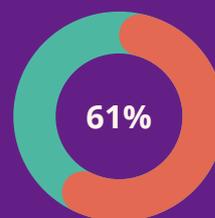
Understanding



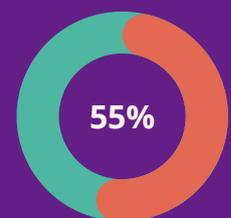
Respectful



Reliable



Responsive



Patient

**“The best thing about MMT is that people really care. No matter how down you get it helps you know there is a better tomorrow. No matter how alone you may feel, I’m not alone.**

**And thanks to MMT I’m a changed person and I want to be able to help people like myself one day.”**

**“They’re like really nice people. And when I was going through a little stage, and I was reaching out to them and telling them about it, they would keep me on a positive impact, text nice things in the group chat. Just always, you know, being positive. And sometimes people need that. Like, you know, you never know where people mind at. You know never know what they got going on, and it’s personalized so a text or a little call or anything helps people out.”**

## Q2

What aspects of the MMT program approach are working well and how is the MMT program different from other guaranteed income programs

### EDUCATION SESSIONS

The subset of MMT mothers who were able to attend one or more of the virtual educational sessions highlighted how much they appreciated those opportunities and the information they received on topics like saving and financial literacy, self-care practices such as breathing exercises that they have incorporated in their own self-care toolkit, and emotion management.

*"The zoom meeting be uplifting sometimes. Because you feel loved with all the warm smiles and information that be given."*

*"I like those questions they ask. They need to keep doing that, like how are you feeling? Are you feeling strong? The little circle motion? I like that. That was nice because when I got done, I was feeling strong. Like I just hit this strong button! I better come on! ... That made me feel like somebody care, that there are people out here that really care. And regardless of how I ever felt about people not caring and they all about themselves, that's not true. That's not true at all. I realized that"*

*"The outreach, the videos, the Zoom, all of that stuff really helps. And then you get to see how people really feel when they talk and you see how people's perspectives are on their life."*

*"[The program is about] accepting you as a person of business...helping you to learn how to build financially, physically, and emotionally... it'll help you out but it is also the type of program that help you build yourself up, to get you out, to get you to a better place."*

### OTHER SUPPORTS

Participants rated how helpful MMT program support services were (n=84). While a small subset of the mothers reported accessing the additional supports provided by the MMT program (see table for details), of those who accessed them, the large majority of them reported finding the supports somewhat or very helpful. Additionally, 41.5% of the mothers reported participating in policy papers, interviews, and/or webinars, and 31.7% of the mothers reported participating in media interviews.

Types of Supports	% who rated somewhat or very helpful
referrals to different social services	100.0%
virtual connections with other mothers	96.6%
job search information	96.2%
in-person connections with other moms	93.3%
housing/relocation information	90.0%

## CONNECTION WITH OTHER MMT MOMS

Many of the mothers shared via the EMA and the qualitative interviews how much they valued the virtual group chat the MMT program had set up to connect the mothers in the cohort. Some mentioned how this was especially helpful during the pandemic. In this shared space moms enjoyed receiving motivational and uplifting quotes, information about various topics such as self-care and back-to-school deals to name a few, and where moms would check in on each other. Moms described their virtual community as nonjudgmental, positive, uplifting, and empowering.

*"When we texting in the Groupme, you know, some of the mothers be going through that little phase and they send out encouraging words, especially in the morning times, they give out the best morning messages to get your day started."*

*"You know, being in the group chat, it kind of makes me open up a little bit, because the ladies text in the group about so many issues. Like some of them are so open, and when you can just relate to something, it's just kind of easier to talk about stuff... so just being able to do that is something that has changed positively in my life, because it makes me be a little bit more social...Yeah, it's almost like a sisterhood, you know?"*



*"...chatting with everyone about self care...has help[ed] me a in so many great ways, [it] has help[ed] me not to be afraid to talk in front of people. [!] got my sense of self back."*

## CONNECTION WITH OTHER MMT MOMS (CONTINUED)

**The MMT mothers overwhelmingly reported having an overall positive experience among their cohort peers. Based on their responses, a valuable characteristic of their community was how much they could see themselves in each other; they often lifted up how relatable they found their fellow peers. They also reported that they enjoyed learning from the different perspectives that their fellow moms were able to offer and how they were able to connect because of their shared experiences.**

Although most moms actively engaged with each other in the virtual space of GroupMe or the monthly zoom meetings, a few moms did report that they were very selective of the moms they chose to interact with or that they did not interact at all in the virtual space. These moms often cited having very busy schedules, having moved since being a part of the program, or just having a personal preference to keeping to themselves.

**Overall, 97.6% of the MMT program participants who responded to the post survey said they felt "somewhat" or "extremely supported" by MMT to meet their family's needs.**

While the turnout at the in-person events MMT hosted was low, those who did attend mentioned that they enjoyed the family gatherings, meet and greets, and other events that Springboard offered. Simultaneously, some moms reported that they wanted more in-person gatherings and thought that COVID-19 limited their ability to connect more deeply with each other. Overall, the low turn-out at the in-person events (which required vaccinations) was part of the many consequences of adapting programming in the context of the pandemic and very low vaccination rates (as per a poll the MMT program did with their participants).

Overall, in addition to the monthly stipends, the quality of the one-on-one interactions with Springboard staff and the spaces to connect with other MMT mothers appear to be the features of the MMT program that participants highlighted the most.

# EVALUATION FINDINGS

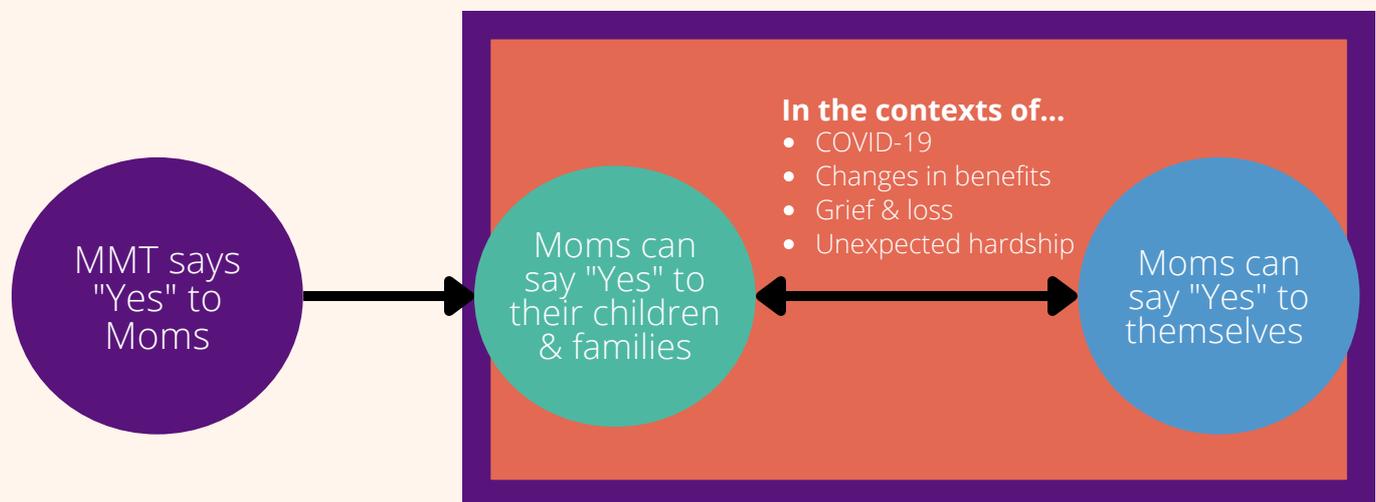
## Q3

What are the pathways via which MMT participants are experiencing changes?

While the quantitative data collected emphasized the observed impacts of MMT, the qualitative data focused on understanding how and why these changes were occurring for mothers and their families. In this section, a synthesis of interviews from a select portion of MMT moms and the monthly EMA responses submitted by all participants will be provided to identify and tease apart the specific mechanisms that best explain changes in moms' and children's perceptions, behaviors, and overall outlook and well-being over the course of the program. Relevant developmental literature will also be integrated to demonstrate how the experiences of the MMT participants align with current understandings of how best to improve maternal and child well-being while mitigating the stressors associated with financial hardships.



