



# MAYORS FOR A GUARANTEED INCOME



## MAYORS FOR A GUARANTEED INCOME EVALUATION FINAL REPORT

# Embrace Mothers Birmingham



**Authors:**

Anna Jefferson  
Randall Juras  
Haisheng Yang  
Emma Cocatre-Zilgien  
Sarah Rosenberg  
Tresa Kappil  
AshLee Smith Playfair

**August 2024**

# CONTENTS

---

<b>Authors and Acknowledgment</b> .....	<b>iv</b>
<b>Executive Summary</b> .....	<b>vi</b>
What was <i>Embrace Mothers</i> ? .....	vi
Who participated in <i>Embrace Mothers</i> ? .....	vii
What did the research find? .....	vii
Design and implementation .....	vii
During the pilot.....	viii
After the pilot.....	ix
What do these findings mean?.....	ix
How was the research conducted? .....	x
<b>Chapter 1: Introduction and Implementation</b> .....	<b>1</b>
<i>Embrace Mothers</i> was motivated by intersecting inequalities in Birmingham.....	1
<i>Embrace Mothers</i> designers viewed GI as a path to well-being and work.....	3
Implementation of <i>Embrace Mothers</i> was person centered.....	4
How did <i>Embrace Mothers</i> participants expect to spend the money? .....	5
About this report.....	6
<b>Chapter 2: Research Methods &amp; Participants</b> .....	<b>7</b>
Building the research sample .....	7
Data collection and analysis.....	9
Who participated in <i>Embrace Mothers</i> .....	11
<b>Chapter 3: <i>Embrace Mothers</i>’ Effect on Participants’ Quality of Life</b> .....	<b>13</b>
<i>Embrace Mothers</i> provided temporary financial relief but did not improve long-term financial health. ....	14
<i>Embrace Mothers</i> helped relieve some day-to-day stresses, but the overall effect on psychological well-being was minimal.....	18
<i>Embrace Mothers</i> had little effect on physical health .....	19
<i>Embrace Mothers</i> had little impact on housing arrangements, but might have helped participants plan for the future .....	19
Some participants used <i>Embrace Mothers</i> for food but survey data do not show an improvement in food security .....	20
<b>Chapter 4: <i>Embrace Mothers</i>’ Effect on Participants’ Agency and Hope</b> .....	<b>22</b>
Participants prioritized and were able to better provide for their children .....	22
Providing better for their loved ones during the GI pilot increased participants’ satisfaction with themselves.....	23
Few participants used the funds for care for themselves.....	25
<i>Embrace Mothers</i> temporarily improved participants’ agency and sense of mattering .....	25
<b>Chapter 5: <i>Embrace Mothers</i>’ Effect on Income and Work</b> .....	<b>28</b>
Guaranteed income might have provided <i>Embrace Mothers</i> participants with the financial security to spend more time with their children .....	28
<i>Embrace Mothers</i> participants experienced fewer childcare issues at work and might have been more satisfied with their jobs.....	30
<i>Embrace Mothers</i> participants aspired to additional education or job training, but that ended with the pilot.....	33

# CONTENTS, *continued*

---

<b>Chapter 6: Learning from <i>Embrace Mothers</i> about the administration of safety net programs</b> .....	<b>34</b>
ELI Thrive’s onboarding of <i>Embrace Mothers</i> was universally praised as participant centered and strengths based.....	34
Implementing <i>Embrace Mothers</i> was more work than ELI Thrive and the City anticipated .....	35
Participants’ experiences with <i>Embrace Mothers</i> stood in contrast to the stigmatizing experiences and disincentives of other safety net programs.....	36
The hardship that participants experienced at the end of the pilot suggests a need for more robust offboarding and other potential program design changes .....	37
Some confusion arose regarding the MoCaFi debit card, preventing participants from using the GI quickly and easily .....	38
Participants highlighted several <i>Embrace Mothers</i> design features as particularly valuable.....	38
<b>Chapter 7: Discussion</b> .....	<b>39</b>
Recommendations .....	39
Build on successes .....	40
Learn from shortcomings .....	40
<b>Works Cited</b> .....	<b>42</b>



Cover center photo courtesy of City of Birmingham,  
bottom right photo courtesy of Miyah Ford

# AUTHORS & ACKNOWLEDGMENT

---



Photo courtesy of Getty Images



## Authors

Anna Jefferson  
Randall Juras  
Haisheng Yang  
Emma Cocatre-Zilgien  
Sarah Rosenberg  
Tresa Kappil  
AshLee Smith Playfair

## Pilot Team



**PUTTING PEOPLE FIRST**



**EMBRACE  
MOTHERS**



# AUTHORS & ACKNOWLEDGMENT



Photo courtesy of Getty Images

## Contributors

Kimberly Hannon, Birmingham research fellow  
Tresa Kappil, co-principal investigator and project director  
Hannah Thomas, co-principal investigator  
Meryl Finkel, project quality reviewer  
Zoe Greenwood, lead quantitative analyst  
Terry Ceranski, survey team  
Wyatt Busch, survey team  
Marissa Hashizume, survey team  
Lola Jacquin, survey team  
Michelle Kahmann, survey team  
Swati Gayen, lead qualitative analyst  
Alexandria Griffin, qualitative analyst  
Hannah Pico, qualitative analyst  
Nishi Kumar, interviewer  
Jeff Smith, graphic designer  
Bry Pollack, editor

**Suggested Citation:** Jefferson, A., Juras, R., Yang, H., Cocatre-Zilgien, E., Rosenberg, S., Kappil, T., and Playfair, A.S. (2024). *Embrace Mothers Birmingham: Mayors for a Guaranteed Income Evaluation Final Report*. Abt Global.

## Acknowledgment

This report is made possible by the participation of the 110 mothers in the *Embrace Mothers* pilot, including 20 who shared their stories in interviews, and the 132 members of the study's control group. The research team gratefully acknowledges their generous contributions, and their permission to include their voices in the writing. We also thank the *Embrace Mothers* storytellers, who provided photos that appear in the report alongside some quotes from interviews with other participants.

We also thank the pilot team organization – the City of Birmingham's Department of Innovation & Economic Opportunity, ELI Thrive, and The Penny Foundation – for their support and coordination.







Photo courtesy of City of Birmingham

# Executive Summary

## What was *Embrace Mothers*?

This report presents final results from a mixed methods evaluation of the City of Birmingham, Alabama’s *Embrace Mothers* guaranteed income (GI) pilot. GI provides recipients with recurring cash payments they can use on any type of expense and without having to participate in any other services. Central to the idea of guaranteed income is the notion that GI recipients themselves are better positioned than anyone else to know how to improve their own lives and they will spend the GI accordingly. To this end, *Embrace Mothers* provided \$375 per month for 12 months, from March 2022 through February 2023, to 110 single mothers residing within the city limits.

The design for *Embrace Mothers* was motivated by a desire to improve the intersecting inequalities facing Birmingham residents. Nearly half of all Birmingham households are headed by single mothers—a group who experiences poverty at disproportionate rates. Alabama’s women, especially Black and Hispanic women, also have one of the starkest wage gaps in the country. With most Birmingham residents being Black or African American, intersecting racial and gender inequalities hit Birmingham’s single mothers especially hard, placing their children at risk of worse physical and mental health, educational attainment, child welfare involvement, and risky behavior. The COVID-19 pandemic increased these longstanding inequities.

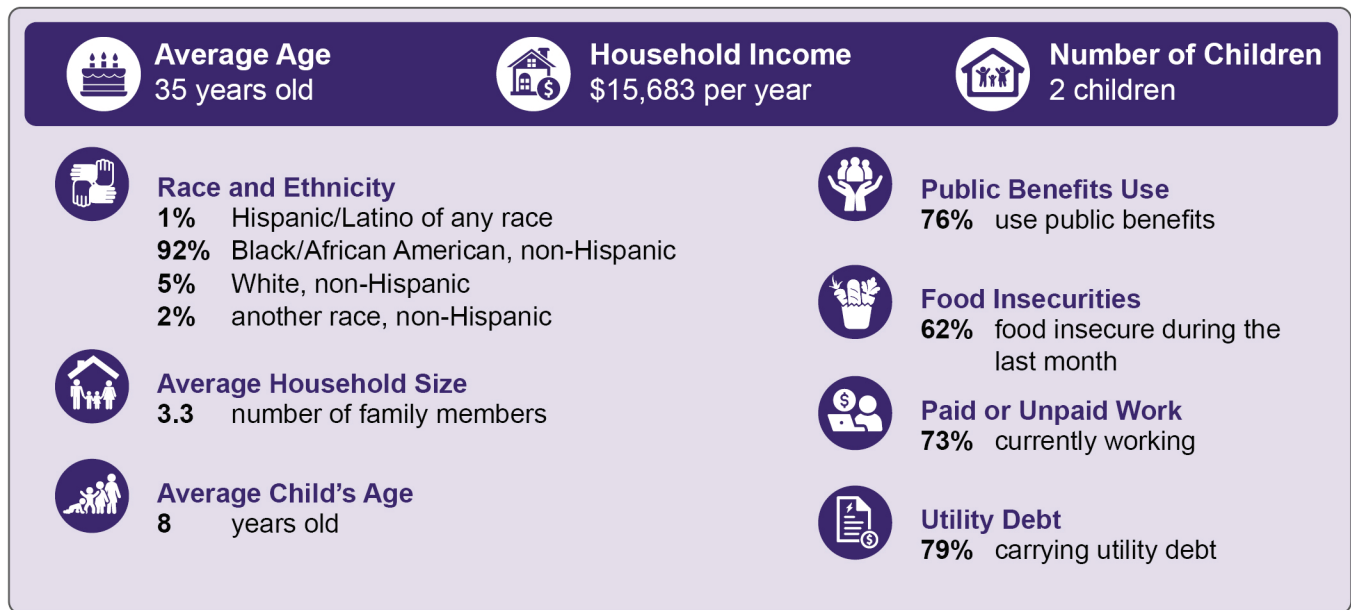
Embrace Mothers Eligibility Requirements	
	Birmingham residents
	Aged 18 or older at the time of application
	Single mother of a child under 18
	No income criteria

In this context, the City of Birmingham sought ways to better support the well-being of mothers and their children. Mayor Randall Woodfin, a founding member of the Mayors for a Guaranteed Income (MGI) coalition, saw guaranteed income (GI) as a way to advance this agenda of improving the lives of single mothers and their children—both for their own sake and as a pillar of economic development. *Embrace Mothers* was the result of this vision.

# Who participated in *Embrace Mothers*?

The mothers served by *Embrace Mothers* were established caregivers with an accumulation of many years of challenges, setbacks, and the privations and traumas of living with scarcity. Although there was no income cap for eligibility, the mothers who applied to the pilot tended to be older and more economically vulnerable than most of Birmingham’s single mothers, despite most of them working and receiving benefits.

Even if the full \$4,500 annual GI were added to their incomes at the time they applied, their incomes would still be lower than the median for all Birmingham single mothers and about a third of Birmingham’s median household income. This context poses a very serious challenge for a GI intervention of limited intensity—a relatively low monthly payment amount of \$375 per month and limited to 12 months—to make a significant or enduring difference in the deep and long-established hardships these mothers face.



# What did the research find?

Through a rigorous mixed methods (quantitative and qualitative) evaluation, the research team measured the impact GI had on various aspects of participants’ quality of life such as financial well-being, psychological well-being, food security and housing stability. The team also looked at whether increased financial security and a stable income stream allowed participants the freedom to spend less time working and more time on other important activities such as parenting, leisure, or family.

## Design and implementation

***Embrace Mothers* participants highlighted several of the pilot’s design features as particularly valuable compared to other safety net programs.**

The unconditional and unrestricted nature of the cash was distinct from programs that restrict benefits to cover only certain costs (e.g., SNAP, WIC, housing vouchers) and programs with



Photo courtesy of Getty Images

*“Now [during Embrace Mothers] I’m able to say yes more...Just not being able to say no as much is really a big thing for me, especially when it comes to my kids, because I want to give them everything. I just—I couldn’t”*

*—Tiffany, (pseudonym), Embrace Mothers participant*

work requirements or other conditions (e.g., TANF). Participants’ overall experience being onboarded to the pilot was warm and positive, without the stigma they had experienced with other social safety net programs.

### **Implementing *Embrace Mothers* was more work than the City anticipated**

It took the City and partners about 3 months just to prepare for the pilot, including to identify a fiscal agent to hold the GI funds, arrange partnership paperwork, train each partner organization to fully understand GI as an intervention, build internal buy-in, and train on the legal aspects such as benefits interaction. There were some challenges with onboarding participants to the pilot, namely with confirming participants’ addresses were within Birmingham’s irregular city limits and connecting mothers with their debit cards. A few mothers described having trouble using their debit cards and needing troubleshooting.

### **During the pilot**

#### ***Embrace Mothers* participants experienced more financial stability than members of the control group.**

Specifically, survey data show that *Embrace Mothers* significantly decreased participants’ utility debt 6 months after the initial GI payment and increased participants’ ability to cover an emergency expense of \$400. Participants explained that GI filled in gaps in their balance

sheets when their wages were low, their hours were unpredictable, they had unexpected expenses, or all these pressures in combination.

#### ***Embrace Mothers* modestly improved participants’ agency.**

The improvement in agency—that is, participants’ ability to determine a course of action and live it out—occurred through multiple mechanisms including: an increased ability to pay bills on time; an increased ability to pay off loans, which made them feel more in control of their finances; increased self-esteem and self-worth due to an increased ability to support their parents and children; and increased budgeting and saving to improve confidence.

#### ***Embrace Mothers* participants prioritized and were able to better provide for their children and other family members, which increased participants’ satisfaction with themselves as mothers and family members.**

In interviews, *Embrace Mothers* participants described being better able to provide for their children and their broader family networks in ways they had always wanted to. The ways they provided better for their families ranged from basic needs such as clothes, shoes, more food, and hygiene items (toothpaste, soap, menstrual products); to being able to provide treats and family experiences they had never been able to before; to investing in their academic, physical, and social development in extracurriculars and field trips.



**Embrace Mothers had mixed effects on participants’ labor force participation.**

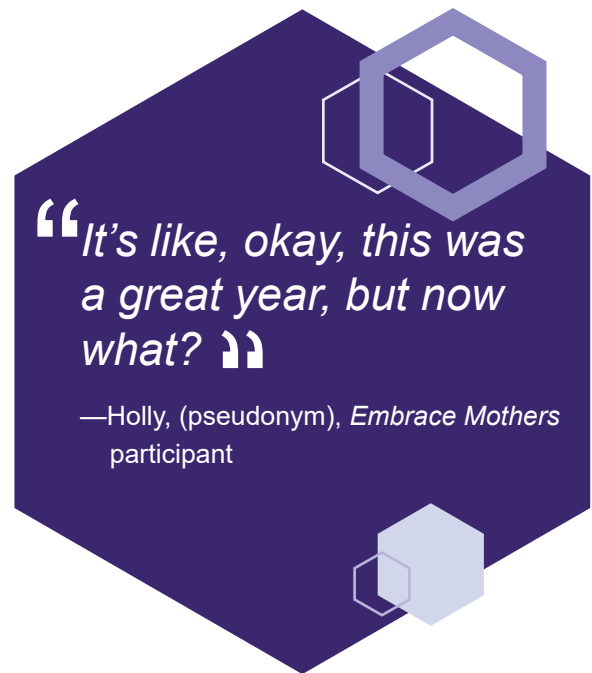
During the time they were receiving GI payments, some *Embrace Mothers* participants shifted away from full-time work and into full-time caregiving—but then returned to full-time work by the time payments ended. Mothers who continued to work throughout the pilot experienced significantly fewer issues at work due to childcare challenges, namely being late for work or missing hours due to childcare. This affirms a key component of the theory of change envisioned by the City in targeting GI to single mothers.

**Embrace Mothers had little effect on participants’ psychological well-being, physical health, housing, or enrollment in education.**

Although the study did not detect improvements in these measures of well-being, it is worth noting that the study has a small research sample (N=263) for a causal impact study. This means that *Embrace Mothers* would need to have been extraordinarily effective for this study to be able to confidently detect impacts on these types of outcomes.

**After the pilot**

After *Embrace Mothers*, participants were not able to maintain the positive life changes that *Embrace Mothers* enabled to participants’ financial stability and work issues due to childcare while payments were ongoing. Specifically, at the end of the pilot in February 2023, similar numbers of study members in



both groups were able to cover an emergency expense. *Embrace Mothers* participants and control group members were also experiencing similar issues at work due to childcare. By 6 months after *Embrace Mothers* payments, the gap in utility debt had narrowed, and the percentages of participant and control group members reporting utility debt were once again similar. The two groups also did not differ significantly in types of paid or unpaid labor. Further, at the end of the pilot and beyond, *Embrace Mothers* participants reported less hope for the future and less sense of mattering than their control group counterparts who had not received a GI. That is, while receiving the money was helpful, losing it may have hurt more.

**What do these findings mean?**

This evaluation of *Embrace Mothers* found that, compared to a control group of similar mothers, receiving GI temporarily improved participants’ financial wellness, allowed them to spend more time with their children, decreased work performance issues related to childcare, and increased educational aspirations. During the time participants were receiving a GI from *Embrace Mothers*, they missed work less

often, were late for work fewer times, and less often moved from full- to part-time work due to childcare issues. All the participants we interviewed appreciated the resources and some considered them a blessing.

Losing this money hurt: The evaluation found statistically significant decreases in participants’ hope for the future and sense of mattering 6

months after the final cash disbursement and evidence this amount of GI, for one year, did not change their economic trajectory. The hardship that participants experienced at the end of the pilot suggests a need for a longer GI duration and other potential program design changes.

Most often, mothers we interviewed suggested lengthening *Embrace Mothers* beyond 12 months. They explained that a longer program would have allowed them to pursue longer-term or more ambitious goals, eclipsed by more urgent needs during the 12 months of the pilot. Staff who implemented the pilot mirrored this idea and suggested that participant-led coaching services could have helped participants plan how to strategically use the money.

At the same time, it is an open question whether and how much difference short-term transfers such as *Embrace Mothers* make over the longer term. Some evidence suggests that, especially for very young children, short-term cash transfers to their families can yield

a variety of benefits over a long time horizon, such as improved high school performance, employment and earnings as adults, reduced recidivism, and higher quality neighborhoods.

