



THE MAGNOLIA MOTHER'S TRUST

CASE STUDY NARRATIVE REPORT

PLANTING THE SEEDS FOR HOLISTIC PROSPERITY





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This case study narrative report is a companion to the evaluation of The Magnolia Mother's Trust conducted by Social Insights Research. Click [here](#) for the [full evaluation report](#), or visit www.springboardto.org/our-work/reports

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Introduction

The Magnolia Mother's Trust (MMT), launched by Springboard to Opportunities (STO), gives \$1,000 in unconditional guaranteed monthly income for one year to Black mothers living in subsidized housing and contributes a \$1,000 deposit into a 529 College Savings Account for each of their children. Beyond these financial provisions, the program offers community events, educational workshops tailored to mothers' needs and goals, personalized coaching, and a virtual community of support.

While discussions of guaranteed income (GI) 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 critical support services can inform a more grounded and expansive definition of prosperity.

PURPOSE OF THE CASE STUDY

STO partnered with Social Insights to conduct an in-depth case study with a few moms from the 2023-2024 MMT cohort. The purpose of this case study was to explore three 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 MMT offer moms access to holistic prosperity?

OUR APPROACH

At Social Insights, our research is grounded in a liberatory praxis that recognizes participants as active experts in their experiences, rather than passive subjects to be studied.

We approached this case study as an opportunity to amplify moms' voices, allowing their stories to guide every aspect of our process - from inquiry and data collection, to analysis, interpretation, and reporting. Our interview processes focus on building rapport and trust. We prioritize accessibility, safety, and comfort, giving moms space to fully engage in the process, trusting us with their stories and illuminating their experiences in a way that honors their agency and lived realities. By centering their perspectives, we aim to produce research that not only informs but also uplifts and advocates for the moms' visions of holistic prosperity.

Method and Analysis

RECRUITMENT

All 127 Cohort 5 MMT participants were informed about the case study, including details about the process, time commitment, and compensation. Eighty of the moms expressed interest and availability.

To ensure representation from both STO-supported and GHCP housing communities,* as well as from Track 1 and 2 disbursement plans†, we used purposive random sampling. Our target sample was 6 moms (~5% of the cohort). We recruited 7 moms to account for potential attrition. Four of the moms allowed their child to participate in one interview.

DESIGN

In addition to pre- and post- program surveys, case study moms completed a series of interviews and letters.

Interviews

All seven case study moms participated in four semi-structured interviews from December 2023 to June 2024. The first and last interviews were conducted in person, while the second and third interviews were held virtually. Each interview lasted approximately one hour, exploring several topics (e.g., ongoing impact of MMT, goals, steps taken to meet goals, challenges faced, definitions of wealth). The moms received \$1,000 after completing their final interview, and additional \$500 if their child participated in an interview.

Letters

The moms were invited to respond to three letter prompts:

- Prompt 1 (Jan. 2024): Letter *to* your Future Self
- Prompt 2 (Mar. 2024): Letter *from* your Future Self
- Prompt 3 (May 2024): Letter to a leader or person in power

ANALYSIS

After the interviews were transcribed, we developed a codebook to identify emerging themes. Through a collaborative review of the transcripts, we refined the codebook and coded the interviews, meeting regularly to ensure consensus on the coding. We employed narrative analysis to examine the stories shared by the moms, focusing on how they made sense of their experiences related to time autonomy, financial stability, dynamic wellness, and social capital. By analyzing the structure and content of their narratives, we identified key themes within and across interviews. Definitions for the domains of holistic prosperity were developed through thematic analysis of the moms' definitions of wealth and refined through a literature review. The moms' letters were also analyzed, contributing to the refinement of the framework. This approach provided deeper insights into the moms' experiences and the broader contexts influencing their lives. In this report, we present key aspects of each mom's narratives that illustrate the holistic prosperity framework and share their full letters (with minor edits to remove identifiable information), as these reflections embody the domains of holistic prosperity.

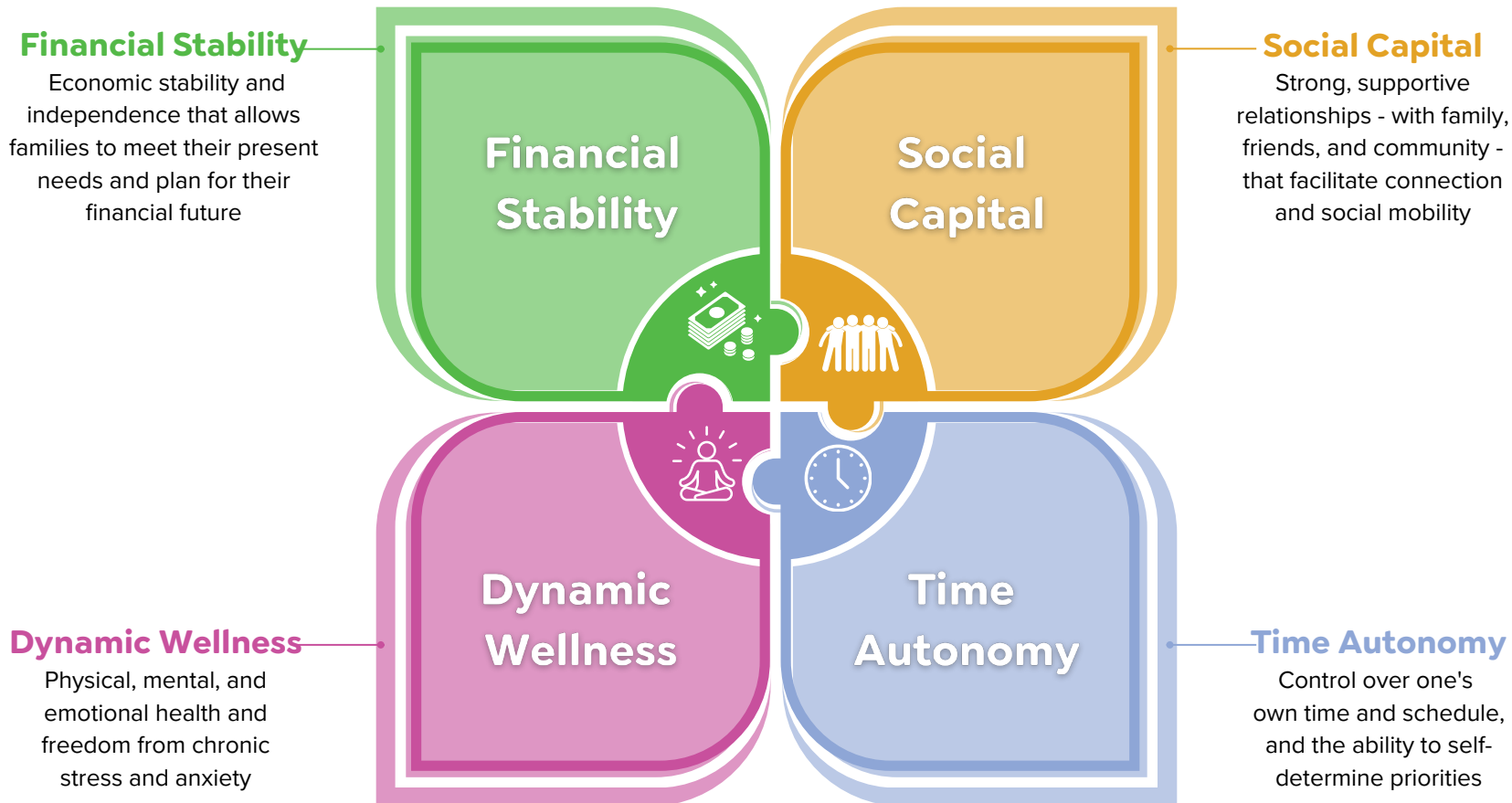
*This program year, STO expanded the reach of MMT to moms residing in other local subsidized housing communities managed by Gulf Coast Housing Partnership (GCHP).

†Moms chose to receive either \$1000 monthly (Track 1) or \$700 monthly, with the remainder (\$3,600) placed in savings to be accessed at the end of the program (Track 2).

What is Holistic Prosperity?

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.**



Meet the Magnolia Mothers



STEP INTO THE LIVES OF 7 REMARKABLE WOMEN.

This is more than a collection of narratives—it's a journey through the experiences, dreams, struggles, and resilience of Black mothers in Jackson striving for holistic prosperity.

You'll explore their goals, challenges, joys, setbacks and triumphs. You'll learn how MMT has shaped their recent pursuits of prosperity and their future aspirations. Each story illustrates how the domains of holistic prosperity—*financial stability, time autonomy, dynamic wellness, and social capital*—interact to form a full picture of their lives.

