About This Report

"Uplifting Immigrant Survivors: A Report on the Project Empower Guaranteed Income Pilot" was created prior to our rebrand and reflects work conducted under our previous name, My New Red Shoes.

In May 2025, we transitioned to our new identity — mBOLDen Change. While our name has changed, our mission remains rooted in the same core values: equity, dignity, and a bold commitment to advancing opportunity for children, families, and communities impacted by economic inequality and injustice.

This report documents a pivotal chapter in that ongoing journey. Whether alleviating the impact of poverty through guaranteed income or meeting urgent needs through emergency cash transfers, our solutions are co-created with partners and program participants.

As mBOLDen Change, we carry this commitment forward — continuing to back bold, community-led solutions that center those most impacted and working to build the systems and support structures that equity demands.

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Now operating as *mBOLDen Change*

Tahirih Justice Center
& My New Red Shoes

UPLIFTING IMMIGRANT SURVIVORS

A Report on the Project Empower Guaranteed Income Pilot

Feburary 2023

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INTRODUCTION

> **"No social phenomenon is as comprehensive in its assault on human rights as poverty."**
>
> – United Nations Human Rights Office of the High Commissioner[1]

Social injustice and discrimination are both a cause and consequence of poverty, with racial minorities, women, and other marginalized people bearing the brunt of social, political, and economic inequality.

Grounded in the values of dignity, trust, respect, and equity, guaranteed income programs (GI) address the social determinants of inequality by simultaneously tackling poverty at its root and dismantling the biases against people living in poverty. Through the delivery of regular, unconditional cash transfers, GI programs bolster financial stability and autonomy – empowering recipients to live full, healthy, and robust lives while advancing economic inclusion and social equity for all.

EXECUTIVE SUMMARY

Project Empower was launched in early 2022 as the *first-of-its-kind* guaranteed income program for immigrant survivors of domestic violence and their children.

Immigrant survivors face profound barriers to justice and receive very limited, if any, social support. By focusing on this marginalized population, the Project Empower team sought to contribute a blueprint for a community-led, survivor-centered, and language-inclusive pilot to the broader Guaranteed Income Community of Practice.[2]

KEY STATISTICS

- **Built savings**: 50% of participants finished the 6-month program with savings.
- **Long-term banking**: All pilot participants maintained their debit card and bank account following the program. Only 50% were previously banked.
- **Hope for the future**: 100% of participants reported being closer to their long-term financial goals as a result of Project Empower.

Project Empower embodies a meaningful collaboration between three Bay Area organizations: My New Red Shoes, Tahirih Justice Center, and Community Financial Resources. Harnessing the principles of human-centered design, program participants actively co-designed the pilot.

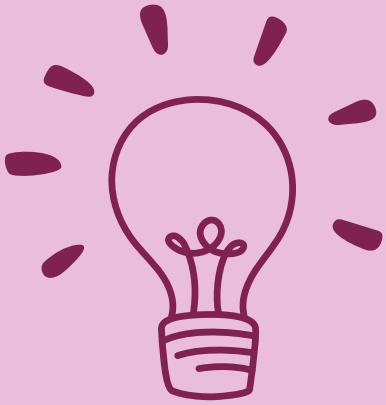
Project Empower demonstrates how providing unconditional cash transfers to immigrant survivors can have significant and positive impacts.

The Project Empower team aims to build on the success of the initial pilot and launch a second cohort in 2023.

KEY TAKEAWAYS

The success of the pilot was rooted in:

- Trusting and respecting participants to make their own financial decisions.
- Offering multiple opportunities for participants to contribute to program design and provide feedback.
- Building on the existing relationships between participants and their Tahirh advocate.
- Accommodating language and literacy differences through interpretations, translations, and voiceovers.



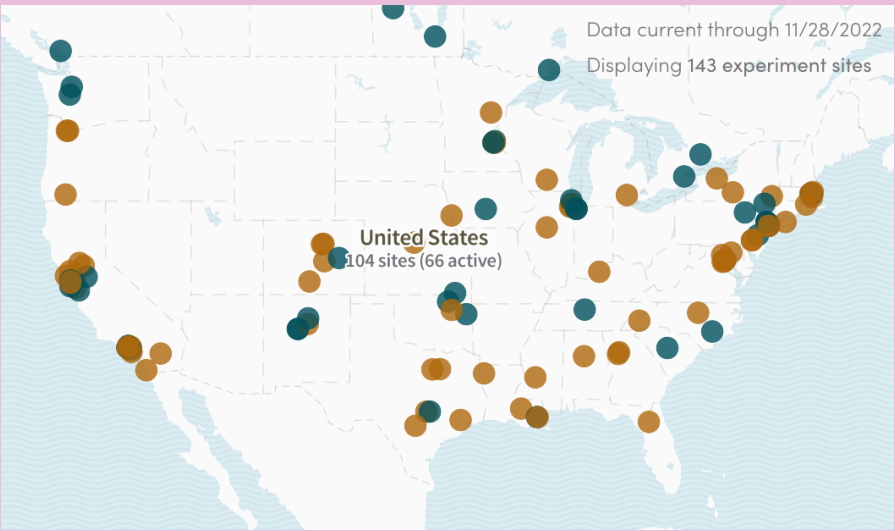
BACKGROUND

Background on Guaranteed Income

Guaranteed income (GI) is a type of direct cash payment program that provides regular, unconditional cash to individuals or households.

