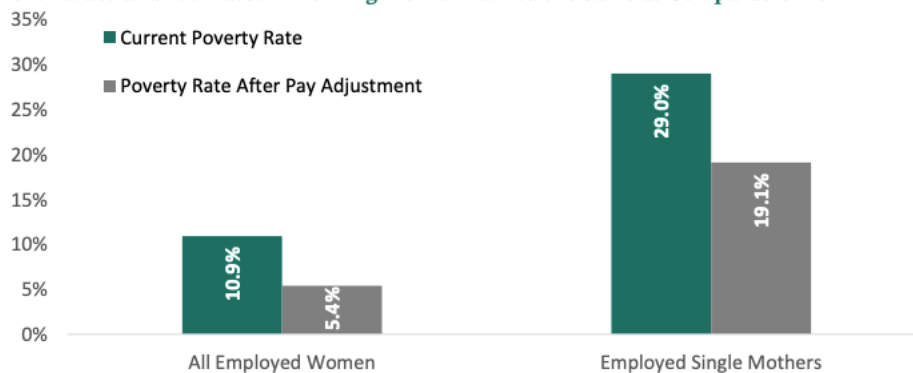


Introduction

According to the Institute of Women’s Policy Research, Mississippi—a state in the southern United States—ranks as one of the worst states in the country for “both women’s employment and earnings, and poverty and opportunity” (IWPR 2018). In fact, 21.9 percent of women in Mississippi are under the federally-recognized poverty-line—ranking Mississippi last out of 50 states (IWPR 2018). This extremely high poverty rate is partially a result of a persistent wage gap that has not improved in years, where women in Mississippi earn on average 74.5 cents to the dollar compared to men’s earnings (ibid). This gap (*see Figure 1*) is even more pronounced for employed single mothers (ibid).

Figure 1.
Impact of Equal Pay on Working Women’s Poverty in Mississippi, 2016:
Current Values and Estimates if Working Women Earned the Same as Comparable Men



Source: “Status of Women in the States”, IWPR 2018

Importantly, employment data also reveals that Black women in Mississippi earn the lowest median annual earnings of full-time, year-round workers compared to any other racial group—approximately \$26,558/year compared to white women’s median earnings of \$35,518 (IWPR 2018). The data paints a clear picture: Black, single mothers living in Mississippi face disproportionate challenges in accessing the basic resources needed not just to economically thrive, but simply to survive.

This is one of the many reasons why the nonprofit organization, Springboard to Opportunities (hereby referred to as STO), launched a guaranteed income program for Black mothers in Jackson, Mississippi in 2018, called the Magnolia Mother’s Trust (hereby referred to as MMT) (Springboard Opportunities). Now in its third cohort, the MMT program has uncovered best practices that provide a blueprint that other US cities can utilize to meet the needs of their most vulnerable communities.

Over the course of this policy brief, I will map out the successes of the MMT program and suggestions for further improvement and broader political viability—culminating in a recommendation that the Mayors for a Guaranteed Income (hereby referred to as MGI) collective use this program and its lessons learned as a model for replication in other municipalities in which it is working to implement and advocate for guaranteed income programs.

Structure of the MMT Program and Eligibility Requirements

The MMT was structured as an unconditional guaranteed income program granting \$1,000 per month over the course of a year to single Black mothers “selected via lottery from across...four subsidized housing communities” in Jackson, Mississippi (Ebba et al., 2022). The first pilot of the program was launched by STO in 2018—since then, three cohorts have completed the program and MMT is recognized as the “most well-established guaranteed income pilot program in the nation” (ibid). Subsequent program cohorts added additional components, including a \$1,000 deposit in a children’s savings account, fully outlined below in *Figure 2* (ibid).

Figure 2.

Cohort	Number of Participants	Program Benefits/Additions
Year 1 (2018-2019)	20	+ \$1,000/month direct deposit, for 12 months
Year 2 (2020-2021)	110	+ \$1,000 deposit in a 529 Children’s Savings Account for each child <18 + Optional monthly access to virtual meetings to “increase social capital, strengthen community, and develop leadership skills”
Year 3 (2021-2022)	95	+ Access to virtual group chat with other participants + Opportunity to participate in compensated storytelling opportunities to “foster self-advocacy” + Voluntary family social events

Source: Ebba et al., 2022, pg. 5

Beyond being a single parent head-of-household, mothers eligible for the program also had to meet the following criteria: 1) age 21-45; 2) “in good standing” with their subsidized housing community; and, 3) have “at least one prior interaction with an STO Community Specialist” (Ebba et al., 2022, pg. 5). The third criterium was added in the latest cohort, based on learnings that demonstrated having dedicated staff support enhanced MMT participants experience in the program (ibid). Payments were made via direct deposit, which added an unstated requirement for a bank account—though MMT aided unbanked participants with securing the necessary account (Ebba et al., 2022, pg. 6).

