



THE MAGNOLIA MOTHER'S TRUST

# 2023-2024 EVALUATION & CASE STUDY REPORT

PLANTING THE SEEDS FOR HOLISTIC PROSPERITY



Contributors:  
Stephanie Campos, PhD  
Jamela Clark, MS  
Hamzeh Daoud, MS  
Sashana Rowe-Harriott, BA  
Jabarey Wells, MA  
Christyl Wilson Ebba, PhD

Presented to:



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# INTRODUCTION

## Guaranteed Income: A Pathway to Alleviating Poverty

Guaranteed income (GI) disrupts poverty by providing a financial safety net for economically vulnerable individuals and families. Though the concept has historical roots [1], its role as an anti-poverty and equity strategy gained momentum in the U.S. following the COVID-19 pandemic. As the economic fallout from the pandemic intensified with inflation, increased living costs, and spiking unemployment, GI projects proliferated nationwide, offering critical support to struggling families [2].

Numerous GI pilot implementations have demonstrated that recurring, unrestricted cash payments can effectively alleviate the effects of poverty, reduce economic inequality, and address racial and gender disparities. This success has led to increased advocacy for GI as a viable pathway toward eliminating poverty in the U.S. [3].

Furthermore, GI offers a model for a modern and effective social welfare system. GI eliminates problematic requirements to prove “deservedness”, bypasses bureaucratic oversight and paternalism that underpins current welfare programs, and removes stigma often associated with receiving financial assistance. GI programs are rooted in trust, affirming recipients’ dignity and empowering them to pursue prosperity on their own terms.

## Public Policy and Cash-Based Solutions: Opportunities and Challenges

Despite some state-level efforts to dismantle GI programs, placing cash directly into the hands of vulnerable families is supported by public policy [4]. Policy mechanisms like family-centered refundable tax credits already exist as a viable method to expand GI initiatives. For instance, the Additional Child Tax Credit offers up to \$1,600 per child annually, and expansions in 2022 prevented 2.4 million people from falling into poverty. Combined with the Child and Dependent Care and the Earned Income Tax Credits, that number rose to 6.4 million, underscoring the power of cash-based assistance in alleviating poverty [5].

Another critical resource is Temporary Assistance for Needy Families (TANF), a federal block grant that allocates \$16.5 billion annually to U.S. states. States decide eligibility requirements as well as how much of the funds to allocate to direct cash assistance versus other services such as job training [6]. Over the past twenty years, allocations for cash assistance have decreased by nearly 70% nationwide [7]. In 2022, only 22% of TANF funds were used for direct cash payments to families. According to 2022 Census data, TANF cash benefits reduced the number of people living in poverty by 570,000, yet 7.8 million individuals still lived in poverty, exposing disparities in accessibility and distribution of TANF benefits [5,8].

Mississippi deprioritizes direct cash benefits due to federal guidance that incentivizes investment in workforce programs [9]. In 2022, the state allocated only about 7% of its TANF funds to cash assistance [7]. Furthermore, in Hinds County, which includes the state capital of Jackson, 21% of the residents (~45,809 people) live below the poverty line and nearly half (or ~22,250) of those are Black women [10]. Yet, in 2023, Mississippi’s TANF cash assistance served only 2,700 individuals on average per month (i.e., less than 6% of those in poverty) [8]. Given the limitations of TANF and its workforce-oriented focus, guaranteed income programs offer a critical alternative, providing much-needed financial stability and autonomy for families disproportionately impacted by poverty, especially Black women in Mississippi.

# THE MAGNOLIA MOTHER'S TRUST

Launched in 2018 by Springboard To Opportunities (STO), the Magnolia Mother's Trust (MMT) is a pioneering GI initiative providing \$1,000 in unconditional cash every month for one year to Black mothers living in subsidized housing in Jackson, Mississippi. To date, MMT has supported over 400 mothers. With its dual-generation approach, the program also deposits \$1,000 into a 529 College Savings Account for each mother's child. Beyond these financial provisions, MMT offers community events, educational workshops tailored to mothers' needs, personalized coaching, and a virtual community of support.

## Number of Moms Served in Each Cohort



## 2023-2024: The 5th Cohort of MMT

The 2023-2024 cohort ran from October 2023 to September 2024. To be eligible for the program, participants had to be Black mothers between ages 21 to 45 with a minor child, and currently residing in 1 of 4 STO-supported housing communities or 1 of 2 Gulf Coast Housing Partnership (GCHP) communities.\* Additionally, participants had to be in good standing with their housing community (i.e., not in the process of eviction).

This year, STO expanded its reach by including moms from a local housing provider, GCHP, creating the largest cohort in the program's history.† In response to mothers' needs, the program introduced several new offerings: access to [MISS](#), a mental health and wellness program co-created with some MMT moms from previous cohorts; a new 529 College Savings partner for improved accessibility; and flexible disbursement options, allowing moms to choose between receiving \$1,000 monthly (Track 1) or \$700 monthly with \$3,600 put into a savings account to be accessed at the program's end (Track 2).

## Programmatic Components for the 2023-2024 Cohort

- \$1000 unconditional monthly direct deposit, with an option to select
  - Track 1: receive \$1000 each month, or
  - Track 2: receive \$700 each month, with \$3600 placed into a savings account
- 529 College Savings Account for each child under 18 (seeded with \$1000)
- Community specialist for general support, including monthly check-ins
- Social worker or crisis support personnel as needed
- Community coach to assist with goal-setting
- Monthly virtual or in-person educational or community-building workshops
- Access to the MISS program [10]
- Virtual community of all cohort mothers via a group chat messaging platform.

\*MMT participants can continue in the program even if they move out of the subsidized housing communities and they continue to receive all services except access to the Community Specialist and location-specific events.

†A total of 127 mothers were initially selected to participate in MMT's 5th cohort. However, eight withdrew from the program. Thus, 119 mothers completed the program year.

# THE EVALUATION

## Purpose and Questions

While discussions of guaranteed income often emphasize economic self-sufficiency as a measure of prosperity, it is important to consider a more well-rounded perspective of how families thrive. Given its comprehensive model and its position as a pioneer in the GI field, MMT offers a unique opportunity to explore how financial resources *plus* participant-informed support services can inform a more grounded and expansive definition of wealth and prosperity. STO partnered with [Social Insights](#) to conduct a mixed-method evaluation and case study grounded in a liberatory praxis that recognizes participants as active experts in their experiences. The purpose of the evaluation was to develop support for a multi-dimensional framework of holistic prosperity. We explored the following questions:

- How do MMT moms define wealth and prosperity?
- How do MMT moms' realities, experiences, and definitions of wealth inform a holistic prosperity framework?
- How does participation in MMT enhance access to holistic prosperity for low-income Black mothers?
- How does participation in the MMT program impact the overall lives of the mothers and their children?

## Method

### Policy Scan and Context Analysis

To better understand the landscape of critical policies impacting MMT moms, we conducted a review of Mississippi policies, including legislation, regulations, and state-level programs related to social support services. This analysis focused on policies addressing healthcare, mental health, housing, food security, and financial assistance.

### Pre- and Post-Program Survey

All moms in the cohort completed pre- and post-program surveys, which were distributed via email in October 2023 and July 2024, respectively. The survey covered demographics, indicators of economic mobility, financial well-being, physical and mental well-being, and MMT program experience. Data analyses included a comparison of pre- and post-program responses. Open-ended questions were analyzed thematically.

### Pulse Check Surveys

Throughout the program year, participants were invited to complete three brief pulse check surveys in January, March, and May. These surveys focused on topics such as perceptions and use of the 529 Savings Plan, cohort communication, barriers to participation in MMT events, progress toward personal goals, changes in mental health, and experiences with healthcare coverage. On average, about 90 participants completed these surveys. The evaluation team provided brief reports to the STO team.

