



IN HER HANDS

- Summer 2023 Research Report -



In Her Hands Guaranteed Income Initiative

Six Months Research Summary

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

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Executive Summary

The "In Her Hands" Guaranteed Income Initiative is a groundbreaking program aimed at empowering Black women in Georgia through an unconditional guaranteed income. This report presents the findings from the first six months of the 24-month project.

Methodology. The Community Based Participatory evaluation adopted a mixed-methods approach, combining quantitative survey data with qualitative interviews to provide a multifaceted understanding of the program's impact. A total of 52 in-depth interviews and 385 surveys were conducted with program participants, offering rich insights into their experiences and the program's effectiveness.

Key Findings. The findings highlight the program's significant positive impact on multiple aspects of participants' lives:

- **Financial Well-Being:** Notable improvements in financial stability and capability were observed, including reduced debt and increased savings.
 - Consumer Financial Protection Bureau's Financial Well-being Scores increased from 44.26 to 47.08
 - Mean savings rose from \$267.37 to \$368.25
 - Average debt decreased by ~4%
- **Employment and Job Satisfaction:** The program contributed to increased employment, job satisfaction, educational enrollment, and work/life balance.
 - Full-time employment increased: 30.7% to 35.4%
 - Nearly 40% increase in educational enrollment
 - 21.1% reported using the payments to spend more time with their families
- **Housing Stability:** Participants reported enhancements in housing stability and security.
 - % unable to pay the full amount of rent or mortgage payments declined from 52.5% to 41.8%
- **Material Hardship and Food Security:** The initiative led to reductions in material hardship and increased food security.
 - % reporting difficulty affording bills decreased from 92.7% to 78.8%
 - Inability to pay the full amount of utilities reduced from 66.6% to 50.9%
 - % experiencing phone service shutoffs decreased from 60.5% to 40.5%
 - % reporting that food did not last decreased from 79.0% to 62.1%
 - % reporting they could not afford balanced meals decreased from 66.3% to 55.6%
- **Mental and Physical Health:** Participants reported positive effects on both their mental and physical health.
 - % who scored as likely to have a moderate or severe mental disorder reduced by 3.34% and 4.14%, respectively.

- % with health insurance increased from 69.07% to 73.59%
- Relationships and Community Involvement: Qualitative interviews indicated that the program fostered improvements in personal relationships and community engagement.

Implications and Future Directions. These early findings provide valuable insights that will inform the ongoing implementation of the In Her Hands program. They contribute to the broader discourse on the role of unconditional cash transfers in empowering women and improving well-being, offering lessons that may be applicable to similar initiatives. As monitoring continues, further data will deepen the understanding of long-term impacts and guide policymakers, practitioners, and stakeholders invested in enhancing the lives of underserved communities.

Introduction

The In Her Hands program, jointly led by the Georgia Resilience and Opportunity Fund and GiveDirectly, is a groundbreaking initiative designed to empower Black women in Georgia through an unconditional guaranteed income. The program aims to alleviate financial stress and improve overall well-being among participants. This report presents the findings from a comprehensive program evaluation conducted approximately six months into the 24-month project. The evaluation employed a mixed-methods approach, combining quantitative survey data with qualitative interviews to better understand the program's impact.

In Spring 2022, we conducted 52 in-depth interviews with program participants. In addition, we collected surveys from 385 respondents six months into their participation. Of these, 308 responded to both the baseline and second waves, allowing us to track changes in their outcomes over the program's first six months. This data provided rich insights into the women's lived experiences in the program and allowed us to assess its effectiveness in achieving its goals. The findings presented highlight the significant strides made in areas such as financial well-being, employment and job satisfaction, housing stability, material hardship and food security, mental and physical health, relationships, and community involvement.

As we continue to monitor the program's progress, these early findings provide valuable insights that will inform the ongoing implementation of the In Her Hands program and contribute to the broader discourse on the role of unconditional cash transfers in empowering women and improving well-being.

Financial Wellbeing and Capability

In quantitative and qualitative surveys, participants of the In Her Hands income program expressed a perceived improvement in their financial capability, as defined by Lusardi (2011). This concept involves making ends meet, planning, choosing and managing financial products, and possessing the skills and knowledge to make financial decisions. Quantitative surveys showed a slight improvement in participant financial well-being in just the first six months of the program, as measured by the Consumer Financial Protection Bureau's Financial Well-being scale, which includes statements such as "I am just getting by financially." The mean score increased from 44.26 to 47.08 on a scale of 0 to 100 ($p < 0.01$). See Table A1 for more information.

Our interviews provided richer context to this improvement in multiple arenas of financial capability. Firstly, interview participants underscored the program's impact on their family life and basic needs. One participant revealed, *"It's been helping me with gas and stuff. It helped me out a lot with these bills I've been trying to keep up with."* The extra income from the program also seems to provide a sense of comfort and security in meeting immediate financial obligations. One participant shared, *"I'm able to pay my bills; I'm more comfortable knowing that*

I have some extra income to help me pay bills." Beyond immediate needs, the program also seems to be helping participants plan for future expenses. One participant was looking towards the future, sharing, *"My main goal is to really save up enough money to get my daughter through college."* Another participant shared: *"I've actually decided that I want to go back to school... I'm saving up for that goal that I didn't have before this program."* Similarly, another participant expressed their entrepreneurial ambitions, stating: *"We're getting in the process of opening up like a beauty supply store... because I like doing hair."*

Savings and Income. Quantitative surveys similarly revealed participant savings and income changes over the program's first six months. Average savings increased, with mean savings rising from \$267.37 to \$368.25. However, participants' mean income in the previous month declined from \$2331.58 to \$2049.54. See Table A1 for more information. It is important to note that this decrease may be attributed to factors such as changes in public assistance participation or could be a statistical anomaly as it was not statistically significant. However, public assistance receipt did decline among participants for every public program (TANF, SNAP, housing vouchers, LIHEAP, Unemployment Insurance, Pell Grants, WIC, and SSDI) except for public housing and Supplemental Security Income, which supports participants with permanent disabilities. See Table A4 for more information.