Hundreds of local, state, and national GI pilots have emerged across the country to fill in gaps in the current social safety net system. These programs have proven to combat the negative effects of income inequality by increasing economic stability, reducing food and housing insecurity, expanding access to healthcare, and improving the wellbeing of children.

Map of U.S. Guaranteed Income Programs [3]



Structural inequities in sectors like housing, banking, and jobs contribute to cycles of poverty, in which families struggle to sustain a livable income and build savings. A single stressful life event (i.e. health issues or unemployment) can often destabilize a struggling family, sending them deeper into poverty. Studies have shown that GI programs are impactful in interrupting this cycle because, when the next crisis strikes, participants can draw upon those additional resources and stabilize their family.[4]

Inspired by this success, My New Red Shoes (MNRS) began exploring development of a GI pilot focused on helping a local San Francisco Bay Area population ineligible for many, if not all, income-support and safety-net programs.

Background on Immigrant Survivors

Immigrant survivors have fled dangerous situations – like domestic violence, sex or labor trafficking, genital cutting/mutilation, forced marriage, sexual assault, and/or rape – to pursue safety in the United States. As a result, they have a right to seek protection under existing U.S. immigration laws. However, the U.S. immigration system is experiencing lengthy delays in processing these petitions.[5]

While awaiting the resolution of their cases, immigrant survivors face tremendous obstacles to safety and stability, such as: exclusion from employment, language barriers, trauma and other mental health issues, ineligibility for health insurance, and inadequate government social safety net programs.

DID YOU KNOW?

1 in 4 women and **1 in 9** men in the U.S. have been victims of domestic violence.[6]

Immigrant women and girls are **2 times** more likely to experience domestic violence than the general public.[7]

Immigrant survivors of domestic violence in the United States are left in a particularly precarious situation. They're less likely to leave their abusers due to the fear of potential immigration consequences, such as being separated from their children. Abusers often leverage immigration status to keep survivors in dangerous situations, heightening financial and emotional distress.

Guaranteed income enables immigrant survivors to combat these structural barriers and build a better life for themselves and their children by equipping them with financial stability and autonomy.

Client Story: Jane*

Jane and her son Jack experienced domestic violence and gang violence in their home country. Unable to get assistance from local law enforcement to keep them safe, Jane fled to the United States with her family and sought and received holistic legal representation and social services from Tahirih Justice Center.

While navigating the legal process, immigrant survivors like Jane also have to overcome lack of healthcare access, delays in authorization to work, and inability to access supportive benefits that leave them at increased risk for basic needs insecurity, homelessness, and hunger. By providing unconditional cash payments to assist families in situations where the opportunities for jobs, income, healthcare, and social supports are limited, GI programs like Project Empower can effectively help recipients meet their basic needs and protect their livelihood.

> **For me, this program was perfect the way it is. It has been a blessing to me because it has helped me on a month-to-month basis in many ways like paying my rent and food. God bless this program, this group, and the people that are involved.**

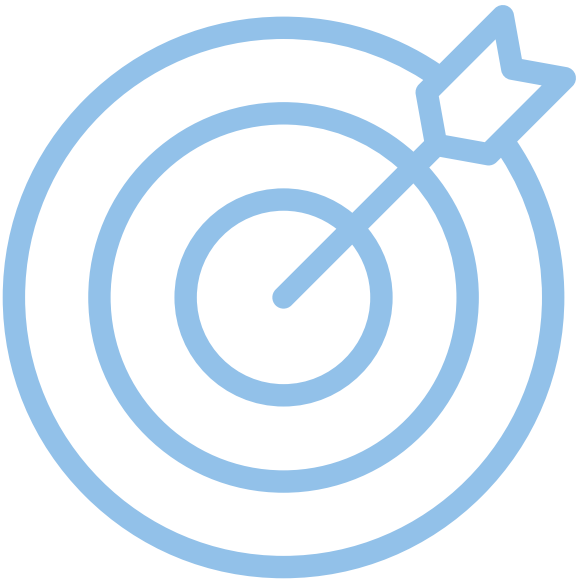
- **Jane**, Project Empower participant

*Please note that for confidentiality purposes, all client names in this report are pseudonyms.

The name Project Empower doesn't mean these were powerless people. Just the opposite. Every participant wielded a lot of individual power for example, as a DV survivor, and as someone navigating a new country, often in a different language than their native language. Participants are very resourceful. What they didn't have is a lot of access to resources or support. The project focused on removing structural barriers so the participants could stand in their own power.