## Case Study

### Recruitment

All MMT moms were informed about the case study, including details about the process, time commitment, and compensation. 80 moms expressed interest and availability. We used purposive random sampling to ensure representation from both STO-supported and GHCP housing communities, as well as from Track 1 and 2 disbursement plans. Our target sample was six moms (~5% of the cohort). We recruited seven moms to account for potential attrition. Four of the recruited moms agreed for their children to participate in one brief interview.

### Interviews

All seven case study moms participated in four semi-structured interviews between December 2023 to June 2024. The first and last interviews were conducted in person, while the second and third were held virtually. Each interview lasted approximately one hour. The case study moms received \$1,000 after completing the final interview, and an additional \$500 if their child participated.

### Letters

The case study moms were also invited to respond to three letter prompts.\*

- Prompt 1 (Jan. 2024): Write a letter to your *future* self
- Prompt 2 (Mar. 2024): Write a letter *from* your future self
- Prompt 3 (May 2024): Write a letter to a leader or person in power

### Data Analysis

Using narrative and thematic analyses, we examined the moms' stories to identify key themes across their interviews. The domains of holistic prosperity were defined through this analysis of their experiences and personal definitions of wealth. Their letters, along with our literature review ([Appendix A](#)), policy scan ([Appendix B](#)), and findings from the surveys further refined the holistic prosperity framework. This comprehensive triangulation approach offered deeper insights into the moms' lives and the broader contexts shaping their experiences.

## Demographics<sup>†</sup>

### Full Cohort

Of the 119 moms<sup>‡</sup> who completed the program year, 93 lived in STO-supported housing, 13 lived in GCHP communities, and 13 relocated during the program year. Most moms (67%; n=80) opted for Track 1, while a third (33%, n=39) opted for Track 2. The average age was 31 (range: 21 to 46). On average, the moms had two to three children (range: 1 to 6), with an average age of 7 years old (range: newborn to 30).

### Case Study Moms

The average age of the seven case study moms was 34 (range 27 to 42). Four of them lived in STO-supported housing, and three lived in GCHP communities. Five opted for Track 1, and two opted for Track 2. On average, they had two children (range: 1 to 5), with an average age of 11 years old (range: newborn to 23).

\*The letters were not an original requirement of the case study and were optional. Four of the moms submitted complete letters. This report includes some excerpts from their letters; full letters are shared in [companion case study narrative report](#).

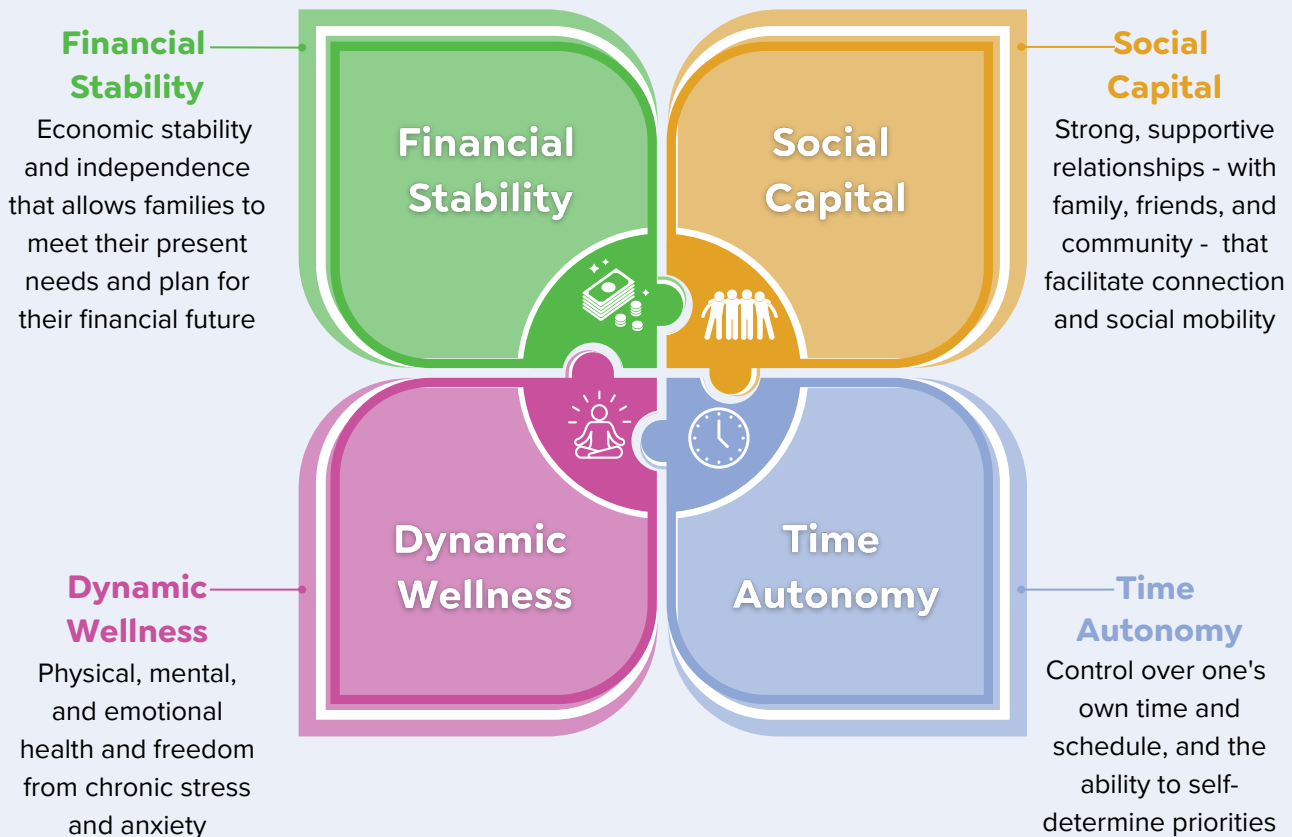
†The evaluation team presented a [baseline dashboard report](#) based on data from the 127 moms who completed the pre-program surveys.

‡A total of 127 mothers were initially selected to participate. However, eight withdrew from the program.

# HOLISTIC PROSPERITY FRAMEWORK

The theoretical framework for holistic prosperity is grounded in the experiences and stories of the MMT moms. **Holistic prosperity** is defined as a state of sustained well-being in the pursuit of self-actualization characterized by four interconnected domains: **financial stability**, **social capital**, **dynamic wellness**, and **time autonomy**.

Each domain supports and reinforces the others, creating a synergistic effect. Progress in one domain catalyzes the same in others. For example, financial stability affords time to focus on personal wellness and nurture social connections. Similarly, physical, mental, and emotional wellness allows for greater capacity to live in the present, plan for the future, and build social networks, which in turn can unlock new opportunities to fortify financial resources. The synergy among these domains forms a *complete* picture of holistic prosperity. **We visualize this framework as a flower to symbolize the beauty that emerges when all elements are present and working in harmony. Like the puzzle seen in the center of the flower, each piece is essential to see the full picture.**



In this report, we aim to uplift the voices and experiences of MMT mothers. We begin with a brief introduction to the seven case study moms and their definitions of wealth. Then, we present findings for each domain of holistic prosperity, drawing from both the survey and case study narratives. Although the findings are organized by domain, we emphasize that they are deeply interconnected. We invite readers to reflect on how these domains influence each other, affect moms' lives, and interact with the broader contexts that moms navigate. We conclude with a discussion of policy implications informed by the case study moms' experiences and visions for a better life.

## MEET THE MMT CASE STUDY MOMS

Our conversations with the seven case study moms were instrumental in shaping the framework of holistic prosperity. Each mom shared personal reflections on what wealth means to them, offering unique perspectives rooted in their lived experiences. **To fully honor their voices and contributions, we've compiled a [companion narrative report](#) highlighting their individual stories and illuminating how the four domains interact in their lives.** Here, we share moms' definitions of wealth. To explore their journeys further, please read more about them [here](#).



"Wealth, to me, is **freedom**...waking up and going to bed with no worries. When you are wealthy, you're wealthy in spirit, in knowledge, in finances; you're wealthy in *all* categories, not just rich. Wealthy is when you still have a heart to know that if it's somebody that need you then you see what you can do to help them."