## OVERVIEW OF THEMATIC FINDINGS



Across the complex stories mothers shared through photos, EMA prompts, and through guided conversation with program alumni through the interview process, a consistent theme emerged: Magnolia Mother's Trust said "Yes!" to moms, which allowed them to say "Yes!" to their children, which ultimately led them to be able to say "Yes!" to themselves. The figure above captures this pathway, while also acknowledging the incredibly difficult contexts that accompanied moms' experiences in the MMT program. Most importantly, these experiences are all framed within the resilience, joy, and consistent selflessness seen in mothers throughout the myriad of circumstances they faced over the past year. Each section that follows provides a comprehensive overview of the arrows in this figure—in other words, explaining how acceptance into the MMT program led to bi-directional gains that were simultaneously changing the lives and opportunities of both mothers and their children.

# EVALUATION FINDINGS

## EXEMPLAR QUOTES ON MMT MOTHERS' ABILITY TO BETTER PROVIDE FOR THEIR CHILDREN

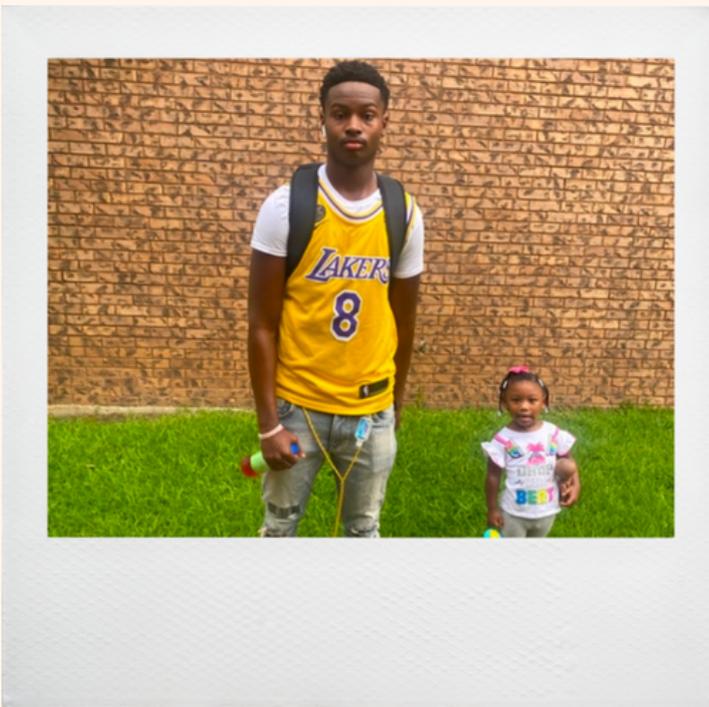
Themes - Moms' Ability to Provide for Children	Exemplar Quotes
Increased external resources	<p>"Well, I just feel like they're happier, you know, that they're doing something that they love; and they don't feel left out to see other kids to get to do things that they love and they're not because their mom don't have the money. But to see them be able to do that, I feel like they're a lot happier and they feel like their mom's support is able to support them. Because if you don't have that support, it kind of brings you down and keeps you in this dark space not having that as a child. Having that as a child I feel like really changes your attitude about life, and I really think they see a brighter future for themselves."</p>
Increased internal capacity	<p>"Definitely less stressful. It took a lot of stress away. Just not being able to be that all-around mom that you want to be, you want to give your kids the world, so just being able to take them out to eat or take them to Skyzone."</p>
New quality of life	<p>"I mean, just knowing that my baby realize she can get what she wants or need, for me it's a good thing and see that smile on her face or whatever. Like it just does something to my soul. It makes me happy. It makes me feel like I'm a good parent or whatever, you know, because you only get one mother. Her father is not in her life. So I will make sure I do the best for my child, be the best for my child, and lead my child in the right way."</p>

When moms were asked to reflect on where they saw changes in their lives because of their participation in the MMT program, the first and most consistent place they noticed was in the lives of their children and families. Interestingly, in early prompts of both the EMA data collection and within the interviews, MMT moms would frequently report not noticing significant changes in their own experiences. However, when asked about changes in their children, participants shared countless stories about the ways they had been able to better provide for them and how happy and less stressed this had made them. As seen in the next table, moms were especially sensitive to the specific ways they could say yes to their children in ways that prior to the program they either had to say no entirely in order to focus on immediate needs and/or were dependent on others to assist them in providing for their kids. This was also strongly exemplified in the photos and captions moms submitted that showcased their pride in being better, more independent, and responsive providers to their children and families.

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For these selfless women whose very identities are tied to their relationships with their children, their happiness and well-being was and is impossibly interwoven with their kids’.

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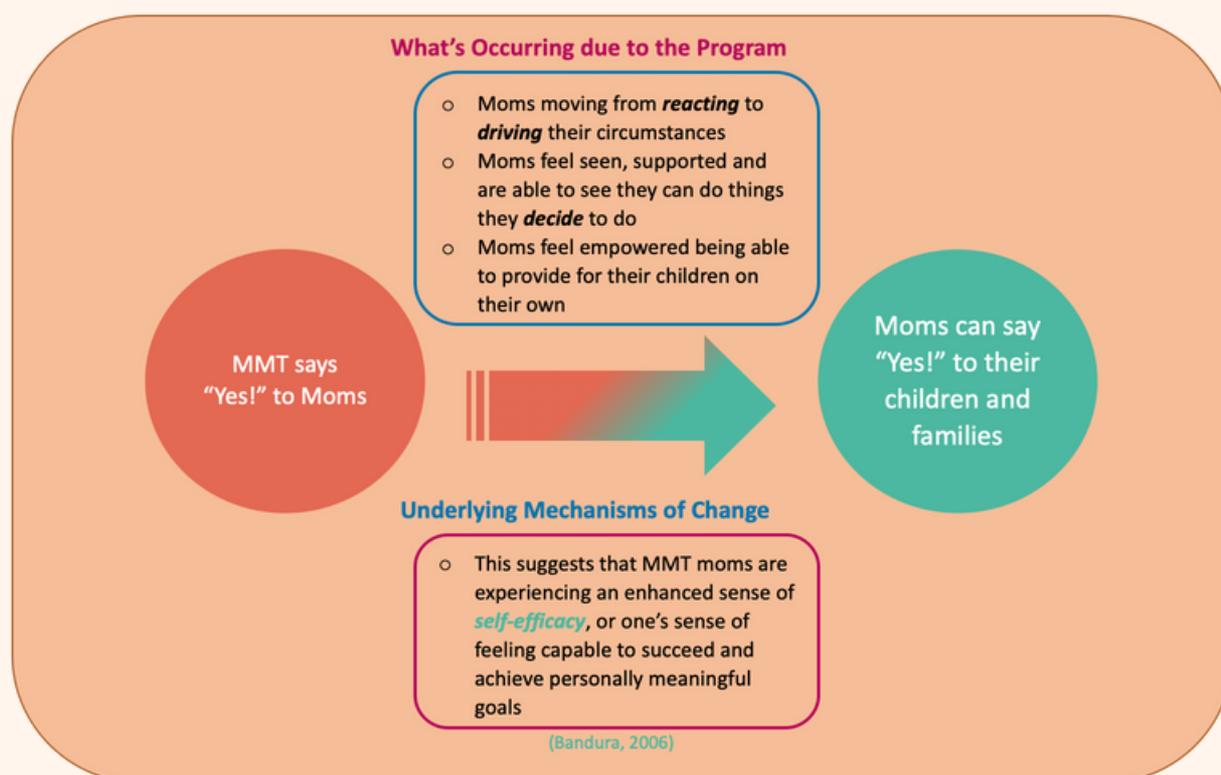


*"This picture is from my kids first day of school. Because of the program I was able to buy better clothes this year and with all of the back to school information from the ladies in the group we were able to catch a bunch of back to school donations."*

As moms were asked to share how MMT had impacted the lives of their children, it became clear this was occurring both directly (e.g., moms being able to buy their kids new school clothes, pay for extra-curricular activities they enjoyed) and indirectly (e.g., reducing moms’ stress about bills and needing to work more so they can have more quality time with their kids) (see Figure X). It was through these impacts that MMT mothers recognized changes in themselves, which suggests that given mothers’ emphasis on the welfare of their children, their children’s joy and well-being are more proximal to them than their own. Hence, it is impossible to create clear demarcations around which gains were specifically for children versus mothers because these occurred simultaneously and intersectionally.