- Morgan Weibel, Executive Director at Tahirih Justice Center

PROJECT EMPOWER GOALS



The period between filing a petition and receiving status is a critical juncture in an immigrant survivor's journey towards a new life in the United States. Project Empower is the first guaranteed income pilot program to explore the impact of unconditional, regular cash transfers to immigrant survivors at this important time.

The goals of the Project Empower pilot were to improve the well-being of immigrant survivors and their children by enabling them to meet their needs, improving short-term financial stability, and supporting their economic mobility goals.

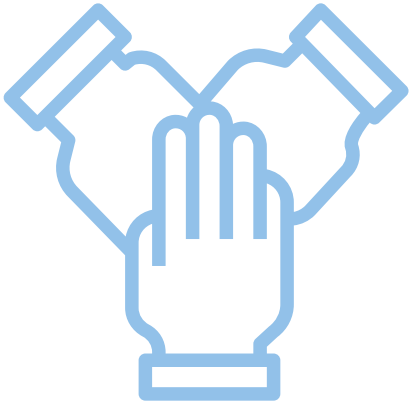
Additionally, My New Red Shoes and Tahirih Justice Center hope to create a blueprint for designing community-led GI programs and to contribute to public policy and advocacy by sharing what we have learned with the broader GI community, funders, and policy makers.

Pilot Approach

The Project Empower approach relied on three main principles:

1. Nonprofit Collaboration

The seamless collaboration and shared vision between the 3 nonprofit organizations was key to the success of the program.



My New Red Shoes, a Bay Area nonprofit combatting income inequity, provided funding and expertise in guaranteed income programs.

Tahirih Justice Center, a national nonprofit organization serving immigrant survivors, identified pilot participants from its client base and provided ongoing case management throughout the pilot.

Community Financial Resources, an organization supporting inclusive financial solutions, assisted with the financial administration.

> **When building this program, we were looking for a partner that had a truly trusted and strong relationship with clients, who shared our values, and who was working with a high need population of clients that currently did not have access to other cash assistance programs… In working with Tahirih, we got the full package.**

- Minh Ngo, Executive Director at My New Red Shoes

2. Human-Centered Design

Human-centered design is the idea that those utilizing a service should have a voice in the design process.[8] In the context of the San Francisco Bay Area, tech powerhouses rely on this design model when analyzing user data to build better products.

The impact of Project Empower suggests that human-centered design also has a place in programs for social good. Pilot participants co-designed Project Empower through a robust initial design survey, which asked about participants' financial access, barriers, and long-term goals. All survey takers received a $25 gift card as compensation for their time. This client feedback directly shaped the program features.

3. Trauma-Informed Service

All program participants are survivors of domestic violence and may experience ongoing trauma and other mental health challenges as a result of the abuse they've endured. To avoid re-traumatizing participants, the Project Empower team leveraged Tahirih's existing case knowledge when possible. The team also accounted for potential participant safety issues in the program design and execution.

Eligibility Requirements

When building out the program to align with the values and missions of the organizations, three eligibility requirements were identified.

The program participants must be:

1. A current Tahirih Justice Center client

Working with exclusively Tahirih Center Justice clients enabled the Project Empower team to build off of client's existing trust and relationship with their Tahirih advocate and leverage the organization's case knowledge to avoid re-traumatizing program participants.

2. A domestic violence survivor

Relative to other forms of gender-based violence, immigrant domestic violence survivors face unique challenges and receive limited government support.

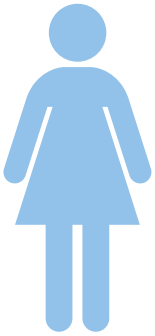
3. A parent to a child or children under 18

Building a new life in the United States as an immigrant survivor is difficult enough. Doing so with children creates additional financial and emotional challenges.

There were approximately **30 eligible individuals**. However, the initial funding could only accommodate **10 pilot participants**. To avoid bias, the pilot participants were randomly selected. A total of 20 children also benefitted from this program.

