

LOVING BLACK  
SINGLE MOTHERS 



# HOLIDAY LOVE

2022 Evaluation Report

Conducted by

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# TABLE OF CONTENTS

About Loving Black Single Mothers	<b>03</b>
Letter From Our Founder	<b>07</b>
Introduction To Holiday Love	<b>09</b>
Holiday Love: The People, Goals & Design	<b>11</b>
Evaluating Holiday Love 2022	<b>20</b>
Holiday Love 2022 Cohort Demographics	<b>23</b>
Evaluation Insights	<b>28</b>
What Black Single Mothers Want People To Know	<b>62</b>
What's Next For Holiday Love?	<b>70</b>



# About Loving Black Single Mothers

“Mamas are going to survive because **MAMAS CREATE** families, communities, relationships, and **NEW ECOLOGIES** that are rooted in humanity’s survival.”

-MAI'A WILLIAMS

# Black single mothers deserve to do *more* than survive.

The support currently  
available to Black single mothers  
is *not enough*.

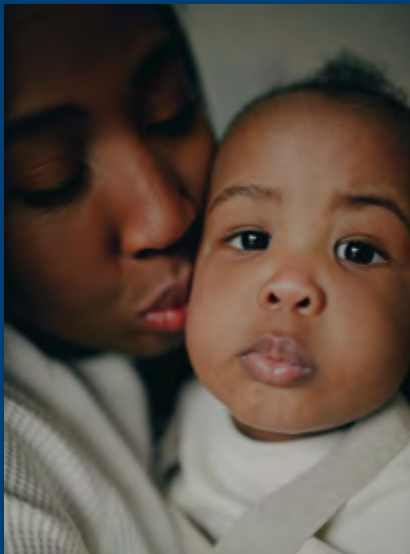
**AVAILABLE RESOURCES FAIL** to account for the needs of our bodies, hearts, and souls. Living with unmet needs keeps us in vicious cycles of financial insecurity and isolation, which blocks our ability to nourish our growth and support a future where our children can be deeply well.

The compounded burdens of the high cost of living, unaffordable housing options, insufficient wages, the emotional stress of solo caretaking, and the undue scrutiny of Black single motherhood make it extremely difficult for Black single mothers to create a life rooted in anything beyond overwhelm. As mothers, we have been intentionally alienated and separated from the structures of care which are our ancestral birthrights and historical gifts.



But a different world is  
**POSSIBLE** and a different  
world is *necessary*.

Our collective thriving  
*requires* the **THRIVING** of  
**Black single mothers**.



Enough with us being treated as scapegoats to justify our own oppression and trauma.

Enough with us being held accountable for other people's lack of care and responsibility.

Enough with us being disrespected because “you chose to have children.”

Enough with us being under-resourced and undervalued.

Enough with us being treated like a statistic and not whole human beings.

Enough with our stories being erased and being treated as if our bodies, hearts, visions, desires, and versions of motherhood don't matter — because they do.





Loving Black Single Mothers creates ways for the collective to show up for Black single mothers in consistent, tangible, and rooted ways that **DIRECTLY** nourish and *improve* their material conditions.

Our goal is to interrupt harm and create spaces of respite and reprieve where ecosystems of care, love, and nurturance can be cultivated and activated for Black single mothers and our children.

Through our ecosystems, we co-create **economies of mutual support** where people who are financially abundant, time abundant, or skill abundant are given the opportunity to redistribute and share their abundance by giving directly to Black single mothers.

It's economic justice in action.

It's love used as a verb, made powerful + transformative.

It's collective responsibility and reciprocity.

It's remembering and honoring the truth that we are all interdependent.



## LETTER FROM OUR FOUNDER

**HOLIDAY LOVE,**  
since its inception,  
has been *a seed of possibility.*

WHAT STARTED AS just an idea tugging on my heart to be born has turned into a beautiful possibility model, a life line, and a way for people to practice their values in a real tangible way with profound impact on a community that deserves more than it gets.

In the winter of 2021, I tested Holiday Love over a three-month period during the holiday season.

I asked people who had access to financial resources, via Instagram, to commit to giving \$500 in November, December, and January for a total of \$1500 to support Black single mothers during the holiday season. That winter, I was able to facilitate the redistribution of \$27,000 to eighteen Black single-mother-led families with the help of over 25 people who were aligned with my mission and directly committed to giving to Black single mothers. From this successful trial run, that I did all by myself, Holiday Love and Loving Black Single Mothers was born.