# EVALUATION FINDINGS

Through the recognition of the changes in themselves, MMT moms were able to experience significant pride in being able to overcome significant obstacles and be independent providers for their families. While the mothers have always provided for their children, MMT participants highlighted that getting to feel in front of their circumstances and having control over where and how to treat their kids was in many ways a novel experience that made them feel more confident in themselves, even in domains outside of their roles as parents. These experiences served as



sources of empowerment that led many mothers to explore other areas of life and to have more capacity and motivation to explore goals centered around their own growth, development, and well-being. These gains seen in MMT moms are consistent with existing developmental literature in regards to self-efficacy. While it has various definitions, self-efficacy is universally understood to describe the extent to which an individual experiences themselves as being capable of achieving their goals and experiencing success as they define it (Bandura, 2006). This is a critical scaffolding mechanism because without individuals first believing they can achieve success and experiencing it firsthand, they are often discouraged to continue engaging in more long-term, arduous challenges, like those faced by many moms in the MMT program. The appearance of this mechanism in MMT moms suggests that through receiving unconditional cash, mothers were able to increase their sense of self-efficacy and apply this enhanced sense of self with renewed vigor towards the long-term goals that await them beyond the duration of this program (e.g., moving into new areas and larger accommodations, returning to school, paying off their debt, etc.).

# EVALUATION FINDINGS

While some moms were able to achieve these long-term goals within the programmatic year, many others were not as a result of unexpected challenges, systemic barriers, and the pandemic. However, the evidence of maternal gains in self-efficacy suggests that even the moms who were unable to meet their original goals are left with renewed internal resources that are just as valuable, if not more so, than the unconditional cash payments themselves.

MOMS CAN SAY "YES!"  
TO CHILDREN &  
FAMILIES



MOMS CAN SAY  
"YES!" TO  
THEMSELVES

Moms saw gains for themselves in the exact same domains they originally noticed in their children, as a product of their impact on their children's lives. While initially being focused on the improved external resources the program could provide them for their kids, MMT participants quickly realized how these additional resources could improve their own capacity, which would benefit their families additionally in the long run. Many mothers emphasized the ability to reconsider going back to school and exploring new, better-paying jobs with the buffer of the monthly stipend. With the reduced pressure from being behind on bills and needing to work long hours away from their families, moms recognized having greater internal capacity to be present with their children and prioritize quality time in a way they had been unable to prior to their program participation. As MMT moms established new routines that balanced family and work responsibilities and saw the improvements in their children and personal sense of well-being, many mothers began planning ways to sustain this new lifestyle after they complete the program. These experiences were also well documented in the photos participants shared, which highlighted the new resources they were seeking out for themselves and their families and their improved self-esteem as a result.

# EVALUATION FINDINGS

## EXEMPLAR QUOTES FROM MMT MOTHERS ABOUT BEING ABLE TO SAY YES TO THEMSELVES

Themes - Moms' Growth through Program	Exemplar Quotes
Increased external resources	<p>"I was able to finish school because like when I was working and I was going to school. But when I was working, my grades were dropping so I had to quit in order to like get my mind back focused on something that I really, really wanted to do. So I had got that back on track, and I got finished with it."</p>
Increased internal capacity	<p>"The program has taught me a lot. It taught me to communicate more with people. It taught me to how to voice my opinion. It taught me how to better myself as a mother, spend more time with my kids instead of working a whole lot. It helped me financially, do more things with them, because I normally work more than one job to make ends meet... And that's another thing about this program. It teaches you the self-esteem of yourself. It has shown me, "You are a better person than that." Not only you a woman, but you also a strong woman, and you have kids, so get up! And so I had to teach myself every morning, get up—"I'm just pushing myself to do better, you know what I'm saying? Working on myself. Because I know I need to work on myself a little bit, and so I'm gonna just push myself to do better and not be afraid to do what I want to do in life, and make it happen and start my own business."</p>
New quality of life	<p>"I'm going to continue on my healthy journey as far as getting my body healthy and back the way I want it to, satisfy my own happiness, and I'm going to continue to allow my boys to be in the football program... I have a business. I started it before the MMT program, but I'm still just going to continue that journey as well, trying to make my business stronger, and that'll possibly be an extra income for us. That is the goal still." "I feel like it would still be good because it's motivated me to-- Like I have my car now and I don't want my car to break down or nothing like that so I feel like that money motivated me to work even harder. Like I'm just now gonna start my other job next week, so it's like that money motivated me to keep getting money. I don't want to go back to where I was at first."</p>

# EVALUATION FINDINGS

*"The picture shows one of my exams that I had to work on took me a while but I got it done...I'm going to school to obtain my high school diploma."*

1. a. Write the sentence that is the topic sentence of the paragraph.  
b. Write the sentence that is unrelated to the topic and can be eliminated.
2. List four things to look for when you're proofreading.
3. Complete the following two steps:
  - a. Define the term *cliché*.
  - b. Use a *cliché* in a sentence that you create.
4. Name and explain two types of prewriting.
5. Choose one of the prompts listed below. Write a *five-sentence paragraph* using *chronological order* and including a *topic sentence* to explain the steps that you would take to complete one of the following tasks.
  - a. Preparing for a test
  - b. Preparing to host a party or an event
  - c. Getting ready for work
  - d. Cleaning your room or your home
  - e. Building a snowman, sandcastle, or sculpture
  - f. Creating a budget
6. Choose one of the following topics. Write an *eight-sentence paragraph* that fully develops the topic.



*"I am able to smile more and look beautiful."*

*"it's important to me because it's really hard in life right now & im glad to see we eating good my daughter hair stay fix and we enjoying life"*



# EVALUATION FINDINGS

While there were important differences in the amount of external and internal resources with which women entered the MMT program, in addition to the unexpected obstacles they encountered along the way, mothers consistently reported feeling more motivated based on their ability to take greater control and responsibility over their lives with the use of the unconditional cash stipends. For some mothers who either entered the program with greater community support (e.g., reliable transportation and daycare) and/or additional buffers against the pandemic (e.g., consistent unemployment benefits, healthy loved ones), this meant being able to achieve the goals they set for themselves at the onset of joining the program (e.g., completing school, moving out and into new areas and larger accommodations). For moms who had less community support and experienced greater hardships as a result of the pandemic, participation in the MMT program meant remaining motivated to continue problem-solving and having a buffer to provide space to problem-solve in the face of these difficulties.



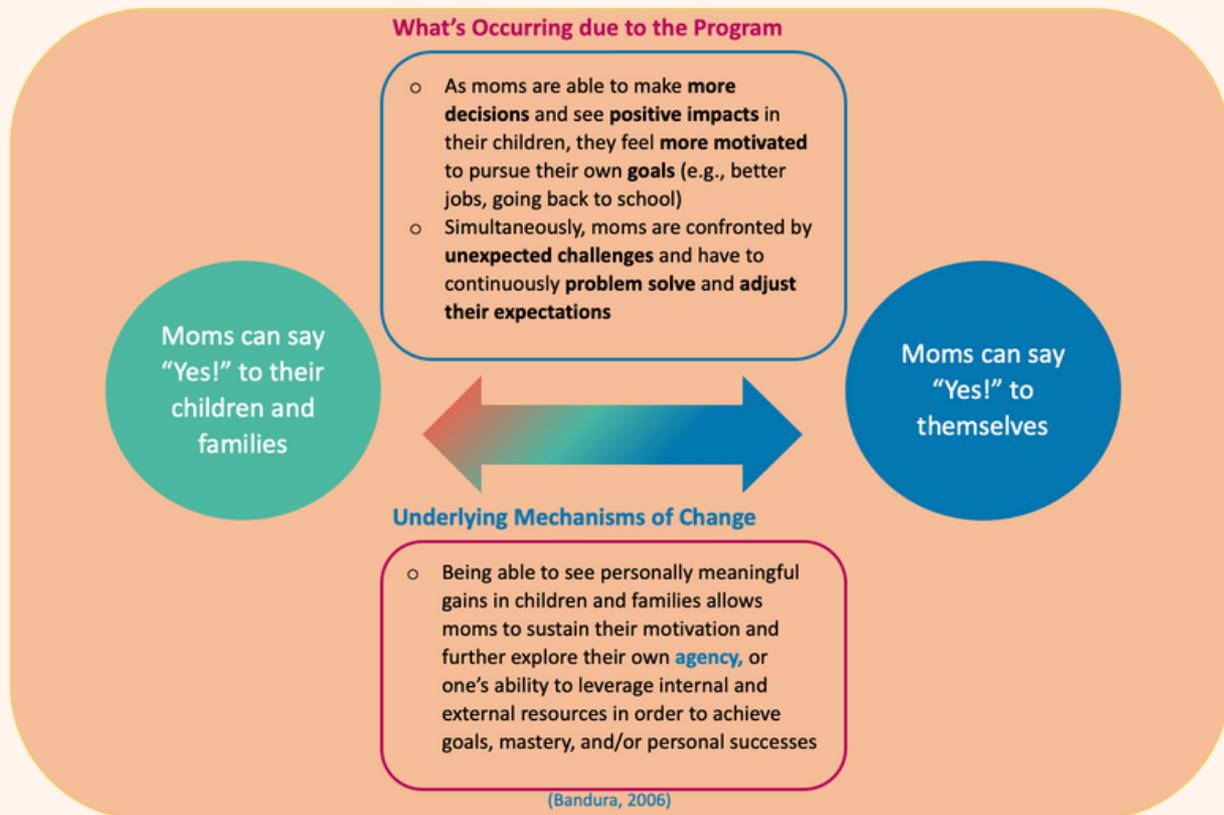
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Regardless of whether MMT moms achieved the ambitious goals they originally set for themselves or the quieter victories they celebrated alongside their children, participants consistently displayed gains in the sense of agency they felt over their lives.