The designers and implementers of *Embrace Mothers* considered the pilot a solid starting point for a more robust, sustained policy agenda for how the City of Birmingham can support women in the city, especially the single mothers who head most households there. The results from the pilot suggest several ways that the City and future GI programs elsewhere can build on the successes of *Embrace Mothers* and, to the degree possible, design interventions to mitigate its shortcomings. In particular, future programs should strive to increase the duration of the intervention, increase the size of the payment, and revise the program design to ease the abrupt end of the pilot. With these changes, GI holds promise as a flexible complement to the existing social safety net.

## How was the research conducted?

The findings in this report are based on rigorous mixed methods (quantitative and qualitative) research.

The research team used a randomized experiment to assess the causal impact of receiving guaranteed income, assigning applicants to an *Embrace Mothers* participant group that received a GI or to a control group that did not. Along with completing a survey at the time they applied to the pilot, all 110 *Embrace Mothers* participants who accepted the GI offer and the 132 randomly selected control group members were asked to complete surveys at 6-month intervals through the end of the pilot and again 6 months afterward. The research team estimated the impact of *Embrace Mothers* as the difference between the *Embrace Mothers* participants' mean outcomes and the control group's mean outcomes, making statistical adjustments to account

for study members leaving the sample over time. The study's pre-specified analysis plan identified outcomes that would best measure the program's effect on *Embrace Mothers* participants' quality of life; hope and agency; and income and employment.

The team further used interviews conducted during the pilot with a subset of 20 *Embrace Mothers* participants to understand their lived experience of the program, to learn more about topics not explored in depth on the survey, and to help explain the story told by the survey data. The team interviewed staff members at the City of Birmingham and partners involved in the design and implementation of the pilot to learn more about implementation challenges and successes.



Photo courtesy of City of Birmingham

“ Put simply, women—most specifically, mothers—are the bedrock of Birmingham, the nucleus of our families and our community. By putting financial resources directly into the hands of single mothers, we enhance their economic stability, giving them the opportunity for improved outcomes for themselves, their families, and the city at large. ”

-Mayor Randall Woodfin (2022)

## Chapter 1: Introduction and Implementation

### *Embrace Mothers* was motivated by intersecting inequalities in Birmingham

The city of Birmingham is the largest metropolitan area in Alabama, with strong histories in the railroad and steel industries and the civil rights movement. It is a hub of business, culture, and major educational institutions. As such, Birmingham has one of the highest costs of living in Alabama.<sup>1</sup> For example, the U.S. Department of Housing and Urban Development set the Fair Market Rent for the Birmingham-Hoover metropolitan area at \$943 per month for a two-bedroom unit, second only to a beachfront metro area.<sup>2</sup>

Birmingham is also a city where a disproportionate share of people—27.6 percent—live in poverty, compared to 16.2 percent statewide and 12.6 nationwide.<sup>3</sup> Birmingham’s demographics help explain this inequity. Nearly half (47.8%) of all Birmingham households are headed by single mothers—a group who experiences poverty at disproportionate rates nationwide and in Alabama. Alabama women earn approximately 80 cents for each dollar a man earns, giving Alabama women one of the starkest wage gaps in the country—one that is even worse for Black and Hispanic women, who earn 52 and 41 cents for each White man’s dollar.<sup>4</sup> With most Birmingham residents (68.4%) being Black or African American, intersecting racial and gender inequalities hit Birmingham’s single mothers especially hard.

Very few social supports exist to support Birmingham’s single mothers. As a state, Alabama has a maximum monthly Temporary Assistance for Needy Families (TANF) benefit of \$215, has not expanded Medicaid, does not mandate paid sick leave for workers, and follows the federal minimum wage of \$7.25.<sup>5</sup> Minimum wage workers in Alabama have not seen a raise since 2009, while inflation has

1 Bureau of Economic Analysis (2023).

2 Fair Market Rents are federal estimates of housing costs in the 40th percentile of gross rents within an area. [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022\\_code/2022summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022_code/2022summary.odn)

3 [https://data.census.gov/profile/Birmingham\\_city,\\_Alabama?q=160XX00US0107000](https://data.census.gov/profile/Birmingham_city,_Alabama?q=160XX00US0107000)

4 [https://www.bls.gov/regions/southeast/news-release/womensearnings\\_alabama.htm](https://www.bls.gov/regions/southeast/news-release/womensearnings_alabama.htm)

5 Gaines, Hardy, & Schweitzer (2021).



*It was difficult financial-wise. It was, you know, people are just, we were just recently getting over COVID. Yeah, I fell behind bad. And when COVID came around and they put specific time when the pandemic was going on, they had the kids going to school virtually. So, I can't go to work because I have the kids here...and I had a one-year-old running around the house. It was hard. I lost my job. Like, that is where I fell behind in my rent. I actually ended up losing the house because I couldn't afford to pay the rent. Bills had got turned off. It was a lot. I had just begun to manage to start getting my life back on track when this program came along.*

—Dominique

Photo courtesy of Getty Images

## Mayors for a Guaranteed Income (MGI)

is a network of mayors advocating for a guaranteed income (GI) to ensure that all Americans have an income floor. MGI was founded by the former mayor of Stockton, California, Michael Tubbs, following the two-year Stockton Economic Empowerment Demonstration (SEED) launched in 2019. A group of 11 mayors, including Birmingham Mayor Randall Woodfin, helped form the coalition that has grown to more than 100 mayors nationwide who advocate for GI as a tool for economic justice. MGI provides funding and technical assistance for cities looking to implement their own GI pilots.

Photo courtesy of Need Info

increased the cost of goods and services by 36%.<sup>6</sup> Combined with Birmingham's high cost of living and poverty rate, this means that many of Birmingham's single mothers are increasingly financially squeezed, with many experiencing extreme economic hardship. As has been abundantly documented, the COVID-19 pandemic exacerbated these longstanding inequities for mothers of color.<sup>7</sup>

In this context of intersecting pressures on the single mothers who head most Birmingham households, the City of Birmingham sought ways to better support the well-being of mothers and their children. When Mayor Randall Woodfin chose to join the Mayors for a Guaranteed Income (MGI) coalition, he and his

staff connected guaranteed income (GI) to the broader agenda of improving the lives of single mothers and their children—both for their own sake and as a pillar of economic development.

### Embrace Mothers Eligibility Requirements



Birmingham residents



Aged 18 or older at the time of application



Single mother of a child under 18



No income criteria

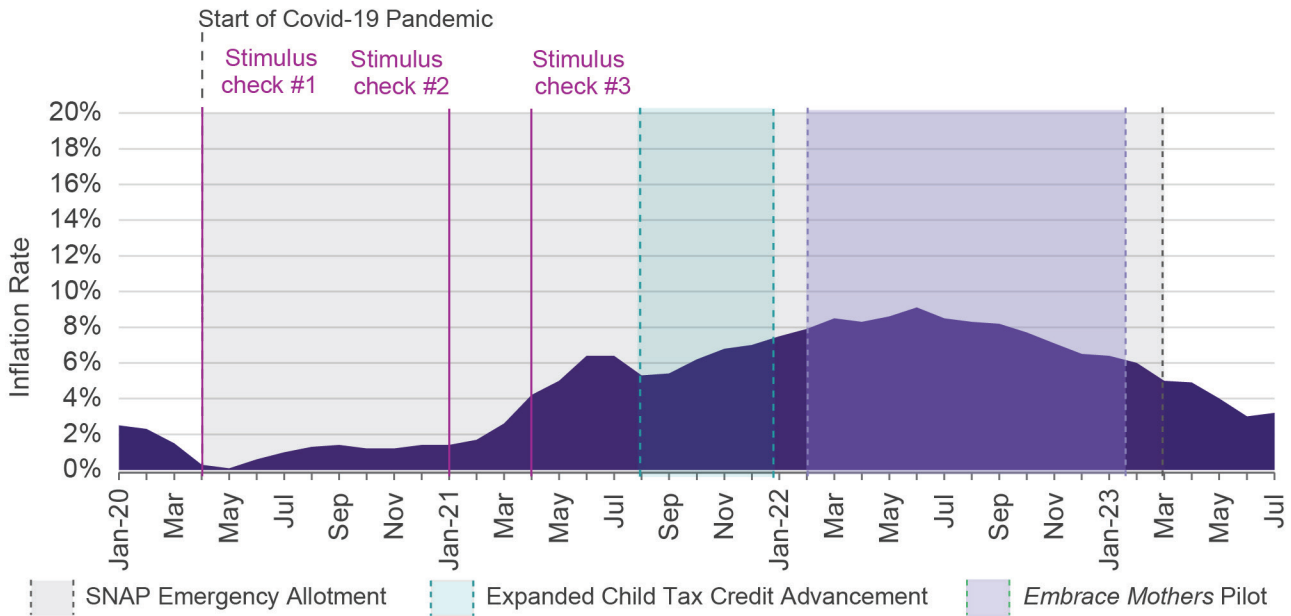
<sup>6</sup> Economic Policy Institute (2024); Bureau of Labor Statistics (n.d.).

<sup>7</sup> Tai et al. (2022); Salles (2021); Erickson (2020); Kalev (2020).

The resulting GI pilot, *Embrace Mothers*, was intended to improve the lives of Birmingham’s single mothers. It provided **\$375 per month for 12 months, from March 2022 through February 2023, to 110 single mothers** residing within the city limits. Mothers of children under age 18 were eligible regardless of their income

or biological relationship to their children (e.g., including aunts, grandmothers, and adoptive or chosen family). As shown in the graph below, the *Embrace Mothers* pilot took place at a time when most other pandemic relief programs had ended but families were still having to cope with historic levels of inflation.

*Embrace Mothers Took Place at a Time of Historically High Inflation in the COVID-19 Pandemic*



*Embrace Mothers* designers viewed GI as a path to well-being and work

Reasons abound to target GI to families with children. Living in poverty worsens every type of life outcome for children, from physical and mental health to earnings, educational attainment, child welfare involvement, and risky behavior—and the longer children live in poverty, the worse their outcomes are as adults.<sup>8</sup> Research shows that raising families’ incomes improves their children’s outcomes in each of these areas.<sup>9</sup> It does so because families then have resources to invest in materially improving their children’s lives and because it reduces the stress and trauma families experience from living in poverty.<sup>10</sup> Having a higher income not only

enables families to better cover their basic needs, but it also reduces stress and improves mental health, especially for mothers. This appears to be a key path for the short-term changes—improving school experiences, investing in enrichment activities, and building higher-quality parent-child relationships—that lead to better results for children in the long term.<sup>11</sup>

The City’s *Embrace Mothers* designers viewed GI as an economic development strategy in addition to a public health one. Access to affordable and quality childcare can be a barrier to mothers’ working, especially for

8 National Academies of Sciences, Engineering, and Medicine et al. (2019).  
 9 Akee et al. (2010); Bullinger et al. (2023).  
 10 National Academies of Sciences, Engineering, and Medicine et al. (2019); Cooper & Stewart (2021).  
 11 Cooper & Stewart (2021); Akee et al. (2010).

single mothers. Therefore, alongside general measures of improving mothers' quality of life, the City specifically sought through GI to improve mothers' access to adequate childcare and, thereby, better work opportunities. (See [Chapter 5](#) for discussion of results on childcare.) The City provided *Embrace Mothers*

participants with \$375 per month because that was the most they could afford to pay to 110 participants in the research. By giving this money, the City of Birmingham hoped it could give participating mothers the opportunity to improve outcomes for themselves, their children, and ultimately the city of Birmingham.

## Implementation of *Embrace Mothers* was person centered

During a one-week application period, more than 8,000 Birmingham residents applied to be part of *Embrace Mothers*. Of these, 110 eligible mothers were randomly selected to receive GI for a year. The City also selected partners to implement the program it had designed: [ELI Thrive](#), a place-based non-profit that has been partnering with the East Lake community and surrounding neighborhoods for 13 years, notified *Embrace Mothers* participants of their selection and onboarded them to the program. Because the City of Birmingham could not hold the MGI funds itself, it engaged the [Penny Foundation](#) as its fiscal agent.<sup>12</sup> The fintech firm [MoCaFi](#), as the disbursement partner, delivered the monthly payments to participants on reloadable debit cards.

Each potential participant received benefits counseling to make them aware of any public benefits they might lose by receiving a GI payment. The City staff noted that one of the deciding factors for hiring ELI Thrive for the role was its social workers on staff who had the capacity for benefits counseling and person-centered client engagement. ELI Thrive's typical program model is to effect community change through intensive coaching-based partnerships with families. ELI Thrive brought that ethos to the onboarding sessions, which mothers and City staff unanimously praised as warm and welcoming, with the staff seemingly genuinely happy to have them there. ELI Thrive answered mothers' questions about the pilot, provided benefits counseling, and distributed MoCaFi debit cards to each mother who agreed to participate. Throughout the pilot, ELI Thrive staff were also available to answer questions



Photo courtesy of Miyah Ford

and troubleshoot issues, such as with debit cards. Although ELI Thrive offers a broad array of family and worker supports, it did not heavily cross-promote those services during onboarding, adhering to the City's and MGI's commitment to test the effects of unconditional cash on its own.

As part of *Embrace Mothers*, the City of Birmingham also wanted to change the perception of people who receive cash assistance. Staff at the City considered the *Embrace Mothers* pilot a starting point for focusing the City's agenda on policy initiatives and programs to better support women and girls in Birmingham. They were sensitive that the MGI pilot would predominantly serve Black

<sup>12</sup> The Alabama state constitution prohibits cities from directly enriching residents. The Penny Foundation is a community chest focused on redressing economic inequity and building wealth in the Black community.

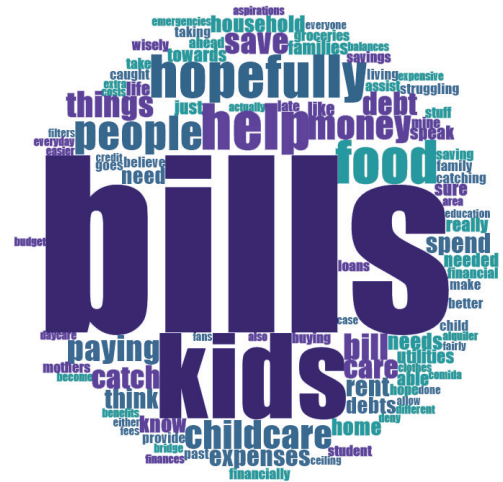
single mothers and therefore be a target for racist “welfare queen” tropes. Though there was some social media commentary by critics about what they thought mothers would likely spend the funds on, the City and its three implementation partners were steadfast in emphasizing that the money had no strings

attached and mothers could use it as they saw fit. The City compared *Embrace Mothers* to the pandemic-era expansion of the Child Tax Credit, “*which no one disliked... And [Embrace Mothers] is just like a stimulus check.*”

## How did *Embrace Mothers* participants expect to spend the money?

At the time mothers applied to the program, the research team asked each applicant to predict how most program participants would spend the GI. By and large, they said they expected the money to be used for bills and children’s expenses. This focus on basic necessities rather than investments or indulgences is telling in reflecting how deep a financial hole most participants were in and, correspondingly, how far they believed \$375 would go.

“How do you think most people will spend the money from this program?”



### Findings at a Glance

*Embrace Mothers* applicants had a good sense of how the pilot would affect them. Our research bears out that *Embrace Mothers* provided participants with exactly the type of support they described anticipating at the time of application—temporary financial relief to help mothers pay bills, including debts, and better cover their children’s expenses. In particular:

- During the pilot, *Embrace Mothers* participants experienced more financial stability; but the impact was short-lived, and not enough to meaningfully affect participants’ financial health after the pilot.
- Compared with their control group counterparts, participants reported modest improvements in their quality of life during the pilot, including being better able to cover an emergency expense of \$400, shifting time away from work to spend time with their children, and—when they were working—experiencing fewer issues related to childcare.
- After the pilot, these improvements had mostly vanished. Six months after payments ended, *Embrace Mothers* participants reported less hope for the future than did their control group counterparts, who had not received a GI.

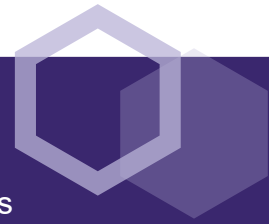
## About this report

*Embrace Mothers* was funded by a grant from MGI. As part of that grant, the City participated in a rigorous evaluation of the pilot led by Abt Global. This report presents the final results of that mixed methods evaluation (combining quantitative and qualitative data) of *Embrace Mothers*. It is based on quantitative analysis of four waves of surveys with *Embrace Mothers* pilot participants and applicants who were not selected, as well as qualitative analysis of interviews with a subset of *Embrace Mothers* participants.

[Chapter 2](#) provides details on the research methods and participants. [Chapters 3](#) through [6](#) present findings about the quality of life ([Chapter 3](#)), subjective sense of self ([Chapter 4](#)), income and work ([Chapter 5](#)) of participants and about *Embrace Mothers*' implementation ([Chapter 6](#)). The [final chapter](#) discusses these findings and their implications for future GI and other safety net programs.

### A National Learning Agenda about Guaranteed Incomes

This report is part of a series of evaluation reports Abt Global is writing based on its evaluation of GI pilots in six cities in MGI's network. Portions of this report build on the first brief, *"My Kids Deserve the World": How Children in the Southeast Benefit from Guaranteed Income* (Kappil et al., 2023). All reports can be found at <https://www.abtglobal.com/projects/evaluating-guaranteed-income-programs>.





# Chapter 2: Research Methods & Participants

*Embrace Mothers* was funded by a grant from MGI. As part of that grant, the City of Birmingham participated in a rigorous evaluation of the pilot, led by Abt Global. The evaluation of *Embrace Mothers* uses a rigorous mixed methods research design to answer research questions about how guaranteed income affects participants' quality of life, the relationship between GI and participants' subjective sense of self, how GI affects participants' incomes, and what participants' experiences teach us about the administration of social safety net programs.

In this chapter we lay out the research methods used for the evaluation. We then describe the characteristics of the participants in greater detail to provide context for the study's findings.

This and other evaluations of MGI-supported pilots are based on a theoretical framework developed by researchers at the Center for Guaranteed Income Research, that prolonged episodes of scarcity exacerbate risky financial conditions, reduce cognitive capacity, undermine coping strategies, generate negative health and well-being outcomes, curtail hope, and psychologically trap individuals in the present.<sup>13</sup> Conversely, GI can alleviate scarcity and thereby improve mental health and other life outcomes.<sup>14</sup>

Central to the idea of GI is the notion that GI recipients themselves are better positioned than anyone else to know how to improve their own lives and they will spend the GI accordingly. We did not track how *Embrace Mothers* participants spent their GI, but we did measure the impact GI had on various aspects of their quality of life.<sup>15</sup> The first step in the theory of change we measured was improvements to financial well-being. From there, we looked at whether improved financial stability translated into improvements in other aspects of participants' lives such as psychological well-being and food security and housing stability. We also looked at whether increased financial security and a stable income stream allowed participants the freedom to spend more time on other important activities such as parenting, leisure, or family.