What I know to be true is that the mothers who we honor through Holiday Love, and more broadly through Loving Black Single Mothers as an organization, are more than worthy of collective support, deep nourishment, ease, and stability. We hold the truth that there is enough money and resources to go around in order for all people to be well, and it's found through sharing, redistribution, and collectivizing...which Holiday Love is direct proof of.

Our future includes the voices, the love, and the visions of the most marginalized mothers...the mothers history likes to erase, and capitalism likes to use and toss aside. We can no longer ignore the mothers who do the work of tending and teaching our next generations, especially Black single mothers because there is no liberation without us.

Holiday Love started out as a seed of possibility and has bloomed into more than I could ever imagine. Holiday Love shows us that we don't always know how our seeds will take root, or what they will become, but our responsibility is simply to plant the seed.

In Love (the bell hooks + Joy James kinda love) + Defiance,

Toi Smith

FOUNDER  
LOVING BLACK SINGLE MOTHERS





# Introduction To **HOLIDAY LOVE**

For a lot of Black single mothers, the winter holidays can be stressful and overwhelming.





**T**HE EXPECTATION IS that you're supposed to make holiday magic happen for your children with very little money, support, or energy and that you're also supposed to, because you're a mother, be okay with not experiencing any holiday magic yourself.

As an organization, we seek to counter this expectation by providing tangible and consistent material support to Black single mothers during the holiday season to help lighten both the financial and mental load of the season. This is why Holiday Love was born.

Through our annual Holiday Love ecosystem, we match lower-income Black single mothers with one financial partner, or a group of financial partners, who have committed to gifting a Black single mother a total of \$500 a month throughout the holiday season (November, December, January, and February) for a total of \$2000.

This money is a direct, no strings attached monetary gift that allows Black single mothers to invest in what they need to support and nourish their families during the holiday season.

***We trust Black single mothers.***



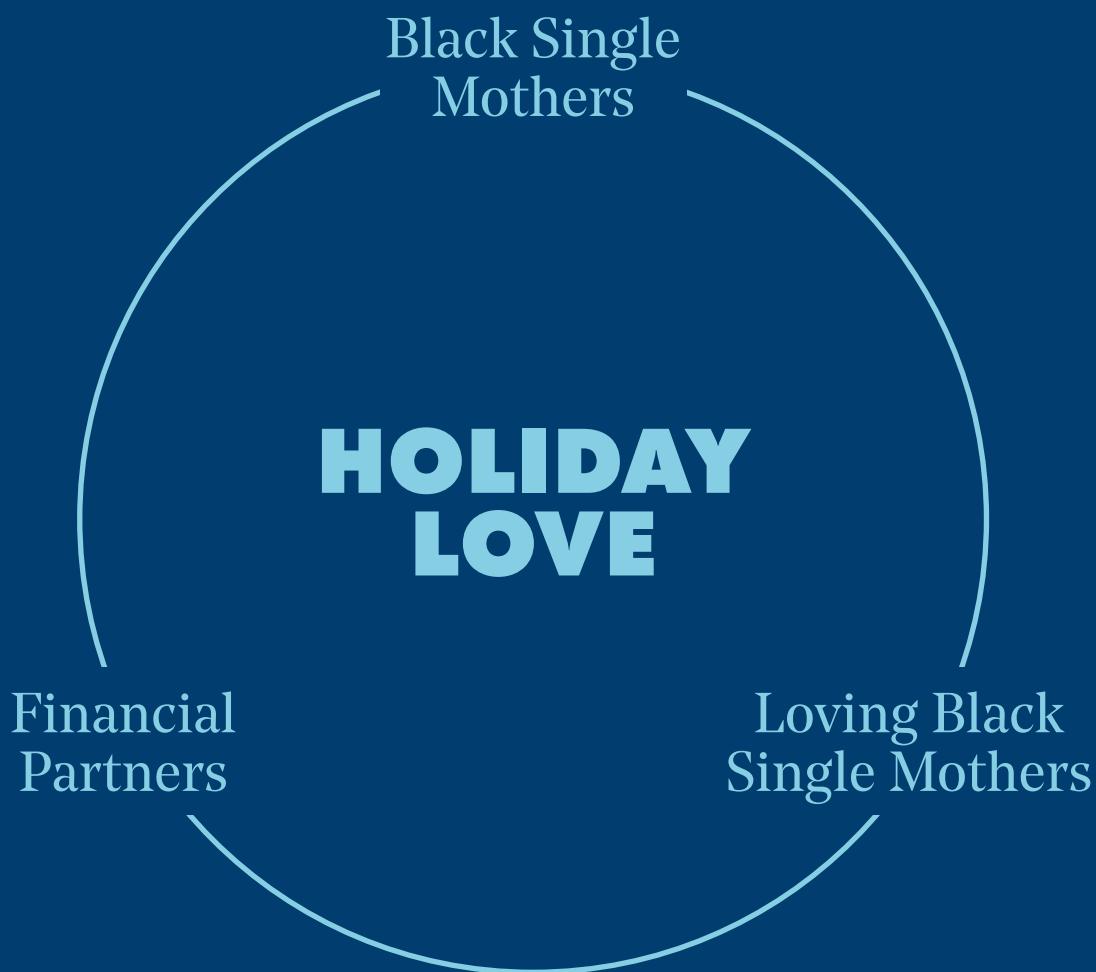
# HOLIDAY LOVE: The People, Goals & Design