Outcomes of the MMT Program

The MMT program was designed to reduce barriers for participation, and to combat feelings of shame/stigma many mothers reported feeling from applying for or receiving other forms of government social assistance (Ebba et al., 2022, pg. 16). This sentiment can partially be explained through the “two-tiered, gendered, income-maintenance system” whereby women are most often left no choice but to utilize “second-class” assistance-based benefits instead of insurance-based benefits (Nelson 1990, from Lewis, 1997, pg. 164). Furthermore, in the United States, the well-documented trope of a ‘welfare queen’—a gendered stereotype that unfairly ascribes certain characteristics to women receiving social assistance—is not only untrue and

unfair, but also prevents robust social policies from being created and utilized by those who most need support (Gilman 2014). Women in the MMT specifically noted how one of the indirect benefits of the monthly guaranteed income was the ability for them to reclaim control of their narrative and challenge preconceived notions about their identity based on factors such as living in social housing or being single mothers (Ebba et al., 2022, pg. 8).

Motherhood and child-care are roles often societally expected of women, chronically undervalued, and not seen as a full-time job that requires skill, time-investment, and labor. This is part of the systemic devaluation of any kind of reproductive or 'care work', that is typically gendered and assumed to be the unpaid responsibility of women (Elson, 1999, pg. 612). Many of the women who participated in the MMT program were working multiple jobs, in addition to their full-time single parent responsibilities, in order to meet the basic needs of their families. Despite this never-ending work—both paid and unpaid—most women selected for the MMT program were still living under the federally recognized poverty line. This reflects the reality of many Americans: unable to afford to live, despite a life of nothing but work. Furthermore, in the backdrop of the COVID-19 pandemic, 51% of the mothers in the 2021-22 MMT cohort reported losing their jobs due to pandemic restrictions and resulting layoffs (Third Cohort Evaluation Summary). Many of the jobs the women in MMT program were doing were precarious, short-term, in-person, and hourly waged-work; some of the first types of jobs to be eliminated in the pandemic. Other participants were working in grossly underpaid and undervalued "life-making" 'essential jobs', where simply reporting to work not only required a significant personal health risk, but also resulted in extreme child-care challenges in an environment of long-term school and day-care closures (Siegmann, 2020; Sathi, 2021).

Lewis (1997) describes how "lack of adequate support in the form of cash or child care effectively pushes lone mothers into the workforce" in the United States (Lewis, 1997, pg.163). The monthly guaranteed income provided through MMT provided greater security, stability, and predictability for mothers experiencing heightened precarity in their work situations given the pandemic, on top of pre-existing financial hardship. This financial stability in turn enabled participants to have choice in pursuing employment opportunities that met their personal and familial needs. 18.9% of participants were able to "explore new, better paying jobs" or educational opportunities thanks to being able to afford childcare, and 3.2% were able to start their own businesses (Ebba et al., 2022). Other participants experienced "reduced pressure...to work long hours away from their families" and were able to choose to prioritize their domestic responsibilities—as the monthly MMT payment functioned as de facto income valorizing their care work (ibid). In this way, the recognition and revalorization of the care responsibilities undertaken by single mothers in this program reflects the pre-conditions needed for "gender justice" as described by Nancy Fraser (2007).

Furthermore, the lack of conditionalities and optional participation in self-development activities were additional enabling factors for MMT's success. Reininger & Castro (2020) show how a similar cash transfer program targeting mothers in Chile failed—largely due to the conditions built into receipt and expenditure of the funds that made clear that human capital development was the main goal, and that a mother's personal growth was a pathway to the end goal of creating 'more productive' citizens rather than a desired social outcome in itself. In this way, the MMT program is vastly different, measuring mother's happiness, wellbeing, and sense of self as

key metrics for success. In fact, the program’s self-described greatest achievements were the increased self-efficacy and agency reported by participants: “self-efficacy and agency have been shown to be critical internal resources for Black women, single mothers in particular, as a means of coping with and navigating against oppressive systems that target them as a product of their racial/ethnic and gender identities” (Anton, Jones, & Youngstrom, 2015; from Ebba et al., 2022, pg. 30). Importantly, MMT fostered a deeper sense of connection through a virtual community group chat, which participants described as “non-judgemental, positive, uplifting, and empowering.” As Uhde (2018) would argue, this intentional solidarity and community-building is critical to transforming social relations and revalorizing collective well-being—and is a unique component of the MMT design that distinguishes it from other unconditional income guarantee programs globally.