## Building the research sample

The research team selected 110 participants to be part of the *Embrace Mothers* **participant group** and 132 individuals to be part of the study's **control group**. The recruitment and assignment of people to these two groups unfolded in three steps:

1. **Collecting applications from Birmingham residents.** On January 31<sup>st</sup>, 2022, the research team launched an online application for interested individuals to apply to *Embrace Mothers*. The program was promoted by the City of Birmingham and a link to the online application was available on the City's website. The online application included three components: (1) questions about whether the applicant met the eligibility criteria for *Embrace Mothers*; (2) text explaining the study and asking applicants to consent to research activities; and (3) a voluntary baseline survey asking applicants to answer questions about their demographics and other topics of interest for the research. The application was open for one week, during which more than 8,000 people applied.

---

13 Mani et al. (2013); Shah, Mullainathan, & Shafir (2012); West & Castro (2023); West, Castro, & Doraiswamy (2023).

14 West, Castro, & Doraiswamy (2023).

15 The Stanford Basic Income Lab did track participants' spending on their prepaid debit cards. The spending data confirm the themes from our open-ended survey responses and interviews that mothers spent the funds primarily on food and goods from retailers, including chain stores and discount clubs that are another place to purchase food and children's supplies. <https://guaranteedincome.us/birmingham>

2. **Random selection of *Embrace Mothers* participants and control group members.** The research team screened applicants for eligibility based on information they provided in their online applications. The team screened out applicants whose addresses were not in Birmingham, were not single mothers, or were under the age of 18. The research team then randomly selected an initial group of 110 *Embrace Mothers* participants and 132 control group members from among the remaining eligible applicants. The remaining applicants were initially kept unassigned.

## A National Learning Agenda about Guaranteed Incomes

This report is part of a series of evaluation reports Abt Global is writing based on its evaluation of GI pilots in six cities in MGI's network. Portions of this report build on the first brief, "*My Kids Deserve the World*": *How Children in the Southeast Benefit from Guaranteed Income* (Kappil et al., 2023). All reports can be found at <https://www.abtglobal.com/projects/evaluating-guaranteed-income-programs>.



3. **Confirming participation of randomly selected applicants.** After randomization, ELI Thrive contacted the 110 mothers assigned to receive guaranteed income to verify their eligibility, to provide counseling on how receiving guaranteed income might affect other income-dependent public benefits, and to confirm their participation in *Embrace Mothers*. Participants who could not be successfully onboarded—either because they could not

be contacted, were ineligible, or declined the GI—were replaced with randomly-selected applicants who had previously been unassigned. In total, ELI Thrive reached out to 131 applicants, 110 of whom were eligible and willing to receive the GI (See [Chapter 6](#) for more details on implementation).

Because no eligibility verification or onboarding was conducted with the control group, the 21 applicants who were assigned to the *Embrace Mothers* participant group but did not receive a GI, referred to as inactive participant group members, are included in our analysis to maintain the integrity of random assignment, as is standard practice in randomized experiments. This type of analysis is called intent-to-treat (measuring impacts of the offer rather than receipt of the intervention).

After confirming the participation of applicants in *Embrace Mothers*, the city and implementation partner made an announcement that all participants had been chosen. The first GI payment was sent on March 25<sup>th</sup>, 2022 and monthly payments continued through February 15<sup>th</sup>, 2022.



Photo courtesy of Getty Images

## Data collection and analysis

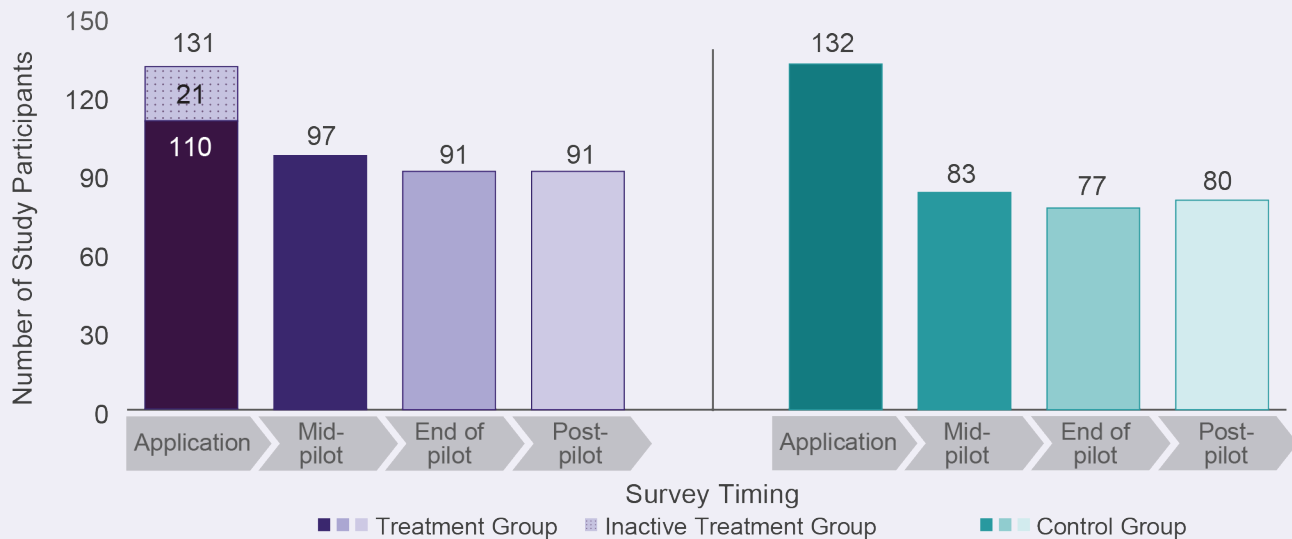
The evaluation of *Embrace Mothers* used a rigorous mixed methods (quantitative and qualitative) research design. The quantitative research used a randomized experiment to assess the causal impact of receiving guaranteed income, with surveys fielded in both experimental groups to measure study members' outcomes. The qualitative research used interviews with *Embrace Mothers* participants to understand their lived experience of the program, to learn about topics we did not collect detailed quantitative data about, and to help explain the story behind what the quantitative data show.

### Quantitative Methods

All 110 *Embrace Mothers* participants who accepted the GI offer and the 132 randomly selected control group members were asked to respond to follow-up surveys, which were shortened versions of the baseline survey, at 6-month intervals through the end of the 12-month pilot and 6 months afterward.

The surveys asked study members about their personal characteristics and household composition, employment and income, financial well-being, psychological distress, physical functioning, housing and food security, and sense of self. Reflecting Birmingham's pilot design, we included a set of questions about childcare arrangements. The baseline survey was offered in English and Spanish. Due to low use of the Spanish survey, follow-up surveys were offered only in English.

The graphic below shows the number of study members in the participant and control groups at the time of random assignment and then at each of the three 6-month follow-ups.



The research team estimated impacts of the GI as the difference between the *Embrace Mothers* participants' mean outcomes and the control group's mean outcomes, making statistical adjustments to account for study members leaving the sample over time. The control group's experiences represent what would have happened to the participants without GI. The study's [pre-specified analysis plan](#) identified outcomes that would best measure the program's effect on *Embrace Mothers* participants' quality of life, subjective sense of self, and income and employment.

The research team used classical statistical hypothesis tests to determine which impacts can be confidently attributed to the GI. In this report, only findings with p-values of less than .05, which is a standard threshold, are described as **statistically significant**.

## Qualitative Methods

The research team conducted interviews with a subset of Embrace Mothers participant group members (n=20) and with the staff members at the City of Birmingham and at ELI Thrive involved in the design and implementation of the pilot. Interviews lasted 60-90 minutes, were mostly in person with a few conducted virtually, and occurred in January 2023, approximately 10 months into the pilot. We interviewed participants only at a single timepoint, which somewhat limits our understanding of how their experiences changed during and after the pilot. We also did not interview members of the control group, which limits our ability to interpret how and why outcomes changed for control group members.

Guaranteed income prioritizes participants' agency by allowing them to choose how to spend their cash. Similarly, we chose qualitative research methods that also emphasize participants' agency, by conducting narrative interviews. That is, we asked open-ended questions about their life before receiving GI; experience with receiving GI, including onboarding, payments, and the effects of GI on their life; experience with other benefits programs; and what the end of the pilot would mean for them. We then followed up with follow-up questions to better understand what interviewees had shared. This approach lets participants lead the interview with their experience of what was most important to them about receiving GI—rather than asking a more structured set of questions, as we did in our surveys.

Our goal in making sense of the interviews was to identify both what experiences were common and how mothers' experiences differed. We denote how common a theme was across the 20 interviews, using the conventions below:

All/Almost All	Between 18 and 20 cases (90-100%)
Most	Between 13 and 17 cases (61-89%)
About half	Between 8 and 12 cases (36-60%)
Some	Between 4 and 7 cases (16-35%)
Few	Between 1 and 3 cases ( $\leq$ 15%)

Because of our narrative interview format, our findings likely underestimate how many mothers in our interview sample shared the experiences described here. The variations in mothers' experiences are equally if not more important than how common a theme was, as that variation shows how they used the flexibility of GI to meet their families' varied needs and goals.

## Synthesis

We synthesized the findings from the quantitative and qualitative data, using the qualitative data to help readers understand what participants' lived experiences of the pilot were, including how topics covered separately in the survey connect in everyday life. In this report, we draw heavily from our interviewees' own words. All names used are pseudonyms, and some identifying details (such as occupations and health conditions) have been omitted, but other details are unchanged.

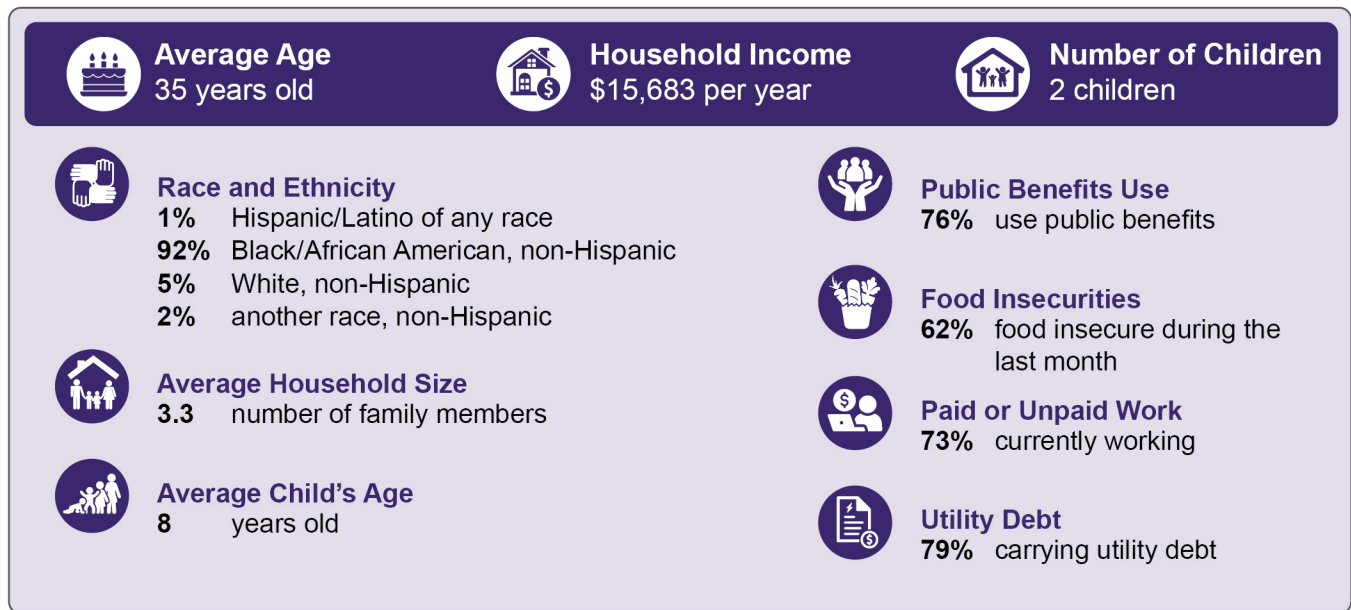
# Who participated in *Embrace Mothers*

*Embrace Mothers* was open to any single mother in Birmingham regardless of income. Yet, **on average, the mothers who applied to *Embrace Mothers* were older and more economically vulnerable than most of Birmingham’s single mothers.**

At the time of application, the average *Embrace Mothers* participant was 34 years old (compared to an average age of 20 for all of Birmingham’s single mothers) and her children were, on average, 8 years old. Most participants (76%) were receiving public assistance, such as Supplemental Nutrition Assistance Program (SNAP) or TANF. Three-quarters of participants were engaged in paid labor or unpaid labor (e.g., as a full-time stay-at-home mother).<sup>16</sup>

Despite working and receiving benefits, the average participant had an extremely low annual income—\$15,683.

Even though most participants were receiving public assistance, they were facing material deprivation in their basic needs: More than three-fifths of participants (62%) were food insecure in the prior month, meaning they did not have enough money to purchase foods their family needed (with some mothers going to bed hungry so their children could eat). Four-fifths (79%) had utility debt, placing them at risk for shutoff of necessary services such as water, electricity, or heat.

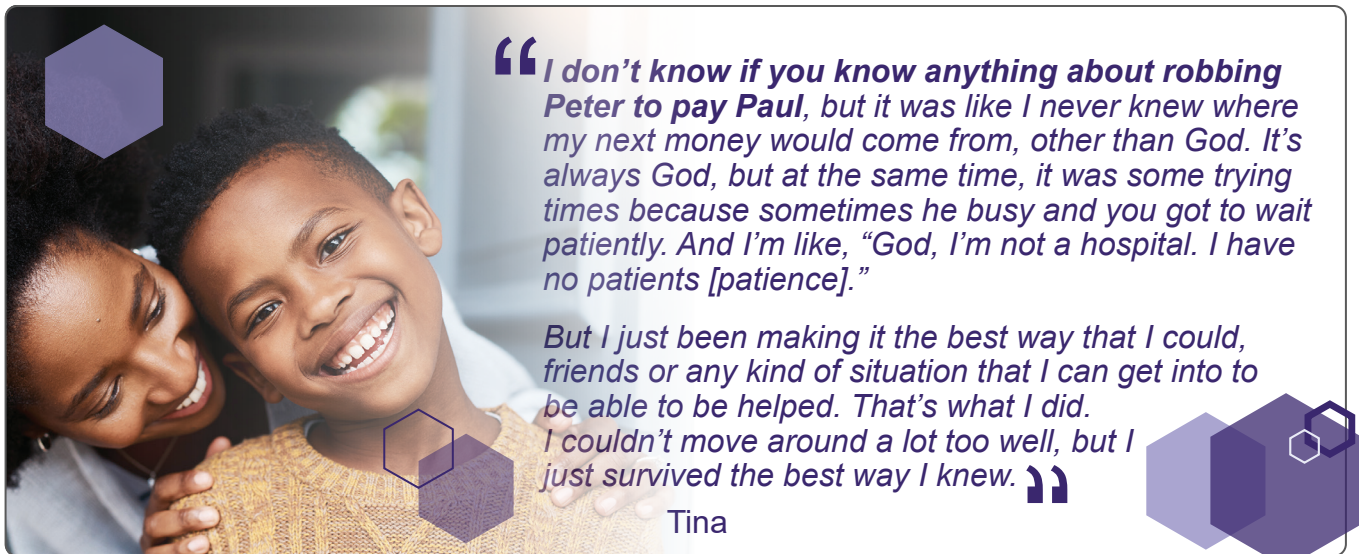


The idea behind random selection of *Embrace Mothers* participants was to create two groups of people—*Embrace Mothers* participants and a control group—who should look alike in every way except for their receipt of GI. We compared the characteristics of *Embrace Mothers* participants versus those of control group members at the time of their application, before the participants were receiving GI, and found no systematic differences between the two groups.

<sup>16</sup> The remainder were unemployed (14%), retired or disabled and unable to work (8%), or full-time students (2%).

The mothers served by *Embrace Mothers* were established caregivers with an accumulation of many years of challenges, setbacks, and the privations and accumulated traumas of living with scarcity over many years. Even adding the full \$4,500 annual GI to their incomes at the time they applied, their incomes would still be lower than the median income for all Birmingham

single mothers (\$20,857) and about a third of Birmingham's median household income (\$42,464). These situations pose a very challenging context for a GI intervention of limited intensity—a relatively low monthly payment amount of \$375 per month and limited to 12 months—to make a significant or enduring difference in the deep and long-established hardships these mothers face.



*“I don’t know if you know anything about robbing Peter to pay Paul, but it was like I never knew where my next money would come from, other than God. It’s always God, but at the same time, it was some trying times because sometimes he busy and you got to wait patiently. And I’m like, “God, I’m not a hospital. I have no patients [patience].”*

*But I just been making it the best way that I could, friends or any kind of situation that I can get into to be able to be helped. That’s what I did. I couldn’t move around a lot too well, but I just survived the best way I knew.”*

Tina

Photo courtesy of Getty Images

## How to interpret graphics in this report

This report uses bar charts to show the impact of GI on participants' well-being at three points in time after they began receiving payments in March 2022:

**Mid-pilot** is 6 months after GI payments started, when Embrace Mothers participants had received half their payments (September 2022). This time period tells us the most about the effects of receiving GI in real time.

**End of pilot** is 12 months after GI payments started, when participants were receiving their last payment (February 2023). This was a transitional time when participants had just had an income shock (losing the GI payments).

**Post-pilot** is 6 months after GI payments ended (September 2023). This time period can be understood as showing the lasting short-term effects of the pilot. It does not capture any changes that could take longer to show up, such as homeownership or completing additional education or training.

To illustrate the relative strength of the intervention at each time point, the graphics use different color saturations. Mid-pilot is darkest (corresponding to full GI payment), end-of-pilot is more lightly saturated (GI payment ending), and post-pilot is lightly saturated (no GI payment).

At each point in time, the bar charts show survey responses for the Embrace Mothers participants (purple) and the control group (green). The difference in height between the two bars should be interpreted as the effect of the intervention. Asterisks denote statistically significant differences, as follows: \*\*\* =  $p < .01$  percent; \*\* =  $p < .05$ ; \* =  $p < .10$ .