“I don’t believe in charity, I believe in **solidarity**.  
Charity is so vertical. It goes from top to bottom.  
Solidarity is *horizontal*. It respects the other person.  
I have a lot to learn from other people.”

-EDUARDO GALEANO

# THE PEOPLE AND THEIR RESPONSIBILITIES IN THE HOLIDAY LOVE ECOSYSTEMS

There are three groups who make up  
the Holiday Love ecosystem:





**Each group has a different responsibility while a part of this ecosystem:**

The responsibility of the mothers is to **RECEIVE**.

The responsibility of the financial partners is to **actively give** and to **stay in relationship** with their commitment.

The responsibility of Loving Black Single Mothers is to act as the **matchmaker** and the **through-line holder** to ensure that mothers receive their payments each month.



The Holiday Love ecosystem was designed  
with three goals in mind:

**1** To provide consistent **FINANCIAL SUPPORT** to a cohort of lower-income Black single mothers to relieve some of the financial burden associated with the holiday season and to center the *needs* and *joy* of Black single-mother led families.

**2** To provide a way for **EVERYDAY PEOPLE** to **COLLECTIVIZE**, pool their resources, and understand the power and impact of solidarity over charity. The money that each financial partner committed to giving while participating in Holiday Love was a gift in solidarity, not a tax-deductible charitable donation.

**3** To create a **POSSIBILITY MODEL** and program structure that can be easily recreated and implemented inside organizations that desire to activate their audience or donor base in a way that centers mutual flourishing and that also *directly impacts* the communities in which they serve.



**T**HE HOLIDAY LOVE ecosystem was designed to put money directly in the hands of Black single mothers during a season that can be extremely challenging and overwhelming.

Each month, for four months, a cohort of fifty Black single mothers is given \$500 (a total of \$2k) by people who committed to redistributing between \$125 and \$500 per month based on their individual economic capacity. Each mother who was selected to participate in Holiday Love is supported by up to four people while a part of the ecosystem.

In our model, we hold the truth that there is enough money and resources to go around in order for all people to be well, and it's found through sharing, redistributing, and collectivizing.

The money committed to each mother is given directly to them without any interference from us as an organization. We simply act as an intermediary and ensure the participating mothers receive their money each month. The goal of our model is to connect those with financial abundance and a desire to support community well-being with those who are under-resourced.

**50** mothers   **4** months   **\$100** k



## **MOTHERS APPLICATION AND SELECTION PROCESS**

**O**UR GOAL WITH the application process for Holiday Love is to ensure that the mothers applying would not feel as if they were being extracted from or as if they had to “prove their pain.” The application process is designed to feel extremely simple, direct, and clear and to counter the invasive experience of applying for support from social services such as TANF, food stamps, or public housing.

In order to be eligible to participate in Holiday Love, mothers need to meet the following eligibility requirements:

- Be a Black single mother aged 18 years or older who lives in the United States
- Have a child or children under the age of 18
- Be earning below the living wage for their family size and state
- Have an active account on a payment app (Venmo, Cash App, PayPal)

In our 2022 cohort, we accepted seventy applicants, and from that applicant pool, fifty mothers were randomly selected and matched with a Holiday Love financial partner. We chose random selection in order to keep the ecosystem fair for the applicants and easy to navigate for us as a small organization.





Once the fifty applicants were randomly selected, they went through a short and easy verification process to ensure that people were who they said they were. Because we are a “virtually” based organization, meaning we do not have a brick-and-mortar location, we have to do our due diligence and make sure there are no bots or digital scammers in order to protect the integrity of Loving Black Single Mothers.