This case study is designed to amplify each mother's voice, allowing you to hear her story *in her own words*. As you read, consider how *their* definitions of wealth have shaped the theoretical framework for holistic prosperity.

Important Note: Due to the personal and sensitive nature of the moms' stories, we do not share their real names or photos. Each mom selected her own pseudonym and image to represent her in this report. Prior to finalizing this report, the moms were also given their narratives to review.



Meet LaFaith

Age: 33 | **1 child:** age 4 | **Fun Fact:** LaFaith has a way with words and has considered becoming a writer

An effervescent and spirited personality, LaFaith is an engaging conversationalist with sharp wit. Born and raised in Mississippi, she grew up with her mother, grandfather, and three sisters. LaFaith fondly recalls her early years, particularly how her grandfather skillfully cared for her and her siblings while her mother battled addiction. The loss of her grandfather at age 14 marked a turning point, revealing how vulnerable she was to poverty.

Despite life's ups and downs, LaFaith treads forward with hope and self-awareness. She dares to dream of a life free from the shackles of poverty and envisions a future where she and her son live well and give back to their community. For LaFaith, wealth is not only a measure of one's finances, but also a measure of one's **humanity**.

“The word wealth, to me, is freedom. And that means freedom to do whatever, whenever, however. Wealth to me is waking up and going to bed with no worries - no worries for yourself, no worries for your key people, no worries for your neighbors. Like, when you are wealthy, you're wealthy in spirit, you are wealthy in knowledge, you are wealthy in finances; you're wealthy in *all* categories, not just rich. Not just, ‘oh you got a lot of money’. But, you got a lot of knowledge. You got a lot of people that you can network with so that if you get wiped out today you can still be a *millionaire* without a million dollars. Being wealthy is when you still have a heart to know that if there's somebody that need you then you see what you can do to help them.”

LaFaith describes herself as a "simple girl," content with the little things. She dreams of a home in rural Mississippi, where she can enjoy the simple pleasures of sipping coffee on her porch, listening to the birds, and watching squirrels fight with amusement. To make this a reality, she's prioritizing saving and building credit. When LaFaith reflects on any past lessons about money, she feels shortchanged by an education system that lacked financial literacy curriculum, but now she's working hard to build those skills.

Financial Stability Challenges

LaFaith is determined to get ahead in life but challenges with both education and social support systems have hindered her progress. Recognizing the value of education, she began an associate's degree program in early childhood education last year but was placed on academic probation and lost her financial aid, forcing her to delay her studies. Furthermore, despite living in a HUD-subsidized apartment and having no earned income, her rent has increased, and her utilities have been staggering. She receives SNAP benefits, but the lengthy redetermination process only recently adjusted her benefits after three years to accommodate a two-person household.

After her son's father was deported last year, LaFaith was left without financial and social support. She mentions feeling "lonely" and isolated, as she tends to keep to herself and does not know her neighbors well. LaFaith has been diligently attempting to secure a job, but the search has been frustrating and unsuccessful so far.

"I was just focusing on school and everything when I been with his dad. He had me staying at home to raise our son. Now that he's gone back to [his country], I'm ready to work. I applied 60 times! 60 times! Ain't nobody called me, not one time. Mhmm. And I'm not a dropout. I got work history!"

Financial Stability & Dynamic Wellness

In the meantime, LaFaith spends time blogging, researching financial literacy information, and learning as much as she can about personal and professional development. She is self-aware and holds herself accountable for her physical and mental well-being. LaFaith is also in long-term recovery from substance use disorder and is motivated to stay sober for herself and her son.

"I done been to a chemical dependency program where I checked in, did the AA program, stuff like that. You know, I had went through a custody battle with my son, got him back, fought court, did everything...I've been fighting for freedom and just to hold my head up again, you know? I was in a dark space for a long time and the only person that put me there was myself."

LaFaith bears the weight of her difficult past heavily, and her sobriety has allowed suppressed traumas to resurface. She plans to seek mental health services to help her address her trauma and the impact it has on her well-being. A visit to the emergency room due to fatigue was a wake up call for LaFaith to invest time in taking care of herself. **"And with me trying to help other people knowing that I'm halfway helping myself...I just need some rest."**

Accessing quality healthcare has also been challenging. While her son has full coverage through Medicaid, her own benefits have lapsed due to unemployment restrictions, leaving her with limited access to services. **"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."**

MMT IMPACT

The MMT program came at a crucial time for LaFaith, helping her address financial needs she couldn't otherwise meet. Given her past experience navigating homelessness while pregnant, LaFaith has heightened anxiety around housing insecurity. As a result, much of her MMT resources were allocated towards paying her rent several months in advance and catching up on bills.

"Less stress! Less stress! Now, I don't worry about how I'm gonna pay my rent. I don't have to worry about getting notices on my doors saying I'm late on a payment. I credited my account. You know, when I pay for one, I pay for two. I double it up now."

LaFaith also credits MMT with supporting her educational goals. Since she opted for Track 2*, she plans to use some of the savings to re-enroll in college. She is also excited about contributing to her son's 529 college savings plan and intends to do so once her more pressing financial priorities are resolved.

"I feel like it [starting the 529 account] was very generous and very thoughtful. I'm looking forward to him utilizing it and I hope that when it's time for him to use it, that he make the best of it. And then thinking about it too, when they say it draws interest, that's going to be a lot of interest for him by him just being four now...I want him to be able to choose the school and be able to pay for it and not have to take out those loans and be in debt with student loans and having it hovering over him, being a burden on his credit and stuff like that."

*Moms who opted for Track 2 received \$700 per month. The remainder (\$3,600) was placed into a savings account that moms could access at the end of the program.

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! It was with [STO staff]... They was loving on me. I'll tell you. 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 [LaFaith], you already shutting it down. You need to go.’ When I got there, girl, we had a good time!”

Attending the MMT and Springboard activities helped her break through isolation she faced prior to the program. The support from the MMT cohort also motivated her to 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."

LaFaith's survey responses indicated that, by the end of the MMT program year, she had:

- Reduced stress about finances
- Increased ability to pay bills on time
- Accumulated money in savings
- Improved self-care and coping strategies
- Improved sense of connection to other mothers

LOOKING TO THE FUTURE

Although LaFaith is saddened that the MMT program is ending, she is optimistic about what lies ahead. Her confidence stems from her newfound financial stability. She is equipped with a healthy savings account and new budgeting skills that she gained throughout the program. With help from MMT, she revamped her resume and updated her profiles on job boards to improve her job prospects. LaFaith is particularly enthusiastic about resuming her studies at the local community college.

Moreover, LaFaith looks forward to accessing professional mental and behavioral health assistance and has been actively seeking out affordable therapists. Additionally, LaFaith is planning her first international trip - a cruise. As LaFaith works towards her aspirations and future plans, she reflects on her journey thus far and embraces the comfort of feeling seen and being uplifted and empowered.

“I'm definitely grateful for being able to be a part of [MMT]. I'm glad I was around to be chosen for it...me and my son. I'm glad they saw a different perspective in me. To notice that a little help for me would make it easier raising my son, so I'm glad to be in the chosen group...I'm ready for everything that I got coming to me, and not to doubt myself. Everybody deserves a change and a new life, everybody deserves something new...I feel counted in instead of left out. It makes me feel good about myself because when you get out of a world of being on drugs and stuff like that, you lose yourself sometimes. [Opportunities like MMT] bring another light on you. It shines a different light to bring you back to what you know you can be or what you should be.”

LaFaith's Letters

LETTER TO FUTURE SELF

Write a letter to your future self. Think about your hopes for changes in yourself, your family, and your life at the end of the MMT program.

Dear Future Self,

It's me—the old you. It's kind of funny. I almost didn't even recognize you. I am so happy to see that you and your son is doing well and you have elevated so much. The glow that you have now is just like beam ray from the sun. In my opinion that MMT program that you got involved with and the Springboard Community was the best thing that you could have gotten yourself into. don't you think? You have been going hard with your self-care regimens. spending more time with your son. even been going out to the playground with him. You're getting that credit score up each month. I see. I mean, just think about it. You didn't even know or cared to know your credit score before that program. You enrolled back into college and been steady redecorating your apartment making it a home. I am just going to say, YOU GO GIRL!!! Stay in contact with your support team and just take it one day at a time. You got this. Those people with MMT and Springboard seem like the motivation that you needed in your life because you have transformed and like Mcdonald's. I'm Luvin It. I am proud of you Future [LaFaith].

Sincerely,

your Past Self

LETTER FROM FUTURE SELF

Imagine that you get a letter *from* your future self. What would she say to you? What news does she have? How does she encourage you?

