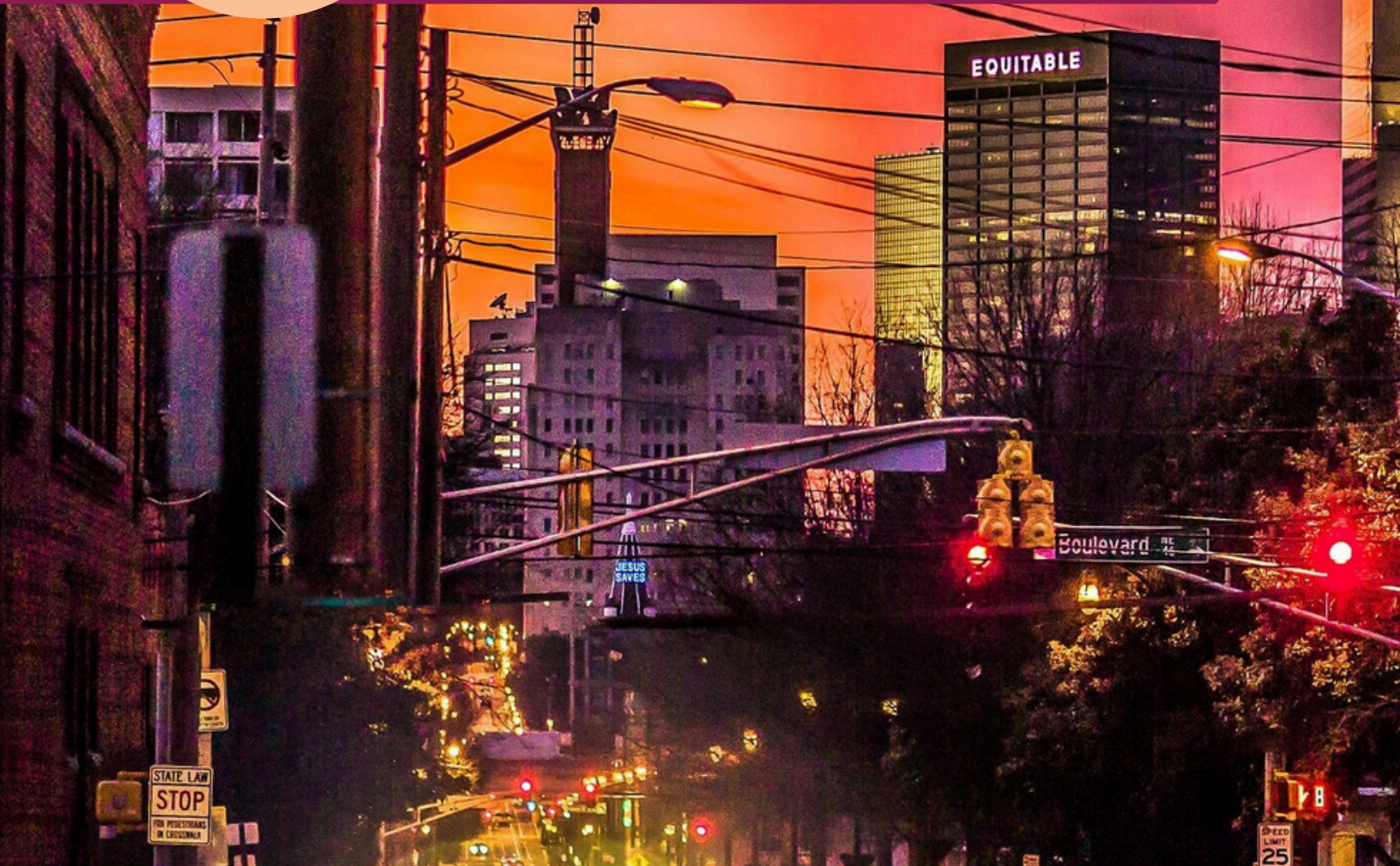


MAY 2024



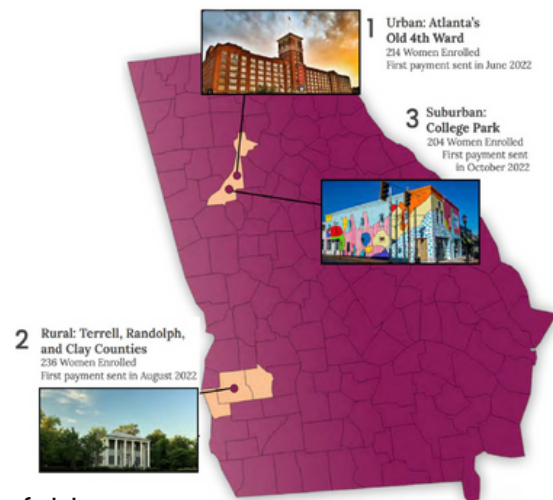
# IN HER HANDS YEAR ONE EVALUATION SUMMARY



# INTRODUCTION



In Her Hands (IHH) is a direct cash program jointly administered by the Georgia Resilience and Opportunity Fund (GRO) and GiveDirectly. In Her Hands provides a monthly income floor or guaranteed income of \$850 on average for 650 women for years in three communities across Georgia - Atlanta's Old Fourth Ward, College Park, and southwest Georgia in Clay, Randolph and Terrell counties.



The goals of the In Her Hands program are twofold:

- Support Black women experiencing financial insecurity and
- Generate policy-relevant insights toward an inclusive economy that works for all of us.

The In Her Hands program builds on an immense body of evidence, over 300 studies, on the impact of direct cash to provide financial stability. The program also builds on a deep history of advocacy from leaders like Dr. Martin Luther King Jr. and Johnnie Tillmon of the National Welfare Rights Organization who advocated for a “minimum guaranteed income” in the 1960s.

The name “In Her Hands” is an ode to Dr. Martin Luther King’s words on guaranteed income. In his 1968 book, “Where Do We Go From Here?” he 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...” It is an honor to launch a guaranteed income program in Dr. King’s childhood neighborhood nearly 70 years later and bring a part of his dream to life.

This report summarizes the impact of the program for participants one year into the two year program. This summary was compiled by the GRO Fund from the data and evaluation report from our external program evaluators. You can access the full evaluation [by clicking here](#) or going to [www.thegrofund.org/evaluation](http://www.thegrofund.org/evaluation).