After verification, mothers were matched with a financial partner and fully enrolled in Holiday Love.



## FINANCIAL PARTNERS ENROLLMENT PROCESS

**I**N THE MONTH of October we organized a social media and email marketing campaign to call in 50-200 financial partners who had the resources to give between \$125-\$500 a month to a Black single mother for 4 months. In just 4 days, we reached our goal.

Interested financial partners were directed to submit their information on a Google Form and indicate their preferred monthly pledge amount (\$125, \$250, or \$500) and payment platform (CashApp, Venmo, PayPal). Once we reached our enrollment goal, we started the process of matching financial partners to Black single mothers.

We called in financial partners who understood how powerful it is when people collectivize and pool their resources to support a common goal. We asked everyday people who were financially resourced to share their money in a way that could transform lives with an understanding that the money given was a gift and not a tax-deductible charitable donation. Solidarity not charity.



## MONTHLY PAYMENT STRUCTURE

**O**UR DESIRE FOR the mothers participating in Holiday Love was for them to receive consistent, no-strings-attached money during the holiday season. We desired for this money to flow with ease and to not be tied up in bureaucracy, but rather for it to feel like a gift from one person to another. To achieve this, we decided to use third-party payment apps (such as Venmo, PayPal, and Cash App) to facilitate the exchange of money from financial partners to mothers.

On the 15th of each month by 12pm EST, financial partners were responsible for sending their committed financial gift to the mother they were matched with. As a courtesy, each month we sent a reminder email to each financial partner to help ensure that they didn't miss the deadline but our hope was that financial partners kept their involvement in Holiday Love top of mind over the holiday season.

Mothers were instructed to let us know if they did not receive their financial gift each month, and we would connect with the financial partner(s) to troubleshoot the delay and ensure that the mother received their money.







# Evaluating **HOLIDAY LOVE**

**Our goal with commissioning this evaluation was to understand mothers' and financial partners' experiences participating in Holiday Love.**



## EVALUATION PURPOSE AND INTENTIONS

**W**E WANTED THIS information to make future improvements as we and the various ecosystems within our organization are built and grow. Rooted in this intention, we convened a team to conduct an evaluation of Holiday Love, including [Aisha Rios](#), [Aja Imani Clark](#), and [Jen Lemen](#).

The team was selected for their knowledge of evaluation, Loving Black Single Mothers, and existing relationships with one another, all of which supported them in conducting evaluation differently. This meant challenging the false notion of objectivity and neutrality, countering the ways evaluation and the philanthropic field can be extractive, paternalistic, and serve the interests of elites over the people and communities organizing against oppression. The intention to practice evaluation differently aligned with our intention of practicing differently than traditional nonprofits.



## EVALUATION APPROACH AND METHODS

**T**HE EVALUATION TEAM (a) administered a survey to all participating mothers and financial partners; and (b) conducted short, approximately 30-minute interviews with 9 mothers and 7 financial partners. A single quantitative survey question asked people to rank their satisfaction with experience as a way to gain a simple, birds-eye view of peoples' feelings about their experience. Then, the rest of the data collected were qualitative in order to understand people's experiences in a rich, nuanced, and more detailed manner. The quantitative data were analyzed using descriptive statistics, and the qualitative survey and conversation data were analyzed using thematic analysis.