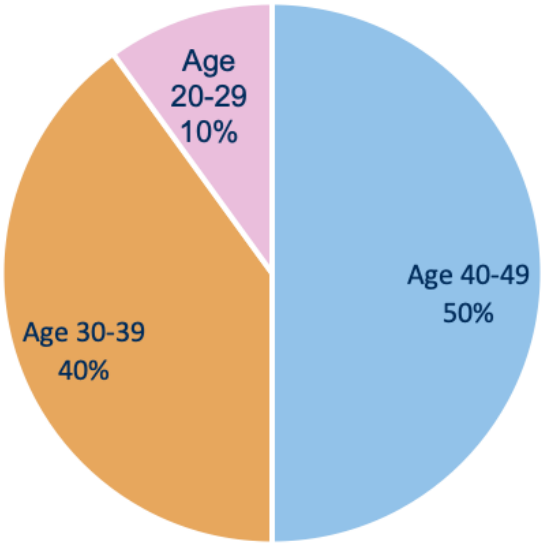
Pilot Demographics

Gender

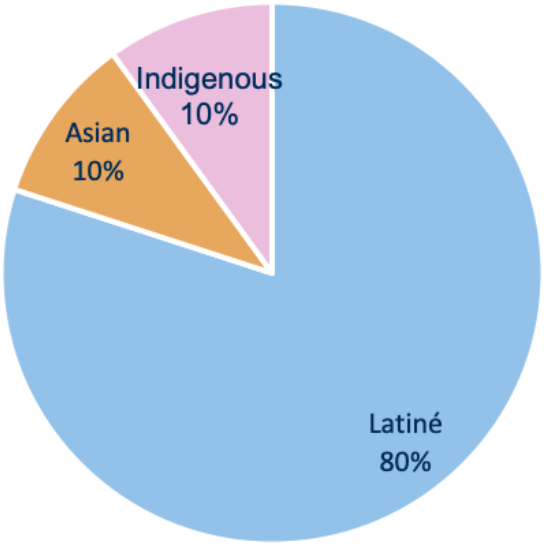


100% are female-identifying

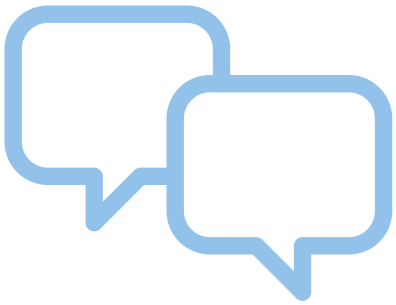
Age



Race



Language



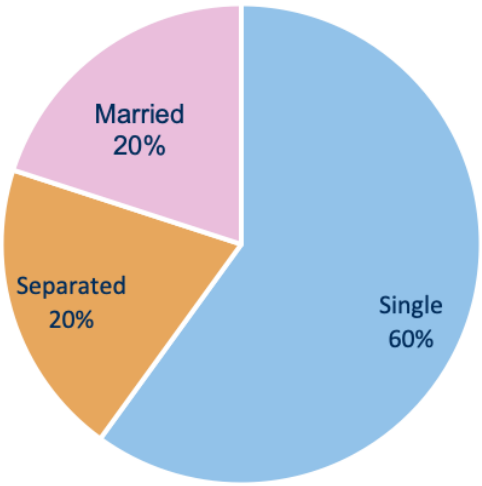
80% speak Spanish

10% speak Urdu
10% speak English

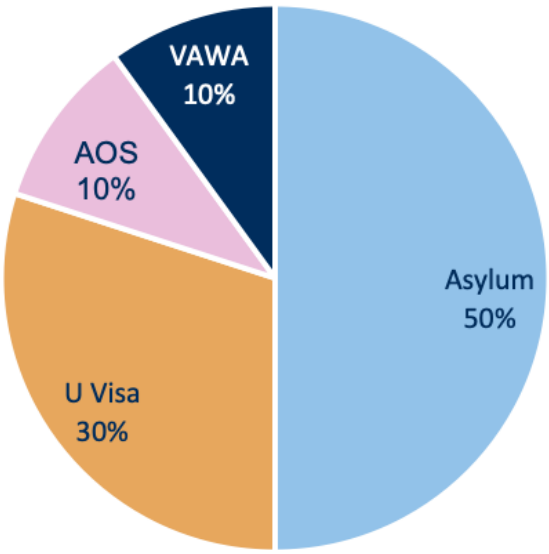
Home Countries

Mexico (3), Guatemala (3), El Salvador, Honduras, Peru, Pakistan

Marital Status



Immigration Relief*



Survivorship

100% are domestic violence survivors

10% survived rape
10% survived sexual assault
10% survived stalking

*Please see below for definitions of forms of immigration relief.
AOS (Adjustment of Status or a "green card"): a more permanent legal status that allows survivors to remain in the U.S.
VAWA (Violence Against Women's Act protection): legal status for individuals who are physically and/or emotionally abused by U.S. citizen or Lawful Permanent Resident (aka “green card” holding) spouses.
Asylum: legal status for individuals whose life or freedom will be in jeopardy if they return to their home country.
U Visa: temporary legal status for survivors of certain violent crimes, including domestic violence.

Participant Perspectives

The funds brought a helping hand to mine and my children's life, from extra curricular activities, to school supplies and food. The funds have made a huge difference on the things my kids have been able to experience.

Thank you for the humanity that moves your heart and decisions.

Thank you so much for this opportunity, it has impacted us in more ways than I can explain.

PILOT FEATURES

$1,000 per month for 6 months

A total of $60,000 was distributed. The Project Empower team followed the guidance of the initial survey results to determine the interval and amount of distribution. Participants preferred monthly distributions of $1000, which is about a month's rent for many clients.

Unconditional funds

Program participants were able to spend the funds as they saw fit, rather than on specific categories. Clients are experts in their own lives and are trusted to make decisions for their family.

Flexible spending

The debit cards gave program participants flexible spending options, whether making in-person or online card purchases, withdrawing funds as cash, or linking their card to a financial application.

Inclusive distribution

The distribution plan was designed to be inclusive for participants without documentation. Through partnership with Community Financial Resources, clients were offered 2 debit card options: one for participants with social security numbers, and one for those without.