**We found, within one year, participants experienced: gains in financial stability & resilience, reduced use of high cost financial services, greater housing security, mental and physical health improvements, increased life satisfaction, and more.**

# METHODOLOGY



In Her Hands has a mixed methods evaluation which includes ~90 bi-annual interviews, 30 per site, (qualitative) and ~604 bi-annual surveys from IHH program participants and 2000 surveys from comparison group members twelve months into the program (quantitative). See the full report for more information on response rates.

We received nearly 2,000 eligible applications for the program. Eligible applicants were randomly selected to participate in the program then randomly assigned to one of two payment groups. The two payment groups were created to inform future program designs - with an eye towards whether a larger “lump sum” payment up front generated different outcomes.

- Group A: Receives \$850/month for 24 months
- Group B: Receives \$4,300 in month 1 then \$700/month for 23 months.

Lottery entrants not selected for the program comprise a comparison group of approximately 2,000 individuals.

The program’s evaluation employs a Community-Based Participatory Research design, which prioritizes community engagement and accountability. The evaluation is led by In Her Hands Principal Investigator Dr. Leah Hamilton, Professor of Social Work at Appalachian State University, in consultation with Dr. Latrice Rollins, Director of the National African American Child and Family Research Center at the Morehouse School of Medicine, and Dr. Naomi Zewde, Assistant Professor at the UCLA Fielding School of Public Health.