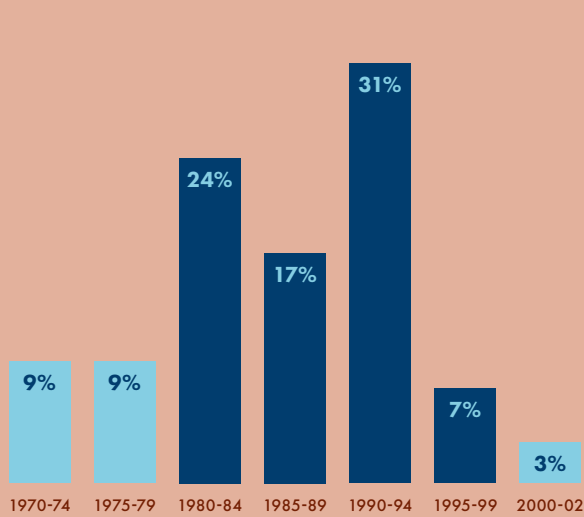




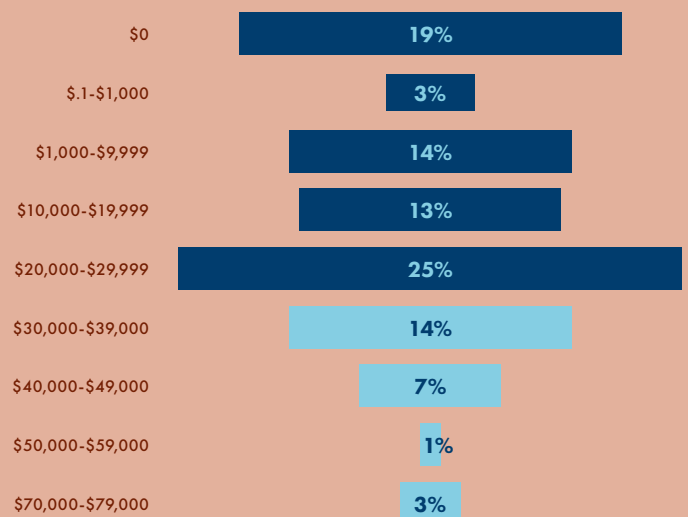
**HOLIDAY LOVE**  
2022 Cohort  
Demographics

# MOTHER DEMOGRAPHICS

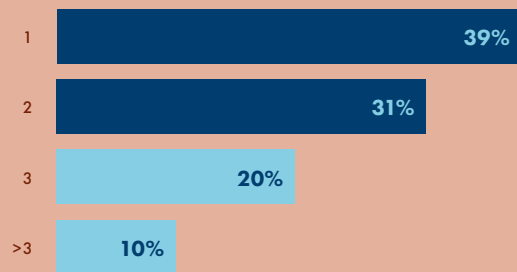
Most Participating Mothers Were Born In The **1980s And 90s (79%)** (n = 70)



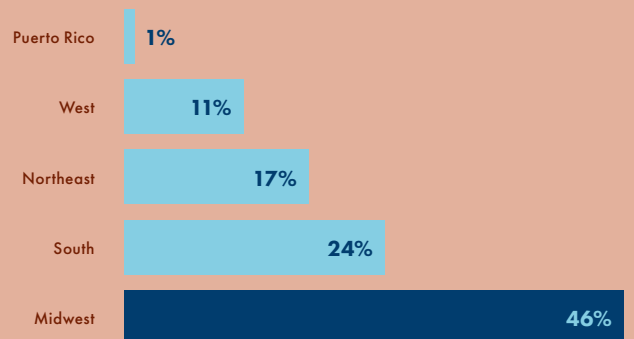
Most Participating Mothers' Annual Salary Was **Less Than \$29,999 (74%)** (n = 69)<sup>1</sup>



Most Participating Mothers Had **1-2 Children (70%)** (n = 70)



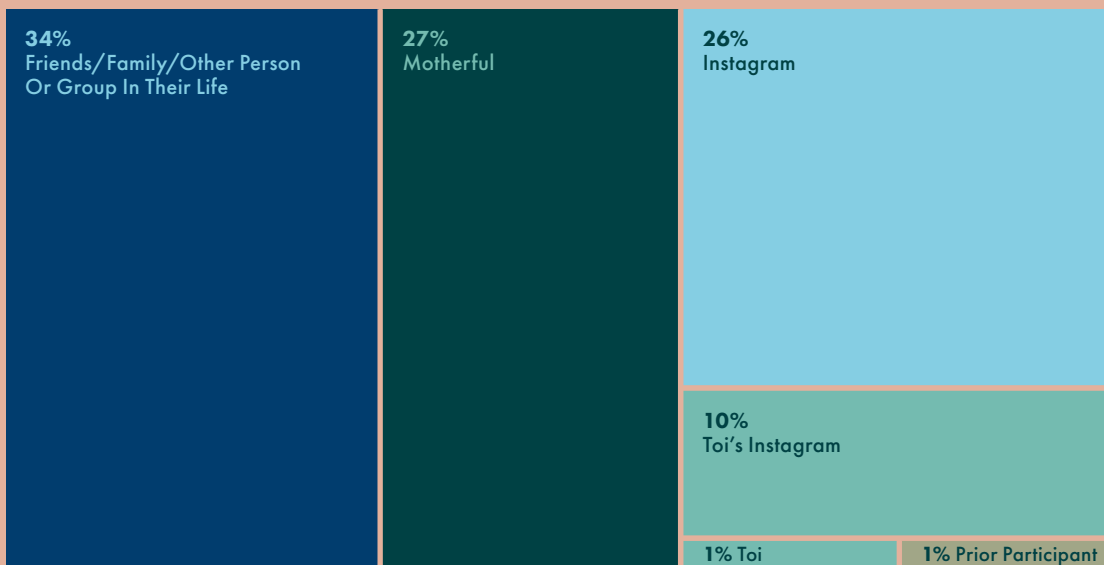
Most Participating Mothers Lived In The **Midwest United States (46%)** (n = 70)