Dear Past [LaFaith],

It's your Future just reaching out to you to say that it's all going to be okay. You have all the best intentions far as you and your son is concerned. Hear me when I say, I have seen you fight through way worse demons than the ones you are now facing. Take a deep breath. look yourself in the mirror and remind yourself of who you are. Stay strong for me sister. You are right at the finish line and I know you will be in the first place. Lace em' up and regroup yourself. Those ladies in that MMT program know that there is a light that you have shining deep down within you. They have all the resources you need and its right at the tip of your fingers. Utilize them to the greatest possibility. Understand that it is you in your own way. Stop beating yourself up and push through it [LaFaith]. Now I hope you take everything I just told you as a constructive criticism because I just want to see you at the top with me! I'm here for you. patiently waiting at the door. Dust yourself off. Wipe those tears, and hold your head up high.

La Faith's Letters

LETTER TO A LEADER

Imagine you are writing a letter to any type of leader or person with the power to create change that improves the lives of Black moms and their children in Mississippi. What would you ask? What would you want them to know?

I would write to Vice President Kamala Harris. I would want her to hear from me firsthand how this program [MMT] is helping us single mothers have a better future due to receiving guaranteed income, along with spiritual and emotional support from our community specialists and support groups. I would want her to know I have had so much stress relief, and rest that I didn't think I needed. I have gotten it because I don't have to work two jobs just to get by anymore. I do not have to pay for a babysitter on the weekends anymore just to get rest because I've spent all those hours working, going to school full time, and making sure my home is kept up. I'm not just getting by anymore. I look forward to waking up and making plans for my son and I to enjoy each other's company on the weekend. We can bond now because I'm not stressing about how I'm going to pay for our insurance or car maintenance. I'm no longer puzzling my thoughts about how I'm going to get extra groceries because our SNAP benefits didn't last us through the entire month. I am not borrowing from friends and family members to pay the light bills on time anymore because I actually can budget and save money now and do things that inspire me. I would say to Kamala Harris to help fund these programs and to keep helping young mothers see the light by just having that extra push and encouragement from groups like Springboard to Opportunities. Let every new mom be exposed to the refreshing embrace of sisterhood and know that for each month for at least one year, she has not suffered. I can't see how I would have made it through this year without the help of being in Magnolia Mothers. This program is for sure 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.



Meet Ciara

Age: 27 | **2 children:** ages 16 and 7 | **Fun Fact:** Ciara loves getting pampered

At 16, Ciara became a caretaker, and eventually the adoptive mother, to her cousin after her aunt passed away. She later had another daughter, whose father tragically passed away. Her resilience has helped her to overcome these challenges and continue to dream big. A former boutique owner, Ciara has remarkable drive and determination. She aspires to become a nurse one day and possibly move out of Jackson to start a better life elsewhere.

To Ciara, wealth is defined as **freedom**.

“It’s being financially established. Being able to do what you want without having to worry about ‘if I do this today, will my lights be cut off tomorrow?’ So overall, being financially stable...I will say just financial freedom, not having to worry about debt... it’s just being free.”

Financial Stability & Time Autonomy

As her girls grow up, Ciara says the apartment “feels like it’s closing in” on them. To support her goal of owning a home, Ciara is actively building her credit, saving, and learning about healthy financial habits. Ciara supports her family by working *multiple jobs* to make ends meet. The financial pressure, along with the scarcity of time has hindered Ciara’s ability to pursue her nursing degree. Her long work days and demanding schedule often impeded her ability to care for herself and to be fully present with her children.

“I couldn’t get time for myself, so that was a challenge...Yeah, so the schedule, long workdays or just being busy helping someone else will cut into my work. Then that cuts into my self-care.”

Ciara's experience reflects the harsh realities of being overworked, undervalued, and financially constrained. Despite nearly a decade at one job, the employer failed to compensate her fairly or provide cost-of-living adjustments to keep pace with crippling inflation.

“That job was most definitely overwork, underpaid for sure. Out of the nine years, I had a promotion two years after me being there. Then it was a standstill. We haven't gotten a raise since.”

Six months after Ciara joined MMT, she was unexpectedly terminated from her full-time job, which was her primary source of income. This loss derailed her goals of reducing debt and saving for a house. She suspects her termination was racially motivated. To improve future job prospects, Ciara started to indicate ‘multiracial’ on job applications to deter potential discrimination.

“And that’s sad, but I really started doing that because I’m trying to see if this going to give me a little push through the door.”

Financial Stability & Dynamic Wellness

Losing her job left Ciara feeling disoriented and unsure about her next steps. She reported that job prospects were not exciting because of the low wages. As a coping mechanism, Ciara relied on her spiritual practices of reading her Bible and praying.

“I'm feeling like, I don't know, lost, confused. But I have been doing a lot of applications and stuff..and wherever God leads me, then that's what I'm about to do. But I think I might have to really pray a little bit more just to see what direction.”

Ciara prioritizes her physical health with regularly scheduled check ups to monitor for diabetes and hypertension due to high risks in her family and the broader African American community. However, losing her main source of income jeopardized her access to healthcare. Upon notification of her termination, she cancelled her health insurance payments in order to maximize her final paycheck and was thus ineligible for full medical coverage through COBRA.* Subsequently, she applied for Medicaid, but her income from other jobs limited her eligibility, and she was granted partial coverage for Family Planning.†

Social Capital

In Ciara's family, some relationships have been damaged. She dreams of her family being closer and resolving disagreements more quickly. She believes family counseling could help repair these strained connections.

Despite the challenges, Ciara relies heavily on her sister for emotional support, describing her as a "diary"—a non-judgmental listener for all her worries. Her mother, though their relationship is strained, also plays a supportive role. When Ciara lost her job, her mother stepped in to cover three months of rent, giving her time to find new employment.

Being in MMT has motivated Ciara to spend more time with her mother. With the financial flexibility MMT provides, she can now comfortably help her mom when needed. **“I mean with my mom, just being there for her. I just feel like now that I'm able to do for her, I feel like the program is helping us even cope and work on our relationship. Yeah, I get to go see her more.”**

MMT IMPACT

“I would say [before] the program...I was depressed. I will go ahead and say I was. Because it was so much of living paycheck to paycheck wondering, *what am I going to do about groceries?*”

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. The additional savings and monthly cash from MMT helped to ease some strain by helping her cover important expenses (e.g., rent, gas, bills, groceries) while she searched for a new job. With the extra funds from MMT, Ciara also invested in self-care practices to support her physical and mental well-being.

“I will say I'm much happier mentally now. I'm not going to say that I'm wealthy, but 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. We just purchased a toy poodle just for a little emotional support...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.”

Ciara's survey responses indicate that, by the end of the MMT program year, she had:

- Reduced stress about finances
- Decreased symptoms of emotional distress
- Decreased debt
- Increased level of self-efficacy
- Maintained money in savings
- Improved sense of connection to other mothers

*The Consolidated Omnibus Reconciliation Act (COBRA) allows former employees pay out of pocket to maintain their health benefits after employment ends.

†Medicaid Family Planning provides services to low-income individuals, but is limited to contraception and reproductive health, rather than comprehensive care.

Social Capital & Civic Engagement

Ciara's upbringing emphasized self-reliance and some of her adult friendships have often been more harmful than supportive. Ciara's mistrust and strong sense of independence kept her from attending MMT programs that could have helped her meet other moms and expand her social network. Nonetheless, Ciara noted that she appreciated the check-ins from STO staff and that interactions with Natasha, the MMT Project Associate, were especially meaningful.

Ciara also emphasized how MMT helped her become more *civically engaged*. Along with other mothers in the MMT cohort, she received an invitation from STO to assist with the polls during the most recent gubernatorial elections. Through this experience, Ciara gained a deeper understanding of the impact local government has on her life and the lives of others, especially how policy—or the lack thereof—affects her community.

“Natasha sent an email like, ‘Hey, y’all can help with polls’... 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, some movement for Mississippi. So I was trying to reach everybody and anybody I knew on the day of the elections, even though I was working the polls, still trying to let people know to go vote and stuff.”

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 for her and her loved ones to enjoy.

“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, you know. But you can't even go outside. It's like, you really just have to remain in the house.”

LOOKING TO THE FUTURE

By the end of the program year, Ciara secured employment at two new jobs. After a challenging year, Ciara is excited to begin her new role as a housing counselor. She plans to leverage the knowledge gained in this new position to prepare for purchasing her own home in the future. With more financial stability, Ciara also intends to contribute regularly to the 529 savings plan to help set her daughters up for their future educational goals.

In the meantime, Ciara is focused on continuing to reduce her debt, build her credit, and save for a home. Her polling experience sparked hope for a future with better physical and social infrastructure—a future where she can thrive, free from poverty and its effects on her community, and where holistic prosperity is attainable. With the program year coming to a close, Ciara feels optimistic, noting that it has pushed her to desire *more* for herself.