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# EVALUATION FINDINGS

## Pathway of Change Between Moms' Experiences with Children & Family and Moms' Perceptions of Themselves



While the gains moms demonstrated in self-efficacy were centered on their confidence and perception of being able to succeed, the agency specifically refers to the actual ability to achieve meaningful goals by leveraging available resources (Bandura, 2006). Distinguishing these two concepts is particularly important for the incredibly resilient women who entered the MMT program with significant senses of self-efficacy, having always found ways to navigate challenges to provide for their families. However, with the addition of the financial support, MMT mothers now had the actual means to pursue the goals and aspirations they had for their children and themselves and the freedom to choose how to go about pursuing them. The experiences reflected across all the qualitative data sources closely align with existing research on agency, with strong evidence showing that even amidst dire experiences, individuals who can maintain a strong sense of self-efficacy will maintain a positive sense of self-esteem and optimism that functions as a protective buffer (Murry, 2019). In other words, when individuals believe they are capable of achieving a goal, they inevitably find a way to, and each time this occurs, the belief grows, providing a return on personal investment that can impact generations across a lifetime. Furthermore, self-efficacy and agency have been shown to be critical internal resources for Black women, single mothers in particular, as a means of coping with and navigating against oppressive systems that target them as a product of their racial/ethnic and gender identities (Anton, Jones, & Youngstrom, 2015). While it was not the focus of the current evaluation, such strong evidence of MMT moms engaged in these mechanisms of change merits the attention of program leadership as a means of maximizing impact and sustaining these gains long after completion of the program.

## UNCONDITIONAL CASH PROGRAM VERSUS LIMITING SYSTEMS, CONDITIONS, AND CIRCUMSTANCES

Despite mothers in the MMT program having opportunities to enhance their pathways towards success through processes of agency and self-efficacy, we would be remiss if we failed to acknowledge the substantial barriers that obscured these pathways. MMT moms were heavily impacted by the pandemic from direct losses of loved ones and gainful employment to steep, indirect costs that increased burdens on finances, well-being, and overall capacity. Against the backdrop of the pandemic, these mothers exhibited incredible resilience in using the support of MMT as a buffer for their children while recognizing the limitations it would impose upon their long-term goals. Mothers described losing jobs and having to take on additional responsibilities at home to help catch their children up on school— MMT offered an opportunity to replenish their resources, sometimes directly (e.g., groceries, medical costs), other times more indirectly (e.g., taking kids on a field trip to improve their morale). In the vulnerable stories they shared, MMT mothers described the incredible losses and uncertainty they had to face while maintaining optimism and a sense of normalcy for their children, oftentimes hiding their own stress for the sake of their families.

In addition to the overwhelming challenges of the pandemic, participants also identified a range of challenges that limited their ability to focus on the future and instead required a focus on resolving immediate concerns for themselves and their loved ones. While some of these challenges were identified as external, some were linked to their participation in MMT programming. The table below reflects consistent themes MMT mothers shared in terms of the nature of these challenges and how they impacted the changes they could experience within the program.

### UNEXPECTED CHALLENGES DUE TO COVID-19



# EVALUATION FINDINGS

While program staff certainly have no control over the external stressors moms faced over the past year, it was important to them that these challenges be documented. Although MMT moms still set expectations on themselves to see significant gains and changes in their daily lives, their ability to engage in reflection and motivation amidst such difficulties is an incredible change in and of itself. As subsequent sections address the impacts participants experienced, it is critical to keep these difficulties in mind. A mother’s ability to maintain their established quality of life through the support of MMT is as deserving of recognition and celebration as the moms who were able to achieve their initial plans throughout the programmatic year.

## EXEMPLAR QUOTES FROM MMT MOTHERS CONCERNING EXTERNAL CHALLENGES DURING PROGRAM

Themes	Exemplar Quotes
Violence & Loss	<p>“I was going through domestic violence... I was going through it when I first got into the program, the physical and mental and emotional. I guess because he wasn't financially stable. And I was—”“I lost someone... They was real close. It's not my son's father, but my son has his last name, and we lost him at 2020...And it really did a big impact on my son, because my son was old enough to know who he was. He felt the same way. He really did, but we was able to get through it and now that we got through it, we can only move on and just... oh lord.”</p>
Health & Quality of Life	<p>“Before us getting our name pulled, a bullet came through our window. It went over my kids’ head in the same apartment as me. I reported it. They came and fixed the window and all of this. And prior, before the bullet, lil creatures came out of the cabinet thing. I'm talking about big rats. I'm not talking about small rats! Me and my kids was crying on the couch. They came in-- My uncle came, because he came over there because I'm not getting off the couch and the kids was crying because I was crying. I don't know nothing about no rats. My mama didn't raise me up like that, so when I'd seen it, he came in and then he chased the rats around the house in some kind of way. The little creatures went back up the vent. So now, he sealed the vent, but now we have creatures in the vents and we hear it at night. I don't want to live like that.”</p>

# EXEMPLAR QUOTES FROM MMT MOTHERS CONCERNING SYSTEMIC CHALLENGES

Themes	Exemplar Quotes
Benefit Reductions	<p>“The rent. Just the rent. That rent! I don't want the rent to go up. That's like the one-- As far as negative questions go in this interview, it's going to be that rent. Man! I wanted to enjoy this. I don't wanna use my money to pay no rent or help this increase... I think about the rent that I pay and the condition that my apartment is in, that's when I get upset.”“They double the rent. You paying three [\$300]. When they get through, you paying six [hundred dollars]. So you paying three for our rent and then three for the extra rent. And you're like, if this based on my income, how did it go up an extra hundred dollars, but that's how it was. “Okay, you was putting stuff on my door. You already know what my salary was before I got this room, so how do expect me to pay this whole amount of money when the extra money don't come in until the 15th?” And they would put late stuff on your door, make your stuff look bad, but it's not my problem, because I'm not going to sit here and give you my whole check and still be broke and then when the 15th come, you still going to put that letter on my door. And I feel like, it should've-- if you paying, you paying your regular rent and then on the 15th, you pay your other rent, and there shouldn't be no late fees on it like that but there was.”</p> <p>“I was receiving food stamps, but the only thing is since I've been receiving the MMT money, they denied me for my food stamps. Yes, ma'am. They told me that my income was over the limit and that I wasn't approved. And, you know, I tried. I tried again, thinking it was like a mistake in the system or something, but they denied me. They said my income was over the limit.”</p>

Some participants drew attention to their unexpected experiences of increases in their monthly rent along with reductions, and in some cases, the loss of other social supports and benefits. This was particularly evident in the interviews conducted by alumni of the MMT program, where 16 out of 22 interviewed MMT moms reported rent increases as a significant challenge to cope with throughout the program. Approximately 75% of the moms who reported rent increases as a significant challenge in their interviews also reported feeling surprised by the amount by which they saw in their rent and other benefits change. Though information about the possibility of reductions or loss of some of their existing government social services is provided to participants in their invitation letter, in their signed consent form, and in required introductory meetings, it appears some mothers were still caught off guard when this occurred. This raises important concerns about how complicated social services eligibility rules are, and how the rules are designed to punish low-income single mothers when they are trying to improve their lives as is evidenced by the swift changes to their benefits when they take advantage of much-needed opportunities (such as an additional \$1000 stipend).