In Her Hands Payment Usage. In the baseline survey, we asked respondents about their top 3 plans for the In Her Hands payments, and six months later, we asked them about their top 3 actual usages of the payments. The most common usages of the payments were the following.

- catching up or getting ahead on bills (54.4%),
- buying essential items, such as clothes and medicine (24.5%),
- reducing debt (23.8%),
- spending more quality time with family (21.1%),
- improving credit scores (18.4%)
- purchasing more or better food (18.0%).

See Table A3 for more information. This progress arose as a dominant theme in our qualitative interviews as well. For instance, one participant shared, *"I've gotten caught up on a lot of my bills. I've gotten caught up tremendously. Now I'm actually working on my credit."* Another participant said, *"I actually got assistance through the program on working with my credit."*

Differences in respondents' answers between the baseline and the first wave of the survey reveal interesting patterns regarding how their priorities changed after receiving the payments. For example, at baseline, large percentages of respondents reported planning to use the payments for emergency savings (28.9%), buying a house or making home improvements (23.5%), and starting or growing a small business (19.5%). However, respondents reported using the first six months of their payments for these purposes at lower rates. Only 12.2% reported using the payments to build emergency savings ($p < 0.001$), 10.2% used them to buy a house or make

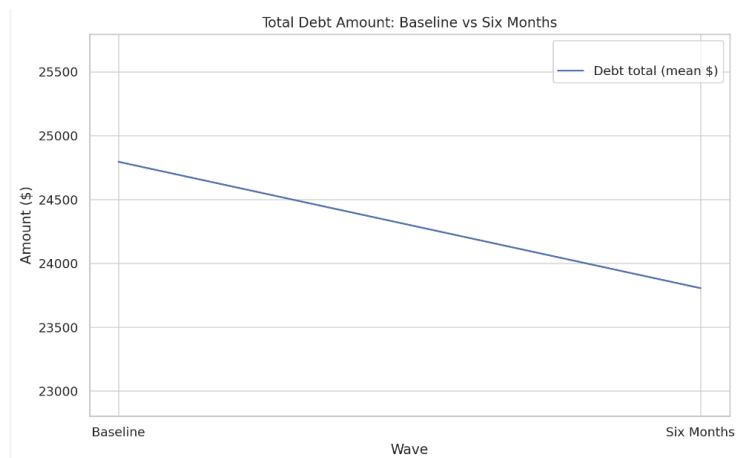
home improvements ($p < 0.001$), and 6.8% used them to start or grow a small business ($p < 0.001$). By contrast, respondents were much more likely to use the payments for purchasing essential items (24.5% vs. 14.8%; $p < 0.01$) and spending more quality time with their family (21.1% vs. 11.1%; $p < 0.01$) than they had planned. These differences may be a function of the difficulty or time commitment required for some of the larger investments respondents hope to make with their payments—it is easier to plan to start a business than it is actually to start a business, for example—but may also reflect respondents' need to use the early payments to catch up on their financial obligations like debt or bills before making longer-term investments like starting a business or finding better housing.

Business Development. Qualitative interviews six months into the program further revealed participants' entrepreneurial goals. Some participants shared that they felt more able to pursue these interests since the start of the guaranteed income program. For example, one participant expressed, *"I still have that same goal of starting a business. It's just now I can actually execute my plan because I have a car and a home."* This comment echoes our hypotheses above that to pursue long-term goals, many participants had multiple immediate needs to address first, such as stable housing and transportation. Another participant reflected on their ability to make the necessary financial investments in their business, stating,

"It helped a lot because I also have a nonprofit that I was getting off the ground and getting established. So when it came down to me having to fill out certain parts and then money financially once I get my payments, it kind of balanced it out. I was able to get caught up on things that I had to pay dealing with my nonprofit."

Debt Inequalities. For many participants, debt is a significant factor in their financial well-being. At baseline, participants reported an average debt burden of nearly \$25,000,¹ with 90.8% holding credit card debt, 52.6% holding medical debt, 49.7% holding educational debt, and 37.9% holding auto debt. See Table A1 for more information. Six months later, one participant reported, "[Because of In Her Hands]

I was able to pull myself out of debt and pay my bills." In another instance, a participant emphasized how the program helped manage financial liabilities, stating, *"I'm paying off debts, and I'm at \$50,000 worth of debt, so that was a help to me."* These experiences must be



¹ This number was winsorized at the 99th percentile to account for a handful of outliers.

understood in the context of high-interest debt practices, such as payday loans and consumer credit cards, which disproportionately impact low-income and minority communities (Bourke et al., 2012; Pugliese et al., 2021). Black Americans, facing limited access to favorable loan terms due to systemic inequalities and institutional racism, are twice as likely as white Americans to utilize payday loans and become trapped in a cycle of debt (Bourke et al., 2012). Moreover, Black Americans are more likely to rely on credit card debt to support financially struggling family members than white Americans (Pugliese et al., 2021).

Indeed, approximately 19% of participants reported using payday loans at baseline, 27% reported using pawn shops, 15% reported using auto title loans, and 52% reported experiencing at least one bank account overdraft. Just six months later, usage of all these financial resources had declined by between three and ten percentage points. See Table A2 for more information. These high-cost financial services disproportionately impact low-income and minority communities and arguably serve as temporary solutions to compensate for decades of stagnant wages (Taylor, 2020). Guaranteed Income appears to be providing the resources to mitigate these economic pressures.