“So with MMT, knowing that [the payments] will come to an end, it has put me [in the mindset] of, ‘Okay, yeah, you’re getting this money every month...it’s temporary. What are you going to do to keep it afloat, or what are you going to do to get more of the resources?’ Of course, I’ll have to go to school, you know, to become a nurse, but it has made me want *more*...Imma really have to get it together. Imma really have to make some changes. And hopefully, everything goes as planned with the new job so it really won’t affect me as much knowing that the program is ending, but I’m just gonna have to get it together overall.”

Ciara's Letters

LETTER TO FUTURE SELF

Write a letter to your future self. Think about your hopes for changes in yourself, your family, and your life at the end of the MMT program.

Dear Future [Ciara].

I am sooooo proud of you! This journey was not easy at all but you accomplished everything you said you was going to do. You finally have your career going good. You are more focused and you are in a better head space mentally. Everything you wanted finally paid off! I loveee the house you bought. You have the space you was needing. I can tell the kids are so much happier with their spoiled selves lol. They have their own room and is getting so Big. My lord, where does the time go? Your passport have so many stamps on it, you are giving yourself the life you never thought you would have. I would say it took you to leave some people at their comfortable lives to get where you needed to be but that's okay they'll either catch up or watch from the other side. You and your mom has a much better relationship now & her health has improved a lot. I love the fact you got everything you needed at your own pace, running your own marathon, not a race. Nothing but great things even through all the obstacles. **DON'T EVER GIVE UP KEEP GOING!** Love you. okay byeeeee 

LETTER TO A LEADER

Imagine you are writing a letter to a any type of leader or person with the power to create change that improves the lives of Black moms and their children in Mississippi. What do you want them to know?

Dear Sir [Chokwe Lumumba, Mayor of Jackson],
I wish to draw your attention towards the poor maintenance of roads and lights in our city. The roads in Jackson have not been repaired for a long time. There are pits and ditches on the roads everywhere. The condition of the road becomes all the worst during the rainy season. They would cause accidents if not repaired. At night it is much harder to avoid the potholes, which could cause tire damage. Besides this, most of the street lights are out of order. Only few of the street lights are functioning. It is darkness in the city of Jackson. It has caused a spurt of crime in the area. People do not find it safe to go out of their houses with the prevailing darkness. There are frequent incidents of robbery in the evening hours, which I am sure you are aware of. Particularly ladies are unsafe coming out of their houses in the dark. Snatching, burglary, and theft have become the order of the day. I, therefore, request you to kindly take necessary action. Thank you.
Yours sincerely,
[Ciara]



Meet Roshea

Age: 37 | **5 children:** ages 22, 22, 20, 18, and 15

Roshea is the heart of her family, with her children constantly coming and going from her apartment. She has five children: adult twin daughters, two sons, and a teenage daughter. Each of the twins have one child of their own. As the family's matriarch, Roshea is determined to give her children and grandchildren the memorable experiences she missed out on as a child.

Roshea grew up in Holmes County, just outside Jackson. Holmes is predominantly Black and one of the poorest counties in the U.S. Raised by her mother, who struggled to make ends meet, Roshea recalls, "We didn't have any of the nice things." These childhood experiences deeply impacted her perspective on wealth, which she now defines as a **sense of comfort**.

"Wealth is where you want to be in life, feeling comfortable, not worrying how you're going to pay for things...it's like I'm not gonna say rich, but where you wanna be in life...You wanna feel comfortable. You don't have to worry about, 'oh, how I'm gonna pay this or how I'm gonna pay that'."

Roshea strives to provide not just the "basics," but also the "extras" for her children. Her goals include taking her youngest daughter to Mexico to celebrate her 16th birthday and pursuing orthodontic treatment for herself while there. Although paying off debt to purchase a mobile home is a priority, her family's joy and personal fulfillment take precedence.

"We got one life to live, and I feel like I just want to enjoy the rest of my life on earth and try to make sure my child[ren] enjoy too."

"I took loans out to go on trips with my kids. Because I never really traveled. I never went out of state until I was grown, like in my thirties. So, I didn't want my kids to grow up not going nowhere...So for the summer, even though they grown I still wanted to take them. We went to Florida, to Disney World. We had a good time."

Financial Flexibility & Time Autonomy

Roshea's pursuit of happiness is often overshadowed by financial stressors, as she spends much of her time working to combat the debt that she's accumulated to provide for her family. A former school bus driver, Roshea now works 40 to 60 hours a week as a nursing home aid earning \$20 per hour. Roshea is assigned clients through an agency and according to Mississippi labor laws, she is considered an independent contractor. Despite her working full time hours, the agency is not legally required to provide subsidized health insurance or withdraw income taxes. As a result, Roshea was left with a \$2,000 income tax bill from the IRS last year.

She shares that, despite diligently working long hours, her wages are simply not enough to cover all of her bills.

"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. That's high. \$700 almost, okay. Get your next check, you might have the gas bill, you might have something else, but it ain't much. Your next check, you got rent. And then, sometimes one check might not cover your rent."

To bridge financial gaps, Roshea works as a hair stylist on the side for additional income. She sacrifices personal rest for the supplementary earnings. **"In the morning, I'm laying in bed and then people call me about doing their hair, and then here I go, I can't turn the money down. I gotta stop doing that."**

Safety, Financial Stability, & Dynamic Wellness

Roshea's financial strain worsened after a necessary move from Holmes County to Jackson last year. The relocation was prompted by high school consolidations in Holmes County, leaving just one school for the entire area. Roshea recounts that these changes led to student conflicts that escalated into gun violence, causing her son to stop attending school after he was targeted.

"He had got to the point where he wanted to sleep in the room with me. He didn't feel safe. He had started having real bad anxiety. He kept talking about his chest. I was back and forth to the hospital with him 'cause we didn't know what was going on."

Roshea spoke with school administrators about her son's situation and about students bringing guns to school, but the violence continued. Tragically, her friend and her friend's son were both shot and killed at a school. The trauma deepened when Roshea's apartment became the site of a drive-by shooting. This series of violence ultimately compelled her to move her family to Jackson.

"So when that happened, that's when I left my apartment. We was staying in hotels because I didn't feel safe there. I was just ready to go. I was just scared. I was just terrified."

Roshea took out an advanced payday loan to help pay for hotel rooms and help her friend's surviving child with some expenses.

Shortly after her move to Jackson, Roshea's cousin served as a resource, encouraging her to apply for subsidized housing, which she successfully secured. Soon after settling in to her new housing community, Roshea's vehicle was stolen from the premises. To manage her tight budget, Roshea opted not to purchase car insurance, leaving her unable to replace the stolen car.

Roshea's mother, her primary source of support, lent her a car to help with the loss. Unfortunately, Roshea's daughter borrowed it and 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."**

The theft of Roshea's car reinforced fears about safety in the subsidized housing community, prompting her to move to a market rate apartment for peace of mind. Her new monthly rent is \$1,271 and despite the higher cost, Roshea takes pride in her new home and is eager to decorate and create a warm environment. **"When I get off work, I can come home to a nice comfort zone."**

Roshea tried her best to manage the stress that came from stretching her income to pay bills, support her older children emotionally and financially, and give all of her children memorable experiences. A lingering worry was one day being unhoused, an example of how despite working two jobs, her income was not enough to create long term financial stability and security.

"I try to sleep it off. Wait until the next day and just pray about it. I think about it all night until I fall asleep. I say 'Lord give me strength', and I know what I gotta do. I just keep going. I can't give up, because I don't want to fall short. I don't want to be homeless. I don't want my kids homeless."

MMT IMPACT

For Roshea, financial support was the most impactful aspect of the MMT program. She shared that her busy work schedule prevented her from taking advantage of the other resources offered. **“It really is just the money. I be so busy...the group chats and emails, I see them two or three days later.”** The most profound shift she experienced, as a result of receiving MMT funds, was relocating to a new apartment. This had a positive effect on her well-being, alleviating her fears of violence and providing a sense of peace.

With MMT supplementing her work income, Roshea has been able to make large payments toward her debts and is motivated to pay them off in full before the program ends. MMT funds have also enabled Roshea to furnish her new apartment and to start saving for a trip to Mexico and an orthodontic treatment in the near future.

The financial support from MMT has inspired Roshea to continue working steadily to maintain an income that will allow her to support both her wants *and* needs. While using a combination of earned income and MMT funds to catch up on bills, Roshea is also focusing on “self-care catch up”— prioritizing her well-being, something she has not had the luxury to do in the past.