# EVALUATION FINDINGS

The moms who reported rent increases not being a significant challenge indicated expecting to experience these changes, having anticipated them as best they could. While MMT provides mothers with comprehensive information about these potential changes, these interviews suggest a need for ongoing conversations to help mothers better understand and project how their unconditional monthly cash will impact their lives and ability to navigate complex government programs' eligibility criteria.

Of the few moms who shared specific numeric changes to their living expenses during interviews, rent increases ranged from \$200 to \$300, which moms described as doubling their monthly rent. The moms who did not report rent increases as a significant challenge, either based on their experience or not being specifically asked in the interview, reported decreases in food stamps and health insurance coverage.

The majority (66%) of the MMT participants reported receiving Child Tax Credit during the past year. All of the 22 moms interviewed received either stimulus checks and/or Child Tax Credit funds. Moms reported these funds as helping them to break even with the assistance of MMT and in some cases, as an additional resource to plan ahead towards bigger goals (e.g., savings account, ability to pay for emergency health, transportation, and housing issues, etc.). Many of the moms who did not receive the Child Tax Credit shared in interviews not knowing whether this would hurt their government program eligibility and deciding not to file for it. **Since the stimulus payments and Child Tax Credit seemed to**

**be a pivotal factor in MMT moms feeling like they could cover their bills and use the unconditional cash as they originally planned, special attention concerning tax filing and related eligibility could further improve participants' experience and the overall impact of MMT in the future.**

Despite the loss of some government benefits, MMT moms reported feeling very thankful and blessed for receiving the funding; this provides further evidence that the underlying mechanisms of change are not discreetly tied to monetary gains. All 22 of the mothers who were interviewed described feeling humbled to be given the opportunity and the novelty of getting to choose where to spend money, even while recognizing that their choices were limited because of their responsibilities to others. **This pattern of maternal experience suggests that the self-efficacy and agency referenced in earlier sections are sufficiently novel in the benefits it provides that even when accompanied by additional financial strain, MMT mothers still felt better off because of the program.** Ultimately, moms spoke very highly of program staff, did not blame them for the changes in their benefits, and instead wondered if there was more problem-solving they could have done together to circumvent these issues. The level of rapport and respect reflected across MMT participants as an underlying mechanism of change is notable—**single mothers who so strongly identified with being independent providers recognized the rare experience of participating in MMT and believed in its capacity to change their lives in spite of the many obstacles they encountered along the way.**



# EVALUATION FINDINGS

## Q4

What is the impact of participation in the MMT program on the overall lives of the mothers and their children, including their financial and housing context, and their physical and mental wellbeing and resilience?

To understand the impact of the MMT program on the lives of the program participants and their children, the evaluation looked specifically at the changes in their economic mobility, and the well-being of the mothers and of their children. In addition, emergent themes were explored to surface any other areas where the mothers self-identified changes that were meaningful to them.

### COMPARED TO BEFORE MMT, MOTHERS FEEL MORE:



## 2020 AND 2021 COHORT COMPARISONS IN THE CONTEXT OF A PANDEMIC

In comparing some of the findings of the 2020-2021 cohort with that of the 2021-2022 cohort, some key differences were found. Some of these differences can be interpreted in the context of the effects of the COVID-19 pandemic.

While the effects of the pandemic were ever-present across both cohorts, the negative financial impact of its onset in 2020 appears to have been slightly less than the protracted impact in 2021. For example, although the ability to pay bills independently increased significantly for both cohorts, the positive shift was more profound for the 2020 cohort.

On the mental health front, it appears the 2021 cohort fared better than the 2020 cohort by the end of the program - which is likely tied to the peaks and valleys of the pandemic itself and that for the 2020 cohort towards the end of the program Covid-19 was still raging in unpredictable ways, while at the close of 2021 cohort's program things had somewhat returned to normal, including school reopenings.

Wellbeing Indicators	2020-2021 cohort(110 mothers)	2021-2022 cohort(95 mothers)
<b>Able to pay bills without having to borrow money?</b>	83% Increased from 27% at Baseline	63% Increased from 43% at Baseline
<b>Regularly purchase new clothes and shoes for your children?</b>	84% Increased from 63% at Baseline	76% Increased from 62% at Baseline
<b>Have a car?</b>	88% Increased from 75% at Baseline	87% Increased from 84% at Baseline
<b>Receive public assistance for healthcare?</b>	34%	61%
<b>Experienced difficulty with your mood or mental health?</b>	57%	22%
<b>Been worried or anxious?</b>	59%	37%
<b>Been sad, blue, or depressed?</b>	54%	39%

# ECONOMIC MOBILITY

To gauge the impact on the economic mobility of the program participants, the evaluation looked at changes in some key domains that in the long term can provide economic mobility for families. The domains are debt and savings, employment, school and career, transportation, and housing.

## DEBT AND SAVINGS

Compared to the baseline, at the endline survey, a higher percentage of moms reported that they are able to pay all household bills without having to borrow money (BL: 42.9% of moms, EL: 63.1% of moms; statistically significant  $p < .01$ ;  $n=84$ ), and a higher percentage of moms reported having money in savings (BL: 18.3%, EL: 39.8%; statistically significant  $p < .01$ ;  $n=84$ ). Additionally, 57% of moms at the endline survey reported paying off debts as one of the things they were able to do because of their participation in the MMT program.

These findings were further supported by the qualitative data as several mothers reported being able to stay up to date with bills/not falling behind on bills, while others spoke about being able to save some money and pay off some debts. This is extra impactful in terms of helping the mothers not fall into further debt as some of these mothers also lost their jobs or had to leave their job due to COVID-19-related issues.

Some quantitative findings appear to be in contrast to these earlier findings. Compared to baseline, at the endline survey, a higher percentage of moms reported taking out personal loans (BL: 10.5%, EL: 20%; statistically significant  $p < .01$ ;  $n=84$ ); and a higher percentage of moms reported having debt (BL: 50.6%, EL: 62.7%; statistically significant  $p < .01$ ;  $n=84$ ). Given the complexities of the lives of MMT program participants, the context of the pandemic, and the many creative ways in which low-income mothers navigate financial circumstances, there could be several explanations for these numbers. It is possible that in having a guaranteed \$1000/month income moms became eligible for some types of loans that were previously inaccessible to them, and they consequently chose to utilize the opportunity to borrow within the timeframe of the program. For example, one mom shared how she took out a loan with the intention of trying to improve her credit score.

*"It helped me being able to pay off a car, and this helped to pay down some of the old debts that I had. So it's helped out a little bit.."*

*"They helped me stay on track with my bills. It helped me learn how to save. It taught me to pay bills first and play later. Because I know this money ain't always going to be forever either. So it taught me how to save."*

*"I've been able to save. I opened up my daughter's savings account for college funds or whatever. So when she go off to college, she will have a-- If she needed anything, she got money already saved up, you know? It helped me to pay my bills on time... student loans. I've been paying on my student loans every month, even though I don't have to, but I have. I've been paying on my student loans. And like I say, I've been saving financial-wise. Like I never had a savings account, but now I do, so it has made a difference in my life."*

# EVALUATION FINDINGS

## EMPLOYMENT

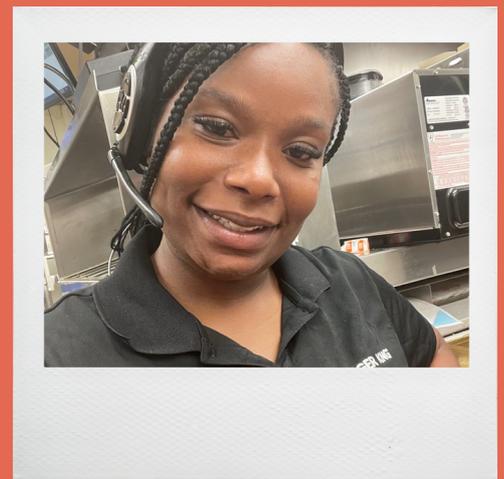
There was no significant difference in the percentage of MMT mothers who were employed at endline compared to baseline (BL: 44%, EL: 47.6%). A small percentage of mothers who were unemployed at baseline reported being employed at the endline (9.5%), and a similar percentage of mothers who were employed at baseline reported being unemployed at the endline (8.3%). 18.9% of moms reported that they were able to start on a new career path because of their participation in the MMT program.