# Chapter 3: *Embrace Mothers*' Effect on Participants' Quality of Life

A family's quality of life is closely tied to its economic circumstances, with low income and financial instability having been linked to an array of harms such as increased risk for mental illness, chronic disease, higher mortality, and lower life expectancy.<sup>17</sup> Receiving a GI could improve recipients' circumstances through better financial well-being and, as a result, access to the resources that are needed to support a healthy quality of life. These include shelter in safe neighborhoods, reliable utilities, proper nutrition and healthy foods, and similar elements that define a person's standard of living.

We measured participants' quality of life by asking survey and interview questions about their cash flow, debt, and other markers of financial well-being; their stress levels; their physical and mental health; housing arrangements; and food security. We discuss the *Embrace Mothers* program's effect on each of these outcomes in turn in the sub-sections below. Throughout, we present quantitative and qualitative evidence together to describe how receiving GI might have affected participants' lives.

## Findings in brief

- During the pilot, participants experienced modest improvements in their quality of life, including being better able to cover an emergency expense of \$400, shifting time away from work to spend time with their children, and—when they were working—experiencing fewer issues related to childcare than their control group counterparts did.
- After the end of the pilot, these improvements mostly vanished.

## One caveat to keep in mind:

The study's small research sample (N=263) means that GI would need to have very large impacts on participants' well-being for the evaluation to be able to detect them in Birmingham alone. One way to describe an impact's magnitude, for any type of outcome, is as an **effect size** stated in terms of the outcome's standard deviation. Previous large studies of the lasting effect of cash transfers to families with children have found that effect sizes as small as 0.05 standard deviations on key outcomes can be sufficient to make an intervention cost-effective if those effects persist for many years. In contrast, this study of *Embrace Mothers* cannot reliably detect impacts lower than about 0.4 standard deviations, or nearly 10 times as large.

In other words, *Embrace Mothers* would need to have been extraordinarily effective for this study to be able to confidently report it as a success. However, by combining the results from this study of *Embrace Mothers* with the results from numerous studies being simultaneously conducted by Abt and the Center for Guaranteed Research in other cities using the same research methodology, the overall effects of GI on participants' well-being will come into much sharper focus.

<sup>17</sup> Office of Disease Prevention and Health Promotion (n.d.).

# Embrace Mothers provided temporary financial relief but did not improve long-term financial health.

In our surveys, *Embrace Mothers* participants reported better financial health than control group members did 6 months after the initial GI payment, with less utility debt, a better ability to cover a \$400 emergency expense, and higher contributions to savings. However, participants' financial position remained precarious, and these improvements did not persist past the end of the pilot. This finding suggests that \$375 per month was helpful but not sufficient to transform participants' economic trajectory.



“ I didn't really count [Embrace Mothers] into my budget. But it worked out perfect.... So, budgeting changed because I was actually able—so, I don't feel like I make a lot of money, but I get [my hours] cut, too. So, which [bill to skip]? This one or this one? So, I budget like \$1,000 a month for me to spend towards bills or whatever. But when I did budget that, it was like I had no money left, basically. So, \$375 really helped out a lot. That's how I was able to save for Christmas, too. ”

—Angela

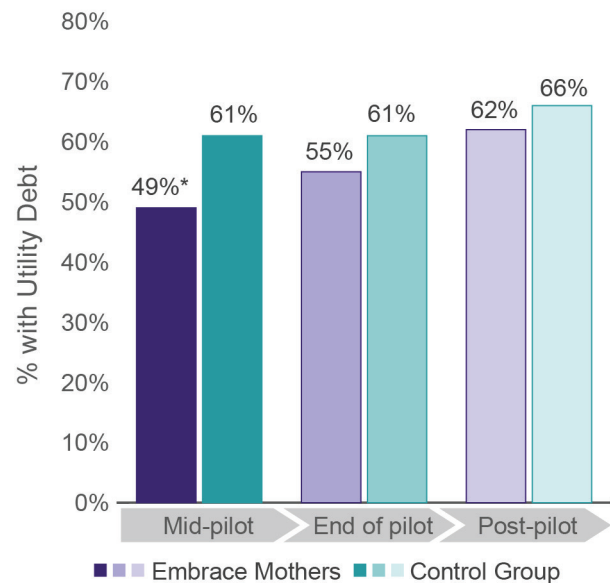
Photo courtesy of Getty Images

In interviews, mothers explained that **one of the primary ways that GI improved their financial health was helping them to consistently afford their routine bills** such as utilities.

Most said they used GI to cover monthly bills, with some noting it specifically improved their ability to make on-time payments. They explained that GI filled in gaps in their balance sheets when their wages were low, their hours were unpredictable, they had unexpected expenses, or all these pressures in combination. Nonetheless, about half of the mothers we interviewed said they struggled financially even while they were receiving the GI.

Utility debt was widespread (at 79%) among *Embrace Mothers* participants when they applied for the pilot in January 2022, placing them at risk for losing necessary services. Survey data show that the GI caused a significant decrease in utility debt 6 months after the initial GI payment. In particular, 6 months

*Embrace Mothers* provided temporary relief with utility debt





into receiving the GI, the prevalence of utility debt had decreased for both *Embrace Mothers* participants and their control group counterparts. The decrease was marginally larger for *Embrace Mothers* participants, however, who were almost 20 percent (12 percentage points) less likely to have utility debt than were their control group counterparts. Some interviewees explained that *Embrace Mothers* was a lifeline for them in maintaining basic services. However, when GI payments ended in February 2023, the gap in utility debt had narrowed; 6 months after payments ended, the percentages of participant and control group members reporting utility debt were once again similar.

Jasmine’s experience is a good illustration of the trade-offs mothers were making among basic needs—namely the tension between trying to pay down utility debt while covering food expenses. She had been paying her current utility bill and her arrears but was struggling to eliminate the arrears because of daily exigencies. Her explanation of these tensions resonates with the survey data showing that, though mothers were chipping away at utility debt while they had extra income, they could not sustain doing so after the pilot ended:

*[Embrace Mothers] is great. It’s kept me—it’s keeping me afloat. I don’t know what I’m going to do as far as paying the creditor when it ends and needs money, but it helps out tremendously. And my son is a growing boy. So, he like his food. So, of course, you got to keep food in the house.*

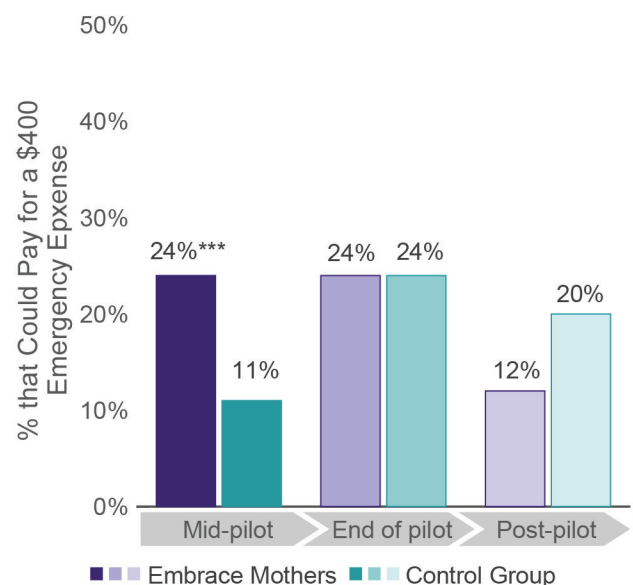
*So, I probably spend a month \$300 to \$400 in groceries. So, I take one feed them, pay those three creditors \$50 each, and the other \$200, \$225, I take—go grocery shopping, groceries. I [paid down] \$74 this round to pay to go towards my power bill because when I get my check.... And I have—I barely have enough to pay the power bill.*

Interviewees also shared about paying down other types of debt. However, using survey data, we were not able to detect statistically significant changes in any specific category of

debt such as medical debt, credit card debt, student loans, mortgage debt, or payday loans. One potential reason for this might be that there are many categories of debt, and if different people are each paying off different kinds of debt, the result is no significant changes in any one category.

Being able to manage **unanticipated expenses** is also critical for financial well-being. Both interviews and survey data show that *Embrace Mothers* participants were more able to pay for unplanned expenses during the pilot than their control group counterparts. **Survey data show an improvement, albeit temporary, in *Embrace Mothers*’ ability to cover an emergency expense.** At the time they applied, only 7 percent of *Embrace Mothers* participants said they could cover a \$400 expense using either cash or a credit card paid in full. Six months into receiving the GI, this percentage had increased to 24 percent, compared with only 11 percent in the control group. The impact did not persist beyond the pilot, with similar numbers of study members in both groups able to cover an emergency expense at the end of the pilot.

*Embrace Mothers improved participants’ ability to cover a \$400 expense during the pilot*



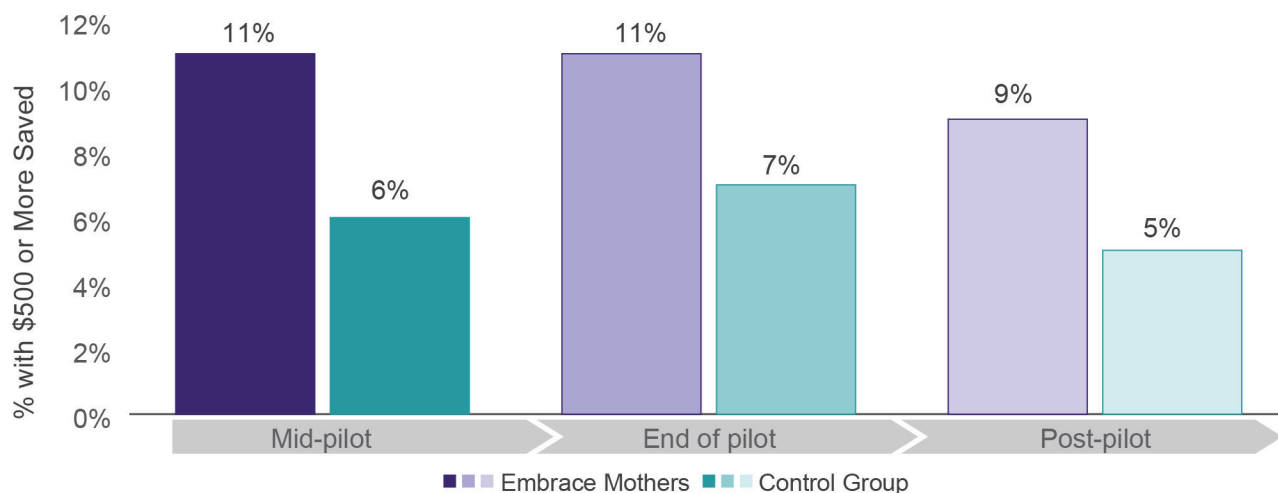
Most of the mothers we interviewed reported using GI to cover miscellaneous expenses, though not as expensive as \$400; for example, children’s school supplies, activities, and clothes. Some interview participants described being able gain discipline with money to not spend the GI all at once, but to keep some of it available for “whatever came up” and “try[ing] to act like it’s not there so when I need it, it is there.” Often, these ad hoc expenses were children’s school and extracurricular expenses (such as a field trip fee), small treats, and gifts for their children. Tiffany, a mother of four, summarized this common sentiment as, “I’m able to say yes more,” indicating these were purchases and experiences her children went without or at lower quality before the GI (see [Chapter 4](#) for more detail of mothers’ increased satisfaction with their parenting).

Half of our interviewees described changing their attitude toward or practice of budgeting while receiving the GI. They had long had the intention and motivation to budget and save but could not because their financial situations were so exigent. *Embrace Mothers* was the first time they had money left over from their incomes and could predict this income stream (compared

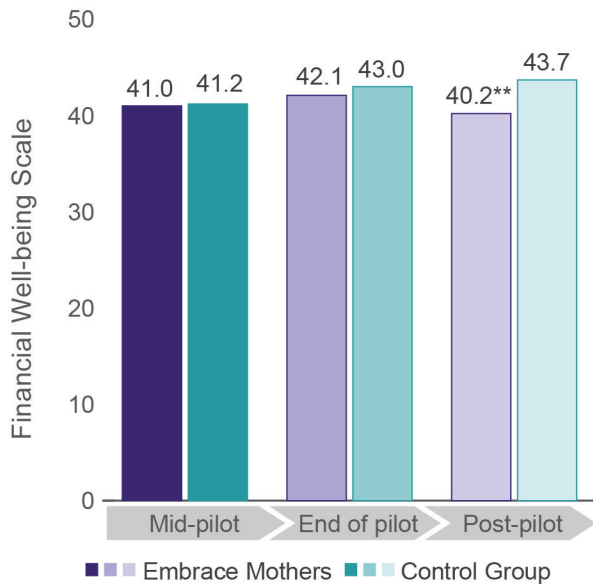
to unstable hours at work or side jobs such as braiding hair). This predictability gave them a new opportunity to plan out their spending more proactively. As Chloe summarized it, “I’m saving more because I get an income guaranteed every month, plus my check, but I’m able to save more.” A few also explained that receiving GI sparked a discipline in them to budget that they most often explained as cutting out self-care or entertainment expenses such as getting their nails done or subscribing to a streaming service. When we interviewed mothers 10 months into the pilot, they were already aware of its impending end; a few were anticipating having then to become even more diligent and efficient with their budgeting.

Finally, survey data suggest that *Embrace Mothers* participants might have saved more as a result of receiving a GI. Both during and at the end of the pilot, substantially more *Embrace Mothers* participants reported they had \$500 or more in savings. Because of the study’s limited statistical power, however, we are unable to attribute this difference to the GI with certainty.

*Embrace Mothers* might have increased participants’ savings



After the pilot ended, perceptions of financial well-being were lower for the *Embrace Mothers* participants than for the control group



These objective improvements in financial well-being did not translate into subjective perceptions of improved well-being among *Embrace Mothers* participants, as measured by the Consumer Financial Protection Bureau’s Financial Well-being Scale.<sup>18</sup> We administered this scale, which is a subjective assessment of how in control a person feels in securing their finances today and in the future, at each survey

wave both to *Embrace Mothers* participants and to the control group.

Scores were similar during the pilot and as it was ending. Interviews suggest one possible explanation: *Embrace Mothers* participants hoped they would be able to catch up more or get further ahead with the GI payments, but circumstances prevented them from doing so, leading them to feel less secure than they expected to. Some participant mothers shared that they continued to struggle to cover basic expenses during the pilot; in some cases, they continued to forgo household and personal expenses when funds were short, as usual, so they could focus their spending on their children’s needs. Jasmine’s version of this experience was, “I thought [GI] was going to be like a lot of money, just financially helping me, but it really wasn’t. [GI] was blending in with my budget. I’d have been to the point where I had \$20 left in my account, and I had to put some money in my car.”

**Though participants deeply appreciated the stability that *Embrace Mothers* provided, they were discouraged that they could not reach transformational goals.** This could be reflected in their Financial Well-being scores 6 months after the end of the pilot, which were moderately worse than the control group’s.

“ [I]t’s always something coming up, always. ‘Mom, I need new sneakers or, Ma, I got to pay for this, or, Ma, I got to pay for field trips or’ -- and I’m like, ‘here ...I was happy to be able to say here, but at the same time, I’m saying it like, I also need to get house supplies and stuff like that. But I didn’t care. If we had to go without paper towels that month, fine. As long as we got tissue. If we had to go with our toothpaste, we got baking soda. (laughs) I mean, it’s just -- you just have to improvise. We are -- mom-wise are the most multitasking people in the world. ”

—Courtney

Photo courtesy of Getty Images

18 Consumer Financial Protection Bureau (n.d.).

# Embrace Mothers helped relieve some day-to-day stresses, but the overall effect on psychological well-being was minimal

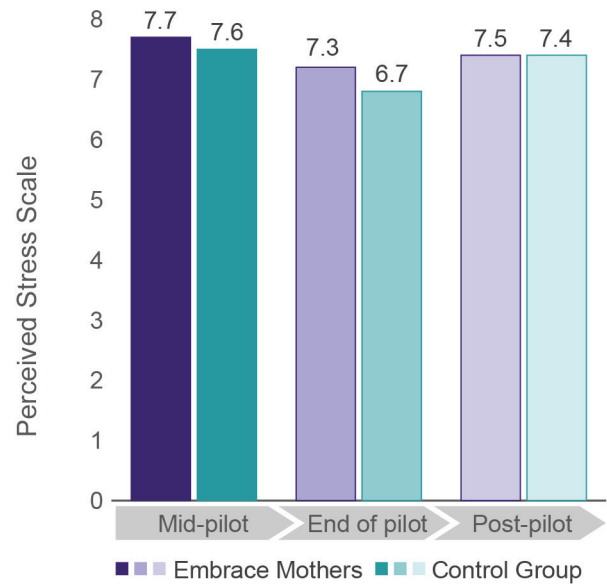
The mothers we interviewed described carrying significant stresses, some from the constant pressure of not knowing how they would pay their bills and others from difficult health and life circumstances, such as chronic health issues and grieving for recently deceased loved ones. Around half of the mothers we interviewed volunteered that GI decreased their stress levels, and they shared how the GI contributed to alleviating their stresses. One way was to help mothers cover their routine and ad hoc expenses, which they described as lifting a burden or weight off them. Several mothers, including Molly, attributed being selected for GI at a time of intense financial stress as divine intervention:

*I felt like I was headed for a mental breakdown because, you got to understand, you have no help. You don't know where you're going to get money from. You don't know how you're going to get this light bill paid. Well, God said, "Give it to me, and believe." And that's what I did.*

Another specific way GI alleviated stress was to take off the financial stresses of other painful life circumstances for some mothers we interviewed, such as bereavement and their children's mental health needs. Two mothers were better able to afford funeral costs or traveling to a funeral. Two others used the GI to help support themselves and their children's grief—one obtained counseling for her son and used the GI to take time off work, since she did not have bereavement leave; the other mother treated herself and her daughter to outings on the anniversary of the death of the daughter's father. A few participants offered that receiving GI helped with their symptoms of anxiety and depression.

The decrease in stress levels reported by these participants in interviews did not materialize in responses to survey questions asking more broadly about mental well-being. As part of

Embrace Mothers did not meaningfully reduce stress levels, as measured by the Perceived Stress Scale



each survey, we administered both

*“The stress made my anxiety real bad. It’s not as bad as it was, I feel like that, but it is still there. I still have panic attacks and depression moods and stuff but it’s not as bad as it was.”*

Courtney

*Embrace Mothers* participants and control group members the Perceived Stress Scale, measuring the degree to which people feel their lives are uncontrolled, unpredictable, and overwhelming. Study members' stress levels were high. Differences between the *Embrace Mothers* participants and control group members were small, and none was statistically significant.