“It’s making me want to go to work more... I can't wait to start treating myself with clothes and shoes and everything. I never really got a chance to enjoy my life because I had kids at a young age. And I never really travel or did nothing or went nowhere. So I've been trying to, you know, use the money wisely, but also, you know, to have fun with it. I don't want all of it just going to bills.”

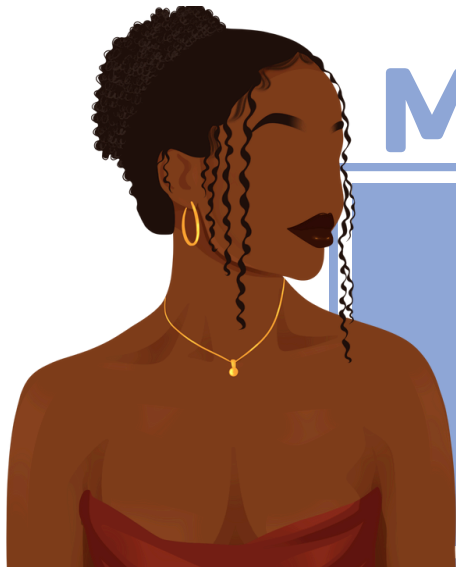
Roshea’s survey responses indicated that, by the end of the MMT program year, she had:

- Decreased symptoms of emotional distress
- Improved self-care and coping strategies
- Acquired car insurance and was more likely to have enough gas to fuel the car
- Reduced reliance on social safety net programs *(due to moving out of HUD-subsidized housing)*

LOOKING TO THE FUTURE

For a long time, financial scarcity dictated Roshea’s choices and limited her experiences. Now she is eager to enjoy the satisfaction of treating herself, creating a beautiful home, and traveling. Roshea is strategically planning for life after MMT by diligently paying off her debts so that she can truly enjoy her income once the program ends. Thinking about her future, Roshea envisions financial stability which she will secure by continuing to work hard.

“This is where I see myself. In 5 to 10 years from now, I want to have my bank account with at least a couple of thousands in it for bad times, some money to fall back on if something happens. I want to be just happy living, have my own place, something I can call mine. I want to have reliable transportation, a nice home, and you know, some money in my account, and could still continue to add to the account you know, by constantly working.”



Meet Trinity

Age: 42 | **2 children:** ages 23 and 18 | **Fun Fact:** Trinity enjoys caring for her house plants

Trinity's natural warmth lights up any room. Her bright personality can make a stranger feel like a lifelong friend. She emphasizes kindness and respect when guiding her children as they transition into young adulthood. Her son, age 23, will soon be a father and her daughter, age 18, is preparing for her first year of college. Her goal is for her children to be healthy, respectable adults who treat people the way they want to be treated.

Drawing on her values of kindness and respect, Trinity conceptualizes wealth as **strength of character**.

“At the end of the day if you take away money, what do you have? Like money can be taken away. Your character, who you are, you can't take that away. It's embedded in you. To me, that's the richest thing that you can have. It's who you are as a person.”

While personal values are central to Trinity's definition of wealth, she also acknowledges the role of money in achieving prosperity. With a grandchild on the way and a daughter heading to college, Trinity values financial flexibility as key to wealth.

“No debt, you know. Being able to buy something with cash without a monthly note. That's what I think about when I think about wealth, you know, just that financial freedom, just no stress attached to it.”

Trinity is very clear about her financial goals: zero debt, a high credit score, and owning her own home. Her financial foundation is rooted in the virtues of a strong work ethic and honest living, wisdom passed down from her mom and grandmother.

“Money doesn't grow on trees. I heard that over and over again, and, you know, people aren't just gonna give things to you. You got to work hard for it, you gotta earn it. And, to be mindful of who you take money from, all money isn't good money.”

Heading advice from her matriarchs, Trinity works full-time to provide for herself and her family. However, her monthly income (around \$1,250 per month) falls short of meeting her needs, forcing her to rely on credit to bridge the gaps. Trinity explained that the insufficient income creates financial anxiety, leading her to associate money with stress. **“My thoughts on money now? Stress. Stress. I mean, it can be stressful, because you have to have money for a lot of things. So yeah, it comes with stress.”**

With limited financial resources, Trinity budgets to prioritize her household's immediate needs - housing, food, and utilities - while pushing back payments on credit cards and other loans. Between working and supporting her children as they transition into adulthood, she feels increasingly out of control of both her time and her finances. She constantly juggles the demands of meeting basic immediate needs in the present and planning her future goals of paying off debt and purchasing a home. This leaves Trinity with limited time for self-care.

In addition to financial strain, some of Trinity's kin relationships have depleted her emotional and monetary resources, leading to both physical and mental stress and a warning from her doctor.

“A few years back, my primary doctor told me, she said, ‘you don't know when you're stressed out. That's not good.’ So like, my blood pressure was starting to go up. Like, I didn't know when I was stressed, but my body, crazy enough, started talking to me...that stress caused headaches and muscle spasms.”

As a form of self-care, Trinity set boundaries with her family, but guilt trips sometimes caused her to give in. Family members sometimes demanded emotional and financial support that she could barely afford to give. Trinity admitted that these moments left her frustrated—not just with others, but with herself for allowing them to derail her financial goals.

“When you have a goal to do things financially, but these people intercept, it takes you off task, off focus... If I'm here, in the house, not going anywhere, then I'm not spending any money. But if I gotta run over here and see what's going on with this person, then you end up spending money, unnecessary money.”

MMT IMPACT

Before MMT, Trinity's only financial management tool was time. She prioritized bills based on their due dates, focusing on essentials like rent and a car note first. The most immediate impact of MMT in Trinity's life was the reduction of stress over how her monthly expenses would be covered.

“You know, when you're in a financial bind, you're stressed. You're stressed out, you're upset, anxious, you're trying to figure out how you're gonna do this, how are you gonna do that, how are you gonna pay this or pay that? [With MMT], I just got a little bit of relief with this extra help. So I'm less stressed out.”

Trinity's survey responses indicated that, by the end of the MMT program year, she had:

- Maintained a high level of stress about finances and moderately high level of emotional distress
- Decreased debts
- Increased self care practices and improved coping strategies

The immediacy of Trinity's financial needs led her to opt into the Track 1 distribution*. With her daughter heading into college, Trinity allocated some MMT funds to her daughter's 529 savings plan and used the rest to tackle her credit card and loan debt.

Notably Trinity shared that by month five of participating in the program she felt “more in control” of her finances. Despite this progress, she had a desire to learn better strategies and habits. After attending a financial wellness class provided by MMT, Trinity found that the strategy she needed was *grace*. The budgeting worksheets from the training were also helpful.

“I learned, hey, you didn't just get in debt overnight. So you're not gonna get out of it overnight. At the beginning, I was overwhelmed with trying to pay *all* the debt...I learned, maybe you should just work on one at a time. Yes, it's gonna be overwhelming, but what can you do first? Because initially, I was like, ‘Oh my God, I'm gonna drown in debt.’ You know, but you got to take baby steps and give yourself some grace.”

*Moms who opted for Track 1 received the full \$1,000 each month.

Trinity also began extending grace to herself by reinforcing boundaries with family members who caused her emotional and financial distress. Through the MMT group activities, Trinity found the support to prioritize both herself and her finances. She also connected with a network of moms with shared experiences, separate from her family.

In particular, Trinity found the group outdoor walking sessions beneficial for both her physical and mental health. The exercise and engaging interactions with other moms during the walking sessions aligned with doctors' orders to de-stress. Additionally, the positive messages and advice from the MMT group chat encouraged Trinity to prioritize her wellness before pouring her remaining energy and emotional efforts into others.

Through her new network of MMT moms with shared experiences, Trinity found comfort in realizing her struggles with finances and family were not unique. She had previously isolated herself to shield against the emotional harm from well-meaning but often self-centered kin. Participating in MMT activities met her need for socialization and offered valuable information and resources to improve her approach and outlook on finances.

“Magnolia Mothers is the opportunity for the financial help, but still it opens doors to resources that I didn't even know were out there. You know, we're getting invited to these different things and you're able to network and get to know different people...It's just more of learning myself, talking to like-minded people, being more comfortable, you know, not feeling so alone, just talking to people that are going through the same thing. So I guess it's made me more social. And, you know, gave me a little more discipline with the resources and tools.”

LOOKING TO THE FUTURE

The deepest change for Trinity was expanding her definition of wealth to include self-care and kindness. She began to reclaim her time, nurture her self and her relationships. Reflecting on this shift, Trinity shared how caring for her plants led to a key realization:

“I like to spend time with my plants, talk to them, water them, give them sunlight. But what I noticed is that's a part of self care. I have to water myself, you know, I don't do that as often as I should. So again, I have to go back to the drawing board and say, ‘Alright, what are you going to do for you that you're doing for the plants? What you're doing for your kids, you know, the relationships that you have?’ So I guess the plants have given me some sort of enlightenment. So I have been just doing more for me, but I need to work on more. I really, really do.”

