

Springboard TO
Opportunities



The
Magnolia
Mother's Trust



What We Know

The data is clear. A minimum wage job does **not provide enough income** to support a family, and our current welfare system uses **punitive measures** that discourage families from seeking higher wages or more employment. Not to mention, the process for obtaining supplementary benefits is **stressful, dehumanizing, and time-consuming.**





What We're Doing

The Magnolia Mother's Trust is reimagining what support for low-income families can look like. By **providing a guaranteed income** to low-income, Black mothers we hope to not only provide the assets necessary for families to exit poverty, but also show that **we trust them** to use these resources in the best way they see fit and be the **authors of their own lives.**

Understand the Program

100

low-income,
Black mothers



\$1000

of no-strings-attached,
monthly cash



+ a seeded Children's
Savings Account
for each child of a
participant

12

months of building
community and
social capital.



What We've Seen



The ability of mothers to pay all their bills on time increased from 27% to 83%. Stipends helped relieve the necessity of borrowing from friends, families, and emergency lending institutions, which proved to be particularly crucial in light of higher bills and expenses due to the COVID-19 pandemic.



The percentage of mothers who had money saved for emergencies increased from 40% to 88%. The additional stipend provided an opportunity to start saving in preparation for their family's future and their own goals including starting their own businesses, moving out of affordable housing, and paying off debt.



Mothers reported an increase from 64% to 81% in their ability to have enough money for food. This was particularly significant given rising food costs for families during the COVID-19 pandemic. Additionally, there was an increase in mothers being preparing food at home vs. fast food and preparing meals without using noodles, rice, or bread.

What We've Seen

Mothers constantly emphasized **the importance of their children's education** and the additional funds allowed them to fully support their children in the switch to virtual learning.



Increases in mothers who had **health insurance coverage and consulted a doctor due to illness** needs that became particularly urgent in a state that hasn't expanded Medicaid during a global pandemic.

Mothers reported pressure in being the primary breadwinner and caregiver for their family. The stipend allowed them **to choose jobs with more flexible hours, engage in self-care, and prepare for the future.**



Significant increases in mothers who **always had gas when needed, had car insurance, and owned a vehicle** allowing mothers to reliably get to work, meet basic needs, and choose where they shop, learn, and work.

“It gave me the opportunity to be able to do what I wanted to do for my child. It made me feel whole as a mother.”

“[The Magnolia Mother's Trust] has taken care of me. If I didn't have this, I'd be forced to take anything to make it.”

Why This Matters

The Magnolia Mother's Trust **stands in direct contrast** to the deeply stigmatized experience of receiving benefits through traditional welfare policies, which has been shown to erode trust in government, **suppressing civic and political engagement**. For too long, **cultural myths** have guided our country's social welfare policies. It is time for the actual **stories and wisdom** of the women most affected by these policies to be put on center stage. It is time we change the narrative, and we will start by **changing the narrator**.



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