Employment and Job Satisfaction

Employment and Career Advancement. Quantitative surveys revealed minor changes in participants' employment status over the program's first six months. There was a slight, though statistically insignificant, increase in full-time employment from 30.7% to 35.4%. Part-time employment remained flat, while unemployment decreased from 32.4% to 25.6% ($p < 0.1$). See

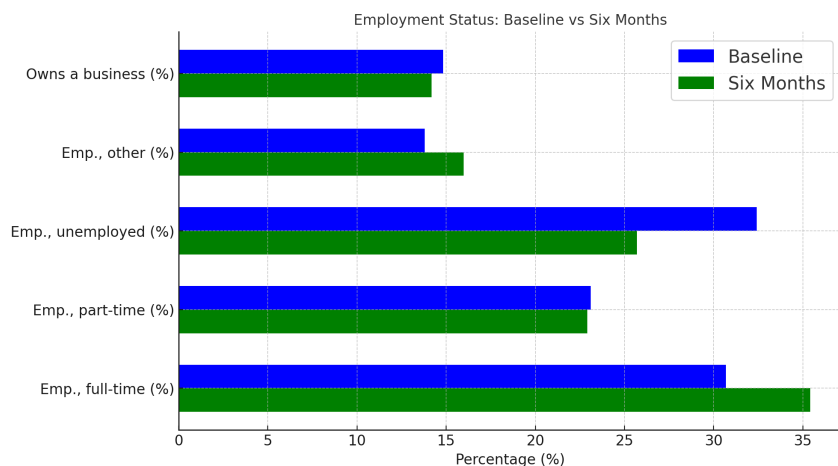


Table A1 for more information. Qualitative interviews provided further insights into participants' job satisfaction, career advancement, and business development. Some participants reported remaining in their current jobs, while others changed jobs due to complex individual circumstances.

For instance, one participant shared, *"I'm still doing the same job, but I'm working more hours now because clients are passing away."* Another participant expressed hesitancy about returning to the nursing field due to negative experiences with vaccines.

Many participants reported positive career changes. One participant found a new job and was promoted after 60 days, while another was in the process of securing a potentially “*life-changing job*” after an interview. Some participants were also considering further education and skill development, with one participant expressing a desire to return to school for massage therapy. Indeed, we observed a nearly 40% increase in educational enrollment among survey respondents between baseline and six months later (8.9% to 12.3%; see Table 1). In addition to these career advancements, some participants reported improvements in their businesses. One participant stated, “*My business is doing better and making more money.*”

However, not all participants experienced positive job changes. Some faced challenges such as insufficient hours or lower pay in new jobs. One participant shared, “*I'm struggling with a new job that doesn't offer enough hours or pay as much as my previous job.*” Others were actively seeking new jobs but found limited opportunities.

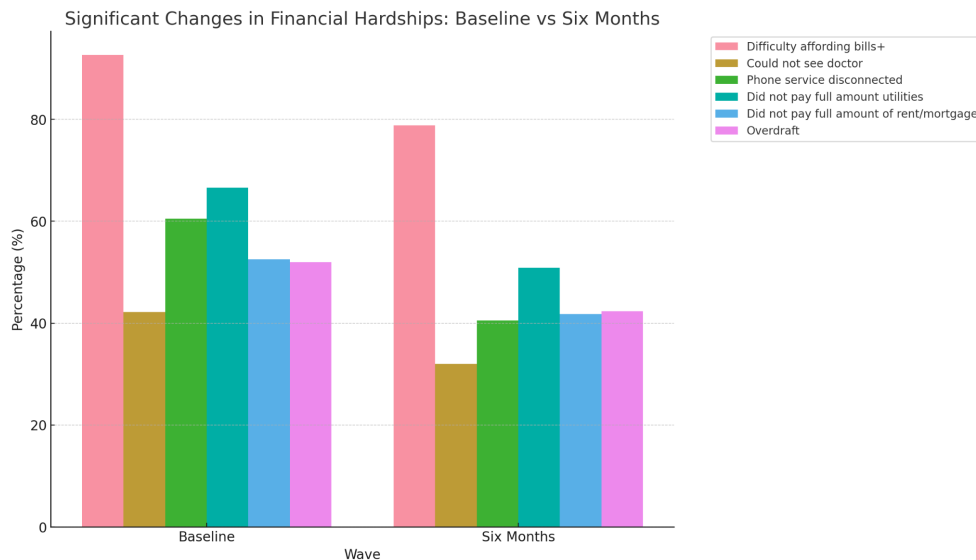
Work-Life Balance. The extra income from the program also appeared to impact participants' work-life balance. More than one in five survey participants (21.1%) reported using the payments to spend more time with their families (see Table 3). Some participants used the extra income to reduce their work hours or engage in more flexible types of employment, leading to reduced stress levels and improved mental and physical health (Gagnano et al., 2020). One participant shared, “*It helped in areas where I was having more stress levels to try to provide. And now, the stress is lesser because I have a little help and I don't have to work as hard.*” Another participant said, “*Considering the fact that it's [In Her Hands] taken a lot of stress off of me when it comes to finances, that I'll be able to have time to put my time other places and be able to focus on that.*”