Funds from the Magnolia Mothers Trust enabled Trinity to take her daughter on a trip to Orange Beach to celebrate her achievements. Trinity would not have considered this without learning to extend grace to herself. By distancing herself from the rigidity of time-based demands like work and bills, she is prioritizing activities and relationships that bring her joy and fulfillment, while simultaneously planning for her future.

Trinity's Letters

LETTER TO FUTURE SELF

To the future Trinity, throughout this journey called life there have been many mistakes made and lessons learned. Forgive those who have not treated you the way you deserved to be treated. Let go of that baggage. Start to focus on improvement for you and your family that you made, not the family you came from. This is very important to your mental health. Also, you must become more financially aware and start saving so that more doors can open for you. Give yourself some grace baby girl and don't stop looking forward.

LETTER FROM FUTURE SELF

Dear [Trinity], I hope all is well with you. I just wanted to give you an update on how things are going. So, I'm now a grandmother to a handsome vibrant grandson from [Damonte] and [Dana] is thriving in optometry school. They are becoming brilliant young adults. You know I had that goal of saving money and getting my credit straight. I was able to do so with a little bit of hard work and consistency. I was able to get that dream house I wanted and love it. I was able to give myself more grace and just work at my own pace. I have learned that things don't happen over night and it's okay to ask for help. It's quite alright to start over, as long as you don't give up. I must say that I'm proud of the woman I've become and the mother I am. My goal is to get better daily, as there is always room for self-growth and improvement. You are your biggest cheerleader, so cheer loud!!

LETTER TO A LEADER

Hello there, Governor Tate Reeves.

I hope that you are well and 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.

Sincerely,

A single mother struggling!



Meet Bernice

Age: 35 | 4 children: ages 16, 14, 12, and 10

Bernice embodies the quintessential southern charm. Her welcoming smile accompanies polite and sweet greetings. Love is at the heart of Bernice's being. Her face lights up when discussing her mother and she giggles bashfully when talking about her long-term partner. However, when Bernice speaks about her children, she truly shines. As a mother of four, her sense of fulfillment rests in her children.

Bernice's **children** are the the core of her definition of wealth.

“Kindness and joy, laughter and children. Because before I had my kids, I was feeling lonely, you know, down. And I had nobody by my side who love me, like my mom do. Yeah, so that's why I said my kids, because they do love me. And I love my kids too, even though they do a lot, but I ain't got no choice but to love them because I had them.”

Bernice's financial goals include catching up on bills, starting a savings account, and taking her kids on a vacation. Housing is a major concern, as her family has faced bullying from neighbors and there is occasional gun violence in their housing community. Consequently, Bernice desperately wishes to own a home near her mother, which would offer all of her children better schooling opportunities and allow her to be closer to her oldest daughter, who currently lives with her mother in order to attend school easily.

“This isn't the first apartment that been bad...I want to move in a house, so I can have space so my kids can enjoy themselves, ain't gotta worry about nobody bothering them. I can just see them right there sitting on the porch in the backyard playing.”

Social Capital & Financial Stability

Due to the violence and poor neighborly relationships, Bernice and her children stay indoors. Without a driver's license, they are fairly isolated from community connection. Although some family members are willing to provide transportation, the support is transactional and often unreliable. **“When I call people to come and take me, I gotta get them gas money...Or they tell you one thing, but it never happens. So you can't keep depending on a person. You got to do it on your own.”**

As the sole caregiver, she shoulders the full responsibility for managing expenses for her children and her home, even with limited financial resources. She hasn't worked consistently since having children due to childcare costs, and a hip injury requiring surgery has further limited her ability to work. Her only income before MMT was a social security check for her neurodivergent 14-year-old son. As a result, she relies heavily on her mother's support. Though it sometimes strains their relationship, her mother remains her closest and most reliable source of help. **“I feel really supported by my mom. If I need anything, she'll help me pay when I don't have any money. She really the closest one I have.”**

Challenges with Access to Education

Bernice is deeply committed to her children's education, but faces significant challenges in getting them the help they need within the school system. All three of her younger children have been held back at least one grade, including her 14-year-old son, who has been diagnosed with attention deficit hyperactivity disorder and is suspected to be on the autism spectrum. Despite these challenges, the school offers little support, focusing more on behavioral issues than on providing helpful information or individualized education plans (IEP), leaving Bernice without the resources she needs to support her children's learning.

“[The teachers] call me when they cut up and stuff at school and let me know what they've been doing wrong... but ain't calling me about, *can they help me get them to learn?* So I really be feeling some type of way behind it because I'm thinking like, [they] don't want to teach my kids, so what's the problem?”

Transportation issues further disrupt the children's access to education. The school bus serving their housing community is consistently late. Bernice wakes her children at 5:30 to catch a 6:30 bus for the hour-long ride to school, but the bus often arrives at 8:30, causing them to miss the first two hours of class. The school is unhelpful when she calls.

To make matters worse, her oldest daughter's high school will be consolidated at the end of the upcoming school year, interrupting her education and eventually displacing all the children into a school even further away.

“I think the state should do a lot better because it looks like they not doing their job either. They're trying to close some of these schools down. You transfer kids to other schools they don't know nothing about, and then its going to be hard for some kids to learn. I want my kids to learn. I don't want them to be no dummies around here.”

MMT IMPACT

Before MMT, Bernice was dependent on “carrying cash” and did not have access to a formal banking institution to manage money. STO staff helped her set up a debit account in order to receive her monthly payments. Bernice explains that this was life-changing, as it helped her understand and manage her finances better.

“The way they giving it, like in a bank account, that really helped me a lot...Some of it can still be in the account...it really changed my life getting that much money. I never had that much money.”

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. I can't be out here knocking on nobody door like, ‘Give me this. My kids hungry. Let me get this.’ I don't feel comfortable doing it because I wasn't raised to beg! So, I took half my MMT money, I bought some groceries with half 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 new 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.”

Bernice credits Magnolia Mother's Trust with helping her reconnect to the world around her. The additional cash allowed her to access transportation through ride-sharing apps. Since she can't drive and public transit is inaccessible from her apartment, this support enabled her to make occasional trips to the grocery store or complete errands while her kids were at school. These outings became a form of self-care, giving Bernice a chance to handle errands in peace. The time saved through ride-sharing also allowed her to spend more quality time with her children, helping them with their homework and enjoying nearby parks and playgrounds.

While Bernice still has concerns about safety in her community, she has bonded with other MMT moms who live in her neighborhood. She shares that they are all grateful for the program, describing it as a prayer answered for herself and the other cohort moms in her housing community.

Moreover, Bernice's relationship with her mother has shifted from one of financial dependency to a more balanced connection, where they can now enjoy conversations without the constant focus on money. Bernice attributes this shift to the financial stability she has gained through MMT.

Although Bernice couldn't participate in most MMT program activities due to her lack of transportation and a hip injury, she valued the home visits from Natasha, where they discussed finances and goal setting. While she felt "too shy" to openly discuss her finances, Bernice found the visits meaningful and appreciated Natasha's willingness to meet her at home.

She also highlighted a mental health support group hosted by STO in her community that was particularly impactful. The group helped Bernice realize the need for a stronger support system to keep her accountable to her goals.

Bernice survey responses indicated that, by the end of the MMT program year, she had:

- Reduced stress about finances
- Improved ability to pay bills on time
- Decreased symptoms of emotional distress
- Increased self care practices

LOOKING TO THE FUTURE

Similar to her reflections on wealth and prosperity, when asked about her future, Bernice's response centers her children.

“My kids are all I have. So, I just want better for them. I just want better for my kids. For them to do better in school, get their schoolwork, come home, full of As and Bs, and be an honor roll student. That's what I like to see.”

Bernice envisions her children graduating high school and enrolling in college. She shares that she finished high-school and wants the same and more for her children. The 529 plan provided by MMT relieves her concerns about how she can support her children financially in college.

“I think [the 529 account] will help real good-- Like if they do go to college, I don't have to buy books and stuff, the notebooks and stuff, it'll help me a lot when [they] do go to college.”



Meet Serenity

Age: 35 | 3 children: ages 17, 12, and <1 year

Serenity has an easygoing manner and a calmness about her that is infectious, and remarkable given her full house bursting with energy and the joy of children. She has two teen daughters and welcomed a son a few months after the MMT program started. Her 17 year old daughter also has infant twins, which makes Serenity a grandmother.

