



GRO 2022

Annual Report



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Letter from the Executive Director

Dear GRO Community,

Join us in celebrating an incredible first year for the Georgia Resilience and Opportunity Fund. In 2022, we made history launching the In Her Hands guaranteed income program and enrolling 654 Black women in Georgia. Building a more equitable future requires big, bold ideas that center those at the margins and tackle the greatest social and economic challenges in our country. Together, we're setting that precedent.

We are in a new era of guaranteed income: an era in which **income inequality widens** and the **racial wealth gap continues to grow**. The dual challenges before us are inherently linked and complex, but we cannot be daunted by the enormity of these seemingly intractable issues. Both are solvable if we are willing to tackle these problems at the root, shift our paradigm, and expand our imagination of what is possible. GRO's charge is to continue to expand the frontier of what is possible to ensure all of us can live a dignified and thriving life.



"GRO's charge is to continue to expand the frontier of what is possible to ensure all of us can live a dignified and thriving life."

The success of In Her Hands and the launch of the GRO Fund is the culmination of the collective commitment and effort of countless individuals across over half a century. We are immensely grateful for the legacy of leaders like **Johnnie Tillmon's** in her fight for dignity and the eradication of poverty in the Welfare Rights movement and **Dr. King's words** in his final book, *Chaos or Community?*, that called for a guaranteed basic income. Their work laid the foundation for the task force in King's Neighborhood, the Old Fourth Ward, 60 years later led by Councilmember Farokhi and contemporary trailblazers like Aisha Nyandoro and Michael Tubbs. Our gratitude spans near and far for the countless individuals and organizations from our partner GiveDirectly to the Economic Security Project to Community advocates Michelle Lockhart and Lynne Alston-Leonard who've made this program a reality. Collective collaboration, not individualism, is how we build a more equitable and just future for all of us.

In particular, Black lives and Black communities who since the inception of our country experienced and continue to experience economic conditions that inflict slow and at times insidious economic violence that deprives the fullness of life and freedom. We must create a future where Black lives do not just survive but thrive. When we do that, we all thrive.

Our community is beautiful, resilient, and resourceful. Our history is powerful. Our future is full of boundless possibilities. Thank you for being a partner in this journey.

Onward,

Hope Wollensack
Executive Director
Georgia Resilience and Opportunity Fund

End of 2022 Summary

Since the Georgia Resilience and Opportunity (“GRO”) Fund started in May 2021, we raised \$2.9 million independently and \$13.3 million with our partner GiveDirectly, hired four full-time staff, and fully launched the In Her Hands guaranteed income initiative (“IHH”) by enrolling 654 women; making the initiative **one of the largest** guaranteed income projects in the country.

We had an incredible first year, and we now look forward to building upon that work. This 2022 annual report details the major accomplishments and core activities of GRO over the past year. A few major highlights include:



Launch of the In Her Hands Program

From May to September 2022 GRO launched one of the largest guaranteed income initiatives in the country, enrolling 654 women across three communities and committing \$13.3 million in cash disbursements over the next two years.



Media Coverage

Nearly 100 major media outlets covered The In Her Hands initiative; spanning local and national coverage. Most notably, In Her Hands was covered by MSNBC’s **Cross Connection** and **Yasmin Vossoughian Reports**, NPR national, regional, and local affiliates, the Takeaway with Melissa Harris-Perry, **the Hill**, **HuffPost**, **ABC**, **Essence**, **11Alive**, **AJC**, and **BET**.



Fundraising

GRO raised \$2.9 million independently and \$13.3 million with our partner GiveDirectly for a total of \$16.2 million to fund In Her Hands.



Organizational Growth of the GRO Fund

While awaiting our 501c3 tax designation, the GRO Fund secured fiscal sponsorship. After receiving our tax-exempt status in Fall 2022, GRO transitioned into an independent non-profit organization.



Executive Director Hope Wollensack on MSNBC's Cross Connection

Our work builds on nearly a century of advocacy for a guaranteed income with deep roots in Atlanta. GRO is tremendously proud to help bring to reality the concept of guaranteed income that many historic and contemporary advocates have worked to advance. We were particularly humbled to launch the In Her Hands initiative in Dr. Martin Luther King's historic neighborhood: Atlanta's Old Fourth Ward.

Thank you to the community members, board members, advocates, organizational partners, funders, and broad network of supporters near and far who together make this work possible. We hope our work continues to provide a springboard for a more just and equitable program and policies that ensure we all can thrive.



"I am now convinced that the simplest approach will prove to be the most effective – the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income."

– Dr. Martin Luther King, Jr., 1968

GRO's Launch and Organizational Growth

The GRO Fund emerged from the work of the **Old Fourth Ward Economic Security Task Force** (“Task Force”), a coalition of **28 community members** convened by Atlanta City Councilmember Amir Farokhi that included local residents, elected officials, non-profits, faith leaders, and state & national policy advocates.

The Task Force’s principal recommendation to advance economic security was a guaranteed income program focused on Black women, one of the groups experiencing the most acute and entrenched impacts of widespread financial insecurity. The GRO Fund began with the charge to build the recommendation for a guaranteed income program into a reality. In May 2021 we got to work fundraising, establishing partnerships, and refining the design of a guaranteed income pilot program.

As of Fall 2022, GRO is an independent non-profit organization with **four full-time employees and six board members**.