Access to Basic Needs

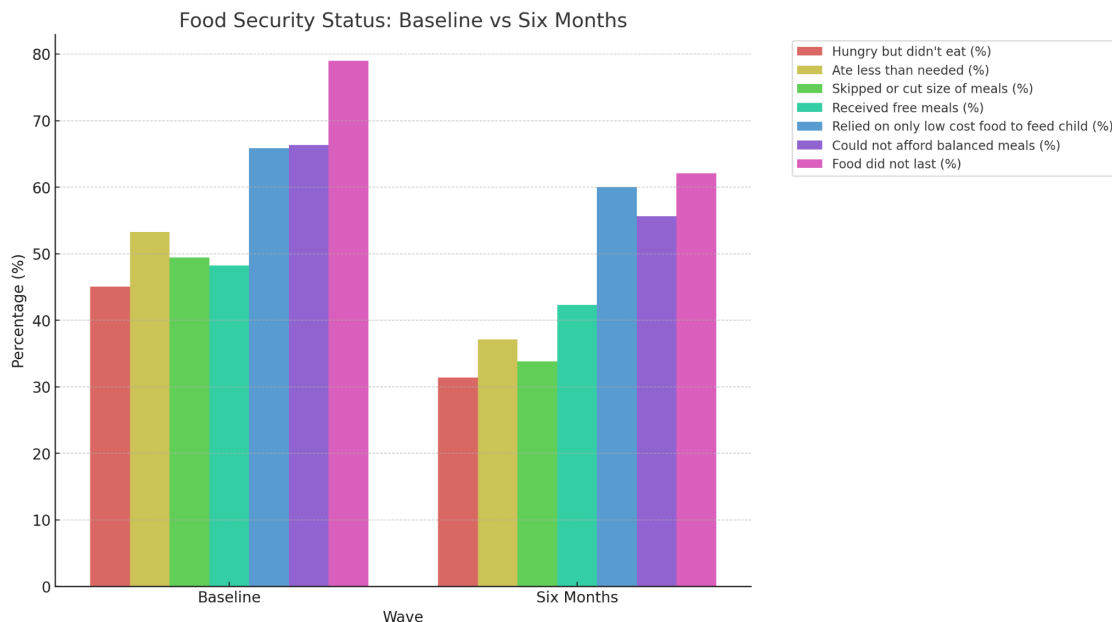
Quantitative surveys revealed notable progress in participants' ability to meet essential expenses. The percentage of participants reporting difficulty affording bills decreased from 92.7% to 78.8% ($p < 0.001$), and the inability to pay the full amount of utilities reduced from 66.6% to 50.9% ($p < 0.001$). The percentage experiencing phone service shutoffs also decreased from 60.5% to 40.5% ($p < 0.001$). See Table A2 for more information. These improvements suggest a reduction in financial strain and an increased ability to meet essential expenses. In qualitative interviews, participants echoed these findings. One participant shared, “*It's helped me out a lot. Financially, yes, it has helped me to keep my electric bill paid on time and the water bill and all the necessities that I need.*” Another participant stated, “*That first big payment I got...helped me to help my mom pay a lot of debt and was able to get a car.*”

Participants also reported improvements in their housing situations. Many could afford to pay deposits and rent, allowing them to move into better-quality, safer housing. In the survey, we found that rates of not paying the full amount of rent or mortgage payments declined from 52.5% to 41.8% ($p < 0.05$). One participant shared, “*Well, I relocated, but we still stay in the same*

neighborhood. We just moved into a better building, a secure building.” Another participant said, “The program actually helped me with my deposit and to find a new home, so it's going great.” There is also qualitative evidence that participants improved their credit scores, which ultimately increased their ability to purchase a house. A participant stated, “My credit score going up... this year, I'm trying to just get it all the way up because I want to buy me a house. That's my goal.”



Food Security. Food insecurity measures also showed positive improvements. The percentage of participants reporting that food did not last decreased from 79.0% to 62.1% ($p < 0.001$), and the percentage reporting they could not afford balanced meals decreased from 66.3% to 55.6% ($p < 0.05$). Participants also reported a decrease in eating less than needed, with the percentage decreasing from 53.2% to 37.1% ($p < 0.001$), with similar decreases in rates of skipping or cutting meal sizes and being hungry but not eating. See Table A5 for more



information. These improvements suggest a positive impact of the program on participants' access to nutritious and sufficient food.

Mental and Physical Health

Mental and physical health can both become negatively impacted by the chronic stress of financial insecurity (Guan et al., 2022; Keeter, 2021). The impact of the In Her Hands program on participants' mental and physical health can be understood through three theoretical frameworks: Social Determinants of Health, Psychological Well-Being, and Empowerment. The Social Determinants of Health framework, as defined by the World Health Organization, emphasizes the conditions in which people are born, grow, work, live, and age, including economic policies, development agendas, social norms, social policies, and political systems (World Health Organization, n.d.). The Psychological Well-Being Framework suggests that financial security can alleviate stressors associated with high-stress levels, anxiety, and depression, leading to improved mental health (Ryu & Fan, 2023). Lastly, the Empowerment Framework emphasizes that an economic safety net can empower individuals to pursue higher education, engage in meaningful work, and make healthy lifestyle choices (U.S. Department of State, 2023). By providing a guaranteed income, the In Her Hands program can potentially provide more supportive social conditions, reduce stress, and empower individuals, thereby improving overall health. The following sections will explore specific indicators drawn from both quantitative and qualitative data that provide evidence of these impacts, demonstrating the program's potential to improve mental and physical health outcomes for its participants in the context of these theoretical frameworks.