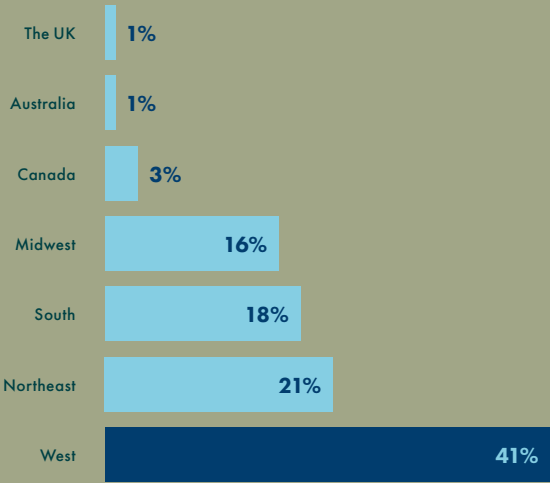


Most Participating Mothers Learned About LBSM And The Holiday Ecosystem Through **Friends, Family, And Other People or Groups In Their Life (34%)** And **Motherful (27%)** (n = 70)

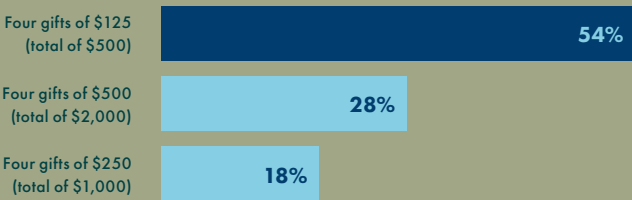


# FINANCIAL PARTNER DEMOGRAPHICS

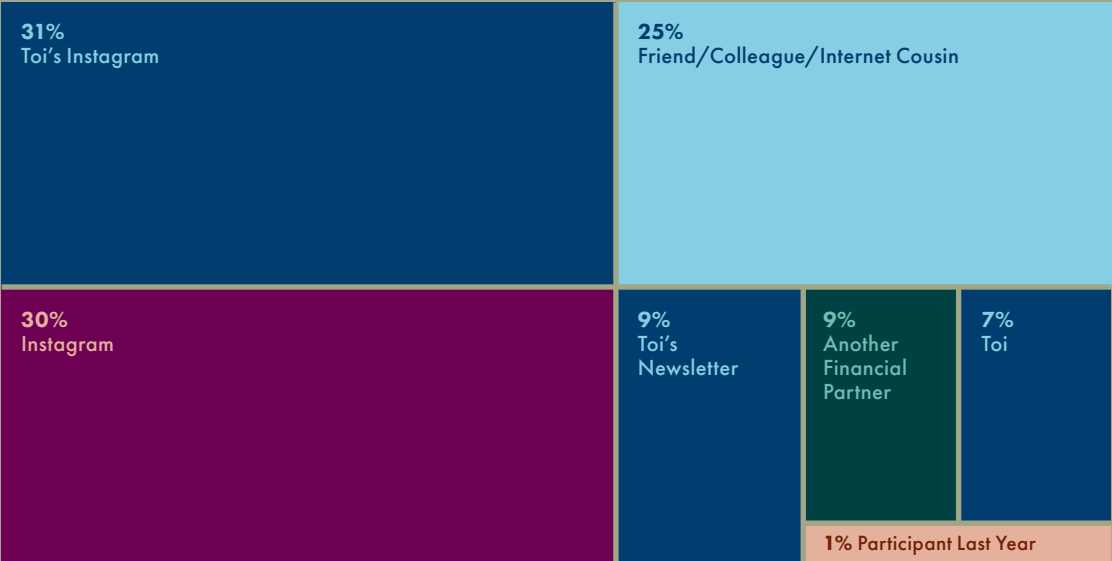
Most Financial Partners Lived In The **Western United States (41%)** (n = 101)



Most Financial Partners Made **Four Gifts Of \$125 (54%)** (n = 101)



Most Financial Partners Learned About LBSM And The Holiday Ecosystem Through **Toi (47%)** And **Instagram (30%)** (n = 101)



## WHY FINANCIAL PARTNERS SAID YES

**FINANCIAL PARTNERS WANTED** to love on, support, and nourish Black single mothers.

Financial partners believe in the power of Black mothers and wanted to help build a world where we collectively trust Black mothers.