We see a similar pattern on the Kessler 10, a measure for psychological distress: there were no statistically significant differences in scores between *Embrace Mothers* participants and control group members either during or

after the pilot. *Embrace Mothers* participants were somewhat more likely to attribute their psychological distress to physical health problems than were their control group counterparts (and correspondingly were more likely to see a doctor to remedy the problem; see [Appendix](#) Table C2).

Together, the survey results suggest that though GI might have reduced participants' stress levels regarding some day-to-day experiences, it did not have an overall effect on psychological well-being.

## *Embrace Mothers* had little effect on physical health

We asked study members to respond to several survey questions about their physical health. In particular, we asked them questions about their general health, health limits to their typical daily activities, and whether they had any problems with their work as a result of their physical health. Overall, study members' general health was fair to good for the duration of the pilot period, with them reporting good physical functioning and few limitations due to health. There were no substantively large or statistically significant differences between *Embrace Mothers* participants and their control group counterparts on any of these measures ([Appendix](#) Table C2).

Only two interview participants reported improved physical health as a result of receiving the GI. Alexandra, said:


*[The biggest difference after receiving the GI is] my health. Without all the stress of trying to make it happen, I was able to just be myself and live day by day knowing that...I have help coming in. So, my health really started to pick up after this whole year. I've been okay. I can't say I have the best days, but I've been okay and there are less [bad] days than before, so I'm happy for that.... With [my autoimmune] disease, stress is a big, big factor.... If you're stressed, it's the worst time because you—it basically takes away your mobility. You can't move. You're in so much pain.*

Another participant told the research team that receiving a GI during her high-risk pregnancy allowed her to not work a second job, which reduced the physical strain on her body.

## *Embrace Mothers* had little impact on housing arrangements, but might have helped participants plan for the future

In theory, receiving a GI could help participants move away from unstable housing arrangements, such as living with friends and family, and toward more stable situations such as renting or owning a home. We see little evidence of such a shift for *Embrace Mothers* participants during or after the year-

long pilot: on the survey, similar numbers of *Embrace Mothers* participants and control group members reported falling within each of a number of housing categories during the 18-month follow-up period.



“ Three weeks out of a month, I was probably sick. Yeah. And there’s just stress and not sleeping. Not knowing where the next time I find a house or where I’ll be laying my head. ”

Alexandra

This is not to say that no participants used their GI for housing: one mother we interviewed was able to move from living with her parents to her own home, and another used the GI to help pay her rent and late fees. Increased housing stability contributed to improved mental health and a sense of independence for Alexandra, quoted above. On average, however, *Embrace Mothers* participants and control group members fared similarly on these outcomes.

*Embrace Mothers* might, however, have improved participants’ aspirations for better housing arrangements, particularly homeownership. In interviews, five participants said they wanted to move for safer neighborhoods, better school districts, and better maintenance for their homes. A few ( $n=2$ ) were able to make progress toward homeownership by saving money or moving toward doing so by paying off debts and improving their credit scores.

It is possible that the mismatch between housing aspirations and actual housing arrangements is a result of the GI being a small monetary amount relative to local housing costs and of short duration, making participants unable to afford homes appropriate for the size of their families. At the time of *Embrace*

*Mothers*, the Fair Market Rent for a 2-bedroom unit in the Birmingham metro area was \$943 a month, two-and-a-half times the \$350 per month guaranteed income payment—and a cost that would substantially outlast the 12-month guaranteed income payment.

## Some participants used *Embrace Mothers* for food but survey data do not show an improvement in food security

Levels of food insecurity—a household-level condition of limited or uncertain access to adequate food—were high among study members at the start of the pilot, with nearly two-thirds (62%) reporting that their families were food insecure in the last month. For all study members—both *Embrace Mothers* participants and control group members—food security improved by the mid-point of the pilot.

About half of the mothers we interviewed and many mothers responding to open-ended survey questions said that GI stabilized their food security. These mothers reported that GI helped them buy groceries and allowed them to buy healthier and more food and snacks or treats for their children, without having to stress as much about the cost. The GI specifically helped in a case when a mother’s SNAP benefits were delayed due to her application getting lost in the mail. Another mother, Alexis, explained that GI helped but did not completely offset the food price inflation at the time.

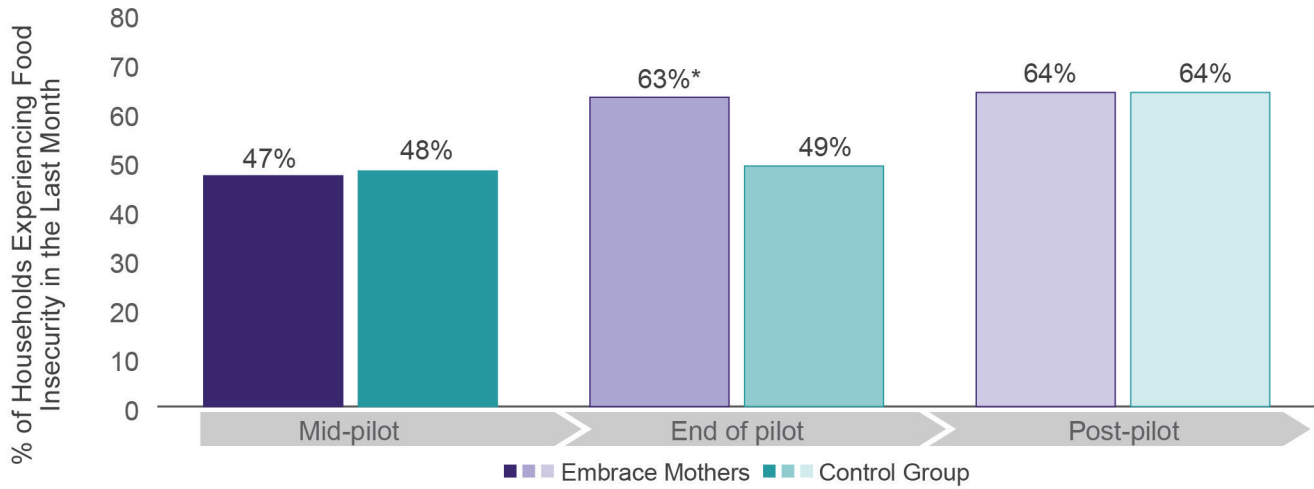
Inflation was at a historic level when the pilot began—and hitting food costs especially hard—but Alabama was offering SNAP pandemic emergency allotments concurrent with *Embrace Mothers*, through February 2023, and inflation began to decline. These factors could have played some part in stabilizing the level of food insecurity for mothers in both groups.<sup>19</sup>

<sup>19</sup> See <https://www.fns.usda.gov/snap/covid-19-emergency-allotments-guidance> and <https://www.ers.usda.gov/data-products/chart-gallery/gallery/chart-detail/?chartId=76961>

Improvements in food security did not, however, materialize in survey data across the study group as a whole: at each of the three follow-

ups, similar or larger percentages of *Embrace Mothers* participants experienced food insecurity than did control group members.

*Embrace Mothers* did not lessen food insecurity during or after the pilot



“So, I use [my *Embrace Mothers* payment] specifically for groceries. I shop at Walmart for groceries, pickup.... I really saw the increase in groceries because of this program. You know, I don’t know that I necessarily would have been so cognizant of it but for that I budget for the year. I said, okay, this is how much I have a month for my budget for groceries.

And at first, what I would do is I would schedule my Walmart pickup and use the card to cover almost everything. And at Walmart, I get all the essentials, everything except dairy, meat, and produce typically. And then I’d go to Aldi and get dairy, meat, produce.

At the beginning of the program, I was able to do the Walmart pickup and go to Aldi on that one card a month and get everything I needed. I would say by the end of the year, I was barely able to get what I needed from Walmart. And had I not been so aware of that, I think I wouldn’t have—you would notice the increase, but not quite as much if you don’t have a budget like that. And so, it got harder and harder these last few months. I was not able to get all my groceries with that budget. So, I would get as much as I could from Walmart and then I’d have to do another Walmart pickup and then go to Aldi and just spend cash.”

—Alexis

# Chapter 4: *Embrace Mothers*' Effect on Participants' Agency and Hope

Living in poverty and experiencing economic uncertainty prevents people from being certain about the future. This uncertainty can cause them to feel a loss of autonomy and a lack of confidence in their ability to deal with new situations. Receiving a GI, however, could increase participants' ability to deal with unpredictable situations and plan for the future.<sup>20</sup>

We measured various aspects of the subjective sense of self using the Adult Hope Scale and General Mattering Scale. For instance, the Adult Hope scale combines constructs of agency (that is, the ability to determine a course of action and live it out) and planning to meet goals that could be positively affected by financial independence. Further, by providing a stable income, *Embrace Mothers* participants could choose to shift their time away from work to focus on spending time with their children, which could improve their positive feelings about themselves as mothers. As in [Chapter 3](#), we present quantitative and qualitative evidence together to describe how receiving GI might have impacted participants' sense of self.

## Findings in brief

- *Embrace Mothers* modestly improved participants' hope of the future while the pilot was ongoing.
- But 6 months after payments ended, *Embrace Mothers* participants reported a lower subjective sense of self (hope and mattering) than did their control group counterparts.

## Participants prioritized and were able to better provide for their children

Interviews with *Embrace Mothers* participants revealed that **one of the most profound experiences of the pilot for them was their experience as mothers**. This identity and lived experience as a single mother (and perhaps the pilot's marketing) appear to have defined how they thought about the purpose of the program and used the funds: to better support their children materially and emotionally.<sup>21</sup>

These mothers had long wanted to provide for their children and be there for them, yet struggled to do so. Prior to *Embrace Mothers*, most mothers we interviewed were getting by relying on a support network of family and friends, along with their incomes and other benefits. However, some interviewees said that these family members were limited in their ability to help, usually because they had little money or time to spare (see [Chapter 6](#) for a discussion of experiences with benefits). In interviews, many described the emotional and sometimes physical pain they absorbed to try to shield their children from their financial struggles, such as “going to bed hungry a lot of nights” themselves and “going without before my son does.”

<sup>20</sup> West, Castro, & Doraiswamy (2023).

<sup>21</sup> Our survey did not ask questions about parental engagement, practices, or satisfaction. Also, though these were profoundly positive experiences for *Embrace Mothers* participants, we do not have data on control group mothers' experiences with their parenting for comparison.



With the GI funds, they prioritized their children’s well-being—from basic needs such as clothes, shoes, more food, and hygiene items (toothpaste, soap, menstrual products); to being able to provide treats and family experiences they had never been able to before; to investing in their academic, physical, and social development in extracurriculars and field trips. Some mothers also went out to eat more often, usually at fast food or fast casual restaurants because they are more affordable than sit-down restaurants.

A few mothers described how they used GI to tend to their children’s mental and emotional health. One of them, Alicia, was a mother of a 13-year-old daughter and a 10-year-old son whose father died the year prior. She used the GI for a variety of supports for her children. One of these was therapy for her son, who was overwhelmed with grief:

*When we lost his dad...he didn't express a lot. And so, I never knew how he was feeling. And I didn't know what to say or what to do because I was kind of reeling in that grief for a long time. And so the therapy was for both of us.... You don't want to try to fill that space, but it's just always going to be this little hole, this little void. So [the GI] provided an opportunity for us to get some help we need.*

Another mother’s 11-year-old daughter struggled with her father’s suicide as well as with being bullied at school. In addition to enrolling her daughter in counseling, the mother prioritized outings with her to boost her daughter’s overall mood and mental health. Without the GI, the mother would not have been able to afford those outings.

## Providing better for their loved ones during the GI pilot increased participants’ satisfaction with themselves as mothers

In interviews, mothers described being better able to provide not only for their children but for their broader family networks. Though the combined material and emotional changes were especially evident with their children, interviewed mothers also reported using their GI to better support their parents, siblings, nieces, and nephews.

### **Being able to better provide for their children’s needs brought most *Embrace Mothers* participants deep satisfaction.**

As their children’s primary and usually sole provider, it was a common refrain in interviews for mothers to name the satisfaction of providing better as a profoundly positive part of *Embrace Mothers*. Participants prioritized providing for their children not only in their basic needs but also in extracurriculars such as sports, cheer, and music classes. The GI allowed some parents to put their children in more enrichment activities because they could afford the associated fees, including equipment, uniforms, and travel costs. A few

mothers specifically noted that their children’s participation in these extracurriculars improved their happiness with their parents and their confidence. Tiffany noted,

*[My daughter's] been wanting [dance classes], but I just couldn't afford it. And so now, just not being able to say no as much is really a big thing for me, especially when it comes to my kids, because I want to give them everything. I just—I couldn't. And I still can't give them everything, but I can give them a little bit more.*

Some *Embrace Mothers* participants were able to afford these enrichment activities for the first time; others were able to pay for them themselves rather than asking for help from a family member or a scholarship from the program or school. Being able to provide for themselves was dignifying and one of the sources of the increased satisfaction many reported with their parenting. In a beneficial cycle, that satisfaction let them engage more



Korlesha Holt and children. Photo courtesy of Wells Media Group

positively in their caregiving responsibilities, leading to more positive relationships with their children during the pilot. Alicia, for example, mentioned that, with the GI, she provided better for her children’s needs. Doing so took an *“emotional and mental load off”* and she took *“emotional and mental satisfaction”* from providing for them in new ways. Those changes in parenting and parent-child relationships were often the most emotional parts of the interviews—drawing out palpable joy and often tears from mothers.

Several mothers also used GI to take their children on outings and make small day-to-day purchases that brought their children happiness. Alicia discussed the joy in being able to *“provide cupcakes for her class and, you know, little small things and just being present in their lives and things that they want.”* Mothers described the occasions as rare but impactful. Some of these were modest improvements in families’ day-to-day experiences; others were more profound. For example, Grace mentioned taking their family to a nice restaurant for Christmas: *“The best experience of what’s going out is when we went to [the] restaurant... at the Hilton hotel downtown. It was during Christmas. I’d never been in there. It was our first experience for all of us.”*

*“To see her happy? [It feels] amazing.... At the point when I started receiving the money, I started doing the things where I give her surprises. So come 15th [when the GI was paid], I take her to the Dollar Tree. And I... kind of teach [my two-year-old] numbers. So, “Okay, Mommy is going to allow you to have five items today. Let’s see if you can count 5.” And then she’s happy because like, “My mommy’s able to do this for me.” Even though she doesn’t know. It just brings joy to the kid’s heart, so it brings joy to your heart.”*

Monica

Other local outings also enriched the children’s lives and family time. These outings stood out so much for parents specifically because it was so rare for them to be able to do this before they received GI. For example, one mother took her children to the movies and others to the trampoline park. Mothers reported that these experiences helped children feel valued and improved their quality of life.

Beyond providing for their own children, some mothers were able to ask less of their family members and explicitly described using the GI to give back to their support networks. Four provided financial support using their GI payments, and one reduced her work hours to allow time to take her niece to the hospital for medical treatments for a serious health condition. For Molly, being able to provide for herself without family support was a welcome experience: *“[Spending the money] was awesome because it was, like, I didn’t have to ask Mom, I didn’t have to ask Dad, or I didn’t have to wonder, because I knew it was guaranteed.”*

Alexandra was happy to financially contribute to her parents after they had supported her in the same way: *“It felt great because like I said, they did it for me. So, I can only repay you what you gave me and gave me life. I can’t pay for that [laughs].”*

## Few participants used the funds for care for themselves

GI theoretically can free up participants' time and money to care for and invest in themselves in new ways because there are no strings attached to the cash. Participants in *Embrace Mothers*, however, mostly demurred when we asked if they had changed their self-care habits during the pilot. Angela summarized participants' most common attitude, "My kids come first. I don't even think I used it on hair, nails.... I don't even know when the last time I bought clothes for myself. I get them for my kids, but I don't know for myself." Mothers proactively prioritized their bills and children's needs and continued to put their needs and wants after, as they were accustomed to.

Some described spending a little on themselves, which they most often did when they were in an especially low spot and needed to, in Cassandra's words, "show myself love and

grace." Cassandra, who identified as a foodie and a person who suffered from anxiety, would take herself out to lunch alone at a fast casual place once a month sometimes during the pilot. "So that's given me peace of mind, you know, being able to do that. I call it self-care time. My self-love time." Yet, mothers we interviewed often could not untangle these expenses from feeling guilty and went to pains to explain these were occasional and always after their bills, their children's needs, and treats for their children.

For a few other mothers who discussed self-care, the biggest positive was the ability to have time to themselves. For two mothers, it was breathing room in daily routines—to go out for lunch, go to counseling, take a bath uninterrupted, or read a book. Two others used the breathing room that GI provided to take time off to deal with ongoing grief.

“From time to time, I will try to go get my hair done because, of course, I don't want my hair to fall out because of being so depressed. And it's, like, a nerve condition that I have where sometimes I will just pull out my hair. So I have to remember, stop.

And yes. It's—if something is left over where I can do something for myself, I will.... It feels good because not being able to do anything for yourself is kind of—it sets you in a mode where, when am I going to get lifted? Because I still got to live. And I want to be happy, too.

So like I said, when I have extra money or \$50 or whatever I have, I will try to stretch it or I would say, okay. Do something for yourself. ”

—Molly

## *Embrace Mothers* temporarily improved participants' agency and sense of mattering

As a policy, GI seeks to improve participants' agency. GI also seeks to improve marginalized community members' sense of societal belonging and value. We explored these concepts of how mothers perceive themselves and believe others perceive them in interviews and through survey questions about their hope

for the future and level of mattering to others.

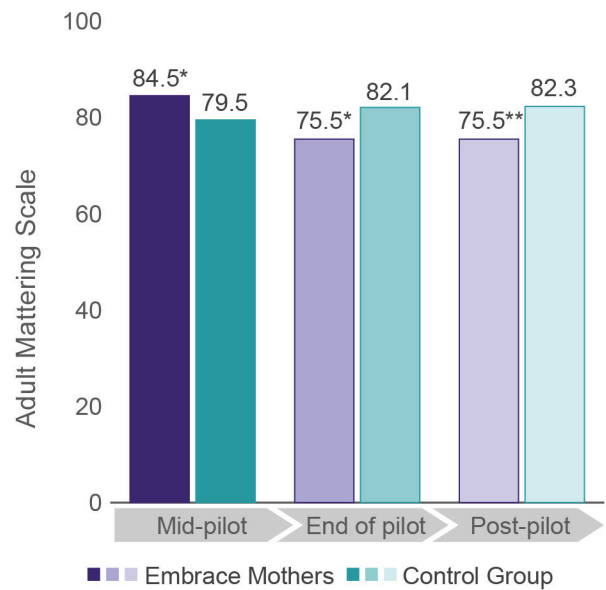
In interviews, mothers credited the GI with helping them improve their satisfaction with their parenting and as members of their broader family networks. About half of the mothers we interviewed mentioned feeling increased agency

while receiving the GI. This was through multiple mechanisms discussed elsewhere including, but not limited to; increased ability to pay bills on time; ability to pay off loans, which made them feel more in control of their finances; increasing self-esteem and self-worth (by their increased ability to support their parents and children); and increased budgeting and saving to improve confidence. Their identities as mothers, and being able to feel like a better mother while receiving GI, were central to their improved self-concept.