Reduction of Financial Stressors. In qualitative interviews, participants reported a reduction in financial stressors that often contribute to increased levels of anxiety and depression. For instance, one participant shared, *"Before I got on the program, I just didn't see a way out, I was just literally in a box just trying to figure out what was I to do. It just took a lot of the stress that I had on me, off me, and it makes it easier for me to strive for more."* Another participant stated, *"I'm not as stressed when it comes to planning for my utilities and my bills. I know that I have the money to cover it if it's more than it usually is. I won't have to stress about where is this money going to come from in order to make ends meet."*

Increased Access to Healthcare Services. Participants reported qualitatively that the cash transfers also helped offset the costs associated with doctor appointments, medications, surgeries, and treatments. One participant reflected on a recent dental procedure, stating, *"I had to have oral surgery and it kind of set me back with my money because I was doing good at that point, but at least I had the money to get it done."* Another participant appreciated being financially capable of covering medical expenses, sharing, *"It helped me with some of the financials that I had [from] my doctor appointment when I had to pay a copay."* Additionally,

according to our survey results, the proportion of participants with health insurance increased from 69.07% at baseline to 73.59% six months later.

Improved Mental Health Outcomes. In interviews, participants reported improved mental health outcomes and engagement in professional services to support their well-being. One participant declared, *"I'm happier. Whereas at first, I thought I was just going to fall into a deep depression, but my spirits have been uplifted, and I'm just really happy to be where I am right now."* Another participant discussed the impact that her mental health had on her children, saying, *"Being children, once they see the parent having less stress, it takes a lot of stress off of them as a child if you see your parents struggling."* Several participants also shared that they had begun therapy sessions, with one stating, *"I've been doing good actually. I've been going to therapy."* Survey participants also responded to the Kessler 10 scale, which measures psychological distress. The percentage of respondents who scored as likely to have a moderate or severe mental disorder reduced by 3.34% and 4.14%, respectively, in the program's first six months. See Table A1 for more information.

Empowerment and Autonomy. Further, interview participants reported gaining the autonomy to pursue healthier lifestyles and engage in activities that enhance their well-being. One participant commented on her shift toward a healthier diet, saying, *"I think definitely... having this money has helped me utilize a healthier kind of eating plan [by] being able to buy those things that are high in protein... and have that on a consistent basis [instead of] always having fast food. I think mentally, eating healthy is doing something for me."*

Optimism and Future Outlook. The Cantril well-being scale, also known as the Cantril Self-Anchoring Striving Scale, is a psychological tool used to measure an individual's self-perceived quality of life. This scale asks individuals to imagine a ladder with steps numbered from 0 at the bottom to 10 at the top, where the top represents the best possible life for them and the bottom represents the worst possible life. This scale gauges participants' perceptions of their present and future well-being. Modest increases observed in the Cantril well-being scores among survey respondents suggest a positive shift in their outlook. Specifically, the average score for their present life increased from 5.21 at the program's start to 5.58 six months later ($p < 0.1$). By comparison, an annual Gallup Poll of global life satisfaction finds that the average American rated their current life at a 6.894 on the Cantril scale (Helliwell, et. al., 2023). At the same time, In Her Hands participants expected life quality five years from now stayed roughly flat, increasing slightly from 8.14 to 8.22. These small improvements indicate a growing sense of optimism among participants, while there remains a gap between their current life satisfaction and national averages. See Table A1 for more information.

Relationships and Community Engagement

The In Her Hands program's impact on participants' relationships and community involvement can be best understood through the lens of economic stability and social cohesion.

These theories suggest that the reduction of financial stress can foster positive relationships with others (Goesling & Wood, 2023) and that a sufficient social safety net will empower individuals to develop stronger interpersonal connections, contribute to their communities, and engage in positive social activities (Pabayo et al., 2020). By providing a guaranteed income, the program potentially fosters positive relationships and strengthens community bonds. The following themes from qualitative interviews, supported by survey data, provide evidence of these impacts.

Quality Family Time. As mentioned above, 21.1% of survey respondents reported using the payments to spend more quality time with family (Table A1). Similarly, interview participants reported that the program's cash transfers allowed them to dedicate more time to their children and grandchildren. For instance, one participant shared, *"I've been able to have more fun with my kids. I've been able to really just put a little more time into them because I don't have to work as hard as I was working at first."* Another participant echoed this sentiment: *"[I'm] able to put more time into my kids. Because it was like I was getting off of extern, and then going straight to either work or to try to make some extra money so that I can get something paid."*

Family Growth and Development. Participants reported that the program's cash transfers also allowed them to invest in their loved ones' well-being. One participant stated, *"Now that I can afford childcare, my daughter is getting an education. I'm able to have more free time to be to myself."* Another participant commented on the importance of keeping her child engaged in extracurricular activities: *"I've actually started getting my son classes. He's taking a Brazilian martial arts class. He's really good at swimming and it's really just very, very important for Black children to learn about swimming... he's actually really good at it."*

Supporting Family Members. Participants reported that the program's cash transfers allowed them to assist others in need. One participant stated, *"I did have my mother for support, but it was tough on her as well, being that she's older... So, she helps me, I help her, we help each other."* Another participant elaborated on plans to help support her mother, sharing, *"My family is in Haiti, especially my mom. And my plan was to put her in a house, so... getting that big extra help has been helping me to help her every month or something to add a little bit to build her house."*

Healthy Relationships. Participants also reported that the program's cash transfers allowed them to distance themselves from unhealthy relationships. One participant said,

"The more you have something of your own, it's like they want it too. They're not, 'Oh, you can give it to me.' It's, 'Oh, I'm taking it from you.' That's how it's been since I've been receiving the funds. I mean, at first it was horrible. So now... I have just separated myself from everybody, it did me a lot of justice."