"Being able to do what you want without having to worry *'if I do this today, will my lights be cut off tomorrow?'*...I will say financial freedom, not having to worry about debt... it's just being **free**."



"Wealth is where you want to be in life, feeling **comfortable**, and not worrying...I'm not gonna say rich...but you don't have to worry about, *'oh, how I'm gonna pay this or how I'm gonna pay that.'*"



"At the end of the day, if you take away money, what do you have? Money can be taken away. Your **character**, who you are, you can't take that away. It's in you. To me, that's the richest thing that you can have."



"Kindness and joy, laughter and **children**. Before I had my kids, I was feeling lonely. And I had nobody by my side to love me, like my mom do. Yeah, so that's why I said my kids, because they do love me."



"[Wealth is] having, you know, a good job that pays a good amount of money and like, **living how you want to live**."



"So, when I hear wealth, one of the first thing that comes to my mind is **peace**. Wealth could go many different ways, more than just money...this could be your health, your finances, or whatever."

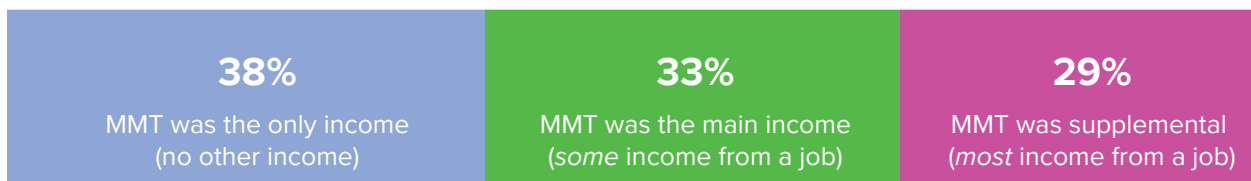
Note: Due to the personal and sensitive nature of some of the moms' stories, we do not share their real names or photos. The moms selected the pseudonym and image that represents her in these reports.



## FINANCIAL STABILITY

**“MMT allowed me the peace of mind when I was between jobs to still have a sense of financial security for my children and me. From bills to groceries and even clothes for my children, MMT gave me the flexibility to take care of what’s most important each month.”**

STO describes **financial stability** as having a reliable “income floor” to prevent you from falling below a basic standard of living [11]. This foundation for meeting basic needs is essential for overall well-being [12,13]. MMT improved financial stability for participating moms. For some, MMT was their sole income during the program year. MMT bridged the gap for some moms when their other financial resources or supports were lost or became unreliable. For others who had paid employment, MMT still proved to be a critical support when their wages were insufficient to provide a secure income floor.



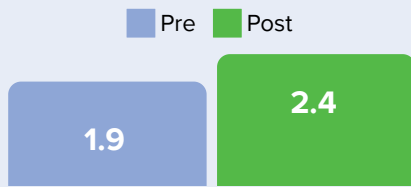
At the beginning of the program, the MMT moms shared common financial goals: catching up on bills, reducing debt, and building credit to work toward homeownership or other long-term goals. For the most economically vulnerable (those lacking employment or social support), MMT covered basic expenses like rent and utilities. **Bernice**, for example, started a debit account and was able to meet her family’s needs. For those with regular income, MMT broke the cycle of living paycheck to paycheck, allowing them to save and pay off debts. Trinity used the funds to consistently pay off her credit card and improve her credit score, a key step in reaching her goal of homeownership. **Ciara** relied on MMT funds when she was terminated from one of her multiple jobs during the program year.

Before MMT, **BERNICE** was “carrying cash” and did not have a formal bank account. MMT staff helped her set up a debit account which helped her understand her finances better. The cash from MMT enabled Bernice to buy school supplies for her children that she otherwise couldn't afford. More importantly, the MMT funds bridged the gap between hunger and food security during a two-month period when a SNAP error left her without benefits. Without MMT, Bernice shared that her family wouldn't have had enough to eat while the state resolved the issue. **“I shouldn't have to use [my MMT cash] but I need my food for my kids...So, I bought some groceries because that's too long to be waiting on the food stamps.”** Bernice shared that she was also able to begin catching up with her past-due bills and pay rent on time. This new financial capacity gave her a renewed sense of societal belonging. **“I can pay my rent on time, like, you know, normal people do. I can pay my light bill on time, and then I can give my kids Christmas stuff out the way now.”**

By the end of the program year, MMT moms overall reported significantly reduced financial stress. Along with statistically significant increases in their ability to pay bills on time and without needing to borrow money, there was a staggering increase in the number of moms with savings—**45% of moms reported that MMT helped them save**. Most participants (75%) had at least one type of debt before joining MMT, and **65% reported that the program enabled them to make loan payments**. Additionally, over a third saw a **reduction in their total number of debts**, and there was a significant decrease in the use of payday loans.

### Ability to pay bills on time\*

rated on a scale of 1 (Never) to 3 (Always)



### “Always” able to pay bills on time\*

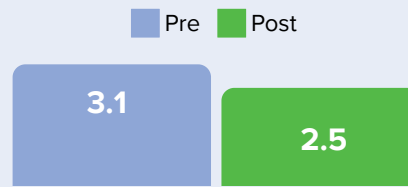


### Have money in savings\*

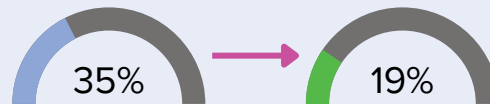


### Stress about finances\*

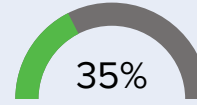
rated on a scale of 1 (None) to 4 (A great deal)



### “A Great Deal” stressed about finances\*



### Reduced the number of debts or loans



## Employment

Over half of the MMT moms were employed (pre-program: 54%; post-program: 56%). Of those employed, their average monthly income from work was between \$751-\$1,500. Some moms, like **Roshea**, work long hours or additional jobs or gigs to supplement their income, sacrificing rest, personal care, quality time with children, or the ability to pursue other goals that could potentially benefit their lives.

**“Sometimes the income just from working, it really don't be enough. By the time you get one check, you can pay your car note or maybe your insurance. Okay. Get your next check, you might have the gas bill, you might have something else, but it ain't much. Okay. Your next check, you got rent. And then, sometimes one check might not cover your rent.”**

\*Indicates a statistically significant change when comparing the pre- and post-program data.

## Education

Education is a common marker of economic mobility as it often affords access to higher wages. On average, the moms completed up to a high school diploma or GED; and over a third of moms (38%) had pursued some college or vocational training before MMT. During the MMT program year, **25 moms (21%) started or completed an educational program or certificate.** With greater financial flexibility, they could invest in their education, as one mom shared, **“My goal was to go back for another certification and I did that. MMT helped me pay off my balance so I could take the class. I didn’t have to choose work over school.”**

In addition to supporting moms in their educational pursuits, MMT invested in children’s futures by seeding 529 college savings accounts with \$1,000. While most moms weren’t able to contribute further to the accounts due to immediate financial needs, many expressed intentions to do so when possible. The simple fact that these accounts were available gave them a sense of hope and possibility for their children’s futures. **71% of moms reported feeling more hopeful about their children’s educational prospects,** with many attributing this optimism to the 529 account. As one mom noted, **“I feel so blessed to have this college savings plan. If it wasn’t for MMT I wouldn’t know how to start something like this. Now my kids can have a head start in life.”**

## Transportation

Soon after moving to Jackson, **ROSHEA’s** vehicle was stolen. To manage her tight budget, Roshea had previously opted not to purchase insurance, which meant she was unable to replace the stolen car. Her mother lent her a car but unfortunately, Roshea’s daughter was involved in an accident, totaling the vehicle. Roshea feels that these successive hardships stem from her financial limitations. **“I feel like if I had wealth, I probably wouldn’t go through as much as I’m going through cause I probably would have been able to have insurance on my car.”**

Access to a reliable car is crucial in Jackson, where public transportation is inaccessible. Transportation is closely linked to financial stability, as having a car is often the only way to get to work, school, or other essential resources. Without a reliable vehicle, maintaining steady employment or accessing opportunities becomes difficult. Limited finances can also make it hard to consistently afford gas, car insurance, or routine maintenance. Fortunately, many MMT moms experienced relief in this area. There were significant increases the number of moms who reported having a working car, car insurance, and enough money for gas. Many, like **LaFaith**, were able to cover unexpected car repairs. In this way, MMT funds helped stabilize transportation access, further supporting financial stability.