*When I can't do for them, [it] made me feel like I'm a deadbeat. I beat myself up a lot, and they don't even know it. And I had an amazing son that just [crying] say, "Mommy, thank you for everything you do for me." [Using the GI to provide for her children] made me feel good.*

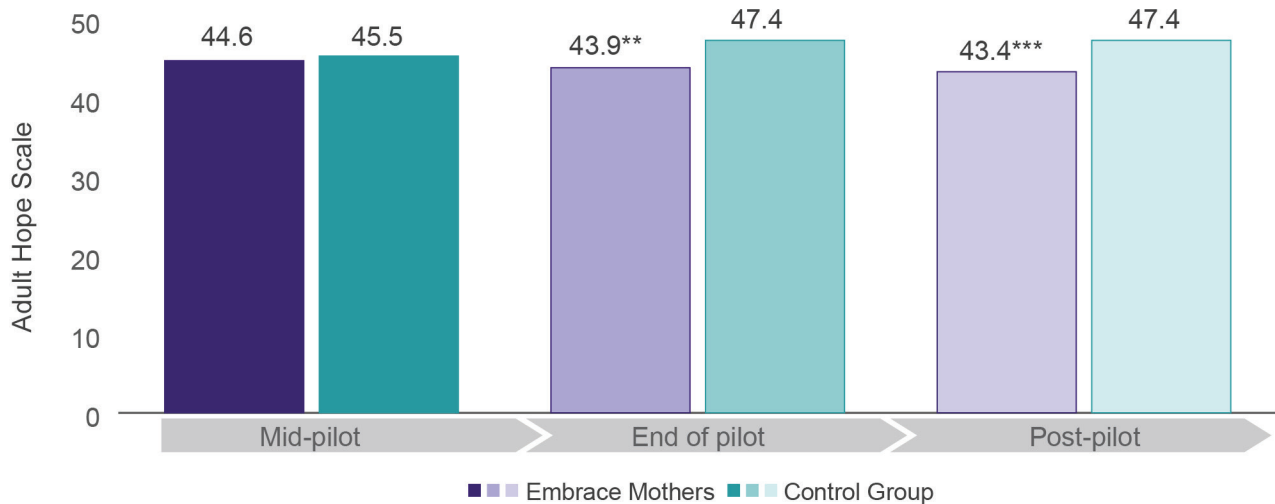
Surveys show that while they were receiving the GI, *Embrace Mothers* participants experienced higher levels of mattering, a measure of how they believe others regard them. This scale includes questions central to mothers' identities as providers for their loved ones, such as "People tend to rely on me for support" and "Often, people trust me with things that are important to them."

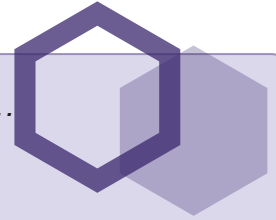
Participants' sense of mattering improved during the pilot but worsened afterward



On the Adult Hope scale, *Embrace Mothers* participants and their control group counterparts expressed similar levels of hope for the future during the pilot, perhaps reflecting the GI's lack of influence to remedy significant factors outside of mothers' control, such as inequitable work opportunities, the time burden of being a single parent, grief over deceased loved ones, or children's developmental challenges.

Participants' hope for the future worsened after *Embrace Mothers* ended





“ I even thought about getting a second job. I can't afford for it. [Silence... then crying] Is that two jobs, but my kids [inaudible] me to quit because they needed me. [Crying] Because they need me, and it was probably like an additional \$500 coming in. But it was working me to death. Like, I would literally work an 8:00 to 5:00...I'm getting off of work at 5:00. I pull up at the hotel at 5:30, run in the bathroom, dress myself, and I'm working on my feet all day. It took [inaudible]. [Crying] So yeah. And I'm kind of scared. Once this [GI] ends, I'm going to have to do it again, and I don't know how to do it. I mean, I'm pregnant. [Crying] And my pregnancy is high risk. And I keep [inaudible] just go with the flow and tune everybody out because everybody don't want me working other jobs.... You don't know what to do. You don't want to miss out on your kid's life. You want to be at every game [crying], every event....

[At] my daughter's birthday party...they didn't even know I was her mom. They just knew her godmom, and they knew my mom. [Crying] I never wanted to be that parent, but I am another statistic. ”

—Jasmine

The survey data show statistically significant adverse effects at the end of the pilot and beyond on *Embrace Mothers* participants' hope and sense of mattering. That is, losing GI seems to make people feel worse than they would have felt if they had not received the GI. For example, Cassandra was among some mothers we interviewed who explicitly described feeling anxious about the pilot ending. Some others were anticipating having to pick up second or third jobs or gigs such as Door Dash or doing hair to recover the amount of the monthly GI payment. A few others were going to become stricter with their budgeting.

Cassandra struggled to make ends meet before the pilot, but her income from her full-time career was too high to qualify for public benefits. In her interview, she revealed anguish about not being able to provide for her

daughters. She initially felt anxious that the \$375 per month of GI would still not be enough for her to provide for them: “*Am I still going to be a failure?*” But by the 10th month of the pilot, she had begun paying down debts as part of a plan to ultimately purchase a home. She described herself and her children bonding by being on that journey together. With the end of *Embrace Mothers* looming, she tried to cope by not letting herself think about it.

Staff from ELI Thrive, the implementation partner, reflected, “*I think there are a lot [of participants] that are concerned when it ends.... It's like, this was a great year, but now what?... I do think there is that feeling of desperation as things come to a close.*” Survey findings from all *Embrace Mothers* participants show how widely shared this feeling of things getting worse was.

# Chapter 5: *Embrace Mothers'* Effect on Income and Work

Mothers' employment choices are influenced by their parental responsibilities and their children's needs, on top of constraints all workers face such as the availability and quality of jobs accessible to them. The theoretical effect of GI on family income is unclear. GI could supplement household incomes to provide much-needed cash for food and other essentials, or facilitate additional paid work by covering expenses such as childcare or auto maintenance. Conversely, it could allow mothers to dial back on second or third jobs to spend much-needed quality time with their children, potentially decreasing earned income by more than the amount of the GI. In this evaluation, we examined these trade-offs by asking questions about paid and unpaid labor hours, income, job quality, education, and childcare.

## Findings in brief

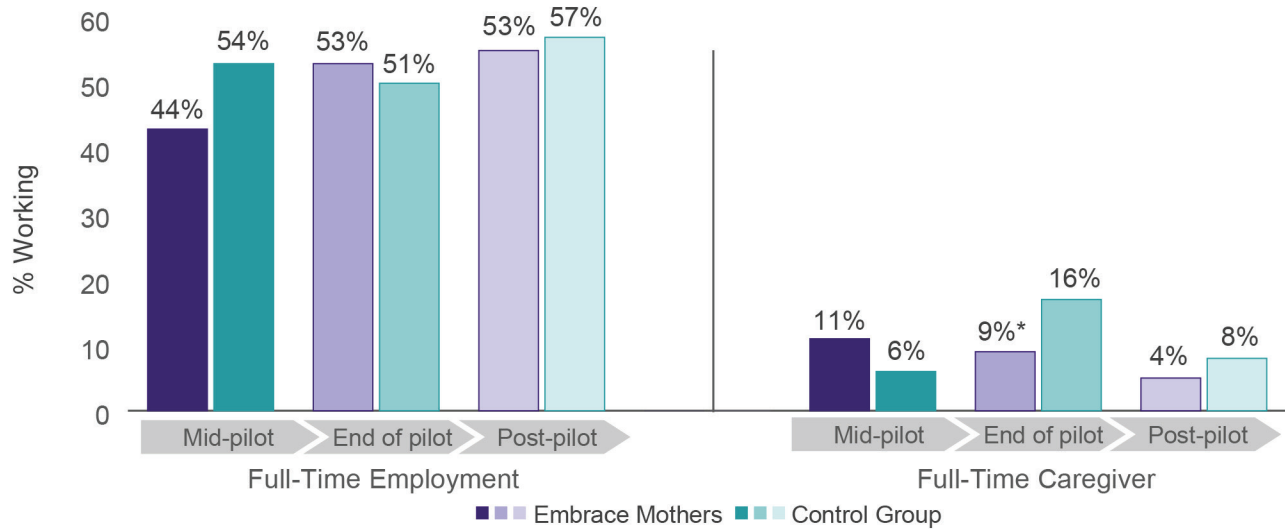
- *Embrace Mothers* had mixed effects on participants' labor force participation during the pilot and no lasting effect on their work effort after the pilot ended.
- Mothers who continued to work throughout the pilot experienced significantly fewer issues at work due to childcare challenges—a key component of the theory of change envisioned by the City in targeting GI to single mothers.

## Guaranteed income might have provided *Embrace Mothers* participants with the financial security to spend more time with their children

Analysis of survey data shows that *Embrace Mothers* might have allowed participants to temporarily adjust their employment to be more present and available to their children. During the time they were receiving GI payments, *Embrace Mothers* participants shifted away from full-time work—but they returned to full-time work by the time payments ended. Specifically, midway through the pilot, the full-time employment rate for *Embrace Mothers* participants was 10 percentage points lower than for the control group (44% vs. 54%). At the same time, approximately twice as many *Embrace Mothers* participants as control group members were full-time caretakers or stay-at-home parents. This pattern suggests that participants might have chosen to dial back on paid work in favor of spending time with their children; however, because these differences are not statistically significant, we cannot confidently attribute this shift to *Embrace Mothers*.

Interviews provide some support for this reading of the data. They suggest that for the mothers who did adjust their work, receiving GI allowed them more choice in the type of job, schedule, and number of hours committed to it. The monthly income gave them the resources and space to find work that better suited their children's developmental and emotional needs. Some mothers talked about the trade-off before the GI pilot between working to put food on the table and being present in their children's lives. They described working long hours and multiple jobs to make ends meet, which meant they had few waking hours with their children.

*Embrace Mothers* did not significantly change full-time work or caregiving during the pilot



Some interviewees described how being able to work less allowed them to better care for themselves and their children. Dominique described continuing to work to survive but was able to reduce her side gig of braiding hair, which was difficult because of arthritis in her hands, “*So that’s where that money came along in it. I didn’t have to have my hands and stuff hurting, trying to braid somebody’s hair, trying to come up with some instrument to pay me.*” Chloe and Mariah cut back their work hours while still working full-time. For Chloe, this meant reducing her daily hours from 12 to 8, which allowed her to pick up her son from childcare more and spend more time with him. Mariah was able to cut back from her three jobs to a single better-paying job that made it possible for her to spend time with her daughter (see Mariah’s story in detail below).

These shifts from work to caregiving did not persist beyond the end of the pilot. Around the time they received their last GI payment, a similar percentage of *Embrace Mothers* participants and control group members reported working full-time, and a higher percentage of the control group reported being full-time caregivers.<sup>22</sup> Six months after the last GI payment, the two groups did not differ significantly in types of paid or unpaid labor.

In the short term, receiving a GI might have provided *Embrace Mothers* participants with sufficient financial stability for them to temporarily transition from full-time employment to other household or parenting responsibilities without losing a substantial amount of income: *Embrace Mothers* participants and control group members’ self-reported incomes on the mid-pilot survey were not significantly different.<sup>23</sup>

<sup>22</sup> Because we did not interview control group participants, we do not know if these mothers chose to transition to full-time caregiving or if they were forced out of work due to challenges such as a lack of childcare or transportation..

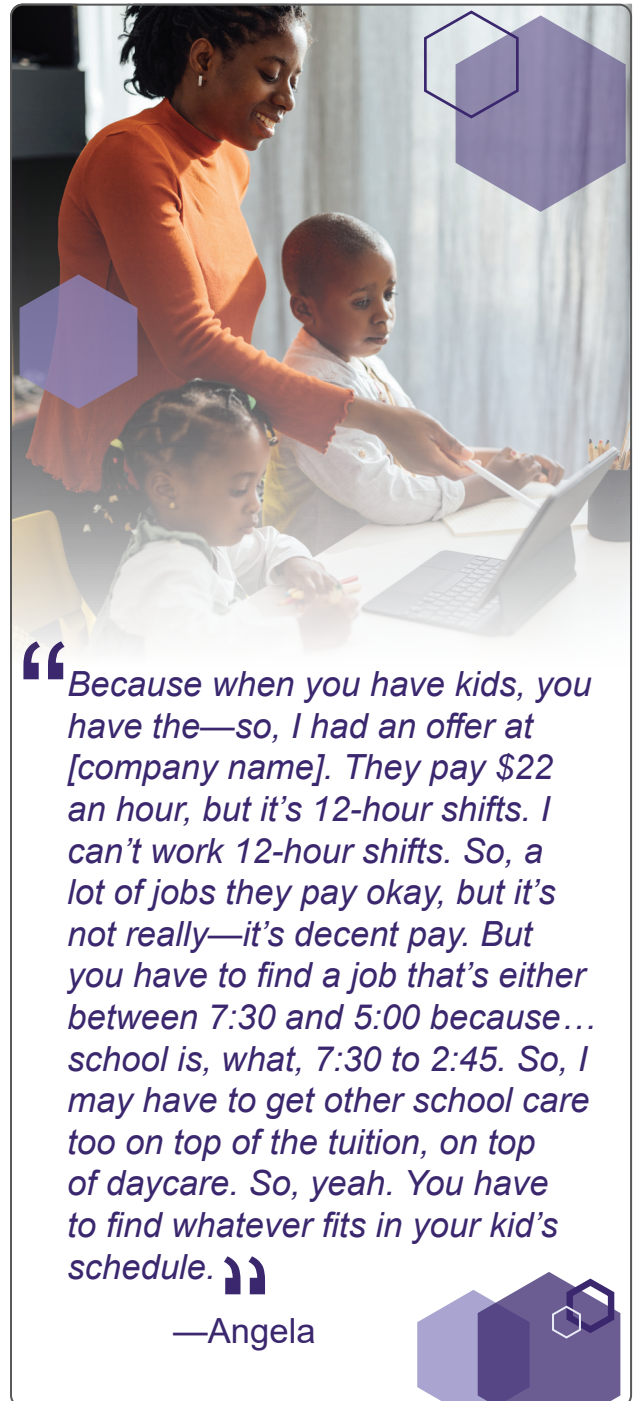
<sup>23</sup> The survey asked study members, “What was the total income after taxes for your household (all the people counted previously) for the following months? Include all money from jobs, gifts, loans, and cash benefits like Social Security, disability, retirement or pensions, and unemployment.”

## *Embrace Mothers* participants experienced fewer childcare issues at work and might have been more satisfied with their jobs

The program designers of *Embrace Mothers* built the program around a theory of change that single mothers face unique barriers to work and that GI might help alleviate childcare challenges that interfere with success and advancement at work. In interviews, *Embrace Mothers* participants said that before the pilot, they experienced more difficulties navigating childcare and employment. Interviewees said that work and childcare schedules were often at odds, which limited their work opportunities.

Supporting this theory of change, **we find qualitative and quantitative evidence that receiving a GI provided temporary relief from these stresses, as *Embrace Mothers* appears to have helped participants better align their childcare arrangements and work.** Such relief likely took many forms, including paying for childcare and, as mentioned above, rearranging work schedules or dialing back on second or third jobs.

At the midpoint of the pilot, survey data show that a lower percentage of *Embrace Mothers* participants experienced issues at work related to childcare than did control group members. For example, 44 percent fewer *Embrace Mothers* participants reported having been late for work in the past month due to childcare issues than did control group members (19% versus 36%). Similarly, more *Embrace Mothers* participants were able to maintain full-time employment and pursue new job opportunities than were control group members in the past year. *Embrace Mothers* participants also reported missing fewer hours of work due to childcare than did the control group ([Appendix Table C5](#)). When the program ended after a year, however, *Embrace Mothers* participants and control group members were experiencing similar issues at work due to childcare ([Appendix Table C5](#)).