Educational resources

In addition to the financial education provided by Community Financial Resources, the Project Empower team created short how-to videos. They were offered in Spanish and English and included voiceovers to increase accessibility to low-literacy clients.

Ongoing feedback

In the spirit of human-centered design, participants actively co-designed the program through ongoing surveys and phone conversations. The mass texting platform called SimpleTexting also provided an open line of communication between the project team and clients.

Language accommodations

With 90% of pilot participants identifying as non-English speakers, translations and interpretations were budgeted into the pilot. Additionally, both financial institutions offered resources in Spanish and English.

Case management

The cash assistance would have been incomplete without the wraparound case management support from Tahirih. Project Empower resources and support were integrated into participants' existing relationship with their Tahirih advocate.

Long-term banking

Both debit cards were provided by a financial institution. As a result, participants could keep their card and the accompanying bank account after the program ended.

"The consistency of receiving funds for 6 months can be a great relief for many clients. This program allows participants to break the structural barriers that many immigrant survivors face."

- Valeria Monroy, Social Worker at Tahirih Justice Center

PILOT IMPACT

Measuring Impact

The impact of the cash transfers was measured through two data streams:

Quantitative Data

After clients gave their informed consent to release their data, the Project Empower team received and analyzed monthly aggregated and de-identified **transaction reports** provided by Community Financial Resources. These reports allowed us to get a sense of spending patterns without overburdening pilot participants with surveys.

Qualitative Data

Transaction numbers do not fully capture the nuance of immigrant survivors' decision-making. Therefore, participants were given ample opportunity to provide feedback throughout the program cycle through **phone calls** and **Google Forms surveys.** Both positive and negative feedback were explicitly encouraged to avoid bias.

Impact

The Project Empower funds benefitted pilot participants by allowing them to make their own decisions, adjust their spending over time, respond to emergency situations, invest in their families, connect with their community, and feel closer to their long-term goals.

1. Financial Independence

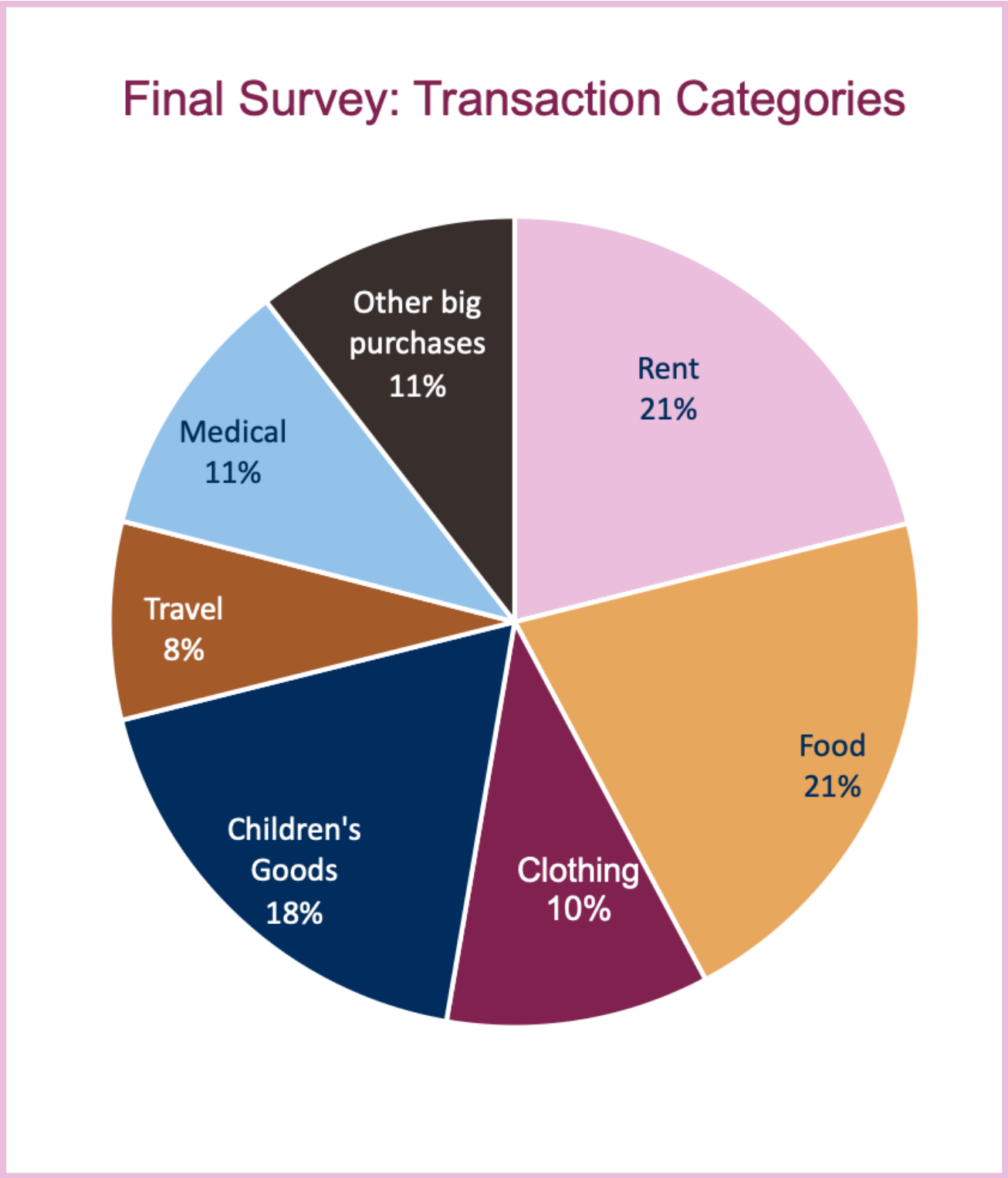
Economic dependency is often the link that binds immigrant survivors of domestic violence to their abusers.[9] The combination of financial abuse, undocumented status, and language barriers often excludes immigrant survivors from traditional banking. It is not surprising that 50% of participants were not banked prior to Project Empower.