\*Indicates a statistically significant change when comparing the pre- and post- program data.  
†Of those who reported that they have a working car.  
‡Percent who responded “Most of time” or “Always” on a scale of 1(Never) to 5(Always).

# DYNAMIC WELLNESS

**“This program is a whole new different aroma in the air around me. I can breathe without choking on my own anxiety because I know that with my guaranteed income, along with my willingness to work and become a better person for me and my son, better days are surely ahead of me.”**

Dynamic wellness encompasses physical, mental, emotional health. There is a well-documented link between financial instability and poor mental and physical health, with research demonstrating that poverty is often associated with heightened rates of maternal stress, anxiety, and health issues [14]. Guaranteed income offers a reprieve from this strain. A common theme from the case study moms’ definitions of wealth and prosperity was **freedom from constant worry**. Survey responses highlighted reduced stress as the most impactful non-monetary benefit of MMT, along with an enhanced sense of security, improved mood, and newfound self-care practices.

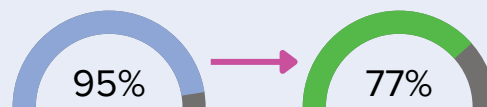
## Take time for self care\*\*

rated on a scale of 1 (Never) to 3 (Always)



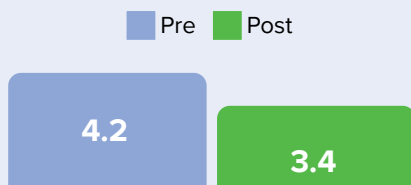
## At least 1 symptom of distress\*‡

experienced in the past 30 days



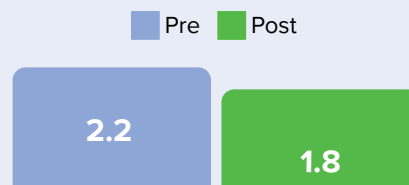
## Avg. number of distress symptoms\*‡

experienced in past 30 days (range: 0 to 6)



## Avg. frequency of distress\*‡

rated on a scale of 1 (Never) to 4 (~ Every Day)



**CIARA** has navigated significant loss, including deaths in the family, strained relationships, and the loss of her job, all of which affected her mental health.

**“[Before] the program...I was depressed. Because it was so much of living paycheck to paycheck wondering, what am I going to do about groceries?”**

With the extra funds from MMT, Ciara was able to cover important expenses and invest in self-care practices to support her well-being. **“I’m much happier now...I don’t have to worry as much now. Because I know that extra income is coming in with the program...Also, my children, I feel like they’re happier...I got a membership with Massage Envy, and they do an hour massage or you can choose a facial. I can afford it now. I know this is something that’s needed. I sit at the desk all day...back hurts, butt hurts. At first like, nah, \$70 a month, that’s pretty steep... but since the program, I’m able to do a little bit more self-care now.”**

\*Indicates a statistically significant change when comparing the pre- and post- program data.

‡Percent who responded “Sometimes” or “Always”.

‡Moms rated the frequency with which they experienced 6 symptoms of mental distress (e.g. *feeling nervous, anxious, or on edge*) on a scale of 1(Never) to 4(Nearly every day) over the past 30 days.

## Self-Efficacy

Self-efficacy, or belief in the ability to overcome obstacles to achieve goals, is a critical internal resource for Black low-income mothers. It reflects a sense of agency in navigating oppressive systems, enhances resilience, and contributes to well-being [15,16]. There was a statistically significant increase in ratings of self-efficacy and the moms reported that the support from MMT helped them to feel in control of their lives and better equipped to overcome challenges. For example, in her last interview, **Serenity** shared that she felt more confident in her ability to find and access resources as a result of what she learned from MMT. She felt she could take on whatever came next. **“With the resources I have now, I don't think I have to worry about anything...just knowing who to go to and where to go for help... Natasha gave us a lot of the resources we could use...I didn't even know about before.”**

### Avg. rating of self-efficacy<sup>†‡</sup>

(range: 1 to 5, [17])

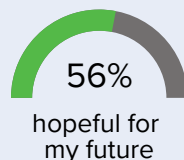
■ Pre ■ Post



### % of moms who believe in their ability to “successfully overcome personal challenges”<sup>†\*\*\*</sup>



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



## Physical Health

Access to quality healthcare can be a significant barrier for low-income families, particularly in Mississippi, one of ten states that have not yet adopted the expansion of Medicaid [18]. Most MMT moms (70%) reported having health insurance, primarily through Medicaid. However, for many, like **LaFaith**, the coverage was insufficient to meet all of their healthcare needs: **“I’m on [Medicaid] Family Planning\*, which only covers STD, HIV testing, and prenatal care. But this is why I try to stay healthy and not die...It’s very frustrating.”**

During a [mid-program survey](#), we learned that moms without health insurance were typically ineligible for Medicaid. Having health insurance was also strongly linked with healthcare attitudes and behaviors. Compared to moms with insurance, those without it were statistically:

- less likely to seek medical care when unwell
- more likely to decline or refuse medical care or prescriptions due to cost
- more likely to report experiencing mental health distress symptoms

**However, a few moms reported that participation in MMT enabled them to pay for health care (17%) and prescriptions (31%) that they were not able to get before MMT.**

\*Medicaid Family Planning provides services to low-income individuals, but is limited to contraception and reproductive health.

†Indicates a statistically significant change when comparing the pre- and post- program data

‡Moms rated an 8-item self efficacy measure, rating each on a scale of 1(strongly disagree) to 5(strongly agree).

\*\*Percent who responded “Agree” or “Strongly Agree”

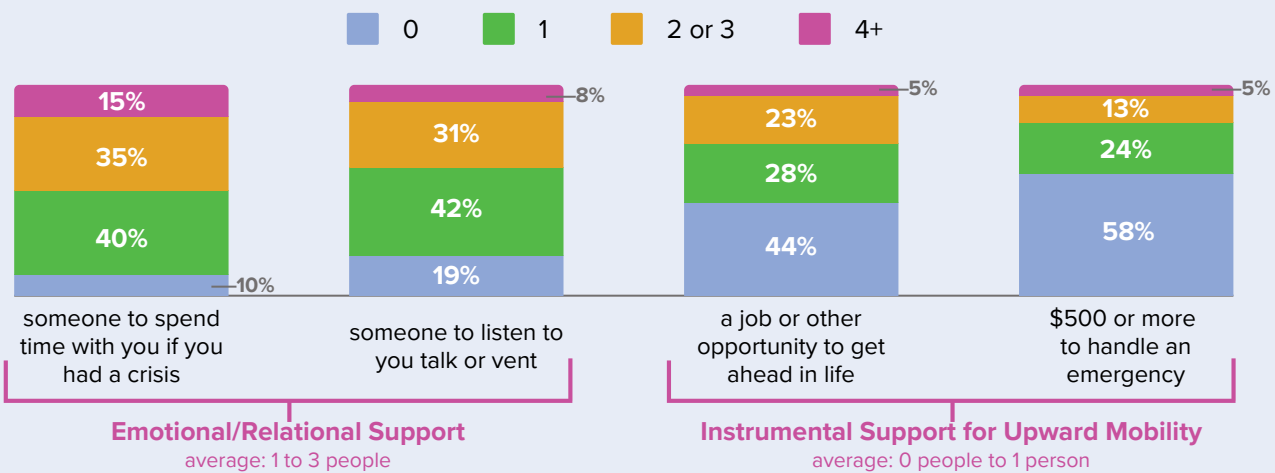
# SOCIAL CAPITAL

**“The mom group chat sent encouraging messages to give me hope. And MMT give me resources on how I can get help and services if needed.”**

Social capital refers to the supportive relationships and community ties that enable individuals to connect, share resources, and achieve upward mobility [19]. For Black moms living in poverty, social capital is especially vital, yet building networks that provide financial or professional support is a challenge. While some case study moms, like **Roshea**, reported having strong emotional support systems within their kin networks, they lacked connections that could help them secure job opportunities or access financial resources. Survey findings reinforced this finding, indicating that moms were significantly\* more likely to have people in their networks who could offer emotional support than those who could facilitate upward mobility through tangible resources or opportunities.