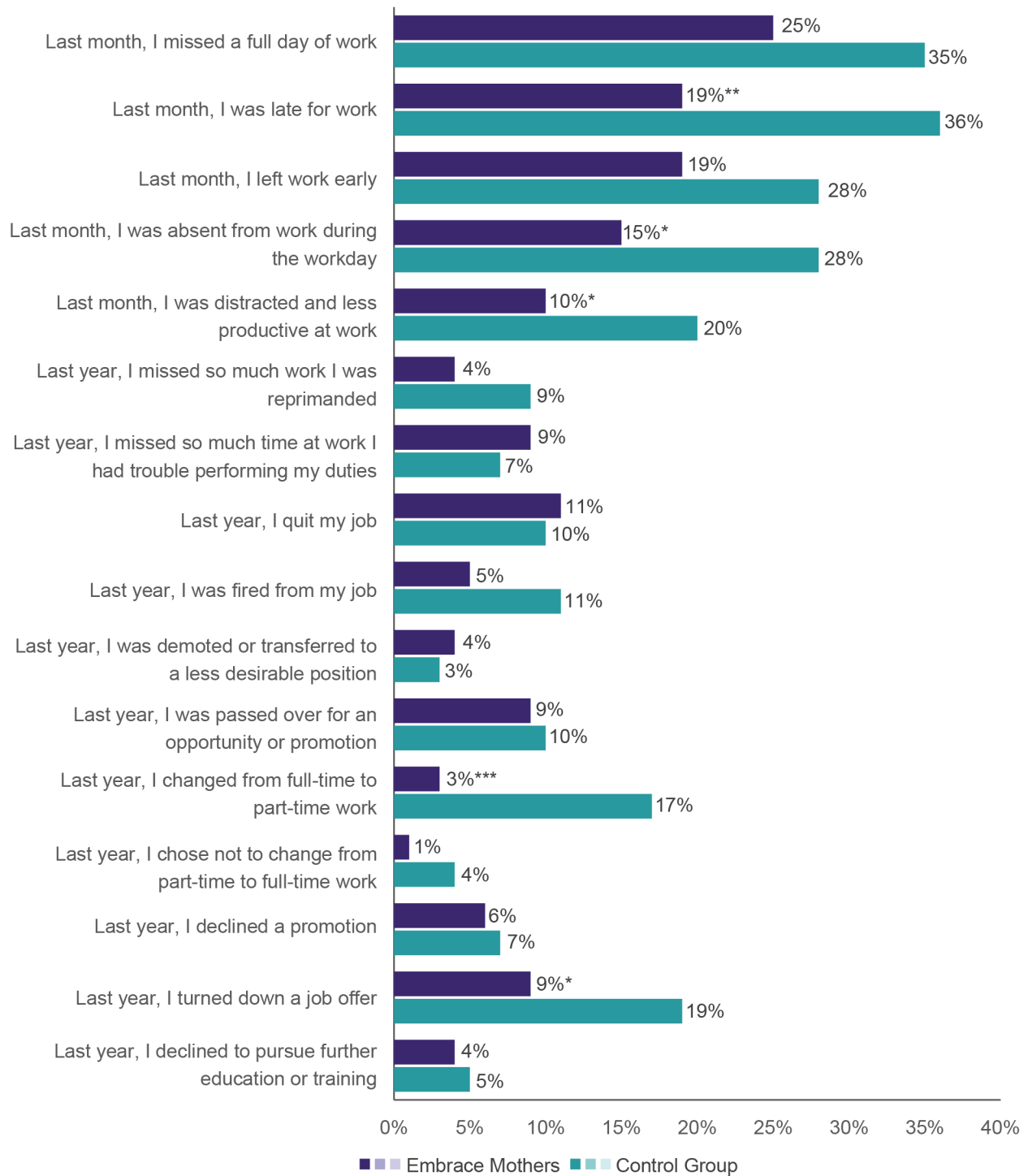
“Because when you have kids, you have the—so, I had an offer at [company name]. They pay \$22 an hour, but it’s 12-hour shifts. I can’t work 12-hour shifts. So, a lot of jobs they pay okay, but it’s not really—it’s decent pay. But you have to find a job that’s either between 7:30 and 5:00 because... school is, what, 7:30 to 2:45. So, I may have to get other school care too on top of the tuition, on top of daycare. So, yeah. You have to find whatever fits in your kid’s schedule.”

—Angela

Photo courtesy of Getty Images

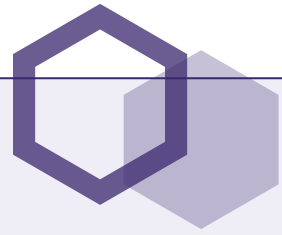


*Embrace Mothers* reduced childcare-related absences from work and improved productivity



In interviews, some mothers explained how the GI gave them more flexibility with work and childcare, either to obtain childcare or to switch to a job better suited to their children’s schedules. Mariah’s experience, below,

illustrates the reverberating effects that more stable childcare had on her as a mother and employee, and on her daughter’s emotional well-being.



## **“I would have to choose—watch my kid or go to work”: Mariah’s experience**

Mariah was a mother of a preschool-aged daughter who, before *Embrace Mothers*, was working three jobs on a punishing schedule and hardly saw her daughter. She explained, “*I was tired all the time, stressed out all the time, [but] it still was like I couldn’t never get enough money to pay for things. . . . It was like, ‘Mommy’s always working. So, Mommy can’t have any time for you.’*”

Mariah’s primary job was working overnight, from 10 pm to 7 am, a job she held for a decade. Her second job was from 8 am to 4 pm. On weekends, she worked another 4 or 5 hours per day. Her primary job was not always 5 days a week, and the wages were too low to cover her expenses. Her second and third jobs were to pay for childcare, gas, and food: “***And I would lose those extra jobs because of childcare [issues]. And so, then it would make more stress, because we still got to eat. . . . It was basically, I would have to choose—watch my kid or go to work.***”

Mariah’s daughter attended a part-time preschool program and childcare outside of preschool hours. Before *Embrace Mothers*, Mariah pieced together childcare through her sister, a drop-in overnight childcare center, and her goddaughter, though each arrangement had a drawback that negatively affected her daughter’s well-being. Her goddaughter had a serious chronic illness, was in and out of the hospital, and so was not consistently able to care for Mariah’s daughter (she was, in fact, another person that Mariah cared for). Mariah’s and her daughter’s schedules were at odds, too: Her daughter’s 7 pm bedtime and Mariah’s 10 pm work schedule meant that either she had to put her daughter to bed and then disturb her sleep to drop her off before work, or keep her awake to drop her off at 7 pm. Her sister could not keep her daughter every night, and the center “*was too loud. Babies crying all night long, and she would be cold and she would be hot, and she always had complaints. . . . And, I don’t know, it’s like—it was like she was—she never knew where she was.*” Mariah had explored all the free childcare options available, but “*if I put her in a program that’s free, it doesn’t last long enough for me to work. So, then I still have the childcare issue.*”

For Mariah’s daughter, her inconsistent schedule, sleep deprivation, and anxiety manifested in behavior issues at school and daycare. “*She used to go and I used to take her to the [overnight] daycare. . . .she’d stand at the door and scream, cry, like, ‘Mom, don’t leave me.’*” Then her daughter would act out and get sent home from preschool, causing Mariah to have to call out from her daycare job.

Being able to afford childcare was Mariah’s motivation to apply for *Embrace Mothers* and what she spent the GI on. “*Childcare is high. It’s very expensive. . . .the guaranteed income that I get now, I use all that plus some for childcare for one month. . . . I’ve used it for the last four months for daycare only.*”

Consistent daycare was transformative for Mariah’s family. Mariah enrolled her daughter in a daycare she pays monthly, versus the drop-in center. She also shifted her own work after she lost her second job due to her childcare struggles. She resigned from her other two jobs in favor of a single better-paying job where she works 3 days a week and every other weekend. “*I didn’t want to work all those jobs and not see my baby. But I wanted to work enough where I can be able to spend time with her and still afford a living.*” With this new arrangement, Mariah drops off and picks up her daughter from school on her days off, and the daycare does it on days she works.

Mariah has been a more reliable employee now that she has stable childcare and fewer competing demands: “***I have not had to call out. I’ve not had to miss any days. I’ve not had to be late for work. And [I can] work knowing that she’s safe, she’s cared for, and when I get off she’s happy to see me.***”

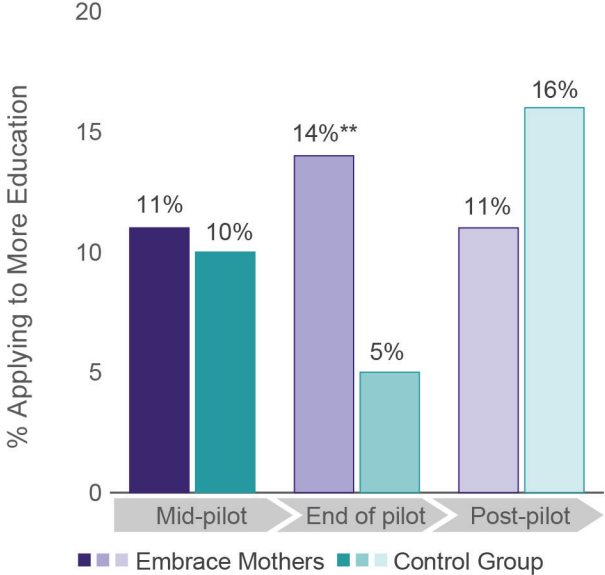
With this new consistency, Mariah’s daughter’s anxiety has resolved, as has her own: “*It gives me my breath of relief. . . . We’re all happier because we know—I’m not stressed to worry about it. . . . I know [Embrace Mothers is] going to end in maybe 2 months. . . .but knowing that for these few months that I’ve had that I don’t have to stress or worry about it. . . .is great. Really.*”

# Embrace Mothers participants aspired to additional education or job training, but that ended with the pilot

Some *Embrace Mothers* participants aspired to return to education in hopes of improving their longer-run employment situation. By the end of the pilot, significantly more *Embrace Mothers* participants were applying to educational programs than were their control group counterparts. However, these aspirations did not translate into a higher percentage of student enrollment for *Embrace Mothers* participants at the post-pilot (18-month) follow-up, meaning that they were not investing in the types of longer training programs that would be likely to substantially improve wages ([Appendix Table C4](#)).

In interviews, two mothers said they aspired to go back to school or get new certifications. However, most mothers said they preferred focusing on shorter-term goals and using the GI for their children’s immediate needs.

By the end of the pilot, Embrace Mothers participants aspired to more education



# Chapter 6: Learning from *Embrace Mothers* about the administration of safety net programs

The philosophy of GI as unconditional, unrestricted, and trusting in participants' agency differs markedly from the philosophy of the means-tested and often conditional nature of existing U.S. social safety net programs. One goal of these evaluations is to learn more about participants' experiences with a different and less administratively burdensome safety net program. To that end, this chapter describes the implementation of *Embrace Mothers* in more detail and compares that to participants' experiences with programs such as SNAP. These lessons can be applied to future GI pilots and programs and incorporated into reforms of existing programs.

## Findings in brief

- For participants, the overall implementation of *Embrace Mothers* was warm and positive, without the stigma they had experienced with other social safety net programs.
- There were modest challenges with implementation of the pilot, namely difficulties confirming participants' addresses and connecting mothers with their debit cards.
- *Embrace Mothers* participants were grateful for the program's design as tax-exempt and not means tested but suggested it should be longer to allow them to reach their goals.

## ELI Thrive's onboarding of *Embrace Mothers* was universally praised as participant centered and strengths based

Providing unconditional cash—no goal setting or budgeting required—differs from ELI Thrive's typical intensive coaching model. Usually, ELI Thrive works with each family for up to 3 years, as long as they are progressing toward their self-defined goals. ELI Thrive describes its coaching approach as "GPS": goal driven, participant led, and strengths based. The participant is in the driver's seat (setting destinations) and their ELI Thrive coach acts like a GPS (navigating and suggesting alternative paths when obstacles get in the way). In its typical programs, ELI Thrive participants are expected to continue meeting with their coach and working toward goals, and in turn can tap a wide variety of financial resources (e.g., small grants to start a business, flexible funds for emergencies, utility assistance, a no-cost food market).

ELI Thrive staff concluded that it was worth it to be involved with the *Embrace Mothers* pilot because partnering would raise awareness of ELI Thrive's broader work, and they believe that up-front investments in families to help them attain self-sufficiency save public resources in the long run. Some ( $n=5$ ) participants mentioned seeing flyers, receiving pamphlets, or being told about other ELI Thrive programs. ELI Thrive, adhering to the City's and MGI's desire to test a pure cash intervention, did not appear to heavily cross-market its services or attempt to dual-enroll *Embrace Mothers* participants in them. Rather, information was visible when mothers were onsite, and the onboarding staff members made information available if mothers mentioned needs ELI Thrive could serve.

ELI Thrive brought the ethos of its GPS coaching to the onboarding sessions. *Embrace Mothers* participants and City staff unanimously praised these sessions as warm and welcoming, with ELI Thrive staff seemingly genuinely happy to have them there. The City staff praised the ELI Thrive staff's ability to build trust with the mothers and make the onboarding sessions “*feel really special and individualized.*” In interviews, mothers

explained that the ELI Thrive staff answered all their questions but that the sessions remained brief (10 or 15 minutes). As Brittney explained, ELI Thrive’s onboarding social worker reassured her that she, “*didn’t have to worry about getting cut [from the program], anything. I mean, all the money was there for you.*” The typical ways mothers described the ELI Thrive staff were “nice,” “sweet,” “respectful,” and “friendly.”

## Implementing *Embrace Mothers* was more work than ELI Thrive and the City anticipated

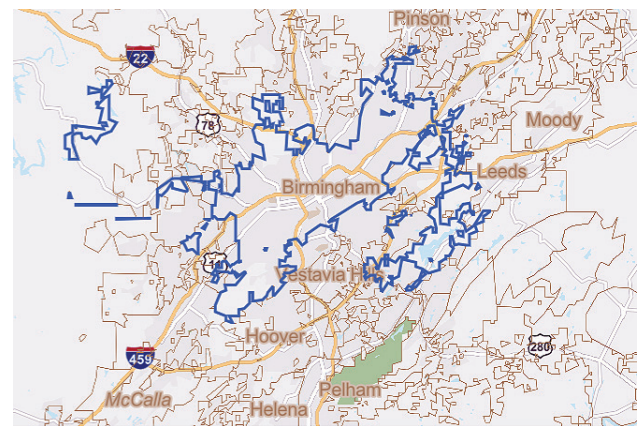
ELI Thrive and the City anticipated it would take ELI Thrive approximately 6 weeks of work to notify and onboard mothers selected as participants in the pilot. In reality, it took about 3 months just to prepare for the pilot, including for the City to identify a fiscal agent to hold the GI funds and arrange the other partnership paperwork and then for each partner team to fully understand GI as an intervention, build internal buy-in, and train on the legal aspects such as benefits interaction.

Once the pilot launched and a pool of potential participants randomly selected, confirming eligibility by home address proved more challenging than anticipated. Birmingham’s city limits are disjointed; many residents have Birmingham addresses that are not in the city limits and conversely “*random tiny blocks will be in the city, and then all the blocks around it are not.*” Other eligibility challenges were that some mothers had moved in the interim between applying and being selected; others were couch surfing with friends. One mother was in the hospital and another was bedridden, complicating notification and onboarding for both.

ELI Thrive contacted the selected mothers by phone to confirm their addresses before bringing them in for onboarding appointments. As a result of those confirmation calls, ELI Thrive staff had to ask the research team to replace a substantial number of mothers.<sup>24</sup>

In onboarding sessions, ELI Thrive’s social workers confirmed mothers’ identities and eligibility again from a photo ID and proof of

Birmingham’s city limits complicated confirming participants’ eligibility



Source: U.S. Census Bureau

address, provided benefits counseling, and provided a reloadable debit card from MoCaFi with their first monthly payment pre-loaded. ELI Thrive staff had to manually assign card numbers to the mothers, as ELI Thrive had received the cards before it knew which mothers would be selected. That process was tedious: The cards were individually packaged and had to be opened before staff entered mothers’ names into a spreadsheet to match them to names to provide for MoCaFi. Participants’ MoCaFi identifiers did not match their research study identifiers, which were stored in a different spreadsheet on a different software platform.

Even though ELI Thrive provided no wraparound services or planned engagement with mothers after their onboarding, ELI Thrive staff continued to be the point of contact for mothers when issues arose, such as lost cards.

<sup>24</sup> This became a lesson learned for the research team to build an address screening tool into the application for subsequent evaluations.

## Participants' experiences with *Embrace Mothers* stood in contrast to the stigmatizing experiences and disincentives of other safety net programs

*Embrace Mothers* differed from other safety net programs participants had interacted with both in its design and in their experiences with its implementation. In design, the unconditional and unrestricted nature of the cash was wholly distinct from programs that restrict benefits to cover only certain costs (e.g., SNAP, WIC, housing vouchers) and programs with work requirements or other conditions (e.g., TANF).

These features reduced mothers' sense of stigma and shame. Tiffany illustrated how the flexibility to spend the GI as she wanted increased her self-esteem: "*The Embrace Mothers stipend just kind of weaved together those empty spots in-between the food stamps and the Social Security that I could feel. And it just helped me. It was like a safety net.*" Another participant noted that the generic debit card

made her feel less judged compared to using food stamps, since the card allows participants to use their money without others knowing they are receiving assistance.

Some of the mothers interviewed contrasted GI against other safety net programs that disincentivize them from work, since the GI benefit amount was not reduced if their income rose. The lack of an income cap for *Embrace Mothers* was particularly praised by a few mothers who described painful experiences of being denied other benefits in times of need because their incomes were too high. They brought those prior wounds into the meetings with ELI Thrive, where the onboarding experience was a joyful and affirming contrast.



“When I first came here...I did think it was like pity, a charity case. But after talking to them, and like I said, they say, “You are a mother, you need this”.... [W]hen I met them, it wasn't like food stamps, wasn't like housing voucher. It was like, “Hey, welcome to the village. We're here to help you.” So, after meeting [the ELI Thrive social worker], that's when everything just seemed like, “Okay, this might be good,” because it didn't give me any bad feelings, like I said, pity. Like someone was looking down on me or judging the reason why I applied for it.”

—Dominique

Photo courtesy of City of Birmingham

# The hardship that participants experienced at the end of the pilot suggests a need for more robust offboarding and other potential program design changes

*Embrace Mothers* participants we interviewed were unanimously grateful for the resources: **“It’s a blessing. I look at it as a blessing. And I wish that it was not just a pilot.”** Still, interviews with mothers and the ELI Thrive staff and mothers’ survey responses suggest a need for some changes in future pilots or programs. Most notably, as discussed in [Chapter 4](#), *Embrace Mothers* participants experienced declines in their sense of hope and mattering after the pilot ended.



Our data suggest multiple strategies that might mitigate this jarring end.

Most often, mothers we interviewed suggested lengthening the program beyond 12 months. They explained that a longer program would have allowed them to pursue longer-term or more ambitious goals, eclipsed by more urgent needs during the 12 months of the pilot. A few

other mothers said that a longer program would have allowed them to start putting money into a savings account. Another said she would be able to save money for her child. Alicia explained the value of having more time:

*I got these plans and I’ve set these goals, and I planned a lot around it and budgeted a lot around it. So I’m transitioning and getting ready to say goodbye to it. So I’m prepared for that. But I’m just thinking, “Oh, what I could do in another year from now.”*

ELI Thrive staff mirrored several participant ideas about improvements to the program. Recognizing participants’ anxiety about it ending, they suggested that *Embrace Mothers* could offer some number of additional, gradually decreasing payments after the 12-month period, rather than ending payments abruptly at 12 months. ELI Thrive staff also suggested that its robust coaching services, particularly its GPS coaching model, could have paired well with the GI to help participants plan how to strategically use the money:

*It could have been even more advantageous for a lot of people if they’d had a plan as opposed to just—you get the phone call, the next day you come in and receive this money, and woo-hoo, you know? I think people used it wisely, but if you really had had a minute to think about it and put together a plan, what would that have looked like?*

One interviewed mother had a similar suggestion for the end of the pilot.