Therefore, the importance of the pilot participants' ability to have access to a bank account and debit card both during and after Project Empower cannot be understated in their journey towards independence. Pilot participants are experts in their own lives and were trusted and respected to make their own financial decisions.

All pilot participants were able to keep their debit card and bank account following the program, meaning that **100% ended the program banked.** Only 50% of program participants had access to a bank account prior to Project Empower.

Some program participants chose to spend their funds on basic necessities like food, clothing, and housing. With the rising price of gasoline during the pilot period, participants also used Project Empower funds for travel expenses.

Others made bigger purchases that they previously hadn't been able to afford, such as a new pair of glasses or goods for their children. One participant was finally able to pay for overdue dental work sustained from domestic violence.


Final Survey: Transaction Categories
Other big purchases 11%
Rent 21%
Medical 11%
Travel 8%
Food 21%
Children's Goods 18%
Clothing 10%

Participant Perspectives

It has felt very good to be able to make my own choices. I haven't felt pressured to spend on certain things.

I've had a lot of medical issues like asthma, high blood pressure, breathing problems. I take two medicines. This program has helped me to pay some of those medical bills because they are not covered.

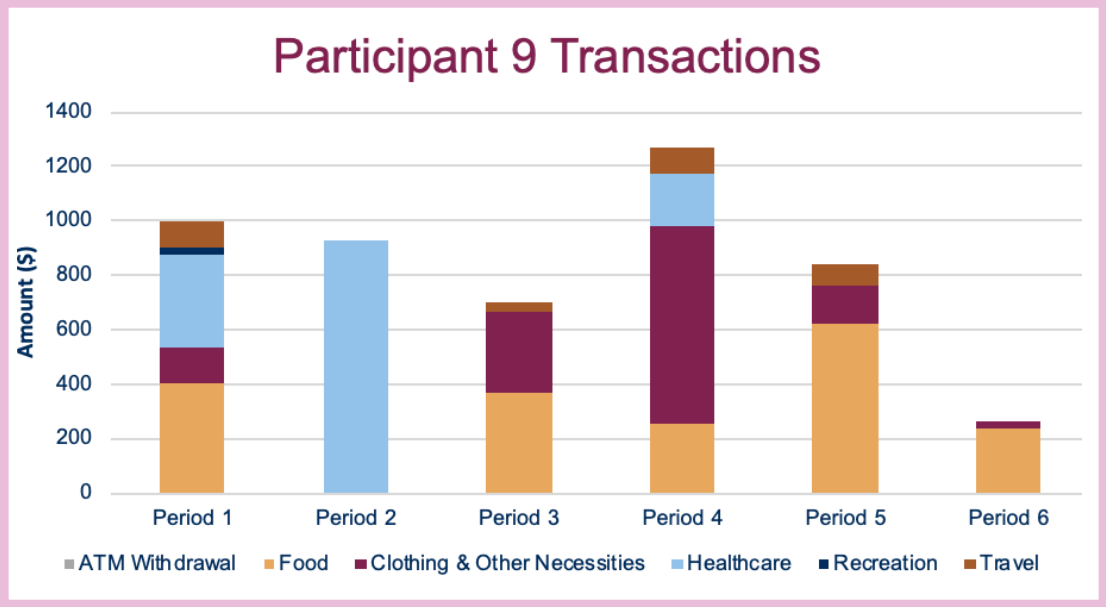
2. Flexibility

Flexible spending was also a cornerstone of Project Empower.

The unconditional funds allowed participants to adjust their spending over time to meet their changing needs. The graph below of one participant's spending patterns demonstrates this trend. While purchases on food and clothing were consistent across the pilot, this participant chose to allocate all of their Period 2 spending on a single visit to the dentist.

Additionally, although participants received $1000 per month, they were not required to spend the entire amount each month. As demonstrated in the graph, some months the participant chose to build savings and other months the participant dug into these savings and spent more than $1000 per month.