Hope Wollensack
Executive Director



Renee Peterkin
Deputy Director



Paul Glaze
Communications Director



Eshe Shukura
Cultural Strategist

To celebrate the launch of GRO and the In Her Hands guaranteed income initiative, GRO, in partnership with the Economic Security Project, developed and launched a **short film** commemorating the successful launch of the Old Fourth Ward cohort in July 2022. The film was made by Atlanta-based filmmaker, **Logan Lynette Burroughs** and features poetry written & narrated by Atlanta native and award-winning poet, **Aurielle Marie**. The film captures the historic imagery of the Old Fourth Ward: a neighborhood that holds

the legacy of the Civil Rights Movement, the birthplace of Martin Luther King Jr., and a tradition of Black entrepreneurship. It also, through its poetry and thoughtful imagery, shows the realities of rampant gentrification and displacement facing the community. The message of the film is hope and change. GRO addresses poverty and wealth inequality through our bold initiative. Through our work, the Old Fourth Ward is not just a place to honor Black legacies, but a site of active investment in Black futures.



Still from In Her Hands launch video, directed by Logan Lynette Burroughs

GRO's Financial Standing

GRO raised \$2.9 million independently and \$13.3 million with our partner GiveDirectly for a total of \$16.2 million; which enabled the launch of the In Her Hands guaranteed income initiative. The majority of GRO's funding came from regional and local foundations.

We are immensely grateful for support from funders who make this work possible, including:

- Kendeda Fund
- Community Foundation of Greater Atlanta
- William F. Joseph Foundation
- Annie E. Casey Foundation
- Local Initiatives Support Corporation (LISC)
- Betty and Davis Fitzgerald Foundation
- Waterfall Foundation
- Acton Family Giving
- Overcoming Racism

In Her Hands Goals and Design

GRO's flagship program, the In Her Hands initiative was designed with two goals:

1. Support Black women experiencing financial insecurity in Georgia to **achieve greater financial stability, overcome wealth decelerators**, and enable greater **choice and agency** by providing 650+ Black women an average of \$850/month for 24 months with no strings attached.
2. **Generate and disseminate insights** to promote more racially inclusive, just, public policies in the U.S. by examining understudied aspects of guaranteed income in the U.S., engaging communities and recipients in the design process, uplifting receipt voices and experience, and centering a lens of racial equity in the process.

From May to September 2022, the In Her Hands initiative enrolled 654 women across three communities in Georgia.

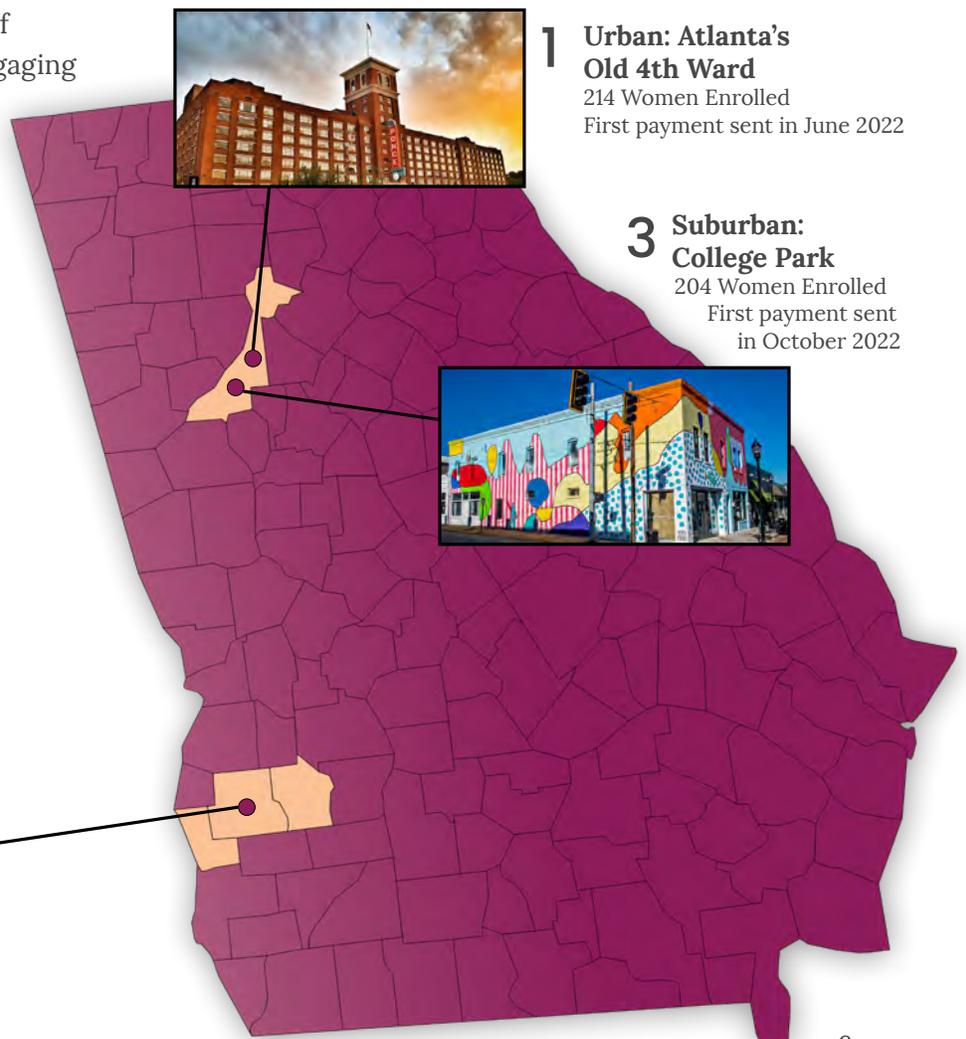
- 2 **Rural: Terrell, Randolph, and Clay Counties**
236 Women Enrolled
First payment sent in August 2022



Three Communities

It was important that the program span urban, suburban, and rural communities to provide diverse geographic representation. In particular, at the time our program launched we were not aware of any guaranteed income programs focused in rural communities in the US. The breakdown of women across the three communities is shown below.