Another participant stated, *“I can't keep putting my mental [health] at stake trying to comfort other people and theirs is all out of whack. It's going to push that bad energy back [on] me and I don't want it on me, so I stay away.”*

Community Engagement. Participants reported that the program's cash transfers empowered them to engage in their communities. One participant artfully described the reciprocal relationship she felt with her community since joining In Her Hands, sharing, *“I work in the Fourth Ward, so it's like the Fourth Ward is giving back to me, but at the same time, I'm giving back to the same community.”* Another participant stated, *“It helped a lot because I also have a nonprofit that I was getting off the ground and getting established.”*

Perspectives on Guaranteed Income

In our second wave of interviews, we sought to understand the perspectives of participants in guaranteed income (GI) programs on the potential impacts of these programs on their communities. Specifically, we asked participants, “What do you think would happen if everyone in your community received a guaranteed income?” Participants' reactions to this question ranged widely. Some participants were fully supportive, such as one who said, *“I think that would be a life changer. You know you're receiving that because... you never know what can happen with your job. So it's always that anxiety, that worry. I mean ... so with that extra set income that you know you're going to get, so you have to claim your life better and less anxiety.”* Others took a more middle-ground approach, such as one who said, *“I would have to rate it maybe 50/50. There might be 50 people in the income that would benefit from the money and taking care of their self financially, setting their priorities right. But the other 50, I see that some of them are not. They're misusing the money, and they're not using it like they're supposed to.”* Still, others expressed concern that GI programs would cause more problems, such as one who said,

“I've learned that you can give a person a million dollars. Still, it doesn't necessarily mean that they would go out and buy a house and buy a car and buy all these things, just like the entertainers who get all this money and then lease houses and rent jewelry and stuff like that, and just blow the money and don't really do anything positive or long-term with it.”

Although there was a spectrum of responses, the overwhelming majority of participants believed implementing GI in their community would benefit and help rebuild the community.

Program Closure Preparation

In this wave of interviews, it was clear that participants were already beginning to think about the end of the program, which goes against the common criticism that social welfare programs create dependency. This criticism is based on the idea that people who receive

assistance will become reliant on it and will not be motivated to work or improve their own lives (Blank, 1995; Lee, 1997). However, the responses and behavior of our participants suggest that they are not dependent on GI, but rather are using it as a way to improve their lives and prepare for the future. For example, one participant said, *"I'm the person that wants to be able to look into the future. If this is not going to be something that I can depend on after the two years, I need to know that so that I can adjust ... I want to be able to adjust, I want to be able to make sure that when this is no longer in my budget, I'm going to be able to maintain."* Another participant said, *"Yeah, 'cause this ain't going to last forever, so I have to put me as good on safety."* These quotes suggest that participants are not using GI as a crutch but rather are using it as a way to build their own financial security.

Program Feedback

Recipients of the In Her Hands program were asked to provide feedback on the program after six months of participation. According to Anderson (2019), feedback not only helps to ensure that the program is achieving its intended goals, but it also helps to provide valuable insight into areas that may need improvement and promotes transparency and accountability. Participant feedback was overwhelmingly positive, with participants praising the program's objectives, resource guide, and potential for long-term economic gains. However, some participants also offered suggestions for improvement, such as extending the program's timeframe and providing more financial resources.

Program Objectives. Many participants appreciated the program's objectives, which they saw as a way to empower individuals and help them achieve their goals. One participant said, *"I think that you all took a chance on us. I feel that you all really cared enough to even do the things that you're doing... the outcome is really based on the individual. So, the plan is great."* Appreciative of the cash transfers, another participant said, *"I feel like they're doing a fantastic job. I feel like they're the first of their kind, because I've never been in a program where they directly give the people money for us [to] actually spend on what we need. Even though the services are fine, it's always like food donations or clothing donations, but actual money that I can use to pay my bills is amazing."* Reflecting on how far she has come, another participant shared,

"Back when I was younger [about] seventeen, we had the Southern Christian Leadership Conference (SCLC). And during that time there was a young man named Martin Luther King who was talking about that type of help in the communities of people who didn't have monies or couldn't have this. And to provide monies for people in the neighborhood. And the little things. I think to me it seems like it's that whole setup finally came to fruition. And it's called In Her Hands right now. But it's always to help poverty-stricken people to get through."

And naturally, to be able to live to see that coming since I was 17 and I'm going to be 75, that's the universe, to me. That's God in my life. I would say it like that."

Resource Guide. The external resource guide provided was also praised by participants, who said that it was helpful in finding essential services. One participant said, *"I'm very appreciative for the list that I received with all the resources on it in the beginning. I have been able to find several food banks."* However, one participant recommended adding mental health services to the resource list, saying,

"Just if y'all have stuff with therapy, because even though the money is coming in, that doesn't always help mentally. If there was something, I don't know if y'all have it or not, but you know how y'all offer the money? If y'all can offer resources to people that have Medicaid or something that's budget friendly for us to get therapy, because that'd be the most important thing."

Program Extension. Some participants also suggested that the program be extended. One participant said, *"I just hope it go a little longer than what it do though, but it's just a blessing just to have what you can have. I'm not picky about it. I just wish it could go a distance. Probably another two, another three years."*

Payout. One participant expressed concern about the monthly payout schedule, suggesting that receiving the money every two weeks would be more helpful. They said, *"In all honesty, the only thing that I have a problem with is the way the pay-out. If it was like every two weeks, it would be a lot better. But at the end of the day, we still get it. That's the only thing. If it was split up, it would be better for me."*

Financial Resources. Several participants expressed interest in learning more about financial strategies and how to invest their money. One participant said, *"I would say with more financial strategies to maybe learn how to maybe invest, so that we can grow the money that we're already having."* Another participant said, *"But I imagine that people who are getting that kind of money, that could be more money than they're getting paid from their job. So, it's a double income. I don't know if you guys have some sort of financial resources for people. But like I said, I don't need that, but I could definitely see somebody else needing it."* Focused on future homeownership, another participant stated, *"The In Her Hands program could offer a finance company and somebody could work with the option to buy a house, that's what I would look forward to. You still rent but leasing with the option to buy a house."*

Conclusion

The In Her Hands initiative in Georgia has demonstrated early success in uplifting Black women. Not only has it enhanced their financial status, but it has also made positive strides in areas such as employment, housing, food security, health, and relationships. Participants have

experienced a decrease in debt and progress in bill management, while also setting aside savings for long-term objectives such as college or retirement. Moreover, the program has facilitated better access to quality food and improved credit scores. Notably, the program's cash transfers have enabled participants to devote more time to family, invest in their loved ones' well-being, assist those in need, and take an active role in their communities, thereby fostering stronger community ties.