**At enrollment the average In Her Hands participant made ~\$14,000/year, had 1-2 children and held nearly \$35,000 in all forms of debt, the majority of which was educational debt.**

# INSIGHTS & LEARNINGS

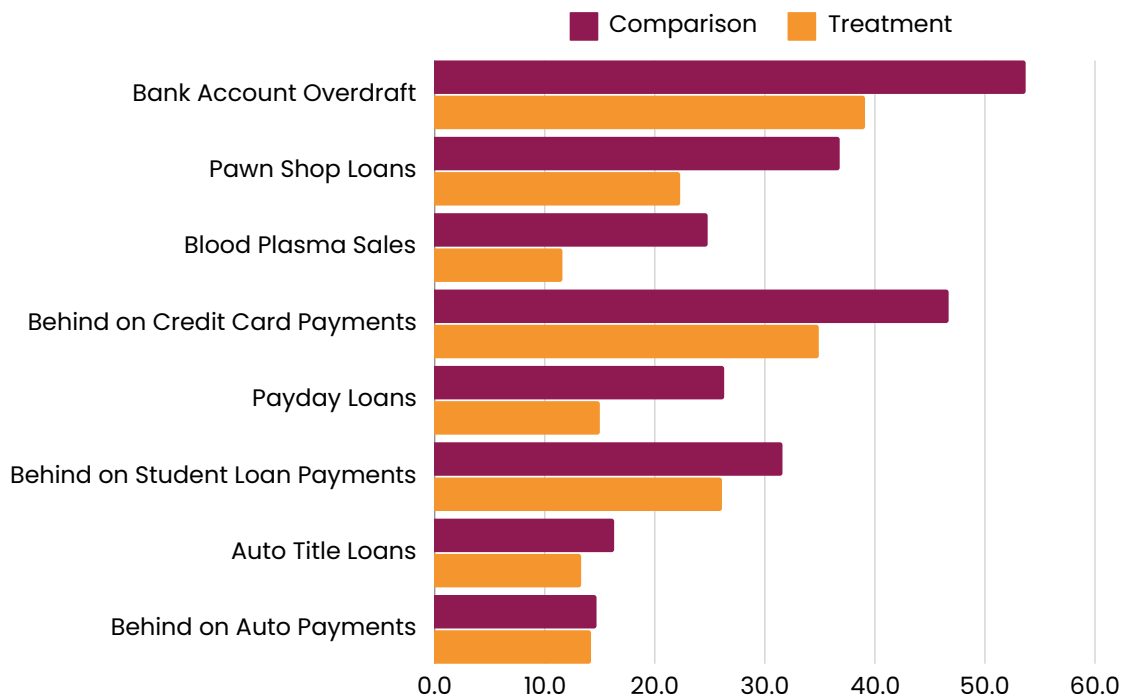


**Insight 1: Financial Security – Participants' finances improved, notably they were less likely to use high cost financial services, experienced fewer financial hardships, and had more short and long term savings.**

IHH participants were:

- 27% less likely to skip a phone bill payment
- 18% less likely to skip utility bill payments
- 17% less likely to skip a housing payment
- 17% less likely to skip medical care
- 14% less likely to overdraft their bank accounts
- 13% less likely to sell blood plasma
- 12% less likely to be behind on credit card payments

This increased financial stability meant more on-time bills paid, fewer shutoffs, more consistent medical care and fewer fines and fees. Research shows there is a “poverty tax” - meaning it is expensive to be poor. Individuals face the additional costs of fines, fees, and predatory services when they cannot reliably afford basic necessities. Our program helped participants better avoid wealth and income decelerators that often have a disastrous impact on a family's financial stability. When individuals can afford their bills then there's more space to plan for the future, be present with children and simply breathe in addition to the long-term financial savings.



*IHH participants used high-cost financial services at a lower rate. All significant at the  $p < .01$  level.*