Figure 1: In Her Hands Enrollment by Community Site



- 1 **Urban: Atlanta's Old 4th Ward**
214 Women Enrolled
First payment sent in June 2022

- 3 **Suburban: College Park**
204 Women Enrolled
First payment sent in October 2022

Two Payment Cohorts

The payment cohorts represent an important aspect of the program design. While community members played a significant role in many aspects of the design – from the duration of the program to the monthly amounts – their input on payment design was particularly powerful. During listening sessions early in the design phase, GRO heard from women in the Old Fourth Ward that although about \$850 a month would be incredibly helpful, they'd still spend several months just getting their heads above water and a lump sum upfront would be helpful to catch up more quickly. This sentiment was echoed by community members in each of the other participating communities.

In response, we created two payment cohorts with distinct payout amounts. One receives the standard \$850 monthly, while the other receives a lump sum payment of \$4,300 in the first month and then \$700 for the subsequent months. The total received by both groups is \$20,400. After being accepted to the program, participants are randomly selected for one of the two payment groups. We hope by comparing outcomes that our research will suggest a best practice for policymakers in future projects.

The payment groups represent a crucial example of how community members drove key aspects of the program design.

Figure 2: In Her Hands Payment Groups



With 654 women enrolled in the program, the first goal is successfully underway. Over the next two years, GRO will continue to advance the second program goal by connecting insights from the program into policy-relevant learnings.

The name of the program, “In Her Hands,” embodies the aforementioned goals and is inspired by Dr. Martin Luther King, Jr.’s work. In his final book, *Chaos or Community*, Dr. King wrote, “**The dignity of the individual**

will flourish when the decisions concerning his life are in his own hands, when he has the assurance that his income is stable and certain, and when he knows that he has the means to seek self-improvement.”

“In Her Hands” has two meanings: (1) cash in the hands of women and the greater agency and choice it provides; and (2) more power in the hands of communities closest to an issue to drive solutions and be listened to as experts when they/we do.

In Her Hands Programmatic Activities from Outreach to Payments

The In Her Hands guaranteed income initiative has five program stages. Below is an overview of each stage of the program.

During the planning, outreach, application, and mobilization phase our team:

- Collaborated input from the Inher Hnads Community Advisory Collective and met with over 60 community leaders and stakeholders;
- Knocked over 5,000 doors to inform community members about the program;
- Received over 15,000 applications; and
- Enrolled 654 women across three communities.

🍊 A. Design and the In Her Hands Community Advisory Collective

The In Her Hands' Community Advisory Collective is a coalition of 12 women, four from each of the initiative sites, who provided key expertise and input into creating and launching In Her Hands. Community Advisory Collective members for each site met between 5-7 times to advise staff on myriad aspects of the program including strategies to best reach likely eligible women in their community, user-testing the application, developing a holistic understanding of assets within the community, and qualifying the extent to which cash support like a guaranteed income

would have an impact given structural barriers within the community.

The Community Advisory Collective also played a critical role in helping the initiative build trust within the community. Our work would not be possible without their efforts and insight; for which we are grateful.



Deputy Director Renee Peterkin at Enrollment Session

B. Mobilization

GRO invested in targeted outreach to community members who were likely program eligible; a process we refer to as mobilization. GRO led outreach with the support of six community engagement officers (“CEOs”) during the six-month launch phase of the IHH initiative. CEOs led door-to-door canvassing, in-person community outreach, assisted community members with the application, and later conducted enrollment – they were critical for the success of the program.

The goal of mobilization was twofold: to generate interest in the program among eligible women, especially within communities that may be least likely to hear about the program, and to build community trust. We used several approaches to achieve these goals and ensure deep outreach

within targeted areas of the communities. Our strategy included canvassing door-to-door, attending or hosting community events where we offered application assistance, and collaborating with community-based organizations to spread the word.

Our digital strategy included emailing the application directly to community members through partner community-based organizations, social media campaigns, and free-to-us, geo-targeted banner advertisements on **Propel**, an app that individuals can use to manage their EBT benefits.

Below is an overview of mobilization methods by the numbers.

Figure 3: Mobilization Methods by the numbers

Methods	Old Fourth Ward	Clay, Randolph, & Terrell Counties	College Park
Canvassing <i>Number of doors knocked</i>	1,004	1,352	1,647
Propel Outreach <i>Number of people reached using a banner in an app used to access SNAP benefits that linked to the In Her Hands application</i>	~1000	~820	~3000
Other Digital Outreach <i>Number of people reached</i>	~3,500 targeted SMS messages	None	~5,100 viewers reached on Instagram
Community Events <i>Number of community events staff organized or attended, including events to help prospective applicants apply</i>	~270 people (6 events)	~570 people (19 events)	~840 people (14 events)
Community-Based Organizations Partners <i>Number of community partners which we coordinated</i>	11	7	24
Estimated Total Number of People Reached Per Site	5,774	2,742	10,587

Our mobilization strategy accounted for the different physical and social environments across the three sites.

- In the Old Fourth Ward, population density made person-to-person outreach more accessible. As a result, we were able to canvass the neighborhood twice to increase trust and reach as many community members as possible – which was especially important for the program’s first site.
- In Southwest Georgia in Clay, Randolph, and Terrell Counties, community ties were strong, and word about our program spread like wildfire. Still, the sprawling landscape made it difficult to reach those living in the outermost regions of the county, and the digital divide was also an issue. Our solution was to host awareness and application events at central locations in each county. We chose places that were focal points in the community with high traffic; like Dollar General or gas stations during the evening rush hour.

- In College Park, we benefited from the density of apartment communities, community-based organizations, and a solid social media campaign to spread the word. A challenge was ensuring residents were clearly aware of the geographic eligibility criteria since formal boundaries don’t reflect how people live and flow between communities and cities. Furthermore, residents experience significant economic insecurity across several cities in South Fulton; the area where College Park is located.