*"I work two to three jobs to make sure ends meet. Because like I said, this has helped me not to work as much as I was working, because [previously] I would leave one job onto the next one."*

A couple of the moms who were interviewed reported that because they could now afford childcare they were able to be gainfully employed and bolster their income. A couple of others reported being able to stay home with their children after losing their jobs due to COVID-19 or being able to choose to leave jobs that placed them at risk for COVID-19 exposure and to be able to stay home and support their children with virtual schooling. Several mothers also reported being able to work fewer jobs overall because of the MMT program and this gave them time and space with their children or time to finish school.



*"I'm able to afford childcare for my kids."*



*"I'm blessed to have a job!"*

# EVALUATION FINDINGS

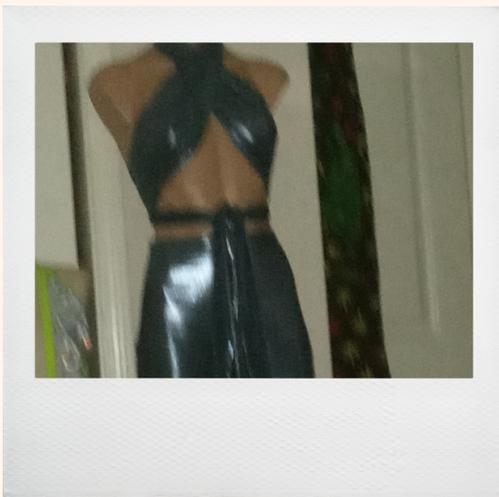
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*"I mean, a lot... It let you to do a lot of things. As far as financial situations, I have gotten better with being in MMT program and then going to school for pharmacy tech. That benefited very well, you know, I have to pay down outta my pocket sometimes. And you know, it's just, it's just a big relief"*

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## SCHOOL AND CAREER

Some moms reported being able to finish school or a professional training (7.4%), while a handful of others noted being able to start their own businesses such as boutiques, being a make-up artist, or selling hotplates to name a few (3.2%).



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*"This photo is my mustard seed of faith. I was able to finally get a sewing machine to express myself. I love fashion. Being a small petite woman shopping is difficult. I've always wanted to design clothes and make other women feel beautiful in all sizes. With work and being a single mother of 3 it's been difficult to make time for my designing but I created this piece and I'm very proud. It's a start."*

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*"I was able to obtain my bachelors degree, and I also was able to purchase my cap and gown, get my hair done, nails, and have a beautiful evening after graduation!"*

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# EVALUATION FINDINGS

## TRANSPORTATION

When asked about how they get around, between baseline and endline there was little change in the number of moms who reported using their own car (BL: 70, EL; 72). At the same time, 17 moms in the post-survey reported being able to buy a car because of their participation in the MMT program.

Additionally, several moms mentioned being able to pay for car repairs or buying a car, or paying off car loans. Some moms also mentioned being able to keep their cars up better by doing the maintenance when needed. All of this collectively provided the MMT mothers access to more reliable transportation that then had ripple effects on other parts of their lives in terms of getting to work, reducing stress, saving time, and being able to take their children to more places.



*"Before I got my truck, I was without a vehicle for 2 years. When I got in this program, I motivated myself that I was going to get a vehicle for my children and I. So, that's exactly what I did."*



*"[This] is a picture of my NEW HOME!!!! I was fortunate enough to move in a home with bigger space. It's a huge step. My kids and I are so happy and grateful to finally move out of the apartment setting of living."*

## HOUSING

Though not statistically significant, between baseline and endline fewer moms reported that there is always enough space in their house for the number of people who live in it (BL: 58.3%, EL: 48.8%). Considering the context of the pandemic with families being stuck inside their homes and children doing virtual school, it is possible that the mothers felt more cramped in their homes as a result.

One recurring theme that emerged in the qualitative data was that moms aspired towards improving their housing situation by moving out of the poor living conditions of the low-income housing communities and wishing to be in a better school district for their children's education. A small subset of mothers (n=10) were able to move out of the subsidized housing community by leveraging the guaranteed income from the MMT program. Of this subset, 1 was able to purchase a home, and 2 moved out of state.

## WELL BEING OF MOTHERS AND CHILDREN

### MENTAL HEALTH

30.5% of moms reported feeling sad, blue, or depressed in the past 30 days at baseline and this increased to 39% at endline (not a statistically significant change). 32.9% of moms reported being worried or anxious in the past 30 days at baseline and this increased to 36.6% at endline (not a statistically significant change).

11% of moms reported that their children had been feeling sad, blue, or depressed in the past 30 days at baseline and this increased to 13.4% at endline (not a statistically significant change). 6.1% of moms reported being worried or anxious in the past 30 days at baseline and this increased to 8.5% at endline (not a statistically significant change).

Overall, over a third of the MMT mothers reported feeling depressed and anxious both at baseline and endline. While many program participants reported feeling less stress as a result of the guaranteed income, since there continued to be many challenges and losses in their lives, these frequencies are understandable.

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*“Less stressed, more time with my children, not so overwhelmed, not so uptight, trying to figure out how you're gonna do this, do that. Well, I got me a couple extra dollars and I'm able to do this, you know, spend time with my children and I had to get off work, come home. Not have to work a second job. I'm able to, you know, relax on weekends, besides cleaning up and do other things. I'm able to spend time with them. I'm able to get my self-care time in. You know, I ain't so stressed. I ain't overwhelmed.”*

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## COPING MECHANISMS

When asked about what different coping mechanisms MMT mothers use, between baseline and endline:

- a higher number of them reported meditating (BL: 32.5%, EL: 46.9%; statistically significant  $p < .01$ ;  $n=84$ )
- a higher number of them reported drinking alcohol (BL: 11.4%, EL: 26.7%; statistically significant  $p < .01$ ;  $n=84$ )
- A lower number of them reported connecting socially with family and friends (BL: 94.9%, EL: 86.1%; statistically significant  $p < .01$ ;  $n=84$ )
- A lower number of them reported helping others in the community (BL: 89.9%, EL: 82.3%; statistically significant  $p < .01$ ;  $n=84$ )

In the context of the pandemic, these shifts are not surprising, and overall it appears that the meditation exercises that were offered by the MMT program through their virtual educational sessions possibly contributed to the uptick in meditation as a coping mechanism amongst the MMT mothers.

## SOCIAL SUPPORT

Moms often referred to the beautiful virtual community of moms that MMT facilitated via a virtual group chat text messaging app. Moms used this avenue to keep abreast of MMT announcements, to share uplifting and motivating messages, to conduct information sharing among themselves, and to just hold space for each other to vent, be encouraged, problem solve and offer support to each other as they navigate life as single moms. Moms highlighted how being a part of such a community gave them a sense of belonging, and also how staff at MMT were a great source of not just financial support but emotional support as well.

# PHYSICAL HEALTH

Between the endline compared to the baseline, there were fewer moms who reported that their own or their children’s health had been good or better in the past 30 days. Also, at the endline more moms reported that they or their children had been physically ill in the past 30 days. While neither of these changes was statistically significant, they are important to note as that also indicates that neither the mothers nor their children appeared to have experienced improvements in their physical health as a result of their participation in the MMT program.

Children's Health	Baseline	Endline
Has you or your children’s physical health been good or better in the past 30 days?	Mom: 86.7% Child: 94%	Mom:83.1% Child:94%
Have you or your children been physically ill in the past 30 days?	Mom: 9.6% Child: 9.6%	Mom: 16.9% Child: 9.6%

# CHILDREN’S WELL-BEING

Moms shared that they were able to spend more quality time with their children and observed their children as being happier and having more smiling faces. Moms also described through the photos they shared that they were able to do different activities like traveling, taking their children out for dinners, taking them to arcades, and more. Children of MMT moms were happy to return to school as their moms could afford school supplies, and new clothes, and have them well-resourced for the school year. One mom, in particular, shared that she was able to house both of her children because of her improved economic state while being a part of MMT, before, she could only have one child in her home. In this instance, her child was able to grow alongside her sibling and be in the comfort of her mom’s home. Another mom reported that her children were getting along better and had less sibling rivalry which could be a result of the mom being able to spend more time with them and be more responsive to their needs. Several children were able to engage in extracurricular activities, some of which their moms were unable to afford prior. One mom shared that she was able to afford treatment for her child’s hair loss which in turn improved her child’s overall well-being as her hair loss made her subject to bullying. Whilst another mom reported being able to get corrective lenses for her child. Still, one mom reported that her child had behavioral health issues which she does her best to navigate and help him process. Overall, moms describe improved well-being of their children while being a participant in MMT.

