IN 2021, TENDER'S SECOND YEAR IN OPERATION, OUR TEAM REALIZIED THAT WHAT A LOT OF OUR FAMILIES NEEDED WAS SIMPLY MORE CASH IN THEIR POCKET.

WE HAD BEEN FILLING THE GAP IN EMERGENCY SITUATIONS BUT SOMETIMES THAT WASN'T ENOUGH. MANY OF OUR FAMILIES ARE AT THE INTERSECTION OF RACISM, MISOGYNY, GENDERED VIOLENCE, AN ONGOING PANDEMIC AND MANY OTHER -ISMS, ALL WHILE BEING THE PRIMARY CARETAKER AND BREADWINNER FOR THEIR FAMILY.

THE SOLUTION WAS CLEAR TO US: A TRUST-BASED, GUARANTEED INCOME PROGRAM.

IT'S BEEN PROVEN THAT CONSISTENT CASH TRANSFERS PROVIDE A BUFFER AGAINST FINANCIAL EMERGENCIES THAT LEND THEMSELVES TO THE CYCLE OF POVERTY AND OFTENTIMES CASH TRANSFERS ARE MORE EFFICIENT AND MORE COST EFFECTIVE THAN THE TRADITIONAL SAFETY NET PROGRAMS WE HAVE NOW IN THE UNITED STATES.



WE BELIEVE EVERYONE SHOULD HAVE EQUAL ACCESS TO THE MATERIAL AND SOCIAL MEANS NECESSARY TO LIVE A FLOURISHING LIFE, AND THAT ACCESS SHOULD BE ROOTED IN DIGNITY AND AUTONOMY. THE 2023 PILOT OF THE BRIDGE WAS A CASH PLUS PROGRAM AND PROVIDED:

\$500 CASH

FOR 12 MONTHS TO 25 SINGLE, BLACK MAMAS IN ATLANTA - NO **STRINGS ATTACHED**

MENTAL WELLNESS

PROVIDING FREE, OPTIONAL ACCESS **TO THERAPY**

FINANCIAL WELLNESS

FREE, OPTIONAL ACCESS TO A VIRTUAL FINANCIAL WELLNESS **MENTORSHIP PROGRAM**

GROW WITH GOOGLE

FREE, OPTIONAL **ACCESS TO GOOGLE'S PROFESSIONAL TRAINING COURSES**

MAMA'S CIRCLE

TENDER PROVIDED COMMUNITY SUPPORT FOR **MAMA'S BY MAMA'S**

ON THE DESIGN PROCESS:

TENDER COLLABORATED WITH 61 OF OUR TENDER MAMAS WHO SHARED THEIR LIVED-EXPERIENCE AND PROVIDED CRUCIAL INSIGHT INTO THE PROGRAM DESIGN.

THESE MAMAS HELPED US DETERMINE THE PAYMENT SCHEDULE FOR THE BRIDGE, PRIORITIZE WHICH CASH PLUS OFFERINGS TO SECURE FOR THE PROGRAM, AND UNDERSTAND HOW THEY WERE NAVIGATING THE SYSTEMS THAT WERE CURRENTLY SUPPORTING THEM AND WHAT BARRIERS TO ASSISTANCE THEY WERE FACING.

ON THE APPLICATION PROCESS:

WE KNOW HOW DEHUMANIZING THE EXPERIENCE OF APPLYING FOR ASSISTANCE OFTEN IS, FROM OUR TEAM'S LIVED EXPERIENCE AND THE FEEDBACK WE HEAR FROM OUR MAMAS, SO WE CONTINUED WITH OUR LEGACY OF STRAIGHTFORWARD AND SHAME-FREE APPLICATION PROCESSES FOR THE BRIDGE. MOTHERS WERE ABLE TO COMPLETE AN ONLINE APPLICATION THAT ASKED FOR THE INFORMATION NEEDED TO VERIFY THEIR ELIGIBILITY: IDENTITY, CHILDREN'S BIRTH CERTIFICATES, RESIDENCY & INCOME SIGNIFIERS.

THE FINAL PARTICIPANTS WERE RANDOMLY SELECTED FROM THE POOL OF ELIGIBLE APPLICATIONS AND THE FIRST CASH TRANSFER WAS MADE WITHIN 2 WEEKS OF FINALIZING PARTICIPANTS. MAMAS HAD THE OPTION OF CHOOSING FROM A PREPAID DEBIT CARD OR A VIRTUAL DEBIT CARD TO RECEIVE THEIR PAYMENTS.