Financial partners felt that the simplicity, convenience, and low barrier to participation made their involvement in the Holiday Ecosystem more accessible.

Financial partners understand how needs tend to expand during the holidays.

Some financial partners said yes because of their shared experience as (or having) a single mother, mother, Black woman, and/or struggling financially.

Financial partners said yes because of their connection to Toi, or to mutual friends of Toi's, who connected them to LBSM.

Financial partners emphasized their support of LBSM's call to solidarity not charity, and expressed an appreciation that LBSM rejects traditional nonprofit structures where programs/services come with "strings attached."

Financial partners also expressed a commitment to mutual aid and community care.

Financial partners recognized their access to capital, wealth, and resources and wanted to practice redistribution.

Financial partners saw an opportunity to practice embodying their liberatory values.

Financial partners wanted to do their part in naming and addressing ongoing structural and systemic inequities.





Evaluation  
**INSIGHTS**



**All mothers who responded to our survey and the invitation to talk about their experience were very satisfied with their experience. Most financial partners were also very satisfied with their experience but some did offer constructive feedback and suggestions for changes based on their experience.**

**THIS DOCUMENT IS** a detailed account of what mothers and financial partners appreciated—as well as opportunities for improvements and challenging aspects of their experience.



## INSIGHT #1

**Holiday Love shines a light on the harm and trauma mothers experience—and sparks unlearning among financial partners.**

**MOTHERS WERE AWARE** of the systemic injustices that impacted their ability to mother and survive. In some cases, their trauma surfaced in the process. For example, a mother explained:

“ I felt embarrassed for making a decision to sacrifice career in order to prioritize being a parent and felt like a fraud because I try to shield my kids from my own suffering and worries, which has become more visible over time as I navigate physically debilitating health conditions” -2022 *Holiday Love Participant*

They felt **disbelief that the Holiday Ecosystem is real** in the context of these struggles and were floored with the amount of financial support LBSM received. They sometimes even felt surprised when the money came through and even early, in some cases! For example, two mothers described skepticism about being selected and feeling nervous about counting on these resources during hard times:



“ Maybe in the beginning, someone tells you I’ll give you \$500/month for four months, you are in disbelief and a little skeptical—and not wanting to count on it and say, let’s see what happens, when you are in hard times.”  
-2022 Holiday Love Participant

“ Suspicion about being picked because the need is so great—there’s a lot of single moms. It sucks that a lot of programs and people aren’t helping us more. Y’all (LBSM) can’t help everyone so I’m thinking about how so many of us are impacted by there being a lack of support or resources.” -2022 Holiday Love Participant

In another case, a mother was surprised that they were not judged: “That I wasn’t judged and they really came through I’m so grateful.” -2022 Holiday Love Participant

At the same time, **mothers also recognize there is still a lack of awareness among white people as to how badly Black single mothers are struggling and what they go through.** In this example, a mother could see this by reviewing commentary on LBSM founder Toi Smith’s instagram posts: “It surprised me to find out that white people don’t know how badly Black women are struggling and about the things that we go through.” -2022 Holiday Love Participant

Finally, financial partners understood and appreciated the intentionality in the operations of LBSM whereby donors do not receive stories or information about the people their money went to; they were not “owed” Black single mothers stories. Financial partners understood that their **not receiving mothers stories was an intentional aspect of how LBSM operates.** For example, a financial partner stated that they understood this intention but offered that they **still wished they could hear the “warm fuzzies,” which reflects a journey of unlearning:** “I respect me not being owed their stories, but would like to know how this helped - it’s nice to hear the warm fuzzies.” -2022 Holiday Love Financial Partner



**Many moms couldn't think of any issues with Holiday Love:** "No, on my end absolutely no challenges. All of it was a benefit. I couldn't nitpick if I was forced to." (*Mother*). A couple of mothers even shared that the only challenge was when the program ended while they are struggling to make ends meet, especially after having gotten used to the additional support. This highlights that **while Holiday Love is definitely providing relief from oppression for mothers, this is temporary and comes rushing back after the holiday season is over:**

“ If there was any low point, I would say, when it was over, and I had to go back to figuring it out on my own. Then the realization: Will there ever be enough wealth or money to live the life that I deserve, that I desire? For me? For my son? Is it ever going to be enough? I hope that there's a day that it isn't like this anymore. Knowing the current political climate and capitalism, reparations aren't coming. It doesn't seem like that solution is going to happen soon enough. I'm being the change I wish to see, but that change seems to be coming real slow.” -2022 *Holiday Love Participant*