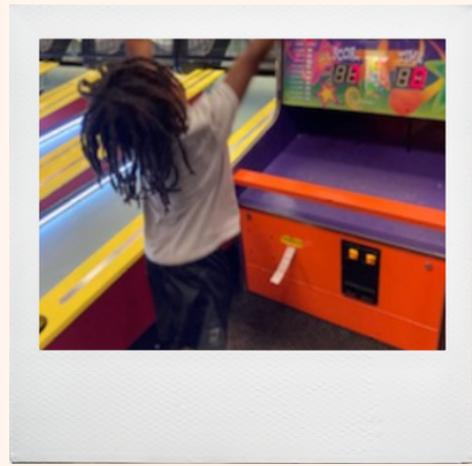
Compared to the baseline, at the endline more moms reported being able to regularly purchase new clothes and shoes for their children (BL: 61.9% of moms, EL: 76.2%. statistically significant,  $p < .01$  (n=84)).

# CHILDREN'S WELL-BEING (CONTINUED)

*"They love to jump or you know, fun activities. Kids don't want to always sit in the house and you don't want them running around outside all the time doing God knows what. So just being able to share that moment with them and see them happy, playing, and enjoying themselves took a lot of stress off of me in that area. And yeah, just being able to spend more time with them and get back into church and focus on other things, being a better all-around person, instead of focusing on not having enough money to provide so it did help a lot in that way."*



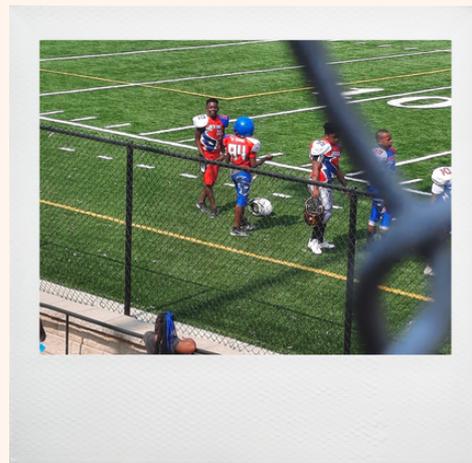
*"I love to see my babies happy back to school was the first picture me been a single mom I'm glad I was able to get everything that need for school."*



*"He at Chuck E Cheese we really couldn't afford to do extra trips, but now we can."*



*"Like, I already mentioned that my kids, you know, they love football. And every year they asked me, "Can they join?" And I would say, "Maybe next year, you know, we'll try next year." But this year, we were able to get it done thanks to the program. I had no worries about paying their registration fee and give them whatever they needed. You know, I knew I will be able to provide."*





# EVALUATION FINDINGS

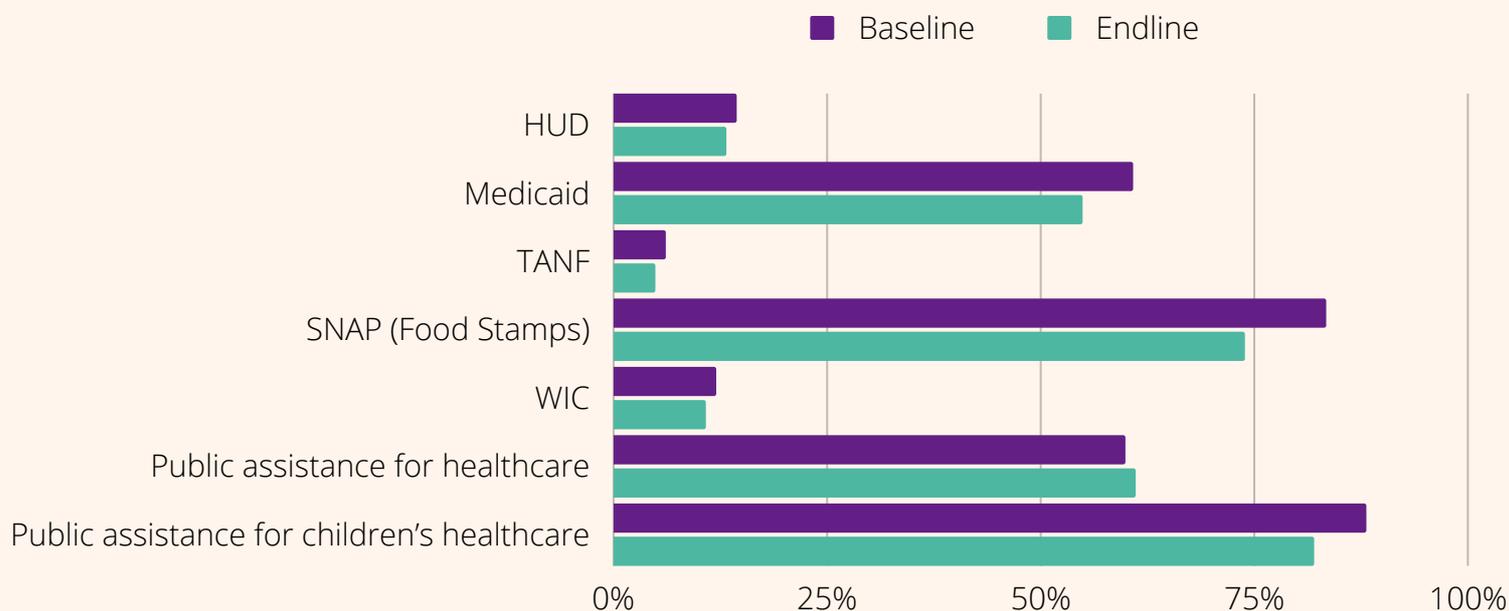
## Q5

How do MMT program participants experience interactions with the existing social safety systems?

In addition to accessing subsidized housing, many of the MMT program participants are dependent on other government social safety services. Between the baseline and endline there were some changes in what the MMT mothers reported having access to in terms of social safety resources. There were decreases in all but one of the social service categories in the % of moms who reported utilizing each type of service, with the most prominent drops being in SNAP (Food Stamps) and healthcare. However, these differences were not statistically significant.

Additionally, through the interviews and EMA, many of the MMT moms shared their disappointment and frustration with the guaranteed income from MMT impacting the rent in their subsidized housing unit. Of the 81 moms who responded, 63 (77.8%) reported receiving child tax credits in the past 12 months and the average amount was \$1,692. Of the 82 moms who responded, 69 (84%) reported receiving stimulus funds in the past 12 months and the average amount was \$2798.

### SOCIAL SUPPORTS ACCESSED BY MMT MOMS



# SUMMARY OF FINDINGS



1

**The most meaningful impact of the MMT program is on mothers getting to feel in front of their circumstances and having control over how they get to support and provide for their kids.** This made them feel more confident in themselves, even in domains outside of their roles as parents. These experiences served as sources of empowerment that led many mothers to explore other areas of life and to have more capacity and motivation to explore goals centered around their growth, development, and well-being

2

The impact on the happiness and well-being of the mothers are tied to their relationships with their children and are deeply interwoven with the wellbeing and happiness of their kids. As such, it is impossible to create clear demarcations around which gains were specifically for children versus mothers because these occurred simultaneously and intersectionally.

3

In general, the financial impact of participation in the MMT program was positive with significant increases in the number of mothers who reported being able to pay all household bills without having to borrow money, having money in savings, and paying off debts because of their participation in the MMT program. However, for many mothers, participation in the MMT guaranteed income program substantially changed their rent amount for their subsidized housing unit with rent becoming double for some of them. This means many of the mothers did not truly benefit from a full \$1000 increase in their monthly income.

