

black w::men's resilience project

A vision for holistic care that pairs guaranteed income, cultural services, and strong evaluation to advance the social and economic mobility of Black women caregivers.

The Evolution of Cash as Care: The Black Women's Resilience Project

The Black Women's Resilience Project (BWRP) is a community-led guaranteed income program that began through convenings at a local coffee shop cooperative (Café X) in 2020, a grant from the Leichtag Foundation, and partnership with the nonprofit Hope Through Housing. The coalition started to host focus groups with Black women in an affordable housing development to better understand their needs in the wake of the COVID-19 pandemic. Black women were invited to openly share their needs, how they were navigating the pandemic, and what support would make the most difference for them.

Overwhelmingly, income was a leading concern for women who lost jobs, felt overwhelmed and stressed about financial matters, were caretakers for children as well as older adults, and who are often underpaid or unpaid for the care they provide. We learned that women often wear multiple hats, and Black women are often least positioned to bear the economic strain this requires.

Why Fund Black Women?

National and local data support the lived experiences uncovered in the original Café X focus groups. Despite their higher labor force participation and outsized financial importance to their families, Black women experience significant disparities in the economy compared to white women, including large wage and wealth gaps, higher poverty rates, higher unemployment rates, and fewer career advancement opportunities. While caregiving responsibilities have been found to fall overwhelmingly on women; families of color, particularly non-Hispanic, Black families, tend to rely on informal, unpaid caregiving more than other demographics. Moreover, the lack of adequate paid leave in the US ensures that women who require the time to support their family after giving birth or through other life status changes cannot do so without forsaking critical income, work experience and opportunities to advance. Without adequate systemic support, Black women are left to subsidize the care themselves, acting as a backbone to a failing health and social care safety net at the detriment to their own health and wellbeing.

The BWRP proposes to address these realities by focusing on the caregiver's social-emotional, financial, and physical and mental health care needs, recognizing we can only address persistent health disparities within the Black community by taking an intersectional approach to program implementation. Approaches must consider the positionality of the participants including whether they qualify for health care and receive culturally competent care, are able to work, and work a job that offers benefits, whether they can afford their basic needs, whether they are underemployed or face workplace discrimination, receipt of respite care or other familial support, and more.

Twenty-three percent of Americans are adults who have a parent aged 65 or older and are either raising a child younger than 18 or providing financial support to an adult – a demographic known as the “sandwich generation. Black caregivers of older adults are more likely to be involved in higher intensity care, often care alone without other help, and report higher financial strain from out-of-pocket costs.

Cash is Care

Guaranteed income has been shown to decrease stress, anxiety and depression, as well as increase employment outcomes among participants. It has also been correlated with greater perceived ability to influence social change. Researchers estimate that a \$1,800 payment would cut the 25 percent US poverty rate to 2.4 percent the month after birth. Combined with a monthly allowance, this poverty rate would be nearly eliminated and continue this way throughout the first year of a child's life. The BWRP will serve women caring for children, with cash-based initiatives supporting the “birthing years” from 0 - 5 years old. These interventions address the financial and emotional stressors parents face before and

after the birth of a child.

The project will also support caretakers of both dependent and older adults through similar cash-based initiatives and services. Black women are not only highly overrepresented in informal care arrangements but also in direct care, a high-demand and underpaid field of work comprised of personal care aides, home health aides, and nursing assistants. More than 85 percent of direct care workers are women, and approximately 1 in 5 are Black. The Care Economy comprised of both direct and unpaid caregivers who provided care for our most vulnerable community members (elders and children) was valued at \$6 trillion and that value is expected to grow in the coming years.

Supporting Upward Mobility

This project seeks to build upon the natural strengths of Black Women representing collective opportunity. Black women are the fastest growing group of entrepreneurs with the rate of business ownership for Black women growing rapidly. Black-women-owned employer businesses increased by 18.14% between 2017 and 2020—outpacing women-owned businesses (9.06%) and Black-owned businesses (13.64%). Cash is instrumental to achieving economic stability and wealth building and provides a flexible resource for a vast array of needs from everyday expenses, emergencies, or financial investments. However, most Black wealth portfolio composition is concentrated in home ownership. Helping families diversify their wealth building assets through empowering financial counsel could help these vulnerable households resist economic volatility and continue to build sustainable wealth. Lessons from this project will be used as a replicable model across all communities.

The BWRP initiatives will include cash support and services in four domains which were carefully selected for this program based on feedback and lived experiences of Black families, including our advisory board of Black women:

- **Personal Development: Self Determination**
- **Economic Mobility: Entrepreneurship, Finance and Job, Career Readiness**
- **Health: Connections to culturally competent care.**
- **Civic Engagement and Belonging: Advocacy, power building, and narrative change.**

The Black Women's Resilience Project will pair direct cash with programming that invites participants to craft their unique vision for their life, build life-sustaining connections with each other and the surrounding community, and engage in activities like mentorship, coaching, and social enterprise opportunities that help build economic mobility and generate wealth. We expect to see increased food and housing security, improved health outcomes, and advances in career or job-that create additional, sustainable sources of income for the household.

The Investment

This three-year program will need a total investment of \$3,029,892. This includes capacity support to fund three staff positions, cash payments to participants for a minimum of 18-months, and evaluation. Major expenses include consulting, sub-grants, and workshops hosted by businesses and organizations for participants. Jewish Family Service will continue to provide fiscal and administrative support.

To achieve our goals, the project needs the following:

- **Advisory Board and Supportive Services:** This will go beyond the nonprofit sector to include for-profits providing consultative services to women.
- **Narrative Change: Community conversations and workshops to debunk myths about deservedness and worth.**
- **Admin Support: Software and staff to follow up with participants utilizing services included in BWRP core supports and other community resources.**
- **Research and Evaluators: We will leverage existing partnerships to add participatory action research and targeted research questions for this program.**



Many thanks to our Advisory Board for lending their expertise on this project: Cynthia Ajani, Angela de Joseph (not pictured), Kelsey Daniels (not pictured), Leah Goodwin, Judi Patterson, and Dr. LaWana Richmond.



About Khea Pollard

Khea Pollard is the Director of Jewish Family Service's Economic Mobility programs. She has several years of experience fostering collaboration, facilitating dialogue, and implementing policy to make improvements in health, human service, and criminal justice systems. Her skills include facilitating interagency communication, generating solution-focused dialogue, project management, and strategic planning. Prior to joining San Diego for Every Child and Jewish Family Service, Pollard was a Justice Program Manager for the National Association of Counties, serving County governments across the United States. Her work focused on the intersection of behavioral health, criminal justice reform, and racial equity, supporting

counties to make evidence-based policy changes, providing trainings, implement quality assurance practices, and facilitate multijurisdictional information sharing to reduce the number of individuals with mental illness in county jails.

Locally, Pollard served as the Health and Human Services Policy Advisor and Community Representative to Supervisor Greg Cox at the County San Diego, advising on issues pertaining to children and youth, education, child welfare, juvenile justice, safety net and eligibility programs, behavioral health, and probation.

She enjoys supporting community-based organizations, currently serving as the Youth Prioritization Mentor for San Diego Youth Will. She has worked on numerous nonprofit consulting projects in the areas of finance, board development, strategic planning, policy, civic engagement, human resources and more.

Pollard is also a proud Alumna of the RISE Urban Leadership Fellowship Program and a small business owner.

A native San Diegan, Pollard graduated from the University of San Diego (USD) with a B.A. in English, a B.A. in Ethnic Studies, and a Master's degree in Nonprofit Leadership and Management.