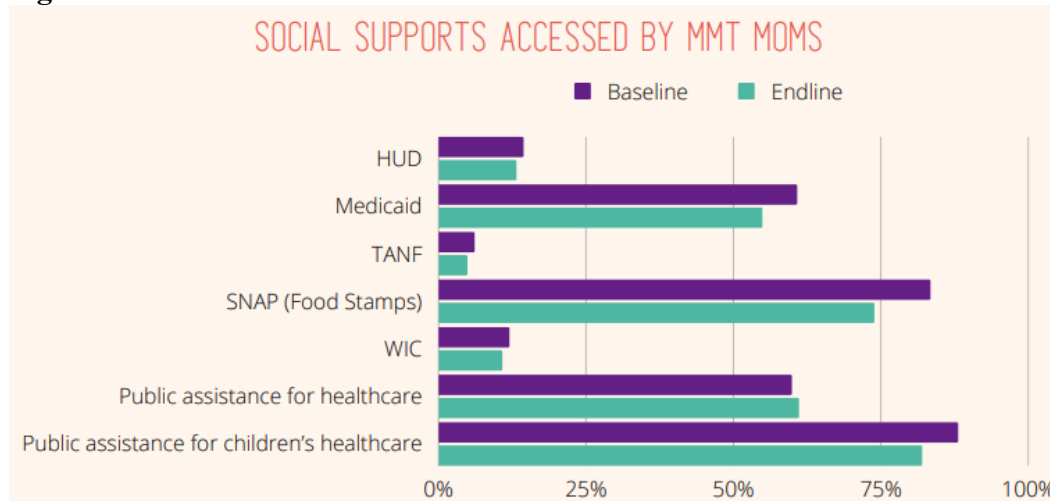
Policy Advocacy Beyond a Guaranteed Income Program

While it is important to advocate for guaranteed income programs, it is equally important to continue lobbying for accompanying social policies that operate cohesively with them, enabling recipients of these policies to fully thrive.

One scholar, Zuzana Uhde (2018) “proposes the concept of a ‘caring revolutionary transformation’ as an alternative suite of policies in addition to a universal basic income that can address the issues capitalist society face with normalizations of work, and their gendered implications” (Uhde, 2018, pg. 7, from Krishnan, 2023). The MMT demonstrates the importance of this, highlighting in their Evaluation Report that the COVID-19 focused economic relief packages, including the “expanded Child Tax Credit, were expected to benefit 80% of low-income households”...unfortunately, “this relief was only available to households that had filed a tax return or submitted their information as a non-filer, which significantly limited the reach of this social policy” (Ebba, et al., 2022, pg. 4). Thus, the existence of a strong and overlapping web of social policies is not enough: the social policies must be designed with equity and intersectionality in mind so that they do not unintentionally exclude the very communities they intend to benefit.

Furthermore, receipt of one social benefit should not decrease or remove eligibility for other social programs. Many MMT participants reported facing reductions in other government support—including food stamps, healthcare benefits, and social housing subsidies—as a result of the additional \$12,000/year being calculated into their total annual income (Ebba, et al., 2022, pg. 48). This is clearly seen in *Figure 3*, where almost all endline social benefits access measurements are lower than the baseline.

Figure 3.



Source: Ebba et al., 2022

Lastly, funding for guaranteed income programs typically incurs a controversial political debate; however, MGI has credibility and experience from having launched over 100 guaranteed income pilots across 31 states; distributing \$210 million to Americans (MGI End of Year Report, 2022). While the funding for these pilots has almost exclusively come from private philanthropic partners, guaranteed income programs can be more sustainably provisioned for—particularly at the municipal level—through continued public-private philanthropic partnerships combined with re-allocations of public expenditures (Ortiz, 2015). At the federal level, lobbying for the implementation of a wealth tax, more proportional corporate taxes, and a crackdown on tax evasion practices for the wealthiest would be a few ways to fund such a program at a larger scale and redistribute wealth (ibid).

Conclusion

Going forward, the learnings and best practices from the Magnolia Mother’s Trust pilot can bolster the existing work of the Mayors for a Guaranteed Income collective in their program design and inform necessary complementary policy advocacy, through the following recommendations:

- Guaranteed income programs should center the most marginalized and be designed with the input of—or better yet, co-created with—the communities they will be benefitting.
- MGI must strongly advocate for an enabling environment of local and federal policies that allow for the true transformative power of a guaranteed income policy to be seen.
- MGI must continue to lobby for guaranteed income benefits to not count towards a participant’s taxable income; or, design policy exceptions that prevent recipients from losing other social benefits due to their guaranteed income (such as the ‘Benefits Waiver’ described in the SB1341 pilot).

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