## Social Capital Networks

*How many people do you have in your life who could help you if you need...*



For some moms, like Serenity, who already had a strong network of support, MMT not only helped her remain stable when during unexpected setbacks, but also helped her get ahead.

**When asked what mattered most- social support, health, or income- SERENITY emphasized that social support was key, saying, “as long as the supports stay, everything else will fall into place.”** Her family is her financial and social safety net, helping her deal with unexpected events, financial assistance, and access to child-friendly employment. When Serenity had car trouble, her brother, who is a mechanic, lent her a vehicle and repaired her car for free. Her father regularly gave her money to help with bills. Her mother offered her a job at her catering business, where Serenity could bring her baby along and wouldn’t have to spend most of her income on childcare. This support network, along with MMT funds and programming, not only kept her financially afloat but also allowed her to begin putting money away in her savings.

\*Indicates a statistically significant change when comparing the pre- and post- program data

**MMT fostered social capital among participating moms by creating opportunities to build connections, support networks, and contribute meaningfully to their communities.**

The virtual support chat group facilitated engagement with other moms who not only understood what they were going through, but could inspire them to pursue their ambitions. Text messages and group chats were crucial for moms who were unable to attend in-person or virtual events, offering the encouragement needed to persevere. For the case study moms who accessed the full spectrum of MMT activities, the realization of their potential was invaluable. For example, **Trinity** engaged more with her MMT community, participating in local events and forming stronger relationships with other mothers. This empowerment allowed her to reclaim time and financial autonomy by setting boundaries as part of her self-care. Similarly, **LaFaith** and **Ciara** experienced a political awakening through their involvement in polling efforts, sparking an interest in civic engagement and motivating them to rally their communities to vote. Through MMT, these moms not only enhanced their social capital but also gained the confidence to actively shape their futures.

**CIARA** received an invitation from Springboard to assist with the polls during the most recent gubernatorial elections. Through this experience, she gained a deeper understanding of the impact local government has on her life, especially how policy affects her community. **“Natasha sent an email like, ‘Hey, y’all can help with polls’ or whatever. And knowing what we were voting for, I was like, okay, this is something that could help us. We know the current situation...the governor keeps turning down any assistance in Mississippi. Anything that they try to give us, he denies it! I was like, this could be something good for Mississippi. So I was trying to reach everybody, anybody I knew on the day of the elections...trying to let people know to go vote.”** This experience ignited Ciara’s passion for advocacy. When asked to imagine writing a letter to a Mississippi leader, she composed a letter\* to the mayor expressing a desire for a better Jackson, with improved infrastructure, safety, and economic reform: **“Being a mother, of course, you know, it’s not safe to go outside, because of the crime. [We need] to be able to go to the park safely with our children to build that bond. But you can’t even go outside. It’s like, you really just have to remain in the house.”**

**LAFaith** took full advantage of Springboard’s programming to support her employment journey, improve her social connections, and boost her overall wellness. She got help updating her resume and accessing mental health resources through the MISS program. She attended a MISS retreat, during which she was encouraged to start journaling as a self-care practice. **“The retreat was a good thing!... They was loving on me. At first I wasn’t gonna go because I’m like, man, I don’t like being around people...But I told myself like, ‘No, you need to go’. When I got there, girl, we had a good time!”** Attending the MMT and Springboard activities helped her break through the isolation she faced before the program. The support from the MMT cohort also motivated her to achieve her goals. **“It does get lonely, like doing stuff for yourself by yourself. Yeah. So when you have a group of people that’s rooting you on and just want to see you do it, and just believing that you can do it, that gives it an even better feeling.”**

\*Read Ciara’s full letter in the companion [case study narrative report](#).

# TIME AUTONOMY

**“[MMT] gave me more time to myself to get all of my stuff situated and focus on, you know, focus on what I gotta pay and this and that.”**

The ability to control one’s time influences overall wellness. Financial stability can alleviate the time-driven pressures of choosing between work, caregiving, self-care, relationship building, or pursuing beneficial opportunities [20]. Time constraints were a common theme among the case study moms, who struggle to navigate various demands with limited support.

The study moms’ stories\* illustrate how deeply time autonomy is connected to other domains of holistic prosperity. For example, **Bernice’s** mornings were consumed by her children’s chaotic bus schedule, leaving limited time to seek employment or tend to her own needs. **Kiara** and **Ciara**, overburdened by demanding, low-paying jobs, struggled to balance work and family, with their intense schedules contributing to their guilt over not spending enough time with their children. Similarly, **Trinity’s** work schedule extended into the evening, leaving her exhausted and with little time for social interactions or self-care.

Time scarcity interacts with financial stress, as the moms felt the relentless pressure of meeting deadlines for revolving bills. The challenge of mounting bills and lags in social safety net benefits placed moms in a constant race against the clock to find the cash needed to meet their financial responsibilities. This often led moms to rely on kin networks to bridge their financial gaps which strained relationships and pushed some mothers into isolation.

The desire for more time - whether for family, self-care, or relief from financial burdens - was a common theme among all case study participants. Research has demonstrated that time scarcity hinders financial well-being and negatively impacts health outcomes, both individually and within communities [21,22]. Having discretionary time is crucial for improving wellness across all areas of life, enabling self-development and enhancing overall well-being.

**Case study moms used their MMT funds strategically to “purchase” discretionary time for themselves.** **Bernice**, for example, paid for ride-sharing services to free up time for self-care and to support her children’s education. **Kiara** reduced her overtime hours, allowing her to spend more time with her children and recover from a difficult pregnancy. **Serenity** used the extra cash to support both her own rest and her daughter’s continued education.

**Supplemental MMT programming and community support also played a key role in helping moms reclaim their time.** For **Trinity** and **Kiara**, this involved learning through an MMT financial education class that it is okay to give themselves grace, be patient with their financial journey, and approach debt repayment and savings at a manageable pace. These examples demonstrate how reclaiming time leads to profound personal and multi-generational benefits, empowering mothers to move closer to their ideal visions of life.

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\*Read more about these stories in the [case study narrative report](#).



## SUSTAINING HOLISTIC PROSPERITY: How MMT Moms Envision Policy Reform

For one year, the financial support from MMT provided moms with an “income floor,” allowing them the stability to work toward holistic prosperity. All seven case study moms shared that, with this foundation, they felt happier and more motivated to pursue their goals. From the survey, we also learned that many of the moms cleared debt, built their credit, and gained the confidence to set and pursue goals for their future. Yet, without addressing the structural barriers embedded in public policy, these outcomes may be difficult to sustain, especially for the most economically vulnerable moms. **The evaluation highlighted how critical financial stability is for unlocking the potential of holistic prosperity, but lasting change requires reforms that dismantle systemic obstacles to ensure that all mothers have the support and opportunities to maintain their progress beyond the program.**

Systemic oppression through policy-driven socioeconomic disenfranchisement hinders Black women's pursuit of happiness, limiting their access to homeownership, wealth building, and fair wages [31]. Women in the U.S. earn 82 cents for every dollar paid to White men, with Black women earning just 62 cents [32]. At this rate, income parity for Black women will not be achieved until the year 2144 [33]. The wage gap has a multi-generational impact along racial lines. Census data show that Black women are more likely than women of other races to be heads of household, thus their financial struggles increase the risk of poverty for their children [32, 34].