Canvassing was a major part of our outreach in all three sites. In keeping with our program values and community orientation, GRO staff led door-to-door knocking and in-person outreach efforts. Canvassing activities were supported by EveryAction and their TargetSmart platform to build targeted outreach lists using the voter file. This strategy was utilized in all sites.

🍌 C. Application

For the program application our goal was to create a process that prioritized the dignity of applicants. As such, we focused on making the application easy to access and navigate. GiveDirectly led the **online application** design and process and the application was built with **AidKit**. The application only asked for the most necessary applicant data (contact info, identity, income, residency) to verify someone’s eligibility.

We wanted applicants to have an affirming, empowering experience and to know that seeking assistance does not need to be a degrading process – a stark contrast to many people’s experience applying for public benefits.



Cathy, Community Engagement Officer enrolling an In Her Hands participant

The In Her Hands application was designed to be accessible across the community. Based on feedback from the Community Advisory Collective, we designed the application for the hardest-to-reach populations first. We prioritized women who might be unhoused or “doubled up” by letting them know more than one application could be submitted per address. We updated and clarified language and design by moving the “apply now” button to the top of the application page and by making the design “mobile first;” or optimized for completion on cell phones. To increase accessibility, we made several real-time adjustments and innovations, including:

- Embedded videos from program staff to build trust and confidence in the application
- Including text-to-speech functionality throughout the application
- Building a robust FAQ into the application landing page

We received over 15,000 applications across our three program sites, 25% of which were eligible. Following the close of the application process in each site, recipients were randomly selected from among the eligible applicant pool.



“I filled out the application in my bedroom on my phone. It took me about 10 minutes. It was easy. They didn’t ask for all the deep information like they do for food stamps or public housing. They are too much in your business, asking about the missing parent and all that stuff. With this application, I felt comfortable. There was no energy of them trying to judge us or anything.”

– Shantavious, In Her Hands program participant

✦ D. Enrollment and Benefits Counseling

In line with our objective to create an empowering and dignified recipient experience, we spent significant time designing a high-touch enrollment process. Each of our randomly selected participants received a personal call from a Community Engagement Officer informing and congratulating them on their selection. Recipients were invited to officially register for the In Her Hands program at an in-person enrollment event located at a central community center in each site. A remote enrollment option was also available for recipients who were unavailable to attend in person due to COVID-19, work, or other extenuating circumstances.

The 1:1 enrollment sessions conducted by our Community Engagement Officers walked recipients through program consent forms, collected basic demographic data, and counseled them on potential public benefits implications. The Federal Reserve Bank of Atlanta created a dashboard that helped participants estimate changes in their benefits as a result of enrolling in the program so they could make an informed choice about their decision to enroll.

✦ E. Payments and Safeguarding

Within 2 weeks of enrollment in Sites 1 and 2, women received their first payments of either \$4,300 (for the lump sum group) or \$850. Payments were delivered via our partner **Hyperwallet**. They offer a high degree of recipient choice, allowing people to choose from 8 different cashout options, including direct deposit, prepaid debit card, and Venmo.

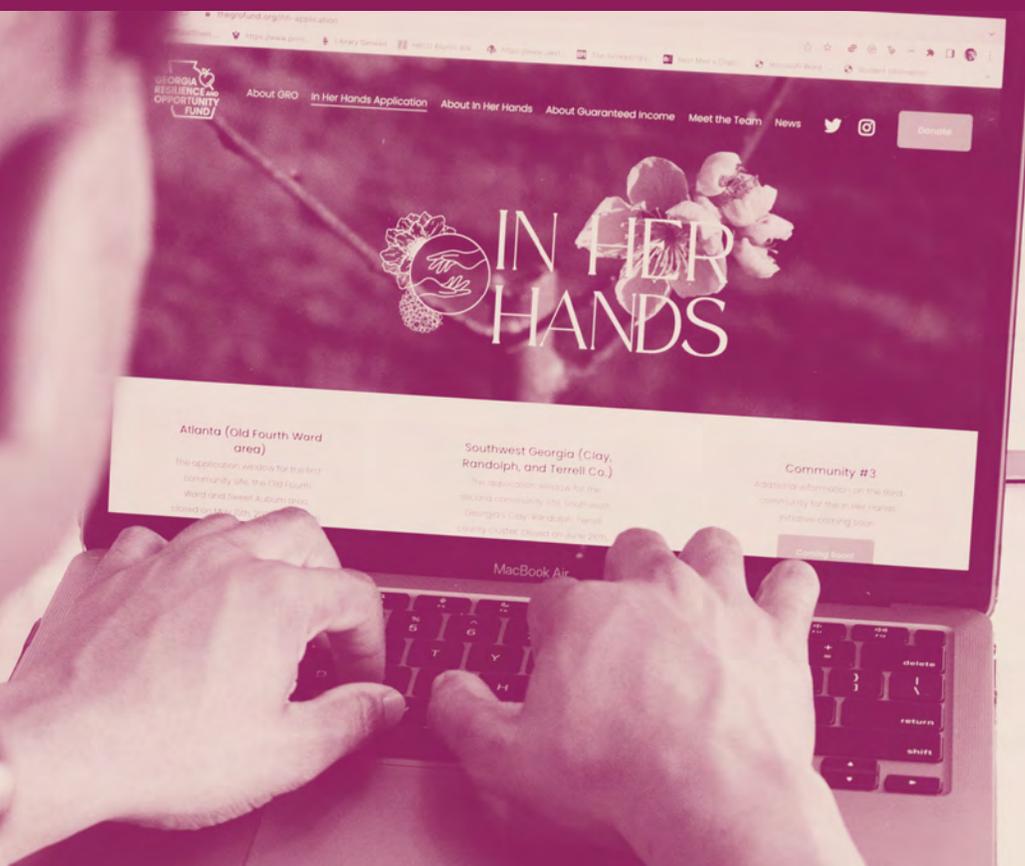
After delivering payments on the second Monday of each month, GiveDirectly administers a short survey via SMS and,

if necessary, a phone call. Surveys help us confirm that recipients received their payments and have not faced any difficulties. We have a completion rate of over 95% on this survey each month. In the rare event that any adverse events do occur, we have dedicated safeguarding staff who conduct individualized follow-up, in addition to doing regular outreach and monitoring of all recipients. This response rate is a strong indicator of the connectedness of women to the program and the trust built with them through the onboarding process.