In keeping with our commitment to Community Based Participatory Research, we sent an early draft of this report to participants, inviting their feedback. The feedback we have received from participants paints a vivid picture of deep gratitude and substantial material impact. One participant said, *"Y'all didn't do anything wrong. I am so grateful for this program. It has helped me and my family in so many ways."* The participant feedback also highlighted that the positive impacts of the program extend beyond economic to include emotional and psychological benefits. One respondent said, *"As far as my mental and physical health, I can sleep better at night and wake up without feeling stressed out knowing that I can pay bills each month and save some money."*

However, the feedback from recipients also provided constructive insights for future similar programs. One participant responded, *"I really wish this program can go on longer. I'm very grateful."* This sentiment was echoed in several other comments. Another participant suggested: *"I wish we got our payments on the first of the month so we could use it towards rent."*

As we continue to monitor the program's progress, these early findings provide valuable insights that will inform the ongoing implementation of the In Her Hands program and contribute to the broader discourse on the role of guaranteed income in empowering women and improving well-being. The In Her Hands program is a testament to the transformative power of unconditional guaranteed income in improving the lives of Black women in Georgia. The program's impact extends beyond financial well-being, fostering positive relationships, and community involvement, thereby contributing to the participants' overall well-being. Moreover, these individual improvements have the potential to ripple outwards, creating broader community-wide impacts. As we progress, we remain committed to monitoring and evaluating the program's progress to ensure its continued success and impact.

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Table A1. Baseline and Wave 1 Outcome Comparisons: Demographics and Household Characteristics

| | Wave1 | Wave 0 | Difference |
|---|--------------|---------------|-------------------|
| Income last month (mean \$) | 2,049.54 | 2,331.58 | -282.04 |
| Savings (mean \$) | 368.25 | 267.37 | 100.87 |
| Financial well-being (mean) | 47.08 | 44.26 | 2.82** |
| Cantril well-being, now (mean) | 5.58 | 5.21 | 0.37 |
| Cantril well-being, 5 years from now (mean) | 8.20 | 8.13 | 0.07 |
| Number of unhealthy days in past month (mean) | 13.16 | 14.06 | -0.90 |
| Saving for child's education (%) | 27.92 | 24.19 | 3.73 |
| Enrolled in an educational program (%) | 12.29 | 8.87 | 3.42 |
| Has health insurance (%) | 73.59 | 69.07 | 4.52 |
| Employment status | | | |
| Emp., full-time (%) | 35.42 | 30.69 | 4.73 |
| Emp., part-time (%) | 22.92 | 23.10 | -0.18 |
| Emp., unemployed (%) | 25.69 | 32.41 | -6.72 |
| Emp., other (%) | 15.97 | 13.79 | 2.18 |
| Owns a business (%) | 14.19 | 14.83 | -0.64 |
| Plans to start a business (%) | 22.64 | 24.91 | -2.27 |
| Hours worked in past week (mean) | 18.34 | 17.67 | 0.67 |
| Caretaker status | | | |
| No (%) | 86.29 | 84.90 | 1.39 |
| Part-time (%) | 9.36 | 8.72 | 0.64 |
| Full-time (%) | 4.35 | 6.38 | -2.03 |
| Kessler 10 score | | | |
| Likely no mental disorder (%) | 55.28 | 48.40 | 6.88 |
| Likely mild mental disorder (%) | 18.31 | 17.79 | 0.52 |
| Likely moderate mental disorder (%) | 13.03 | 16.37 | -3.34 |
| Likely severe mental disorder (%) | 13.30 | 17.44 | -4.14 |
| Debt, any | | | |
| Education (%) | 43.26 | 49.65 | -6.39 |
| Auto (%) | 36.97 | 37.85 | -0.88 |
| Medical (%) | 46.04 | 52.61 | -6.57 |
| Personal loans (%) | 23.16 | 23.86 | -0.70 |
| Credit card (%) | 85.09 | 90.83 | -5.74 |
| Debt, amount | | | |
| Debt, education (mean \$) | 13,387.75 | 13,552.04 | -164.29 |
| Debt, auto (mean \$) | 5,207.88 | 4,956.01 | 251.87 |
| Debt, medical (mean \$) | 2,946.79 | 3,403.16 | -456.37 |
| Debt, personal loans (mean \$) | 904.74 | 1,099.66 | -194.92 |
| Debt, credit card (mean \$) | 3,002.86 | 3,146.26 | -143.40 |
| Debt, total (mean \$) | 23,805.71 | 24,795.31 | -989.60 |
| Observations | 306 | 306 | |

Notes: *p<0.05; **p<0.01; ***p<0.001. Observation numbers vary based on number of respondents who answered a given question. Sample limited to those who completed both baseline and w1 surveys. Other employment category includes those who are disabled and unable to work, retired, and homemakers. Debt amounts winsorized at the 99th percentile.

