

SOLUTION SPOTLIGHT

MAGNOLIA MOTHER'S TRUST

A guaranteed income program for Black mothers in Jackson, Mississippi

ORGANIZATION

SPRINGBOARD
TO OPPORTUNITIES

LOCATION

JACKSON, MS

FOCUS AREA



SAVINGS
& CASH

THE ISSUE

Families living in poverty are usually offered programs, conditions, and case management — rarely the one thing they say they need most: cash, and the trust to decide how to use it.

Traditional safety-net programs often carry restrictions and requirements that add stress and stigma while providing too little to move a family forward.

\$1,000

Magnolia Mother's Trust provides \$1,000 a month, no strings attached — plus \$1,000 in college savings for every child.

THE SOLUTION

The Magnolia Mother's Trust is a guaranteed income initiative that provides Black mothers with low income in Jackson \$1,000 in cash each month for 12 months with no strings attached. Participants also receive a \$1,000 deposit into a 529 savings account for each of their children.

Launched in 2018 by Springboard to Opportunities, which is led by Ascend Fellow Aisha Nyandoro, it is the longest-running guaranteed income program in the United States and the first to focus on families with extremely low income that are led by Black mothers. Alongside the cash, Magnolia Mother's Trust offers family-driven, two-generation supports grounded in trust, dignity, and equity — helping mothers set goals and build social capital throughout the year.

How it works

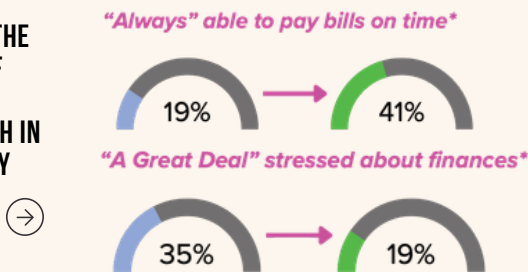
- **Put cash directly in mothers' hands.** \$1,000 a month for a full year, unconditional — participating mothers decide what their families need.
- **Invest in the next generation.** A \$1,000 deposit into a 529 college savings account for every child.
- **Surround it with trust-based support.** Family-driven, 2Gen supports for goal-setting and social capital are grounded in dignity, not surveillance.

DESIGNED WITH FAMILIES

Magnolia Mother's Trust began with what families said they needed. The mothers were clear: to exit poverty and reach their goals, they didn't need another program — they needed cash. The Magnolia Mother's Trust was built with families, together deciding everything from the monthly amount to the program's length to the supports offered along the way.

Each year, Springboard works with an evaluation team committed to community-driven evaluation and centering family voice, using that data alongside focus groups, interviews, and surveys to strengthen the program with every new cohort.

AN EVALUATION OF THE 2023-24 COHORT OF MOTHERS SHOWED SIGNIFICANT GROWTH IN FINANCIAL STABILITY



SOURCE: SPRINGBOARD TO OPPORTUNITIES

“WEALTH IS WHERE YOU WANT TO BE IN LIFE, FEELING COMFORTABLE, AND NOT WORRYING...I'M NOT GONNA SAY RICH...BUT YOU DON'T HAVE TO WORRY ABOUT, 'OH, HOW I'M GONNA PAY THIS OR HOW I'M GONNA PAY THAT'.”

- A PROGRAM PARTICIPANT, WHEN ASKED TO DEFINE WEALTH

ACCELERATING THE SOLUTION

Evaluations show that cash paired with family-driven support does more than improve financial stability. Mothers report greater autonomy over their own time, better mental, physical, and emotional well-being, and stronger social capital.

As the country's longest-running guaranteed income program, Magnolia Mother's Trust offers a proven model that other communities, and public programs, can learn from.

KEY TAKEAWAYS

- **Cash works.** Direct, unconditional cash gives families the autonomy to meet their own needs and move toward their goals.
- **Trust and dignity matter as much as dollars.** Pairing cash with family-driven, 2Gen support strengthens well-being and social capital — not just finances.

- **It's a model for public programs.** Magnolia Mother's Trust's principles — trust, dignity, and family voice — can reshape cash-based benefits like TANF into better pathways out of poverty.
- **For more information, contact:** info@springboardto.org

WHAT IS FORWARD WITH FAMILIES?

Forward With Families is a nationwide initiative powered by Ascend at the Aspen Institute to amplify programs, policies, and initiatives that make life affordable, economic mobility possible, and security attainable for every family in America. By lifting up what's already working across the Ascend Community, Forward With Families drives leaders at every level to act on solutions proven to ensure resources go farthest for the children and families who need them most.



THE PATTERSON FAMILY