In 2022, the official poverty rate for Black Americans dropped to a record low of 17% [35]. Economists attribute the decrease in poverty to households leveraging savings from the 2020 CARES Act stimulus checks and the 2021 American Rescue Plan Act refundable tax credits, which kept 6.4 million families out of poverty in 2022 [5, 36]. Programs like these demonstrate that providing cash directly to families in need effectively combats poverty. However, policymakers in Mississippi have actively blocked efforts to achieve both financial and health equity for low-income Mississippians through policies that disproportionately affect households along the lines of race and gender [see [Appendix B](#)].

Recognizing the Magnolia mothers as experts in their lived experiences, we asked the case study participants to share their visions for how public officials and leaders should better support Black mothers navigating low income in Mississippi\*. From their insights, a list of policy demands emerged to support and sustain their financial stability and pursuit of happiness. They called for guaranteed income programs, dignity-preserving benefits, and holistic support services. They also emphasized the need for systemic policy reforms, as well as infrastructure and safety improvements. The following sections explore these demands in detail, centering the moms’ voices.

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\*The case study moms shared their visions during interviews and they were also invited to respond to a prompt to “Write a letter to a leader”. Some excerpts from their letters are included in this report. Their full letters can be found in the [companion narrative report](#).

## MOMS DEMAND: Life Sustaining Wages and Access to Equitable Employment Opportunities

MMT moms call for life-sustaining wages and better employment opportunities to reduce reliance on multiple jobs. Low wages profoundly impact the long-term financial health of Black mothers in Mississippi. With no state-mandated minimum wage, workers are paid the federal minimum wage of \$7.25 an hour. Between 2018 and 2020, 1.34 million people in Mississippi (46% of the state’s population) were classified as poor or low-income. In Mississippi, 45% of the workforce earn less than \$15 per hour. This statistic includes a disproportionate impact on certain groups: 34% of White workers, 63% of Black workers, 55% of working women, and 70% of working women of color earn less than \$15 per hour in Mississippi [37].

To meet their basic needs, a household with two adults and two children needs to earn over \$21 per hour [37]. At the federal minimum wage, an individual must work 86 hours per week to afford a modest two-bedroom apartment. Currently, the average market rate rent in Jackson for a two-bedroom apartment is \$1100 per month [38].

### Gross Monthly Earnings and Rent Affordability for an Average Priced Market Rate Two-Bedroom Apartment in Jackson, MS

Hourly Wage	Gross Monthly Earnings (Full-Time)	Earnings <i>minus</i> Average Rent
\$7.25	\$1160	\$60
\$15.00	\$2400	\$1300
\$21.00	\$3600	\$2260

The average income range for MMT participants was \$750 to \$1,500 per month. Several of the case study participants picked up additional shifts or jobs to make ends meet. In some cases, working additional hours pushed them into a higher tax bracket, leaving them with large tax bills at the end of the year and exacerbating their already precarious financial situation. Ultimately, neither the federal minimum wage nor Mississippi’s average wage is enough to sustain the essential needs of a single-income household. While lawmakers across the aisle in Mississippi have proposed legislation to raise the state’s minimum wage, none of these bills have passed (see [Appendix B](#)). **In their demands to policymakers and leaders, case study moms stressed the importance of fair wages and better employment opportunities to reduce reliance on multiple jobs and provide financial stability.** As LaFaith emphasizes:

**“We should have had a higher minimum wage a long time ago. \$7.25 was minimum wage forever before COVID. Come on now! Look how many people have kids but making minimum wage...And still gotta pay the light bill.”**

## MOMS DEMAND:

### Expanded Access to Relief Programs and Cash-Based Assistance

“So people that truly, truly need help, they're not getting it, you know, because you have these brackets or financial brackets. We outside of it, we're not surviving, but in their eyes, ‘you make too much money’. I'm like, ‘No!’. You know? You got to look at everything!”- Trinity

The case study mothers emphasized the urgent need for continued and expanded cash assistance programs in Mississippi to support low-income mothers in meeting basic needs. Existing programs often have unrealistic income threshold requirements that exclude low-income mothers from eligibility. The case study moms criticized one such program- the Supplemental Nutrition Assistance Program (also known as SNAP or EBT)- for frequently denying assistance to families experiencing food insecurity due to its income requirements. They lament that the criterion fails to account for the daily expenses of managing a household. Mothers like **Kiara**, who spends 55% of her hourly wages on rent despite living in HUD-subsidized housing, often are still ineligible for both SNAP and childcare assistance due to overtime pay which she also *needs* in order to cover essential expenses like car insurance and childcare for her two young children. **This disconnect between income thresholds and real-life costs leaves many mothers struggling to access necessary support.**

"They're not looking at how much your bills and rent and mortgage and all those together, and car note, and light bill, and where all your money going and how it go to zero! They worried about how much you making yearly...You know, it don't even have to be much. At least, you know, give something. Only thing they'll say is ‘you're not approved’. You know, when rent going up every year, you know, or car insurance is going up or groceries went up. Everything is going up!" - Kiara

#### Excerpt from Trinity's letter to Mississippi Governor Tate Reeves:

Hello there. Governor Tate Reeves.

I hope that you will take the time from your busy agenda to hear my voice. As a single black mother there are a lot of struggles that we face here. Firstly I would like to say that I am no way asking for handouts, but just help. I would like for there to be some sort of programs that offer monetary or food benefits for those of us that don't qualify for the usual assistance. It can be in exchange for volunteer work, but just something to let you all know that we're not looking for anything free and that we appreciate the help. I think that this would be a better approach and beneficial for our state and the single mothers that struggle daily. We have jobs and are willing to work, but that's not enough to supplement our expenses. We would just like to live a bit more comfortably and breathe without the stress of finances. Thank you so much for listening.

Additionally, SNAP benefit determination policies can exclude adults from the household size calculation, which reduces the maximum allowable benefits. This was the case for **LaFaith**, who, despite living in a two-person household with her son, was only eligible for \$291 per month (the rate for a one-person household).

For mothers like **Ciara**, the burden is particularly heavy during the summer months when families lose access to school meal programs that provide breakfast and lunch throughout the academic year.\* In 2024, Mississippi was one of few states that opted out of the federal Summer EBT program, which provides support for meals and groceries when school is out [39].

**"During the summer, the children ... you know, I would push for those food stamps, you know, let [the governor] know how it affects our household. It is-- The food is extremely high. A carton of eggs is like \$5, almost \$6. So, you know, it's extremely high to feed the children, especially during the summertime." - Ciara**

Similar challenges exist in the TANF program, where restrictive eligibility and an emphasis on workforce development over direct cash aid create barriers for families in financial crisis. Despite evidence that cash-based assistance is an effective pathway out of poverty, SNAP and TANF impose restrictive income requirements [40, 41] that limit access to benefits, only providing aid to those with zero or extremely low income.

MMT moms emphasize the transformative impact of direct cash assistance in addressing unexpected financial emergencies like job loss. As **Roshea** explained, cash-based programs like the expanded Childcare Tax Credit (CTC) in 2021 were a critical lifeline, **"And I feel like, when, you know, one time when we was getting the stimulus for the kids...that was a major help. We were getting \$250 or something a month."**

**Given the limitations of SNAP and TANF, incorporating the flexibility of cash-based assistance programs offers a more sustainable path to economic security [42]. TANF, for instance, could be leveraged to expand GI as a statewide benefit. The Way2Go debit card, currently used to distribute TANF benefits, could serve as a mechanism for distributing emergency cash. Expanding TANF's income eligibility, which can be determined by states, would also provide a crucial financial safety net for households on the brink of poverty.**

**SNAP Income Limits and Max Benefits\***

Household Size	Max. Monthly Income (after taxes)	Max. Monthly Benefit
1	\$1250	\$291
2	\$1644	\$535
3	\$2072	\$766
4	\$2500	\$973

**TANF Gross Monthly Income Limits\***

Household Size (# of Persons in Assistance Unit)	Max. Monthly Gross Income Limit
1	\$403
2	\$542
3	\$680
4	\$819

\*Source: Mississippi Department of Health Services. Charts truncated.