# SUMMARY OF FINDINGS



4

**Amidst complex and challenging circumstances, MMT moms report promising numbers in terms of long-term financial mobility factors.** Among the mothers, reported being able to start on a new career path, 7% reported being able to finish school or professional training because of the MMT program, and 3% reported being able to start their own businesses.

5

**Interactions with the MMT program staff were considered to be helpful, understanding, respectful, reliable, responsive, and patient by the majority of the participants.** However, there was still a small percentage of mothers (between 20% and 45%) who did not identify their interactions as such, and this is something for the MMT program to consider in future program planning, especially in relation to the type of staffing needed to adequately reach increasing large cohorts of moms.

6

**A core benefit of the MMT program in addition to the guaranteed income is the platforms it provides for moms to connect with each other virtually and in person.** While the mothers live near each other in their housing communities, proximity proved to be a more complex issue given the lack of safe spaces MMT moms reported experiencing overall and the difficulty they experienced in opening up and trusting others as a result of previous traumatic experiences. Nevertheless, mothers who were able to recognize situational proximity and shared experiences with other MMT moms were able to overcome these barriers and experience the benefits of being in community with women similar to themselves.

# IMPLICATIONS & RECOMMENDATIONS

## 1 THE CONSTRAINED AND CONDITIONAL CONTEXT OF PUBLIC SUPPORT SYSTEMS ARE ACTIVELY WORKING AGAINST THE BENEFITS OF GUARANTEED INCOME PROGRAMS LIKE MMT.

Guaranteed income programs like MMT started in and continue to work in a broader sociopolitical context that is actively working against the program participants. Single Black mothers living in poverty in Jackson, Mississippi are surviving while dependent on public social service systems that on a daily basis question their trustworthiness, their self-worth, and their eligibility for support. The work stipulations and other conditionalities embedded in public assistance policy at the state level create a situation where Black mothers living in poverty are constantly being pushed to choose between one form of critical support like subsidized rent and food stamps and starting a new job or being in a program like MMT because accessing small life improvements often means reductions in the critical supports. This means unconditional income programs are prevented from delivering the full extent of the financial benefit they are designed to as many of the program participants immediately have to pay more rent or have reduced food stamp eligibility because of the “additional income” and their net additional income is less than the actual amount of the guaranteed income. This must be considered upfront when evaluating the impact of the programs like MMT because it highlights how much more impactful the programs are because any changes being seen in the lives of the program participants are actually based on a smaller increase in income than what the program is providing. In order for guaranteed income programs for single Black mothers to achieve their full potential for success, there must be policy changes at the state level that will stop punishing single mothers living in poverty for actively working to improve their lives in small increments. One step to support advocacy for such changes could include quantitatively documenting with specificity the changes in benefits, especially subsidized housing rent that MMT program participants are experiencing.

# IMPLICATIONS & RECOMMENDATIONS

## 2 MEASURING THE SUCCESS OF GUARANTEED INCOME PROGRAMS MUST BE ROOTED IN LIBERATORY PRAXIS TO BE ABLE TO DOCUMENT THE MEANINGFUL SHIFTS IN THE LIVES OF PROGRAM PARTICIPANTS.

Amidst the systemic challenges and stigma minoritized populations like single Black mothers in the deep South face in trying to survive and make a better life for their families, there is a need for programs to continuously assess these challenges in order to best position resources and interventions to reach the individuals and communities who need it most. However, emphasizing deficits can obscure the strengths, opportunities, and creative problem-solving so readily apparent in the daily lives of the women. Like the approach taken in this evaluation, it is critical to leverage a perspective of duality and intersectionality, which is as responsive to the challenges and barriers faced by single Black moms as it is attuned to the joys, personal victories, and insights the women experience in spite of these realities. This requires ongoing collaboration with moms experiencing these realities to ensure programming and evaluation work is holistically assessing and reflecting their lived experiences. Furthermore, meaningfully integrating qualitative and quantitative approaches is essential in being able to tell and share stories of not only where individuals began and ended up, but also highlighting all the insights they gleaned along the way. Special attention should be given to what domains are measured and how these areas are assessed to ensure that instruments are sensitive to the subtle changes in marginalized communities that often precede more long-term sustainable change (e.g., gains in self-efficacy and motivation that may emerge prior to changes in employment, housing, education, etc.). By leveraging this approach to evaluation and relying upon ongoing participant engagement and collaboration, advocates of guaranteed income programs will be better equipped to share robust accounts of low-income families' experiences in ways that are both robust and grounded in the lived realities of the program participants.

# IMPLICATIONS & RECOMMENDATIONS

## 3 UNDERSTANDING AND MAXIMIZING INTRAPERSONAL GAINS AS PATHWAYS OF CHANGE ARE IMPORTANT AND MEANINGFUL FOR GUARANTEED INCOME PROGRAMS.

This evaluation explored the specific pathways through which the MMT program is activating change in the lives of single, Black mothers living in poverty. The evaluation findings offered strong evidence that as a function of receiving guaranteed income, MMT moms experienced gains in their sense of self-efficacy and agency not only in financial matters but extending to other domains of their lives as well (e.g., self-esteem, positive self-concept as a woman and parent, motivation to pursue bigger academic and career pursuits). These intrapersonal gains have an extensive body of research demonstrating how improvements in areas of self-efficacy and agency can equip individuals with internal resources beyond programmatic engagement in ways that continue to grow and expand over time— in other words, as evidenced within this evaluation, each time moms witness their ability to address and overcome difficulties to achieve personally meaningful goals, the more likely they are to believe it and continue being motivated to pursue bigger goals. These domains were not an a priori focus of the evaluation, but given the consistency and intensity with which they emerged across MMT mothers' experiences, guaranteed income programs like MMT should consider assessing these areas across future cohorts.

The vast majority of moms commented on these experiences happening organically, many were unaware these changes had occurred in themselves until being asked questions through the evaluation data collection process. Hence, programs and evaluations should create opportunities for program participants to reflect on their gains in these domains. With more regular questioning and space to reflect and share these experiences with other MMT mothers, participants will have an opportunity to expand in these domains and engage in deeper community-building that continues beyond the programmatic year.

# IMPLICATIONS & RECOMMENDATIONS

## 4 CENTERING ONGOING LEARNING IS CRITICAL FOR CONTINUING TO BUILD EFFECTIVE GUARANTEED INCOME PROGRAMS

One of the strengths of the MMT program and STO's overall approach is the commitment to learning and building on an ongoing basis through the intentional gathering of inputs from the mothers they are serving. A critical component of a learning loop is the step involving meaningful engagement with the learning that is gathered and resourcing time and space for collectively reflecting on what is emerging to inform actions. Guaranteed income programs like MMT can benefit from setting up their programs with a time gap between cohorts during which programs can engage meaningfully with all the evaluation and learning from each cohort to inform future cohorts. This could also include engaging with program participants in reflecting on what is emerging from evaluations to inform the design of the learning and evaluation of future cohorts.



# CONCLUSION

The central question guiding the Magnolia Mother's Trust guaranteed income program is:

**“what if, when Black mothers told us what they needed, we *believed* them?”**

MMT mothers demonstrated feeling heard and believed by the staff and leadership and they recognized the absence of this empowerment in other domains of their lives. The novelty of being unconditionally supported (and subsequently motivated and celebrated) in this way underscored the simultaneous constraint of other social support programs and overarching societal conditions. As other guaranteed income programs follow the lead of pioneers like Magnolia Mother's Trust, the findings of this evaluation remind us to keep this duality close in mind—to be aware of both programmatic opportunity and social restriction, to celebrate minoritized communities' resilience and victories while recognizing the injustice of having had to work so hard to get there, and to leverage holistic research methodology that captures the beauty and complexity of these experiences.

The incredible women of the 2021-22 Magnolia Mother's Trust have told us what works and have highlighted areas for growth and expansion to better support them, and our evaluation team is excited to share this report as a first step to letting these women know we are listening, that we believe them, and that we believe in them. For the buffer, MMT was able to provide these mothers and families during an unprecedented year, for the gains moms saw in themselves, however big or personally meaningful, for all the improvements captured in our methodologies, and for all those humility tells us we have missed despite our best efforts, it is abundantly clear that Magnolia Mother's Trust has and continues to make a critical difference in the lives of women in the Deep South. It is our hope that this work continues to uplift these voices and leverage research and evaluation science to continuously improve the programming that reminds these women they are worthy, capable, and incredibly valued *unconditionally*.



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