“This was the easiest application I’ve ever filled out in my life. The easiest.”

– Taniesha, In Her Hands program participant



In Her Hands Evaluation

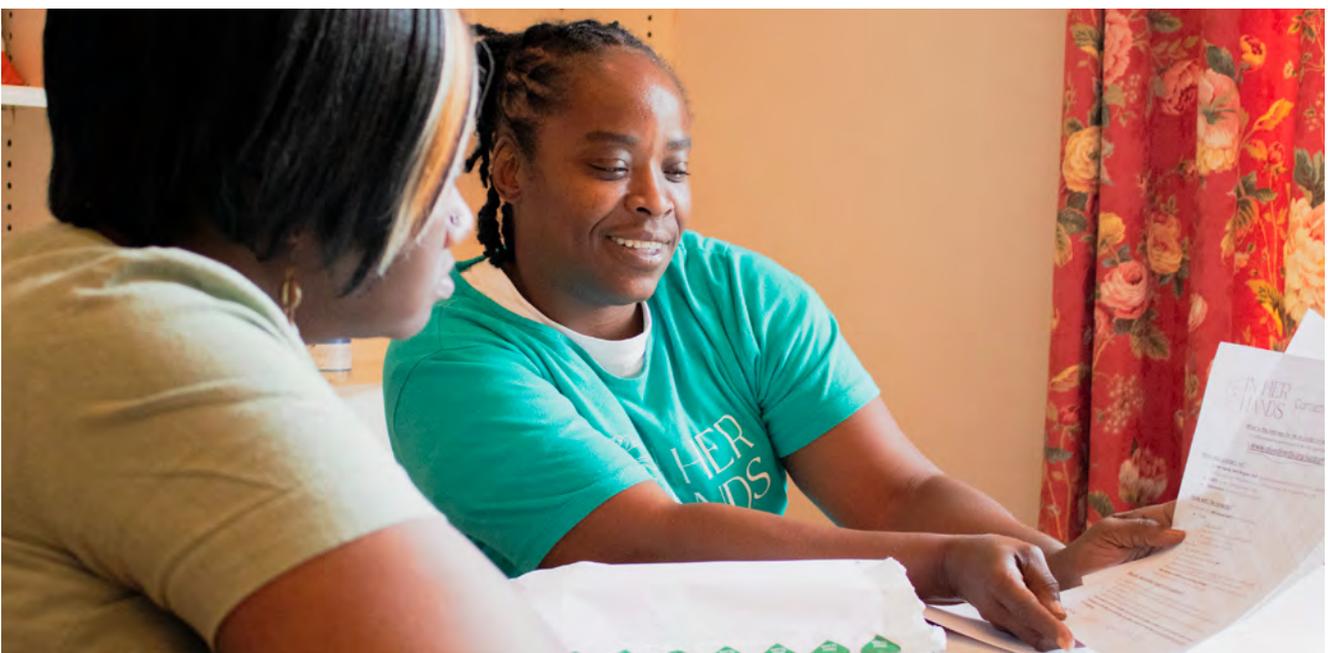
GRO worked closely with our partner GiveDirectly to select Dr. Leah Hamilton, Associate Professor of Social Work at Appalachian State University and Senior Fellow at the Jain Family Institute, as our Principal Investigator on the In Her Hands initiative. In partnership with doctoral students at the School of Social Work at Clark Atlanta University, Leah will lead a mixed-methods evaluation to generate insights on the experiences of guaranteed income and direct financial support adding to the U.S. literature and ongoing policy conversation. More than 90% of program participants consented to participate in biannual surveys, examining the effects of guaranteed income on recipients' health, income, assets, family relationships, well-being, employment, and future orientation. Further, approximately 60-90 program participants may elect to participate in biannual interviews with the research team. This qualitative research process will enable us to have a

more nuanced understanding of how the guaranteed income is working in participants' lives and potential limitations.

Other outcomes of interest include emotional well-being; income and savings; investment in children; sense of choice and agency over one's future; consumption and investments that impact mid- and long-term outcomes (housing, purchase of a car, post-secondary education, entrepreneurship); and civic/ community engagement.

The proposed evaluation is based upon a Community-Based Participatory Research (CBPR) model to prioritize community expertise and decision-making. CBPR is a research methodology that centers on the lived experience of community members who are involved in designing research questions and even data collection and analysis.

Baseline evaluation data is now available and the first-year summary of findings will be available around October 2023.



LaShonda, a Community Engagement Officer, explaining the In Her Hands Program

In Her Hands Participant Profile

In Her Hands participants come from diverse experiences, beliefs, and family structures, and each with unique stories. While participants are not a monolith, we wanted to understand key demographic data to better understand participants' experience and assess the impact of our program on key outcomes. Shortly after enrollment, participants who elected to participate in the evaluation were asked to complete a survey to provide baseline data.

Our baseline survey showed that participants in the program are facing significant economic challenges across the three sites.

Participants on average:

- Annual income of \$14,564/year
- Hold \$35,000+ in debt
- 50% reported severe food insecurity
- Have \$0 in median savings



“I was going to college for biology... My dream is to be an Olympic athlete. But I had to drop out the 2nd semester of sophomore year because I couldn't afford tuition anymore.”