## MOMS DEMAND: Comprehensive and Holistic Healthcare

In Mississippi, Medicaid eligibility for adults is extremely limited. While children of low-income homes are eligible for health insurance through Medicaid, their non-disabled parents only qualify if their income is at or below 28% of the federal poverty level (FPL), or \$7,230 annually for a family of three [43,44]. MMT moms reported that, despite having limited income, they only qualify for Medicaid Family Planning, which covers reproductive health but not the comprehensive care needed to support overall physical and mental wellness, leaving them physically and financially vulnerable in a health emergency.

In 2024, state lawmakers failed to pass legislation to expand Medicaid eligibility to 138% of the FPL, which would have provided coverage to 81,000 adults caught in the “coverage gap”- those who earn too much for Medicaid but too little for health ACA marketplace subsidies which begin at 100% of the FPL (around \$25,000 for a family of three) [45, 46].

A key debate in Mississippi revolved around imposing a work requirement for adults in the coverage gap, despite the fact that 55% of those in the gap are already working [45, 47]. Moms like **Ciara**, who work multiple jobs, often fall into the coverage gap deepening disparities in healthcare access. “[After I lost my job] they offered COBRA for continued coverage and they didn't have the medical on there. So, I did apply for Medicaid. I only got like family planning. I didn't get full Medicaid, because they said I still made too much.”

Limited Medicaid also creates a gap for access to mental and emotional health services, such as therapy or group counseling. Some moms specifically recommended state-funded support groups and an emotional support hotline akin to what they experienced in the MMT program. As the case study and evaluation demonstrate, mental and physical wellness are both essential and are intricately linked to moms' abilities to ensure a better future for their families.

### Excerpt from LaFaith's letter to a leader

I would want her [Vice President Kamala Harris] to hear from me firsthand how this program is helping us single mothers have a better future... along with spiritual and emotional support from our community specialists and support groups.

Expanding Medicaid in Mississippi, is an imperative and necessary step to ensure the overall health and well-being of moms and their families. According to the Center on Budget and Policy Priorities, **states that did not expand Medicaid saw uninsured rates for children rise three times higher than in states that did expand, illustrating that when parents have access to healthcare, their children benefit** [45, 46]. Expanding healthcare for mothers not only improves their well-being but also ensures their children receive necessary care, fostering healthier families across generations. **Removing restrictive income limits and closing the coverage gap through Medicaid expansion is essential to ensuring that all low-income mothers, whether employed or full-time caretakers, have access to comprehensive physical and mental health care that they need and deserve.**

## MOMS DEMAND:

### Access to Critical Information & Education to Advance their Goals

MMT moms who attended Springboard's financial education classes, budgeting workshops, and goal-setting activities shared that the information and exercises were transformative. In their interviews and letters, many moms expressed that this type of information should be more widely accessible across Mississippi. Serenity emphasized the need for **"resources like money management because everybody needs that."** Ciara echoed this sentiment: **"When we had Hope coming in, talking about credit and different programs with banking, it was really important. Everyone should know how to save and about home buying."** Kiara further emphasized that providing both financial support and access to critical information can be life-changing for struggling mothers. **"I would say the programs and the trainings. I mean, you can offer the income too, because you know, you do have some moms that is out here struggling. Because Mississippi is like the poorest state. We pay so much for rent, but they paying us less through income, so the programs... it'll help out lots of mothers probably need help getting up on their feet."**

In addition to financial information and resources, many moms expressed a desire to further their own education. For instance, **Ciara** dreams of becoming a nurse, **Kiara** aspires to become a licensed physician's assistant, and **LaFaith** wants to become a social worker and run her own non-profit organization. However, financial instability and lack of time autonomy disrupted their ability to pursue their education goals. **To support moms' educational pursuits, cash assistance and child care are essential. About one fifth (21%) of this year's MMT cohort started or completed an education or training program, something that may not have happened without access to the additional cash provided by MMT.**

Improvements to Mississippi's TANF Work Program (TWP) could provide essential financial and child care support for low-income moms seeking educational advancement of low-income moms. Currently, TWP provides some support for high school diploma completion, job education, and childcare for working mothers. Expanding TWP to cover tuition for post-secondary education, along with raising the income eligibility limits for cash assistance and childcare vouchers, would greatly enhance opportunities for advancement through education and create a pathway to earning a livable wage.

Beyond their own access to critical information and education, the moms also raised concerns about their children's education, particularly in the context of school safety and school district consolidations that have disrupted learning in Mississippi. A 2019 study found that these consolidations have led to decreased academic performance across the state [48]. Roshea, Bernice, Ciara, and Trinity's children all experienced the negative impacts of being displaced within their local school districts. These consolidations have and continue to disproportionately affect Black-majority school districts [49,50]. The case study moms *and* their children (see next section) are calling for an end to school consolidations and improvements that enhance both safety and the quality of education.

## CHILDREN DEMAND: Access to Safe, Uninterrupted, Quality Education

**MEET THE CASE STUDY CHILDREN:** In alignment with MMT’s dual-generation focus, the evaluation included conversations with four of the case study moms’ daughters. These young women shared their dreams, challenges, and their personal definitions of wealth.



Ciara’s daughter | age 16 | Dreams of becoming an army officer

“Wealth is being financially stable. Being able to afford what you need.”



Roshea’s daughter | age 15 | Dreams of becoming a nurse

“Wealth means having money in the bank. A house. A car.”



Trinity’s daughter | age 18 | Dreams of becoming an optometrist

Dana prioritizes saving money, staying focused on her goals, and ensuring the wellness and joy of her family, especially her mom.



Serenity’s daughter | age 17 | Dreams of becoming a dentist

“[Wealth is] a happy family. A supportive family, a family full of joy... Family that’s always sticking together...just being there for each other.”

The teens’ definitions of wealth highlight the importance of financial stability and family in their lives. We observed that Chloe, Hope, Dana, and Talía were keenly aware of the positive shifts in their mothers’ financial and emotional well-being over the course of the program year.

**Throughout these interviews, another key theme was the struggles they faced in pursuit of education and a brighter future.**

### Navigating Challenges in the Pursuit of Education

Each teen has a clear vision for her future and is supported by the love and social capital provided by their mothers. However, accessing the education needed to achieve their goals has been challenging.

Talía faces the unique challenge of parenting while completing her high school education. She is grateful for a program through Hinds Community College that allows her to study remotely, giving her the flexibility to balance academics and caring for her twins.

\*Each teen was given a pseudonym to protect their identity.

## Systemic Challenges in Mississippi's Education System

Chloe, Hope, and Dana's education journeys have been impacted by systemic issues within Mississippi's education system. What should be a time of excitement and preparation for young adulthood has been disrupted by the state's failure to fully fund the Mississippi Adequate Education Program (MAEP).<sup>\*</sup> This underfunding has led to teacher shortages and widespread school district consolidations. Moreover, low student enrollment and the end of federal pandemic relief funding for school districts further reduced funding for Jackson schools, resulting in 13 schools being slated for consolidation before to the 2024-2025 school year [23, 24,25].

For students in Jackson, these consolidations can create a chaotic learning environment. In their interviews, Chloe, Hope, and Dana shared that overcrowded classrooms, bullying, gun violence, and diminished resources have made it difficult to perform to the best of their academic abilities. Dana, in particular, expressed that the consolidations disrupted her senior year, leaving her feeling unprepared for college. Similarly, Hope and Chloe reported feeling isolated, lacking a strong peer group for support.

Despite these obstacles, all four teens understand the critical role education plays in securing financial independence and a stable future. MMT also recognizes the connection between education and financial stability, providing families with 529 college savings plans. These plans not only offer financial support for education but also introduce families to long-term market investing, helping to alleviate the financial burden of higher education. This support has enabled teens like Dana, who aspires to become an optometrist, and Hope, who dreams of a nursing career, to focus on their goals.

The resilience and determination of these teens are clear as they navigate the obstacles in their educational paths. They draw strength from witnessing their mothers' journeys toward holistic prosperity with MMT. The emotional and financial support provided by their mothers, amplified by the resources from MMT, has given them a stronger foundation to pursue their dreams. This intergenerational support system has been key in keeping them motivated and confident.