In addition to flexibility in what was purchased, participants also took advantage of the flexibility in how purchases could be made. In both surveys and transaction reports, the versatility of the debit cards proved worthwhile. A third of participants withdrew their funds entirely as cash, a third of participants made all purchases on their debit card, and a third did both.



3. Resiliency

At the start of the pilot, many participants were still recovering from the effects of COVID-19. Immigrant survivors—who are often living paycheck to paycheck, lacking health insurance, and excluded from many government programs like stimulus checks[10]—were disproportionately impacted. Tahirih advocates saw a staggering change in need; the number of clients requesting financial assistance increasing by **900%.**

50%

of participants experienced some type of emergency during the 6 months of the Project Empower pilot

On top of residual challenges from the pandemic, 50% of Project Empower participants also encountered some type of emergency during the 6-month program itself. From a high risk pregnancy to a broken foot, these unplanned situations typically have a devastating effect on immigrant survivors and their children.

Project Empower fostered resiliency to forge through the unexpected. After the instability of the pandemic, some participants were finally able to pay off bills or build savings. The flexibility of the funds enabled other participants to quickly respond to and rebound from emergencies during the program.

> **We are extremely thankful to be a part of this program. Financial stress is something children can't comprehend at this point in their lives, so as head of my household I'm deeply thankful.**
>
> - Project Empower participant

Client Story: Clara*

Clara hoped to use the Project Empower funds to build savings. But, halfway through the pilot period, her husband was in a car accident that left him unable to work his regular hours. Their family lost needed income, but Clara was able to continue to provide the basics for her family thanks to Project Empower.

While an unexpected life event, like this accident, might have pushed Clara's family deeper into poverty, the Project Empower funds provided needed stability and financial resiliency as they worked to get back on their feet.

> **"The funds have really helped us a lot. The program had been a blessing during this challenging time."**
>
> - **Clara**, Project Empower participant

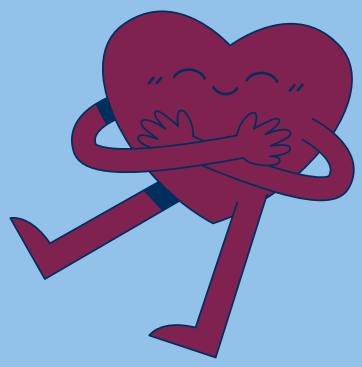
*Please note that for confidentiality purposes, all client names in this report are pseudonyms.

4. Strengthened Families

Domestic violence can pose a big strain on family connection. Children who grow up in families where there is violence, abuse, and trauma often grapple with a range of behavioral and emotional problems as a consequence. Sadly, children may be victims of the abuse themselves.[11]

As immigrant survivors await the resolution of their cases for years, many participants and their children experience ongoing stress and anxiety around their immigration status.

In light of these overlapping challenges that immigrant survivors and their children face, the Project Empower team believes in the importance of enabling folks who are often marginalized by larger society to have normalized experiences.



100%

of participants indicated that the funds brought joy to them and their family

The Project Empower team was thrilled to see that in addition to covering basic necessities, the funds also brought joy and happiness to participants and their children.

Participants made purchases that they previously hadn't been able to afford, like school supplies or extracurricular activities for their children, or family birthday celebrations. These purchases brought participants' families closer.

Participant Perspectives

The help brought a lot of happiness to me and my children because for the first time I was able to celebrate their birthdays.

For the first time I was able to buy my children the school supplies they wanted and needed without worrying about how it would affect my daily bills.

5. Strengthened Communities

Both survivorship and immigration status can isolate program participants and their families from their newfound communities in the United States.

The Project Empower team was pleased to see that the funds enabled some participants to engage with their community. One participant was able to sign up their son for a recreational soccer team for the first time.

Additionally, Project Empower not only built on, but also bolstered the connection and trust between participants and their Tahirih Justice Center advocate.

As one client shared:

> **Thank you very much Tahirih, you have supported me at all times. For me, you are my family. God has blessed me with your work.**

- Project Empower participant

"My son has been able to enjoy his soccer team. This was something I was unable to afford in the past due to lack of funds."

- Project Empower participant

6. Hope for the Future

Experiencing abuse and waiting years for immigration status can erode hope for the future as an immigrant survivor. Although only 6 months in duration, the pilot offered participants and their children a bright light amid dark and challenging times.

Hope for the future meant different things to different participants. About half of participants ended the 6-month program with savings. Because participants could keep their debit cards long-term, they were able to continue to make purchases and even deposit their own funds onto the card.

The other half were in more imminent need of the funds for basic necessities or for responding to emergency situations. They chose to spend all or the majority of their funds by the end of the 6-month pilot period. Even without long-term savings from Project Empower, these participants nonetheless felt their involvement in the pilot – whether through the increased family connection or decreased levels of stress – would have a long-term impact.

100%

of participants felt closer to their long term goals thanks to Project Empower

50%

of participants ended the 6-month pilot program with savings.

Participant Perspectives

I really benefited a lot from Project Empower. A lot of stress of mine has decreased.