– In Her Hands Participant feedback from Baseline Survey

“The cost of living has gone up so much recently: rent, gas, food. It's so hard to afford healthy foods like tomatoes or lettuce or shrimp, so you have no choice but to buy the high in sugar stuff.”

– In Her Hands Participant feedback from Baseline Survey

“Getting these payments feels amazing, it alleviates a lot of pressure. First thing I want to do is pay people back for helping me out the past few years. And I want to invest in myself. Pay down past-due bills, my student debt as well.”

– In Her Hands Participant feedback from Baseline Survey

✂ A. Demographics

The women in this program are, on average, 37 years old. They make between \$13,000 (O4W) and \$15,000 (CP) a year, and just shy of 95% of them report that they do not live with a partner. They are 97.2% Black, across all three sites, and approximately 72% of them have children in the home. In Old Fourth Ward and College Park, over 18% of recipients

own their own small business. In Southwest Georgia, that number is 11%. Across all three sites, approximately 28% worked full-time, 17.3% worked part-time, and 29.7% were looking for work. See Figures 4 and 5 for demographic and employment/income breakdowns by program site.

Figure 4. Demographics

	O4W (n=122)	Rural SW GA (n=165)	College Park (n=163)	Overall (n=450)
Age (mean)	35	39	37	37
Not Living w/Partner	92.7%	97.1%	94.4%	94.8%
Race, Black	95.0%	96.3%	100.0%	97.2%
No children in home	26.9%	26.9%	30.4%	28.2%
1-2 children in home	55.5%	45.0%	45.3%	48.0%

Figure 5. Employment and Income

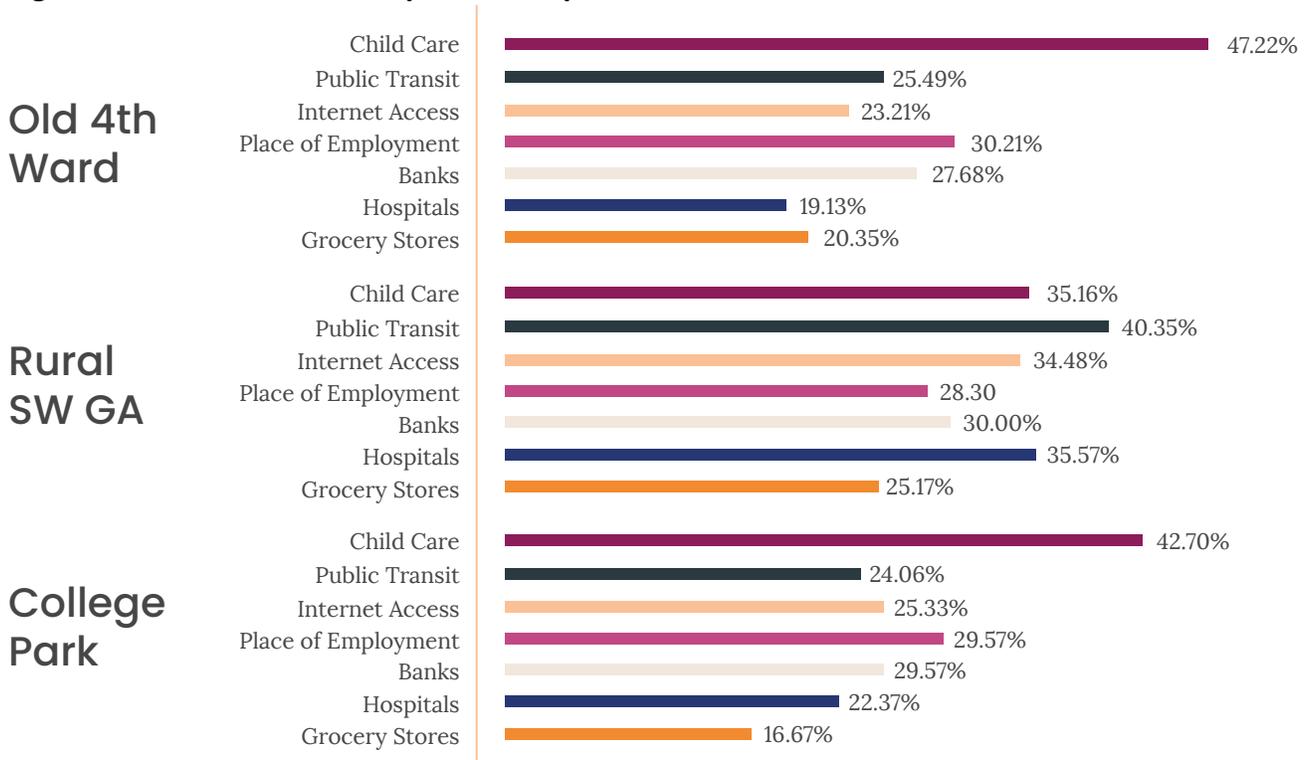
	O4W (n=122)	Rural SW GA (n=165)	College Park (n=163)	Overall (n=450)
Employed, full-time	23.9%	33.5%	25.6%	28.0%
Employed, part-time	23.1%	14.8%	15.4%	17.3%
Looking for work	27.4%	32.3%	28.8%	29.7%
Own a small business	18.6%	11.0%	18.4%	15.7%
Monthly Income (mean)	\$1,085.98	\$1,135.86	\$1,384.55	\$1,213.72

B. Barriers to Community Services

Our baseline questionnaire asked recipients to describe what barriers to community services that they experience. Across the board, childcare was a top reported barrier; though in Southwest Georgia it rated as the third compared to easily placing first in the other two. Some of the differences between sites may seem intuitive. A rural setting implies

difficulty in accessing public transportation, for example, but there are often multiple factors influencing ratings. It may be that recipients in one site are also responding to the quality of available services, or that residents in another have informal networks of support which lessen that particular barrier. See Figure 6 for more details.