Table A2. Baseline and Wave 1 Outcome Comparisons: High-cost Financial Resource Usage and Hardships

| | Wave1 | Wave 0 | Difference |
|---|-------|--------|------------|
| High-cost financial resource usage (%) | | | |
| Auto title loan | 10.91 | 14.79 | -3.88 |
| Payday loan | 16.30 | 19.30 | -3.00 |
| Pawn shop | 21.09 | 27.3 | -6.21 |
| Blood plasma sales | 11.23 | 14.49 | -3.26 |
| Overdraft | 42.34 | 51.96 | -9.62* |
| Hardships (%) | | | |
| Did not pay full amount of rent/mortgage | 41.76 | 52.50 | -10.74* |
| Did not pay full amount utilities | 50.91 | 66.55 | -15.64*** |
| Utilities were shutoff | 30.51 | 38.35 | -7.84 |
| Phone service disconnected | 40.51 | 60.50 | -19.99*** |
| Could not see doctor | 32.00 | 42.20 | -10.20* |
| Evicted/forced to move | 5.36 | 6.32 | -0.96 |
| Difficulty affording bills+ | 78.80 | 92.66 | -13.86*** |
| Observations | 306 | 306 | |

Notes: *p<0.05; **p<0.01; ***p<0.001. Observation numbers vary based on number of respondents who answered a given question. Sample limited to those who completed both baseline and w1 surveys.

+Positive responses include those who reported it was somewhat or very difficult.

Table A3. Baseline and Wave 1 Outcome Comparisons: Top Three Payment Plans (Wave 0) and Payment Usage (Wave 1)

| | Wave1 | Wave 0 | Difference |
|--|--------------|---------------|-------------------|
| Start/grow small business (%) | 6.80 | 19.46 | -12.66*** |
| Return to school/professional training (%) | 4.42 | 8.72 | -4.30* |
| Get a better job (%) | 6.8 | 8.39 | -1.59 |
| Tutoring/extracurricular/better school for child (%) | 8.5 | 5.03 | 3.47 |
| Buying a house/home improvements (%) | 10.2 | 23.49 | -13.29*** |
| Reducing debt (%) | 23.81 | 27.18 | -3.37 |
| Getting married/have a child (%) | 4.42 | 1.01 | 3.41* |
| Moving (%) | 6.12 | 9.4 | -3.28 |
| More reliable transportation (%) | 9.18 | 14.09 | -4.91 |
| More time for leisure activities (%) | 3.74 | 4.36 | -0.62 |
| Catching up/getting ahead on bills (%) | 54.42 | 52.35 | 2.07 |
| More quality time with family (%) | 21.09 | 11.07 | 10.02** |
| Helping family financially (%) | 7.14 | 4.36 | 2.78 |
| Emergency savings (%) | 12.24 | 28.86 | -16.62*** |
| Saving for college, retirement, or other long-term goal (%) | 6.8 | 9.4 | -2.60 |
| Purchase large item such as computer, furniture, appliance (%) | 5.44 | 3.36 | 2.08 |
| Increase charitable giving (%) | 2.04 | 1.68 | 0.36 |
| Essential items (%) | 24.49 | 14.77 | 9.72** |
| More or better food (%) | 18.03 | 13.76 | 4.27 |
| Improving credit score (%) | 18.37 | 20.13 | -1.76 |
| Observations | 306 | 306 | |

Notes: *p<0.05; **p<0.01; ***p<0.001. Observation numbers vary based on number of respondents who answered a given question. Sample limited to those who completed both baseline and w1 surveys.

Table A4. Baseline and Wave 1 Outcome Comparisons: Government Benefits Usage

| | Wave1 | Wave 0 | Difference |
|----------------------------|--------------|---------------|-------------------|
| Unemployment benefits (%) | 1.03 | 2.09 | -1.06 |
| Food stamps (%) | 63.54 | 65.96 | -2.42 |
| Public housing (%) | 20.76 | 19.44 | 1.32 |
| Housing choice voucher (%) | 7.29 | 7.67 | -0.37 |
| LIHEAP (%) | 5.19 | 6.23 | -1.04 |
| Pell grant (%) | 6.53 | 6.62 | -0.09 |
| TANF (%) | 0.69 | 1.39 | -0.71 |
| WIC (%) | 14.43 | 15.63 | -1.19 |
| SSI (%) | 11.11 | 9.06 | 2.05 |
| SSDI (%) | 7.29 | 8.68 | -1.39 |
| Observations | 306 | 306 | |

Notes: *p<0.05; **p<0.01; ***p<0.001. Observation numbers vary based on number of respondents who answered a given question. Sample limited to those who completed both baseline and w1 surveys.

Table A5. Baseline and Wave 1 Outcome Comparisons: Food Insecurity

| | Wave1 | Wave 0 | Difference |
|--|--------------|---------------|-------------------|
| Food did not last (%) | 62.06 | 79.00 | -16.95*** |
| Could not afford balanced meals (%) | 55.64 | 66.32 | -10.68* |
| Relied on only low-cost food to feed child (%) | 60.00 | 65.83 | -5.83 |
| Received free meals (%) | 42.32 | 48.19 | -5.87 |
| Skipped or cut size of meals (%) | 33.82 | 49.45 | -15.64*** |
| Ate less than needed (%) | 37.13 | 53.24 | -16.11*** |
| Hungry but didn't eat (%) | 31.39 | 45.05 | -13.67** |
| Observations | 306 | 306 | |

Notes: *p<0.05; **p<0.01; ***p<0.001. Observation numbers vary based on number of respondents who answered a given question. Sample limited to those who completed both baseline and w1 surveys.