**However, to fully support teens like Chloe, Hope, Dana, and Talia, it is essential to address the systemic issues within Mississippi's education system through meaningful policy change [26]. Their dreams are directly tied to these educational barriers. Increasing school funding, strategically recruiting teachers to close the educator gap, and adopting a community-engaged approach to school decisions like consolidations are essential to ensure that Mississippi's education system meets the needs of students, enabling them to thrive academically and achieve their dreams.**

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<sup>\*</sup>The Mississippi Adequate Education Program (MAEP) is the state's formula for funding public schools, designed to provide adequate resources for all students [27, 28]. The Mississippi legislature has fully funded MAEP only twice since 2008, leading to chronic underfunding and resource shortages in schools. This lack of funding has contributed to school consolidations, as districts merge to manage limited resources. In April of 2024, Mississippi State Senate voted for a new school funding formula, [the INSPIRE model](#), that would put \$217 million dollars back into the Mississippi public schools [29, 30].



## CONNECTING HOLISTIC PROSPERITY TO POLICY

The moms' policy demands are not isolated issues; they are part of a web of interconnected struggles related to finances, wellness, relationships, and time. Achieving holistic prosperity requires a systemic approach that addresses these domains simultaneously. For example, Kiara and Ciara's stories reveal how low *wages* force them to work multiple jobs, leaving little *time* for engaging with their children or caring for their own physical and emotional *health*. This lack of time autonomy further limits their ability to seek preventive care, prioritize rest, or pursue educational opportunities that could increase their long-term earning potential and fulfill their dreams of becoming a certified physician's assistant and nurse.

Similarly, Roshea's experience shows how wages, education, and safety are deeply intertwined. She works up to 60 hours a week to afford market-rate rent in Jackson, where she relocated to protect her children from gun violence in her previous subsidized housing community- a situation she associates with the school consolidations. Roshea's earnings are consumed by rent and debt, with the added stress of Mississippi's labor laws that allow her to be classified as a contract worker, which excluded her from payroll tax deductions. As a result, she faced a \$2,000 income tax bill, further straining her finances and exacerbating her distress.

**Black women in Mississippi have long been systematically disenfranchised by policies that perpetuate financial instability and poor health outcomes. Therefore, achieving holistic prosperity requires a comprehensive approach that addresses the structural barriers. Policymakers must take action to expand access to cash assistance programs like guaranteed income, raise the minimum wage to a livable standard, protect community schools, and ensure that public relief programs like SNAP, TANF, and Medicaid truly meet the needs of low-income families. These reforms are essential to dismantling the structural barriers that prevent families from thriving.**

## CONCLUSION

MMT is not only about financial stability, but about the freedom and agency to make choices that enhance moms' overall quality of life. The program supports mothers to shift from merely surviving to pursuing what brings them joy- redefining what it means to prosper. We learned in this evaluation and case study that holistic prosperity is an interconnected journey towards improved financial stability, better relationships and connections to resources, control over time, and freedom from chronic mental and physical distress.

The transformation in various areas of MMT mothers' lives underscores the importance of supportive interventions that simultaneously address multiple aspects of well-being. By providing financial assistance, the MMT program alleviated immediate economic pressures, giving the mothers the mental space and time to focus on self-care and family relationships. This holistic support system proved essential in disrupting the cycle of financial and emotional stress that previously dominated their lives. Acquiring the financial boost and resources that supported MMT moms to pursue their personal goals encouraged these women to envision and work towards their unique definitions of wealth.

Moreover, the MMT program's success demonstrates that addressing systemic issues such as financial instability and lack of access to resources can have a profound ripple effect on individuals' overall well-being. By fostering an environment where these mothers could prioritize their personal health and relationships, the program helped them build a more resilient and supportive community. Holistic prosperity, therefore, is not just an individual achievement but a collective one, where the well-being of one positively influences the well-being of many, contributing to a more equitable and supportive society.

**This evaluation and case study underscore the need for policies that support and expand guaranteed income initiatives.** While the financial assistance provided immediate relief, it also highlighted the deeper structural barriers, such as persistent income inequality, lack of affordable housing, and limited access to quality healthcare and education- challenges that temporary financial support cannot fully address. For holistic prosperity to be sustainable, especially for Black mothers facing systemic barriers, policy interventions must extend beyond short-term aid to dismantle the root causes of inequality. This includes ensuring living wages, affordable childcare, and accessible healthcare and education. Additionally, expanding social safety nets and creating robust support systems can help mitigate the risks associated with economic volatility, allowing families to build resilience against crises. By institutionalizing such support through policy, legislators can transform the benefits experienced by MMT participants into part of a broader movement toward equitable and holistic prosperity.

The MMT program illustrates the transformative power of guaranteed income and holistic support in improving the lives of marginalized communities. However, to achieve lasting change, policymakers must commit to creating and sustaining programs that prioritize the well-being of low-income Black mothers and other vulnerable populations. Only then can we move from a model of temporary relief to one of enduring prosperity, where all individuals have the resources and opportunities to lead fulfilling, self-actualized lives.

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# APPENDIX A

## Holistic Prosperity Framework Literature Review Sources

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# APPENDIX B

## List of Failed House Bills in Mississippi for Minimum Wage, TANF Expansions, and Healthcare

1. HB, 16 118th Gen. Assembly. (Miss. 2024). Fair Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0016.xml>
2. HB, 24 118th Gen. Assembly. (Miss. 2024). An act to amend section 43-17-5, Mississippi code of 1972, to provide that any unspent TANF funds remaining from the prior fiscal year shall be expended first to pay for the education-related expenses of persons who are enrolled in nursing education courses as part of workforce training and pay for the child care expenses of those persons while they are taking the nursing education courses; and for related purposes (dead). <https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0024.xml>
3. HB, 33 118th Gen. Assembly. (Miss. 2024). An act to require the state health officer to develop a program to close the gap in the health status of all gender and racial groups (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0033.xml>
4. HB, 67 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0067.xml>
5. HB, 71 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0071.xml>
6. HB, 103 118TH Gen. Assembly, 2024. (Miss. 2024). Medicaid; require Governor and Division of Medicaid to negotiate to obtain federal waiver to expand Medicaid coverage (failed).<https://legiscan.com/MS/text/HB103/id/2886124>
7. HB, 306 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0306.xml>
8. HB, 575 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0575.xml>
9. HB, 584 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
<https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0584.xml>
10. HB, 830 118th Gen. Assembly. (Miss. 2024). Mississippi Minimum Wage Act (died in committee).  
11. <https://billstatus.ls.state.ms.us/2024/pdf/history/HB/HB0830.xml>
12. HB 958, 118TH Gen. Assembly. (Miss. 2024). Medicaid; expand eligibility to include individuals entitled to benefits under federal Patient Protection and Affordable Care Act (died in committee).  
<https://billstatus.ls.state.ms.us/documents/2024/html/HB/0900-0999/HB0958IN.htm>

# ACKNOWLEDGMENTS

We are grateful to all the Magnolia Mothers who participated in our evaluation activities. Your insights and experiences have been critical in demonstrating the far-reaching impact of Magnolia Mother's Trust and how essential guaranteed income programming is to low-income Black mothers and their families.

We extend special thanks to our case study mothers- **LaFaith, Ciara, Roshea, Trinity, Bernice, Serenity, and Kiara; along with their participating children Chloe, Hope, Dana, and Talia** - who generously offered their time, invited us into their lives, and shared their personal experiences and heartfelt stories with us. We are honored to have ventured on this learning journey with you and developed such trust, respect, and love along the way.

Finally, we would like to thank Springboard to Opportunities for allowing us to be a part of their labor of love, amplifying the program's impact, and informing and validating their advocacy efforts as they champion guaranteed income for economically vulnerable and disenfranchised families. Thank you for trusting us with your vision. We are profoundly humbled to have supported your evaluation efforts.

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