True to her nature, Serenity defines wealth as **“peace.”**

“So, when I hear wealth, one of the first things that comes to my mind is peace. That's the first word that comes to my mind, because wealth could go many different ways, more than just money. When you're wealthy, this could be as far as your health, your finances, or whatever.”

Prior to getting her own apartment, Serenity lived with other family members, and while this was helpful to her and her children, she viewed this as one of the things that “kept her down.” She’s happy with her apartment, but she also aspires to own a bigger home with enough space for her children and freedom from the constraints of the subsidized housing community where she currently lives. Having peace in her own space is aligned with her vision of wealth.

“One of my top goals is to own me a home for me and my babies. At least a four-bedroom, two bath, and a big backyard. I'm grateful for what I have and where I'm at. But it's always something with the apartments. You got to try to get along with everybody, just go with the flow. But with a house, when you do your barbecues, you can invite your family over. The kids have their own yard to play.”

To reach her goal of buying a home, Serenity is working on improving her credit by working with a “credit preparer” and independently researching solutions and taking steps to rectify her credit after she was the victim of identity fraud.

Serenity has faced some setbacks due to family responsibilities. She has had to leave the workforce twice to care for loved ones: first resigning from her six-year customer service job at McDonald’s corporate offices to attend to a sick family member, and more recently, leaving a warehouse job to provide childcare for her grandchildren so her daughter could continue her education.

“I had to step out, she's still a child. I had to help her out a lot, and it didn't fit my work schedule. So, I'm not working right now. I'm trying to keep her in school, so I watch her babies and stuff.” Additionally, the birth of Serenity’s son led to unexpected costs, delaying her initial plans to contribute to the 529 savings plan and build up her savings account. **“I had to adjust my timeframe. Originally, I planned to save, but with the baby coming, I had to push that back.”** Despite these challenges, by the time of her last interview, Serenity had managed to set aside funds, noting, **“[MMT] taught me to manage better. With the funds, I could save more and my budgeting skills have definitely improved.”**

Like some other MMT moms, Serenity's rent increased over the course of the program year. While not ideal, she shared that this helped sharpen her budgeting skills. Because of the mismatch in timing between receiving MMT funds (15th of the month) and when rent was due (at the start of the month), she tried to stay one month ahead of her rent payment: **"So that's where managing your money come in at, I had to start just taking the money from the previous month's payment to pay the following month's rent."**

Social Capital

Serenity's family is a financial and social safety net, woven by her parents and older relatives who own businesses and properties. Her father, retired with two homes and various trade licenses, has been financially supporting her for about a year. Soon, she will work in her mom's catering business, allowing her to bring her baby along and avoid costly childcare. Family ties are essential to Serenity, and provide a system of mutual support—her parents help her with employment and finances, and she provides childcare so that her daughter can finish school. 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."**

MMT IMPACT

With better financial stability, Serenity shared that she has been less stressed and able to focus on doing fun things with her family. **"With the help of MMT, it kind of gives you a chance to be able to save instead of living paycheck to paycheck, you know? I didn't have to worry about the next day or about the next month."**

Beyond using the funds to cover bills, Serenity also purchased Christmas gifts and is saving for a family trip to Florida with extended family. This trip is an opportunity to strengthen her familial bonds and create happy memories with her children, which means a lot to her as a mother.

Serenity's survey responses indicated that, by the end of the MMT program year, she had:

- Decreased symptoms of emotional distress
- Increased self-care practices
- Improved sense of connection to other moms

MMT has enabled her **"to do stuff with our kids we wouldn't normally get to do...[like] go out more, get to do things that we couldn't afford to do before MMT."**

The social support from the program was also impactful for Serenity. For instance, she looks forward to the motivational words that Natasha (MMT program associate) shares in the MMT moms' group chat. From MMT programming, she also learned mindfulness practices to help with her mental well-being. **"When I was going through something or anything in that manner, I could just call or text [Natasha]. And when I met her, she just said if we're just having a bad day or anything, she'll call. She used to always say to us, patience is a virtue. You know, meditate. And it works. It works. I never knew anything about that until I met her."**

LOOKING TO THE FUTURE

Serenity is optimistic about life after MMT. She attributes this confidence to the knowledge and access she has gained through the program. Now, she feels well-equipped with access to key resources to help her with life and with her finances.

"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. And she made that aware to us. So yes, I'm more at peace than I was before."



Meet *Kiara*

Age: 30 | **2 children:** ages 7 and 6 months | **Fun Fact:** Kiara dreams of traveling the world with her kids

A gentle and kind-hearted nursing assistant, Kiara embodies care and compassion both in her personal and professional life. During the program year, she welcomed a new baby while raising her 7-year old son. Balancing the demands of her career and motherhood, Kiara cherishes the rare moments outside of work when she can spend time with her children.

Kiara's vision of wealth is rooted in her desire for financial stability, dignified wages, and the **freedom** to live life on her own terms.

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

Her understanding of hard work and financial responsibility was shaped by the wisdom passed down from her mother and grandmother, who instilled in her that **“you have to work for it, for your money. It don't grow on trees. You gotta actually work for it to get it.”** These lessons stuck with Kiara and drive her dedication as she works full-time as a nursing assistant in the cardiology department at the local hospital, often taking extra weekend shifts to ensure her family's financial needs are met. While Kiara aspires to become a certified physician's assistant, financial constraints have placed those plans on hold as she prioritizes her children's needs. **“I do what I can for my kids. I make sure that they get what they need and sometimes what they want, even if I go without. You know, y'all just be like, ‘oh do self-care’ stuff like this. But, I handle [my kids] before I handle me.”**

Financial Stability Challenges

Kiara's employment has proven to be a double-edged sword, providing steady income while simultaneously undermining her financial stability. After eight years at the hospital, her hourly wage rose from \$8.50 to \$13 - well above Mississippi's minimum wage *- but this raise brought new challenges. The rent for her HUD-subsidized two-bedroom apartment climbed to \$1,150, forcing her to rely on weekend overtime to make ends meet.

“Ain't nothing affordable...They raise rent when it ain't even worth raising...it shouldn't be no \$900, \$1000 if it's supposed to be for low income. [When I first moved] in my apartment, I was paying \$600.”

Despite occasional financial support from family and friends, Kiara's finances were further destabilized after a series of surgeries last year, leading to frequent overdrafts. She admits that overdrafting her bank account has become necessary to cover bills.

“Sometimes I'll be short, and obviously like... okay, I'll just overdraft my account...[My goal is] budgeting. Learn how to budget and not overdraft my account like I normally was doing.”

*As of 2024, Mississippi does not have a state minimum wage law and thus defaults to the Federal Fair Labor Standards Act minimum wage of \$7.25 per hour. <https://www.dol.gov/agencies/whd/minimum-wage/state#ms>

Yet, her efforts to earn more through overtime often backfired, resulting in a \$3,000 tax bill and disqualification from programs like SNAP and childcare subsidies. **“It's like the more money you make, the more money they take.”**

Financial Stability, Time Autonomy, & Dynamic Wellness

The demands of Kiara's job and financial pressures have often forced her to choose between working more hours and spending time with her son—a dilemma that takes an emotional toll. Exhausted from the strain of work, pregnancy, and motherhood, Kiara had little time for self-care or rest. Despite the relentless pressure, she persevered for the sake of her children.

“My child...he pushes me to keep doing what I'm doing and not giving up...It's been plenty of times where I'm like finna leave this job, I'm gonna quit...but with him, I'm doing it for him.”

In 2023, while recovering from surgery, Kiara used up most of her paid medical leave. After joining MMT, she planned to take three months of maternity leave and use the MMT funds to cover the unpaid time off. However, at six months pregnant, Kiara was placed on bed rest and could no longer work overtime, disrupting her plans to save for maternity leave because she had to use MMT payments to cover the lost income. Feeling hopeless and overwhelmed by financial strain, Kiara explained how her mental health suffered **“when I can't do for myself and my kids.”** With much of her maternity leave unpaid due to previous health emergencies and lost income, Kiara ultimately cut her leave short by a month to meet growing financial obligations.

MMT IMPACT

MMT had a profound impact on Kiara's life, especially after she lost income as a result of being placed on bed rest. The financial support helped bridge the gap, allowing her to maintain stable housing and meet her basic needs despite the loss of income and preventing her financial situation from worsening at a time when she was physically unable to work.

Kiara's survey responses indicated that, by the end of the MMT program year, she had:

- Increased symptoms of emotional distress
- Increased stress about finances
- Increased debts
- Decreased access to reliable transportation

Kiara's survey results reflect the hardships she endured during her time in MMT and reveal how vulnerable low-income families are to unexpected changes in their circumstances. However, through our conversations with Kiara, it became evident that MMT served as a crucial safety net, helping her stay afloat during these challenges and preventing her from falling even deeper into financial instability.