Figure 6. Barriers to Community Services, by site



C. Assets and Debt by Program Site

One of the most critical goals of In Her Hands is to better understand how income stabilization for those at relatively low income levels contributes to overcoming wealth decelerators and enables wealth accelerators with a focus on if and how this may narrow the Black-white racial wealth gap. The persistent and growing racial wealth gap is one of the

most urgent issues to tackle over the next several decades and one of the most important areas In Her Hands can offer learnings to contribute to the discourse and research.

The Institute for Policy Studies and Prosperity Now's landmark 2017 report "[The Road to Zero Wealth: How the Racial Wealth Divide is](#)

Hollowing Out America's Middle Class” details the sobering impact of the policy choices that have driven the growing racial and economic divide. The report states, “While households of color are projected to reach majority status by 2043, if the racial wealth divide is left unaddressed, median Black household wealth is on a path to hit zero by 2053 and median Latino household wealth is projected to hit zero twenty years later. In sharp contrast, median White household wealth would climb to \$137,000 by 2053.”

For an individual experiencing poverty, a recurring cash disbursement primarily serves as critical income stabilization. Stabilization allows for greater flexibility, agency, and choice for the individual - a reprieve from constant fight-or-flight budgeting. However, income stabilization alone does little to generate wealth.

Our approach should link income and wealth as two necessary components of economic security. A **2021 Goldman Sachs Black Womenomics Report** found Black women face a 90% wealth gap and the large earnings gap drives much of the wealth gap. A **2020 study in the Review of Economic Dynamics** found that income differences could account for up to 43% of the racial wealth gap. Intergenerational wealth transmission (gifts or inheritances from parents and family members) and the increased likelihood that someone will save for those transmissions as their own income and wealth increases (which is consistent across racial groups) each constitute another quarter of the wealth disparity respectively (Ashman & Neumuller, 2020). For individuals experiencing poverty and economic insecurity, we are interested to further learn how income stabilization like



GRO and GiveDirectly's team on the final enrollment day in College Park

guaranteed income may be a prerequisite to, or even a multiplier of, wealth-building efforts.

As such, we asked In Her Hands participants about their assets and debt. Across all sites, a woman in our program reports, on average, having \$0 in savings. She carries \$750 in credit card debt; though that number is higher in Southwest Georgia. She holds \$16,000 in educational debt - raising the possibility that proposed cancellation of education debt and capping of payments at 5% of personal income could have a significant impact on her life. Her car adds an additional \$14,000 in debt and unpaid medical bills another \$2,250. Finally, \$2,500 in personal loans bring the average total debt of a participant to almost \$35,000; or between 2-3x their annual income. See Figure 7 for an overview of participant assets and debt by program site.

Figure 7. Median Assets and Debt

	O4W (n=122)	Rural SW GA (n=165)	College Park (n=163)	Overall (n=450)
Savings	\$0	\$0	\$0	\$0
Credit card debt	\$700	\$1,000	\$650	\$747
Educational debt	\$21,250	\$10,000	\$15,500	\$16,000
Auto loan	\$15,000	\$12,500	\$14,000	\$14,000
Unpaid medical debt	\$2,375	\$2,750	\$2,000	\$2,250
Personal loans	\$3,200	\$1,300	\$3,500	\$2,500



“I think with that extra bit of cash...they’ll be able to feel sunlight on their skin. They can feel the wind blowing. You can hear the birds chirping. When you’re in survival mode you don’t hear anything.”

– Michelle Lockhart, In Her Hands Community Cultivator, Daily Yonder

Initial Benefits

Initial follow up surveys after a few payments suggest the payments have had an immediate and substantial positive impact on participants.

82%

of recipients report feeling more financially secure

94%

of recipients report that the payment helped them to address a financial emergency

55%

of participants report some savings

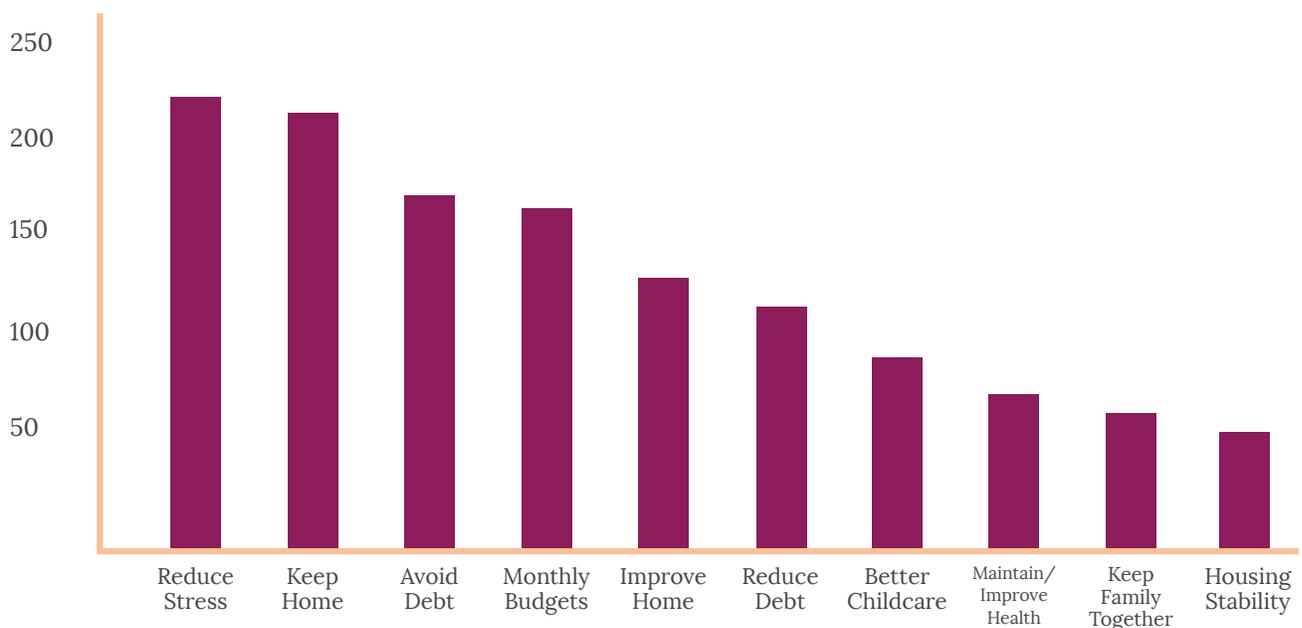
3x

The percentage of recipients with enough money for childcare tripled from 6% to 17%.