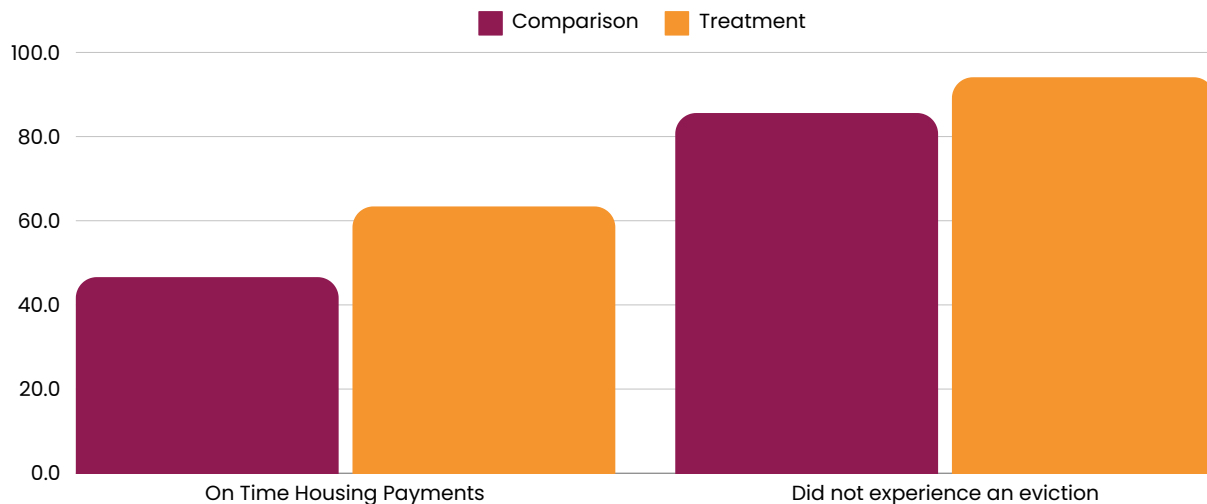
**“Thankfully, In her Hands was able to keep us afloat when it came to having food to eat, having clothes to wear, having, you know, our essentials. It kind of changed my life, way more than just financially.**

**For me, mentally. For me, emotionally. For me, everything. In Her Hands did way more than just to find me money every month.”**

- **IHH Participant, College Park**

## Insight 2: Housing – Participants reported greater housing security, including fewer evictions and fewer missed housing payments.

11.6% of participants reported using the additional funds to buy or improve their homes. Participants also reported improved housing stability, see the results below. This is especially important for City of Atlanta residents who are currently enduring the three-prong threat of massive corporate investment in single family homes (often in lower income areas), rising rents and mortgages, and a municipal government that returned \$10 Million in eviction prevention funding from the American Rescue Plan.



*Guaranteed income cut the number of participants experiencing evictions within the last six months from 14.4% to 5.9%. All significant at the  $p < .01$  level.*

## Insight 3: Families and Children – Participants increased spending on children’s activities and time spent with family.

Participants increased spending towards their children’s extracurricular activities, tutoring, or better schooling by up to three times over the course of the program, with many doubling the amount of time they spent with their families. Though increased family time has long been associated with lower rates of high-risk behaviors such as violence or drug use, recent studies have shown greater causal links between these inputs and increased positive outputs for the child. Put another way, having a safe, nurturing environment at home is part of what allows children to not simply survive as adults, but to thrive.

Participants also reported being able to save for their children’s education at a rate 13% higher than their peers outside the initiative.

*“Cheer dues are really expensive. I managed to send her to summer camp and cover the costs, helping her fit in better with the other kids so she won’t feel different at school.”*





**“Cheer dues are really expensive. I managed to send her to summer camp and cover the costs, helping her fit in better with the other kids so she won't feel different at school.”**

- **IHH Participant, Southwest Georgia**

## Insight 4: Mental and Physical Health - Participants reported significant improvements in their mental and physical health.

IHH participants were:

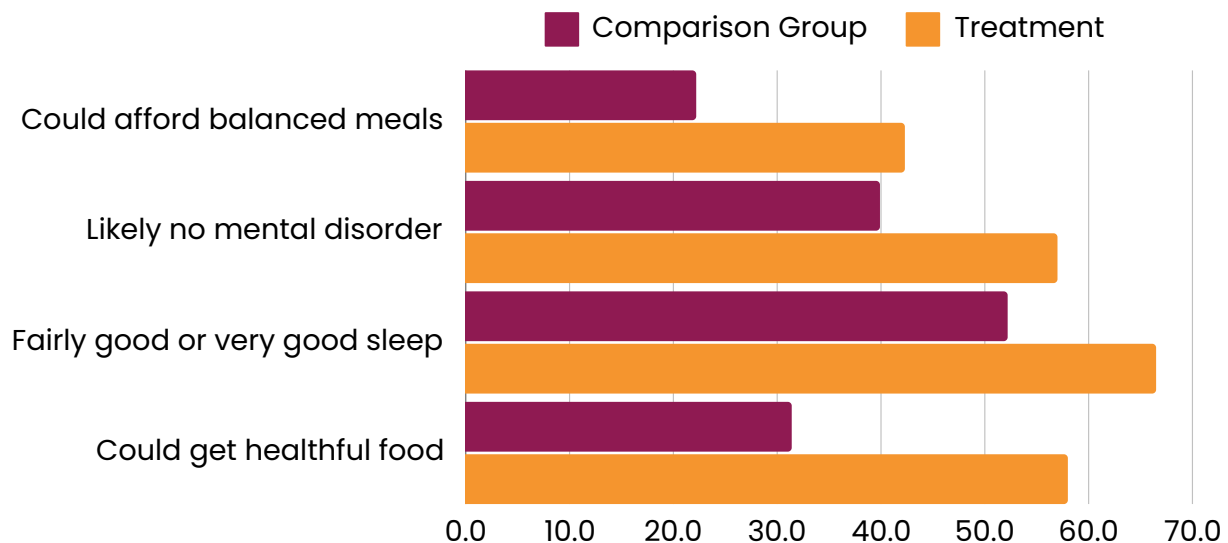
- 27% more likely to report having access to healthy food
- 17% more likely to not report having a mental disorder
- 14% more likely to report better sleep



Cash-based assistance stands out relative to symptomatic approaches to poverty alleviation in part because its impact is so broad. Guaranteed income programs across the country have validated the policy's ability to improve financial outcomes - such as increased savings, but cash can do so much more than that.

Improved diet, sleep, and mental health combine for powerful results. Participants in the In Her Hands initiative reported an average of 4 additional health days a month, or 6 additional healthy weeks per year. Over both years of the program, this suggests that the In Her Hands initiative will cumulatively add just over 172 years of healthy life back into the communities it serves. As the program expands in 2024 to communities on Atlanta's Westside - where life expectancy can be up to 20 years below nearby affluent neighborhoods like Buckhead - these impacts will be closely monitored.

"The month that we received our first payment my daughter became ill, and I missed LOTS of work to care for her and take her to appointments and to stay in the hospital with her."



*In Her Hands participants reported a variety of health improvements; showing the broad impacts of direct cash. All significant at the  $p < .01$  level. Frequency of mental disorders was measured using the Kessler 10 Scale.*





**“The month that we received our first payment my daughter became ill, and I missed LOTS of work to care for her and take her to appointments and to stay in the hospital with her.”**

- **IHH Participant, Old Fourth Ward**

## **Insight 5: Education and Entrepreneurship - Participants educational enrollment increased and additional funds supported entrepreneurship goals.**

Participants were more likely to enroll in school and many reported the program helped their businesses. IHH participants were 60% more likely to be enrolled in higher education. 16.7% of IHH participants reported enrollment in higher education vs. 10.4% of control group participants.

*"I was able to pursue my passion for animals by enrolling in school to become a veterinarian. Without the extra funds from this program, I wouldn't have been able to take this step. I'm truly thankful for all the ways this program has helped me."*

*"Without the assistance, it would have taken me much longer to take the Teacher Assessment Exam."*

Several participants are using the program to fuel their entrepreneurial ambitions. For example, one participant reinstated their LLC license for a youth empowerment group. Another shared their goal of starting a business in beauty services, using the program's financial support to buy necessary equipment.

### **Additional insights and observations**

- We did not observe a statistically significant difference in hours worked in the traditional labor market or earnings between IHH participants and comparison group, however earnings among IHH participants was higher.
- Participants expressed a preference for the In Her Hands program over traditional welfare programs.
  - "I like In Her Hands because it's guaranteed, I know it's going to come on these days, so I get to plan ahead."