I definitely feel closer to my long-term goals thanks to you!

LIMITATIONS

Small Sample Size

Out of approximately 30 eligible Tahirih clients, a third were randomly selected to participate in the initial pilot. While the selected participants were representative of the demographics of the general Tahirih client pool, the results of the pilot can't be considered generalizable due to the small sample size.

Incomplete transaction report data

The monthly transaction reports offered an incomplete picture of spending behavior because they only captured categories of card purchases. Though the value of an ATM withdrawal was captured, how the cash was spent was not. We used final survey data on spending categories to help fill in these gaps. We plan to keep this payment model for the next cohort. Purchase flexibility is crucial because immigrant survivors often pay expenses such as rent in cash.

Financial education resources

Community Financial Resources provided helpful financial education documents geared towards low-income and diverse populations, but they weren't necessarily culturally-relevant to immigrant survivors. The Project Empower team supplemented these CFR resources with its own how-to videos. Offered in Spanish and English, these videos also had voiceovers to increase accessibility to our low-literacy clients. In surveys, all pilot participants ranked these videos as 5 out of 5 (excellent) and were interested in learning more. We hope to build on this success and create more videos that cover broader topics like budgeting, funding an education, and building savings.

TAKEAWAYS

Based on the resoundingly positive feedback from clients, we conclude that all our pilot goals were achieved. The success of the program was rooted in:

1. Co-designing the pilot with participants

Participants have unique needs around their immigration status and survivorship. The Project Empower team was able to build a successful pilot by incorporating client feedback directly into program design. This human-centered design approach was particularly vital for understanding accommodations around trauma and safety.

2. Pairing cash with case management

Embedding the cash distribution in Tahirih's case management system was foundational to the success of the pilot. Participants were able to complete surveys, receive resources, offer their informed consent, ask questions, avoid re-traumatization, and overall trust the program because of the existing relationship with their Tahirih attorney or social worker.

3. Building flexibility into the model

There is no one-size-fits-all approach to guaranteed income because each participant has their own needs, preferences, and experiences with finances. The debit cards accommodated these differences by enabling participants to make card purchases, withdraw funds as cash, connect to financial apps, or open a savings account. The unconditional funds also allowed flexible spending over time.

4. Supporting long-term banking

As immigrant survivors awaiting their court decisions, participants are often unbanked and excluded from traditional forms of finances. Leveraging Community Financial Resources' partnerships enabled the Project Empower team to offer a payment model that not only supported clients' short-term needs, but also ensured their long-term access to banking.

Next Steps for Project Empower

STEP 1

Share pilot outcomes and findings with the broader Guaranteed Income Community of Practice both in California and across the United States.

STEP 2

Stay in touch with the 10 pilot participants to learn more about the long-term impacts of the Project Empower funds.

STEP 3

Launch the second cohort of Project Empower in 2023.

Looking Forward

> **"The dignity of the individual will flourish when the decisions concerning his life are in his own hands, when he has the assurance that his income is stable and certain, and when he knows that he has the means to seek self-improvement."**
>
> – Dr. Martin Luther King Jr.[12]

Project Empower and the hundreds of local, state, and national GI pilots that have emerged across the country have shown that giving direct cash to those who need it most is a quick and effective way to combat poverty at its root, fill in gaps in the current social safety net system, and empower and uplift individuals and families.

Our hope is to inspire other community-based organizations to embrace direct cash transfers as a local intervention for reducing poverty and improving social protection for their most vulnerable. More broadly, we hope that the collective impact being made by the growing number of GI pilots across the country offers a roadmap to policymakers for moving us toward a more equitable and just society.

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ABOUT THE ORGANIZATIONS

My New Red Shoes' (MNRS) mission is to improve the quality of life and well-being of children and youth experiencing economic hardship by ensuring access to basic needs. Through cash transfers and the delivery of essential items, our work helps to meet the basic needs of marginalized families, boost children's sense of security, stability and normalcy, and strengthen the community social safety net. Since 2006, MNRS has helped to uplift more than 200,000 children and their family members in the San Francisco Bay Area and beyond.
To learn more, go to https://mynewredshoes.org/

The **Tahirih Justice Center** is a national, nonprofit organization that serves immigrant survivors of gender-based violence. Our interdisciplinary, trauma-informed model of service combines free legal services and social services case management with bridge-building policy advocacy and research-based training and education. Our programs efficiently and effectively leverage donated professional services from a vast network of attorneys, medical professionals, and other experts to serve as many immigrant survivors as possible. By amplifying the experiences of survivors in communities, courts, and Congress, Tahirih's mission is to create a world in which all people share equal rights and live in safety and with dignity.
To learn more, go to https://www.tahirih.org/

Community Financial Resources (CFR) is a national nonprofit economic justice organization that provides a pathway to financial well-being through products, tools and services that improve financial stability, protect assets, and establish a foundation to build wealth for low-income, low-wealth households, with a focus on communities of color.
To learn more, go to https://www.communityfinancialresources.org/

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