“It has supported a lot due to bills. I had to fall back on [MMT funds] until I could start back working...There was times where, once I pay my bills, like, how am I gonna get this and that? If it wasn't for MMT, I wouldn't, you know, have or be able to get what I needed without asking for help.”

Participating in MMT events was also very impactful for Kiara. She attended a budgeting workshop, which she found particularly valuable, as she had never learned these skills before. The workshop taught her to use tracking tools and spreadsheets to better manage her finances and encouraged her to give herself grace as she worked toward her financial goals.

“The biggest takeaway is learning to spend my money and saving up more. I had never filled out an expense [tracker]. Just going to stores and spending. I got to save. It’s definitely baby steps... sooner or later, I’ll get to that point where it’s like, I don’t want to spend no more.”

While on bed rest, Kiara attended a virtual MMT Vision Board Party, where she created a board filled with images representing her dreams. This activity gave her the courage to pursue her goals, which included better budgeting, saving, spending more time with her kids, and taking them on a vacation. Inspired by this experience and determined to reclaim control of her time, Kiara decided not to continue chasing overtime work. With family support and the budgeting tips she learned while in MMT, she successfully planned a beach trip for her and her kids, fulfilling two of her main goals.

“It was actually fun...like, it kind of showed me the things I want to do in life, you know. Actually, it felt good...I learned some things about, you know, trying to accomplish my goals.”

LOOKING TO THE FUTURE

As Kiara looks to the future, she remains focused on achieving her vision of wealth, which she defines as stability and freedom, despite the challenges of low wages in Mississippi. Her time in MMT provided meaningful support during a pivotal moment in her life, offering not only monetary relief but also valuable lessons in financial education and goal setting. Kiara plans to apply what she learned from the program to push her closer to her goals.

“The program is very helpful. I think people learn and grow from it. Us mothers are struggling for more opportunities to learn new things about life and ourselves. Once [MMT] ends, it’s gonna be bittersweet, but I’ll always remember what I have learned, you know, and I still can learn from it and I look back on it.”

Kiara’s journey highlights the broader significance of programs like MMT for mothers in Mississippi, where low wages and rising living costs make it difficult to get ahead. MMT offered Kiara the financial security to navigate immediate challenges while also equipping her with the tools and confidence to plan for a better future. Her story illustrates the transformative power of guaranteed income and support programs, and she believes that more mothers across the state could benefit from similar initiatives.

“Mississippi is like the poorest state. We pay so much for rent, but they paying us less income...So the program to learn more about motherhood and budgeting and you know, it’ll help out lots of mothers. Some moms is out here struggling. Some probably need help getting on their feet. And some probably just be going through it and have no one to talk to..and being in the program, you have other mothers that can talk to each other.”

Kiara’s experience demonstrates how access to cash, education, and community can empower mothers to take control of their lives and build resilience in the face of financial uncertainty.

Kiara's Letters

LETTER TO FUTURE SELF

Write a letter to your future self. Think about your hopes for changes in your self, your family, and your life at the end of the MMT program.

Dear Future Self,

[Kiara], as you're reading this, I hope that you are doing well and making progress toward your goals. I know that at times that you felt like giving up but you have to remember that you have two boys looking up to you so don't let that defeat you. You will have to keep pushing and moving forward and remember why you started on this journey in the first place. Keep praying and have faith that you will succeed. I know that you wanted to do some vacation this year so I hope that it falls in place for you and that you didn't push it back like you always do. I pray that you had a safe pregnancy and delivery. I also hope that at this time around that you don't still feel like you are still living pay check to pay check. I have no doubt that you will achieve and accomplish all that you set out to do plus more. It is time to start putting yourself first now.

Sincerely Myself

LETTER FROM FUTURE SELF

Imagine that you get a letter *from* your future self. What would she say to you? What news does she have? How does she encourage you?

Dear Self,

Hey [Kiara] everything is going okay, but it could be better. On the bright side you welcomed a beautiful boy in the world and he is doing great. I know things ain't been the best or easy, but I want you to keep pushing and moving forward. I am proud of you, and you have so much to look forward to. [Kiara] you might feel small, helpless and incapable right now, but believe me, that's not true. You definitely deserve more credit than you be giving yourself.

Love [Kiara]

Meet *the children*

In alignment with MMT's dual-generation focus, the case study included conversations with four of the moms' daughters. Like their moms, these young women shared their dreams, challenges, and their personal definitions of wealth. The teens' definitions of wealth highlight the importance of financial stability and family in their lives. We observed that Chloe, Hope, Dana, and Talia were keenly aware of the positive shifts in their mothers' financial and emotional well-being over the course of the program year, which they believe brought more joy to their households. All four teens attributed these changes to their mother's participation in the Magnolia Mother's Trust. A key theme that emerged was the struggles they faced in pursuit of education and a bright future. Here, we share their dreams and definitions of wealth. A discussion of their experiences with the systemic issues in Mississippi's education system can be found in the evaluation report [here](#).

Chloe



Ciara's Daughter | Age: 16

Dreams of becoming an army officer and giving back to her community

Fun Fact: Chloe started a jewelry business

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

Hope



Roshea's Daughter | Age: 15

Dreams of becoming a nurse

Fun Fact: Hope prefers to listen to a good conversation rather than lead one

"Wealth means having money in the bank. A house. A car."

Dana



Trinity's Daughter | Age: 18

Dreams of becoming an optometrist

Fun Fact: Dana spent last summer shadowing an optometrist

Dana did not provide a personal definition of wealth; however she did share that she prioritizes saving money, staying focused on her goals, and ensuring the wellness and joy of her family, especially her mom.

Talia



Serenity's Daughter | Age: 17

Dreams of being a dentist and keeping a smile on her twin daughters' faces

Fun Fact: Talia discovered her passion for dentistry from YouTube videos.

"[Wealth is] a happy family. A supportive family, a family full of joy...Family that's always sticking together, and just you know, being there for each other."

Conclusion

These moms' stories underscore the power of comprehensive interventions to address all domains of holistic prosperity.

Financial Stability

MMT had the most prominent impact on financial stability, enabling moms to cover essential expenses, reduce debt, improve housing and food security, and start saving. Supplemental support from MMT, such as financial education and banking resources improved moms' financial literacy, empowering them to make more informed financial decisions. While many moms were unable to contribute to the 529 children's savings plan, simply knowing about the plan gave some moms relief and excitement for their children's futures.

Time Autonomy

Guaranteed income allowed MMT mothers to "buy back" time from their demanding schedules, creating space for self-care, family time, and personal growth. This autonomy directly contributed to their overall well-being, reducing stress and enabling them to pursue their goals more effectively. Additionally, time autonomy has a multi-generational effect as moms intentionally spent more time with their children and grandchildren.

Dynamic Wellness

Access to guaranteed income and MMT's wellness programming supported participants' physical and mental health. The financial stability alleviated stress-related issues like chronic headaches and anxiety, and enabled moms to plan for treatments such as therapy and dental care that were previously out of reach. Most of the case study moms also adopted new self-care practices to enhance their overall wellness. These benefits extended to their families, with some moms noting that their children were happier and household moods improved due to the increased sense of financial security.

Social Capital

MMT fostered social connections among participants, encouraging the development of support networks and community engagement. The program empowered mothers to build relationships that not only provided emotional support but also facilitated access to resources and opportunities for civic participation. Access to guaranteed income also supported the re-establishment of strained kin relationships. With financial pressures eased, moms could focus more on the non-financial aspects of their personal lives, such as strengthening relationships with family members without needing to ask for loans or other financial support. Some were able to provide financial assistance to loved ones in need, further reinforcing those bonds.

Systemic Challenges and Policy Implications

While MMT has made significant strides in enhancing the holistic prosperity of its participants, systemic barriers rooted in socio-economic inequality and structural racism continue to pose challenges. Pay inequity along gender and racial lines, the stagnant federal minimum wage of \$7.25 per hour, and rigid income restrictions on access to social safety net programs like Medicaid, SNAP, TANF, and Child Care Payment Program (CCPP) are all factors that hinder long-term economic stability for Black mothers and impact their access to the four domains of holistic prosperity. This case study highlights the urgent need for policy reforms that address these systemic issues to ensure sustainable prosperity for low-income Black women and their families in Mississippi.

[Read more about our analysis of policy implications in the full evaluation report.](#)



“Thank you all so much for wanting to hear my insight. Letting me be able to express myself and know that my opinions do have value and that I want to be heard is so much appreciated. I never knew that my emotions were as deep and affected until I could pour them out with Social Insights, so again thanks so much”. - *“LaFaith”*