FINDINGS:







TRANSPORTATION UPGRADE





56% 78%

THEIR FAMILIES INCREASED DURING THE BRIDGE. OF MAMAS REPORTED THE BRIDGE HELPED

OF MAMAS REPORTED THEIR ABILITY TO FEED

89%

THEM STAY HOUSED. OF MAMAS REPORTED AN IMPROVEMENT IN THEIR RELATIONSHIP WITH THEIR CHILDREN

DURING THE BRIDGE, BECAUSE THEY'VE BEEN

ABLE TO HAVE MORE FAMILY "FUN" TIME AND

INVEST IN EXTRACURRICULAR ACTIVITIES.

2.

12%

33% 100% OF MAMAS REPORTED THEIR ABILITY TO GET THEIR CHILDREN TIMELY CARE IF THEY FELL ILL INCREASED DURING THE BRIDGE.

4.

UPGRADE THEIR TRANSPORTATION.

OF MAMAS WERE ABLE TO IMPROVE OR

OF MAMAS REPORTED THAT THEY HAVE FELT HAPPIER AND MORE SATISFIED WITH THEIR

ABILITY TO CARE FOR THEIR CHILDREN SINCE **BEGINNING THE BRIDGE.**

TOP FOUR SPENDING CATEGORIES:

THE FOLLOWING TOP FOUR EXPENSE CATEGORIES ARE BASED ON THE ANONYMOUS SPENDING DATA PROVIDED BY OUR DEBIT CARD ISSUER:

3.

1. **GROCERY**

"

"

"

MONEY ORDERS RESTAURANTS

INSURANCE PREMIUMS



THE BRIDGE PROGRAM HAS HELPED ME AND FOR THAT I'LL FOREVER BE

GRATEFUL. EVERYTHING THIS PROGRAM STANDS FOR ENCOURAGES ME AS A SINGLE MOM TO KEEP GOING AND KEEP THE FAITH IN MY COMMUNITY EVEN IF IT'S A MAJOR CITY AND WE'RE FACING STRUGGLES CONSTANTLY!

THIS PROGRAM WAS A BLESSING FOR MY FAMILY AND I. THE EXTRA INCOME HELPED TREMENDOUSLY WITH MY RENT AND KEEPING GROCERIES STOCKED

"

"

"

"

FOR MY KIDS.

ON WHAT THEY'VE BEEN ABLE TO ACCOMPLISH WITH THE FUNDS FROM THE BRIDGE :

BRIDGE FILLED IN THE GAPS FOR ANY AND EVERYTHING ME AND MY KIDS NEEDED. B) I HAVE BEEN ABLE TO HAVE MORE FOOD IN MY HOUSE TO PROVIDE FOR MY CHILDREN, I WAS ALSO ABLE TO PAY SOME BILLS THAT HELPED ME BE ABLE TO DO MORE FOR MY CHILDREN LIKE BUYING CLOTHES, UNDERWEAR'S, SOCKS,

A) I WAS ABLE TO MAINTAIN INSURANCE ON MY VEHICLE THE

FIRST FEW MONTHS USING THE BRIDGE. AFTER THAT THE

UNDER SHIRTS + SHOES. C) I WAS ABLE TO OBTAIN OUR NEW FAMILY VEHICLE

JUST WANT TO SING YOU ALL SOME PRAISES BECAUSE WE ALL ARE WINNING AND

E) I'VE BEEN ABLE TO CONTINUE TO GET MY CHILDREN THE THINGS THAT THEY NEED. SUCH AS CLOTHING. SHOES AND FOOD EVEN AFTER LOSING MY JOB DUE TO ILLNESS RELATED

D) SELF CARE, BUILDING A BETTER AND OPEN RELATIONSHIP

WITH MY FAMILY

TO MY DISABILITY. F) I'VE BEEN ABLE TO PAY MY RENT ON TIME, EVERY MONTH BECAUSE OF THE BRIDGE PROGRAM.

THAT MONTHLY \$500 HAS REALLY BEEN A HUGE HELP TO ME AND MY BOYS AND I JUST WANT TO SAY THANK YOU ALL AGAIN! I'M A NO CAR NOTE GIRLIE NOW!! THANK YOU FOR EVERYTHING. IM SO GRATEFUL TO BE APART OF THIS. I FINALLY BOUGHT A CAR BY SAVING 3 OF THESE DEPOSITS YOU GUYS BEEN GIVING OUT

SINCE LAST YEAR. THANK YOU THANK YOU I DON'T HAVE TO WORRY ABOUT

DESERVE TO HEAR IT!! BECAUSE OF THE HELP THAT YOU LADIES HAVE GIVEN ME I WAS ABLE TO TAKE MY TAX MONEY AND PAY OFF THE REMAINDER OF MY CAR.

ransportation that I been worried about since I started with tender.



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