## Some confusion arose regarding the MoCaFi debit card, preventing participants from using the GI quickly and easily

In interviews, a few mothers described having trouble using their debit card because the cards were not issued with their names on them. Mariah explained that this made it challenging for her to activate her card with MoCaFi:

*They [ELI Thrive] need to communicate with [MoCaFi] better.... Setting it up with my pin number and everything was extremely difficult because they had the phone number for the program as the number for the cardholder or whatever.... And then the card doesn't have your name on it. It was really,*

*really difficult. I don't remember how I did it, but I know it took me a long time to get it set up.... When they told us, "All you have to do is call and activate the card and it will work," that's not true.*

Another mother said she had to take the entire balance of the card out in cash because some retailers would not accept a card without a name. ELI Thrive staff reported that MoCaFi did not have all the participants' information on file for confidentiality reasons, which could explain the disconnect these mothers experienced.

## Participants highlighted several *Embrace Mothers* design features as particularly valuable

In general, mothers appreciated the program's focus on single mothers, especially in the absence of other programs tailored to them specifically. Brittney said, "We don't really have many programs out there that helps with us single moms. It's just us doing what we have to do." However, some mothers also suggested that the program be expanded to other groups who might need the support, such as single fathers, extended family caring for children, partnered people, and women without children. These suggestions were motivated by the mothers' empathy for others, especially if they knew someone who was struggling but was not eligible for *Embrace Mothers*. Alexandra summed up these feelings by stressing that "everybody needs help sometime in life."

Mothers also emphasized the importance of the GI's tax-exempt status (because it was considered a gift) and that it did not affect their eligibility for some other public benefits. A few mothers stressed in interviews that future pilots must adhere to this model or risk becoming less effective for participants.



Photo courtesy of City of Birmingham



# Chapter 7: Discussion

*Embrace Mothers* provided a monthly \$375 GI for 110 single mothers in Birmingham, Alabama, from March 2022 through February 2023 (for a total of \$4,500)—a time after pandemic relief programs had ended but when inflation was among its highest levels in 40 years.

Our evaluation of *Embrace Mothers* found that, compared to a control group of similar mothers, receiving GI temporarily improved participants' financial wellness, allowed them to spend more time with their children, decreased work performance issues related to childcare, and increased educational aspirations. During *Embrace Mothers*, participants missed work less often, were late for work fewer times, and less often moved from full- to part-time work due to childcare.

However, losing this money hurt: We found statistically significant decreases in participants' hope for the future and sense of mattering 6 months after the final cash disbursement, suggesting that participants felt an array of negative impacts from losing GI. Because the pilot had not fundamentally changed participants' circumstances (that is, put them onto a different economic trajectory), we conclude the negative impact resulted from their exit from the pilot. Results from other GI pilots show a similar pattern of promising results while participants are receiving the GI, but their potential positive impact being muted by other structural barriers participants face, such

as high housing costs, a weak social safety net for caregivers, low wages, and limited job opportunities.<sup>25</sup>

Similar to *Embrace Mothers*, the expanded Child Tax Credit (CTC) in 2022 helped those participants cover bills, routine household expenses, and children's basic needs. CTC recipients who were parents of color with lower incomes—like *Embrace Mothers* participants—were more likely than other CTC users to use the money in a way that allowed them to spend more quality time with their children and provide them extracurriculars.<sup>26</sup> The expanded CTC, expanded Earned Income Tax Credit, and pandemic relief programs were responsible for reducing the national Supplemental Poverty Measure (which includes the value of benefits transfers) in 2021 by 4.6 percentage points, child poverty by nearly half, and food insecurity and financial strain—gains that evaporated in 2022.<sup>27</sup>

At the same time, it is an open question whether and how much difference short-term transfers such as *Embrace Mothers* make over the longer term. Some evidence suggests that, especially for very young children, short-term cash transfers to their families can yield a variety of benefits over a very long time horizon, such as improved high school performance, employment and earnings as adults, reduced recidivism, and higher quality neighborhoods.<sup>28</sup> Our study of *Embrace Mothers* was not designed to assess these very long term effects.

## Recommendations

The designers and implementers of *Embrace Mothers* considered the pilot a solid starting point for a more robust, sustained policy agenda for how the City of Birmingham can support women in the city, especially the single mothers who head most households there. Our

findings suggest several ways that the City and future GI programs elsewhere can build on the successes of *Embrace Mothers* and, to the degree possible, design programs to mitigate the shortcomings of this pilot.

<sup>25</sup> DeYoung et al. (2024).

<sup>26</sup> Hamilton, et al. (2022); Geifer (2022).

<sup>27</sup> United States Census Bureau (2023).

<sup>28</sup> Barr et al. (2022); Bailey et al. (2020).

## Build on successes

### **Design from a strong theory of change.**

*Embrace Mothers* was designed around a theory of change that single mothers face unique challenges to work because of their caregiving responsibilities. The program designers connected the challenges faced by single mothers—Birmingham’s most common household type—to the City’s goals to help develop and support them as the anchors for their families and the next generation and as a worker-centered workforce and economic development strategy. The focus on single mothers set a strong vision for the program’s eligibility criteria, public messaging, and inclusion of childcare as a research focus. *Embrace Mothers* achieved its designers’ vision of reducing mothers’ workforce barriers due to childcare issues.

**Center participants’ experiences in program administration.** ELI Thrive’s welcoming, strengths-based, and nonjudgmental approach to the onboarding into *Embrace Mothers* was a bright spot for participants, as was the unconditional nature of the program. The no-strings-attached model brought relief and joy into the onboarding experience for mothers we interviewed, which contrasted sharply with some of their prior experiences with safety net programs. That said, as a 1-year pilot program, *Embrace Mothers* did not have to confront some challenges that will accompany designing a permanent GI policy. For example, in a permanent program, administrators will need to confront questions such as how to ensure ongoing eligibility or recertification—the types of public benefits meetings that mothers described as invasive and demoralizing. One solution to the inherent challenges of recertification meetings already exists in broad-based cash transfer programs including the expanded Child Tax Credit, Alaska’s Permanent Fund Dividend, and per capita Tribal gaming dividends. Notably, such programs have been shown to enhance equity by improving the lives of the least-advantaged participants the most, despite not being specifically targeted to those individuals.<sup>29</sup>

<sup>29</sup> Akee et al. (2010); Hamilton et al. (2022); Curran (2022).

<sup>30</sup> Hamilton, et al. (2022); Geifer (2022).

### **Center childcare needs in programs for mothers and workforce programs.**

The benefits of GI to reducing mothers’ childcare-based challenges to work during the program can be built into designs for other programs, including those for single parents and partnered parents who also face childcare barriers. As the program designers argued, childcare needs can be integrated more robustly into workforce and economic development planning. *Embrace Mothers* included participants with any minor children. The average age of a participant’s child was 8. It is unknowable but plausible that the significant effects we saw on mothers’ tardiness, absences, productivity, ability to maintain full-time employment, and accept job offers might have been larger if the program had served only families with children under school age or those with disabilities, who have the highest childcare needs.

### **Center parent-child relationships in policy.**

*Embrace Mothers* offered participants a temporary opportunity to be better providers and more present caregivers to their children, which was an inherently rewarding experience for the mothers. These benefits to parental engagement, parental efficacy, and parent-child relationships should be tracked in future studies of time-limited GI programs with parents. Similar benefits have been found from long-term GIs, including the Eastern Band of the Cherokee casino dividend and Alaska’s Permanent Fund Dividend.<sup>30</sup> As noted above, it is unclear how long these benefits to parental engagement could last after a short-term GI or what very long term gains such changes might produce.

## Learn from shortcomings

**Ease the end of the pilot.** The negative effects on mothers’ sense of hope for the future and mattering when the pilot ended argue for pilots and programs to more proactively support participants to plan for the end of the GI benefit. That could be achieved through voluntary wraparound supports such as benefits connection or reconnection support, financial planning or coaching, service navigation, or peer support groups or through tapering down the cash benefit so its end is not a financial shock.

**Increase the length of the GI.** This was the most common change that mothers we interviewed suggested making to *Embrace Mothers*. Their direct experience echoes bodies of literature on the sustained benefits of long-term cash transfers.<sup>31</sup> Some benefits of GI, such as those observed in *Embrace Mothers*, emerge immediately. Some outcomes we explored in this research are not achievable or appropriate on a 12-month time horizon, such as signing a lease on a more expensive housing unit or enrolling in further education of more than a few months. Beyond the logistical and financial mismatch between a 12-month program and undertaking long-term commitments such as a new lease, a mortgage, or higher education, behavior change takes time. Other long-term outcomes, such as children achieving higher levels of education, having less criminal justice involvement, or higher voting rates as young adults, take years of financial infusions and time to materialize.<sup>32</sup>

A longer pilot may also address the specific pain point of participants' hope for the future declining significantly after the pilot ends. This could especially be mitigated if the time horizon is long enough for participants to achieve longer-term aspirations like paying off debt balances more fully, purchasing a home, or completing higher education or training and/or if the program incorporated other suggested changes to ease the end of the pilot.

**Increase the size of the GI payment.** *Embrace Mothers* provided \$375 per month for 12 months at a time of historically high inflation. All the participants we interviewed appreciated the resources, and none directly suggested a higher payment amount in interviews or open-ended survey responses. However, they had realistically modest expectations that this amount of money would help them cover routine bills and children's expenses and catch up on some debts. Few expressed aspirations that this amount of funding would be a sufficient investment to change their future trajectory.

Given the political context, weak social safety net in Alabama, and many participants' deeply held religious feeling that the money was a blessing, it is understandable that participants felt grateful and not critical about the amount they received. *Embrace Mothers* provided \$375 per month as a matter of convenience because it was the most money the city could spend for the study's sample size of 110 participants, rather than as an evidence-based or theoretically driven decision about how much GI would be impactful. The \$375 per month produced modestly significant changes in some measures of financial well-being (e.g., ability to cover an emergency expense, utility debt) and childcare-related issues at work. It is highly plausible that a higher amount of GI could produce stronger outcomes. This is a question that other recent and ongoing GI pilots (within and beyond MGI's network) will shed light on as additional evaluations come out over the coming few years.

**Offer participant-led voluntary services.**

There are signs that *Embrace Mothers* at least temporarily increased participants' aspirations for long-term goals such as homeownership and further education. Given the limited GI amount and duration, very few were able to achieve those goals in the short follow-up time we observed. The purpose of this pilot was to test the impact of cash alone as the intervention. Future pilots and programs, however, should consider the types of aspirations participants might have for receiving the money and the resources implementing partners have to partner with participants in equitable, participant-led ways to support them in reaching their self-defined life goals. A few mothers we interviewed expressed a desire for more access to this kind of service, as did ELI Thrive staff.

---

31 Akee et al. (2010); Boyd-Swan et al. (2016); Bullinger et al. (2023); Cooper & Stewart (2021).

32 Akee et al. (2010); Akee et al. (2018).

# Works Cited

- Akee, R., Copeland, W., Costello, E. J., Holbein, J. B., & Simeonova, E. (2018). *Family income and the intergenerational transmission of voting behavior: Evidence from an income intervention*. NBER Working Paper No. 24770. National Bureau of Economic Research. <https://doi.org/10.3386/w24770>
- Akee, R. K. Q., Copeland, W. E., Keeler, G., Angold, A., & Costello, E. J. (2010). Parents' incomes and children's outcomes: A quasi-experiment using transfer payments from casino profits. *American Economic Journal: Applied Economics*, 2(1), 86–115. <http://www.jstor.org/stable/25760194>
- Bailey, M. J., Hoynes, H. W., Rossin-Slater, M., & Walker R. (2020). *Is the social safety net a long-term investment? Large-scale evidence from the food stamps program*. NBER Working Paper No. 26942. National Bureau of Economic Research. <https://www.nber.org/papers/w26942>
- Barr, A., Eggleston, J., & Smith, A. A. (2022). Investing in infants: The lasting effects of cash transfers to new families. *Quarterly Journal of Economics*, 137(4), 2539–2583. <https://doi.org/10.1093/qje/qjac023>
- Boyd-Swan, C., Herbst, C. M., Ifcher, J., & Zarghamee, H. (2016). The Earned Income Tax Credit, mental health, and happiness. *Journal of Economic Behavior & Organization*, 126(Part A), 18–38. <https://doi.org/10.1016/j.jebo.2015.11.00>
- Bullinger, L. R., Packham, A. & Raissian, K. M. (2023). *Effects of universal and unconditional cash transfers on child abuse and neglect*. NBER Working Paper No. 31733. National Bureau of Economic Research. <http://www.nber.org/papers/w31733>
- Bureau of Economic Analysis, U.S. Department of Commerce. (2023). MARPP regional price parities by MSA, 2022. <https://www.bea.gov/data/prices-inflation/regional-price-parities-state-and-metro-area>.
- Bureau of Labor Statistics. (n.d.). CPI Inflation Calculator. [https://www.bls.gov/data/inflation\\_calculator.htm](https://www.bls.gov/data/inflation_calculator.htm)
- Consumer Financial Protection Bureau. (n.d.). <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/>
- Cooper, K., & Stewart, K. (2021). Does household income affect children's outcomes? A systematic review of the evidence. *Child Indicators Research*, 14(3), 981–1005. <https://doi.org/10.1007/s12187-020-09782-0>
- Curran, M. A. (2022). Research roundup of the expanded Child Tax Credit: One year on. *Poverty & Social Policy Report*, 6(9). Center on Poverty and Social Policy at Columbia University. <https://static1.squarespace.com/static/610831a16c95260dbd68934a/t/63732dd8efcf0e5c76aea26e/1668492763484/Child-Tax-Credit-Research-Roundup-One-Year-On-CPSP-2022.pdf>
- DeYoung, E., Tandon, N., West, S., Castro, A., Golinkoff, J., & Thompson, A. (2024, February). *The American guaranteed income studies: Cambridge, Massachusetts*. University of Pennsylvania Center for Guaranteed Income Research.
- Economic Policy Institute. (2024). Minimum Wage Tracker. [https://www.epi.org/minimum-wage-tracker/#/min\\_wage/Alabama](https://www.epi.org/minimum-wage-tracker/#/min_wage/Alabama)
- Erickson, L. (2020, April 30). The disproportionate impact of COVID-19 on women of color. *Society for Women's Health Research*. <https://swhr.org/the-disproportionate-impact-of-covid-19-on-women-of-color/>

- Gaines, A. C., Hardy, B., & Schweitzer, J. (2021, September 22). How weak safety net policies exacerbate regional and racial inequality. *American Progress CAP20*. <https://www.americanprogress.org/article/weak-safety-net-policies-exacerbate-regional-racial-inequality/>
- Geifer, K. G. (2022). Households with children that struggled to cover household expenses were at least twice as likely to rely on CTC. *U.S. Census Bureau*. <https://www.census.gov/library/stories/2022/02/harder-to-pay-bills-now-that-child-tax-credit-payments-have-ended.html>
- Hamilton, L., Roll, S., Despard, M., Maag, E., Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2022, April). *The impacts of the 2021 expanded Child Tax Credit on family employment, nutrition, and financial well-being: Findings from the Social Policy Institute's Child Tax Credit Panel (Wave 2)*. Brookings Global Working Paper #173. Brookings Institute. [https://www.brookings.edu/wp-content/uploads/2022/04/Child-Tax-Credit-Report-Final\\_Updated.pdf](https://www.brookings.edu/wp-content/uploads/2022/04/Child-Tax-Credit-Report-Final_Updated.pdf)
- Kalev, A. (2020). Research: U.S. unemployment rising faster for women and people of color. *Harvard Business Review*. <https://hbr.org/2020/04/research-u-s-unemployment-rising-faster-for-women-and-people-of-color>
- Kappil et al. (2023). *My Kids Deserve the World: How Children in the Southeast Benefit from Guaranteed Income*. Abt Associates. [https://static1.squarespace.com/static/64f8b31cbb263222a1487bd6/t/65654cf43cb3cf6b8ffe99af/1701137653535/Child+Outcomes+Report\\_Digital\\_PREFINAL\\_Nov+27.pdf](https://static1.squarespace.com/static/64f8b31cbb263222a1487bd6/t/65654cf43cb3cf6b8ffe99af/1701137653535/Child+Outcomes+Report_Digital_PREFINAL_Nov+27.pdf)
- Mani, A., Mullainathan, S., Shafir, E., & Zhao, J. (2013). Poverty impedes cognitive function. *Science*, 341(6149), 976-980. <https://doi.org/10.1126/science.1238041>
- National Academies of Sciences, Engineering, and Medicine; Division of Behavioral and Social Sciences and Education; Committee on National Statistics; Board on Children, Youth, and Families; Committee on Building an Agenda to Reduce the Number of Children in Poverty by Half in 10 Years. (2019). *Consequences of child poverty*. In S. Le Menestrel & G. Duncan (Eds.), *A Roadmap to Reducing Child Poverty*. National Academies Press. <https://www.ncbi.nlm.nih.gov/books/NBK547371/>
- Office of Disease Prevention and Health Promotion. (n.d.). *Healthy People 2030: Poverty*. <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/poverty>
- Salles, A. (2021). COVID has worsened gender disparities, especially for women of color. Here's what we can do now to turn the tide. *The Clayman Institute for Gender Research*. <https://gender.stanford.edu/news/covid-has-worsened-gender-disparities-especially-women-color-heres-what-we-can-do-now-turn>
- Shah, A. K., Mullainathan, S., & Shafir, E. (2012). Some consequences of having too little. *Science*, 338(6107), 682-685. <https://doi.org/10.1126/science.1222426>
- Tai, D. B. G., Sia, I. G., Doubeni, C. A., & Wieland, M. L. (2022). Disproportionate impact of COVID-19 on racial and ethnic minority groups in the United States: A 2021 update. *Journal of Racial and Ethnic Health Disparities*, 9(6), 2334–2339. <https://doi.org/10.1007/s40615-021-01170-w>
- United States Census Bureau. (2023, September 12). *Income, poverty and health insurance coverage in the United States: 2022*. Press Release Number: CB23-150. <https://www.census.gov/newsroom/press-releases/2023/income-poverty-health-insurance-coverage.html>
- West., S. & Castro, A. (2023). Impact of guaranteed income on health, finances, and agency: Findings from the Stockton randomized controlled trial, *Journal of Urban Health*, 100, (2), 227-244. <https://doi.org/10.1007/s11524-023-00723-0>

West, S., Castro, A., & Doraiswamy P. M. (2023). Recurring cash transfers to enhance the mental wellbeing of Americans. *Nature Mental Health*, 1, 148–150. <https://doi.org/10.1038/s44220-023-00025-z>

Woodfin, Randall. (2022). Embrace Mothers: More than a notion. *Medium*. <https://medium.com/insync-birmingham/embrace-mothers-more-than-a-notion-dd342af6fd24>.