**"I took time off from my part-time job, and I was able to pick them up from school, something I never got a chance to do, take them to practice, and cook them some dinner."**

- **IHH Participant, College Park**





## **PREFERENCE FOR IN HER HANDS OVER TRADITIONAL WELFARE**

---

**"With food stamps, you make a certain amount, it's going to get cut off, so you'll be back down to zero.... But In Her Hands...is guaranteed to come, and it's going to be there."**

**"I like In Her Hands because it's guaranteed, I know it's going to come on these days, so I get to plan ahead."**

**"Being in those other programs, you are restricted to certain guidelines and certain restrictions. You can't do certain things; you can't have certain individuals around you; you can't make a certain amount."**

**"This program allowed me to be more independent versus restricted."**

**"With you all's program, it's more hands-off. You allow the individual to make their own decisions."**

# WHAT'S NEXT



The final In Her Hands findings will be available in late 2024. Follow In Her Hands and GRO's journey as we continue to learn about how an income floor like a guaranteed income and other programs can create an economy where we all can thrive.

[Sign Up for Our Email List](#)  
[Follow Us on Instagram](#) and [Twitter](#)  
[Donate](#)

In Her Hands Phase 2: GRO and GiveDirectly are looking forward to continuing to build on our learnings as we launch the second phase of the In Her Hands Program in May 2024! The next phase of the program will be three years and focus on participant choice by allowing participants to select one of two payment groups. Group 1 will provide a regular cash payment of \$1,000/month. Group 2 will provide \$800/month then a lump sum payout of \$8,000 at the time of the participant's choosing.

Baby Bonds: GRO is excited to build the country's accelerated first baby bonds pilot program. Building on existing efforts to drive baby bonds policy, GRO is planning to launch a 6 year pilot program that will provide 250 young people in Black communities a "baby bond" of \$40,000 to spend on wealth building and a guaranteed income of \$500/month. The program builds on the promising evidence that shows a federal baby proposal would close the racial wealth gap by half for young people and generate critical evidence for an economy that works for all of us.

Advocacy and Narrative: GRO's programs are bolstered by our advocacy and narrative efforts which seek to change perceptions and policy around poverty and inequality. Our initiatives include advocating for changes to the social safety net in Georgia, proposing a Baby Bonds study committee in the state legislature and leading research and projects to change perceptions of poverty.

**"People experiencing poverty are incredibly resilient and resourceful. However, too many face intense economic precarity that makes it nearly impossible to get ahead. This isn't the result of poor choices. It's the result of systemic economic insecurity with Black women experiencing some of the harshest impacts.**

**These results show poverty is solvable. Something as simple as direct, unconditional cash has an immense impact on people's lives and creates an economy where all of us can live dignified, self-directed lives."**

- **Hope Wollensack, GRO Executive Director**



**To access the full research report, visit [www.thegrofund.org/research](http://www.thegrofund.org/research).  
The full research report was authored by:**

Laura Brugger, MA  
Data Analyst, Social Policy Institute  
Washington University in St. Louis

Shadonna Davis, LCSW, Ph.D.  
Assistant Professor  
Clark Atlanta University

Desha Elliott, MS  
Doctoral Student  
Clark Atlanta University

Leah Hamilton, MSW, Ph.D.  
Principal Investigator, Family Economic Policy Lab  
Appalachian State University

Aaron Quick, MSW  
Doctoral Student  
Clark Atlanta University

Stephen Roll, Ph.D.  
Co-Director, Social Policy Institute  
Washington University in St. Louis

Latrice Rollins, Ph.D., MSW  
Director, National African American Child & Family Research Center  
Morehouse School of Medicine

Simone Smith, LMSW  
Doctoral Student  
Clark Atlanta University

Naomi Zewde, Ph.D.  
Assistant Professor  
University of California at Los Angeles

The authors of this report are listed in alphabetical order, a decision made to reject traditional hierarchical models of authorship. This approach underscores our commitment to collaboration and equality, recognizing that each contributor's role is essential to producing this work.

**[Sign Up for Our Email List](#)**  
**Follow Us on [Instagram](#) and [Twitter](#)**  
**[Donate](#)**