“I will remember when I had nothing and no one, the initiative helped me. It saved me even from depression and eased my stress.”

Figure 8: Reported Impacts



Media Coverage of GRO and In Her Hands

Since announcing the program, the In Her Hands initiative has been covered in over 100 major media outlets including MSNBC's [Cross Connection](#) and [Yasmin Vossoughian Reports](#), NPR, the [Takeaway](#) with Melissa Harris-Perry, the [Hill](#), [HuffPost](#), [ABC](#), [Essence](#), [11Alive](#), [AJC](#), [BET](#), and [Fast Company](#).

GRO was proud that media coverage spanned traditional media sources locally and nationally and began to penetrate social media, engaging a wide variety of audiences. In Her Hands recipients have also been featured in major publications, helping to shift dominant narratives on poverty and economic insecurity. Major coverage includes:

Direct cash scheme in U.S. South aims to lift Black women out of poverty

Reuters
reut.rs/3KZRlvO

Guaranteed Income Initiative to Focus on Rural Black Women in Georgia

The Daily Yonder
bit.ly/3SRJ4vD

A guaranteed income program in rural Georgia hopes to reduce income inequality

NPR
n.pr/3mnHTle



"We're always looked at to be superwoman but we can't get the superwoman level of pay, respect, and other things."

– Taneisha, In Her Hands program participant, via Reuters

After launching in Atlanta, rural Georgia is the next stop for this guaranteed income pilot

WBHM
bit.ly/3IQgoyz

Guaranteed income effort in Atlanta's Old Fourth Ward enrolls its first group

Georgia Public Radio
bit.ly/3Zk1GH2

Looking Forward: What's Next for the GRO Fund

Over the next two years GRO will continue to lead and execute the In Her Hands initiative and consider program expansion. In addition to general programmatic support we are thrilled to grow our narrative and culture portfolio and policy advocacy portfolio which are imperative to ensure the program's impact extends beyond the pilot.

✦ A. General Program Administration

Throughout the project, GRO will administer the program in partnership with GiveDirectly. This includes supporting program recipients through customer service, supporting the external research team to execute the research design, and conducting program participant off-boarding at the end of the program. We will also continue to lead external communications and media relations, as well as continue fundraising.

✦ B. Narrative and Culture Change

In Her Hands project is the largest philanthropic-funded guaranteed income pilot in the nation and is happening in the cultural center of the South. WEB Dubois wrote, "As the South goes, so goes the nation." GRO's historic pilots in this cultural center of the South will influence the nation and we hope expand the possibilities of what is possible.

As we imagine 21st-century federal and local policy for guaranteed income and policies, GRO can set the cultural blueprint for narrative change work that is intentionally community-led. Our field needs to be shaped by the folks who are most impacted by the issues: the recipients. Over the next two years, GRO is partnering with ESP & ideas42 on two narrative change initiatives.



Cultural Strategist Eshe Shukura poses with the team from Economic Security Project; a key leader on guaranteed income

- **In Her Hands Storytelling:** GRO & ESP will build a new community-centered storytelling program to advance recipient voices in the fight for Guaranteed Income. In Her Hands recipients will self-select to participate; they will develop their own written or audio story, build kinship with each other via storytelling traditions rooted in Black feminist frameworks, and engage in popular education workshops on the history & current work of the Guaranteed Income movement.
- **Community Narrative Change Campaign:** GRO will partner with ideas42, a behavioral science design firm, to build a narrative campaign across the pilot communities. The campaign will be developed in coalition with recipients, pilot area community members, local & advocacy organizations.



Lynne Alston-Leonard, In Her Hands Community Cultivator, speaks at Old Fourth Ward Guaranteed Income event

✦ C. Policy Advocacy

Over the next two years, the GRO Fund's policy advocacy includes two objectives:

- The GRO Fund will continue to explore strategies to mitigate the loss of public benefits for In Her Hands program participants during participation in the program. We are pursuing waivers from relevant local, state, and federal agencies. We estimate, securing income exemption waivers for In Her Hands program

enrollees would mean an additional \$2M in the hands of participants. Waivers would support the work of other guaranteed income programs in Georgia that face similar issues.

- We are also engaged in the greater effort to improve Georgia's social safety net reform and explore solutions to ensure our social safety networks for Georgia's most economically vulnerable families.



“I want to build the community up. I mean not just this community, but similar communities to us that may have similar interests, similar struggles, and network, really network and build. That’s my biggest goal for the next two years.”

– In Her Hands program participant, Baseline Findings

Conclusion

We are excited to build on our work in 2023 and beyond. To keep up with our journey, you can follow us on Twitter, Instagram, or sign up for our e-list. If you would like to support our work [you can make a donation here](#).

Thank you for being a part of the GRO community. Many hands make for light work. Together, we can make a significant impact on poverty and the racial wealth gap as we know it.

“We should all be willing to share in the eradication of poverty.”

– Lynne Alston-Leonard, *In Her Hands* Community Cultivator

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