## INSIGHT #2

### Mothers and financial partners had a clear and accurate understanding of how Holiday Love operated.

**BOTH UNDERSTOOD THAT** people with more financial privilege were paired with Black single mothers to make a difference in the mothers' lives through sharing financial resources. Both understood the program to be time-bound, focused over the holidays as an opportunity to give when stakes were perceived to be higher. Financial partners explicitly understood this to be a form of wealth redistribution to Black single mothers:

“ I appreciated being able to give directly to someone knowing that there were no strings attached to that money. If my contribution made even a small difference in easing the mother's stress or bringing joy to her family, then I am happy to have participated. As a white person, I want to create a more just world; I think that requires working towards systemic change as well as figuring out how I redistribute resources that I have on an individual level. So this ecosystem felt like an opportunity to do that in a format that was new for me.” -2022 Holiday Love Financial Partner

Financial partners also highlighted trusting Toi Smith as the founder and feeling that Holiday Love was a vetted pathway for them to give.





## INSIGHT #3

Mothers and financial partners felt that Holiday Love was unique and different from what they typically see or experience with nonprofits.

**BOTH PERCEIVED HOLIDAY LOVE** as supporting Black single mothers in a way that **dominant institutions are not**, in a way that **centers Black single mothers' humanity and dignity**:

“ It’s a larger scale mutual aid structure for money to easily flow to Black single mothers in ways that our current systems do not support.” -2022 *Holiday Love Financial Partner*

Mothers shared they could tell there was an **underlying ethic to counter white saviorism** and appreciated the guardrails they could tell were put in place to create an environment and vibe with financial partners that did not feel hierarchical or like saviorism:

“ I appreciated the underlying ethic during this process. I can imagine a vibe of hierarchy or saviorism being very likely if it’s not intentionally designed out of the experience. Here, it didn’t feel like the giver was a sort of hero, and the recipient was a charitable cause. I want to give credit where credit is due; because I’m sure that guardrails were put in place to ensure that this was not the experience—which is typical of transactional, service-oriented relationships.” -2022 *Holiday Love Participant*



Another mother **appreciated the clear and consistent political education messaging** both as a participant and also via LBSM social media posts:

“ Please know that you all...are changing lives. Just the thought to implement something like this was astounding! But it was done smoothly, efficiently, and securely without humiliating the participants. And I certainly appreciate that the reasoning and intent are CLEARLY AND REPEATEDLY spelled out so everyone is clear...before, during, and after the holiday program. The regular posts about the single motherhood struggle and the wealth gap are ALWAYS on point, and I identify with them greatly.” -2022 *Holiday Love Participant*

Financial partners also picked up on this ethic. For example, a financial partner shared that she received an email halfway





through that she suspected was a response to some financial partners making inconsistent payments. The email reminded financial partners that mothers were depending on them to make these contributions. This financial partner could tell that a lot of effort went into crafting the email and naming their responsibility—phrased with love and care and also a call to action to “step up.” They learned a lot by reading between the lines of that email.

Financial partners also connected with the focus on Black single mothers and felt inspired to be a part of something different:

“ I deeply connect with the overall ethos of Loving Black Single Mothers. I hadn’t seen an organization doing anything like this before. It feels like a movement. Redistributing \$100K felt significant, especially for a smaller mutual aid group. When I saw the social media post, I thought: I want to be a part of that movement of resources.” -2022 Holiday Love Financial Partner

Here another mother also expresses excitement about being a part of something different:

“ I’m all about Black single mothers, we don’t get spoiled. We don’t get enough like we’re supposed to be getting. Never seen a program like this...I’m really excited to be a part of it!” -2022 *Holiday Love Participant*

For both, the fact that Black single mothers received financial support **without any questions or judgment—no strings**—was huge:

“ LBSM is a beautiful, intentional program centered around uplifting Black single mothers by sharing monetary gifts with them during the holiday season to use as they see fit...no questions asked.” -2022 *Holiday Love Participant*

Financial partners explicitly used the language of **mutual aid and solidarity, not charity**, to describe the ecosystem and spoke to their participation as not being about a tax break the way it is with taxable donations to 501(c)3 organizations:

“ This is solidarity, not charity. For people with more financial resources, especially white people, this is a chance to give directly to someone in the name of building the economic system of support you believe in and put your money where your mouth is.” -2022 *Holiday Love Financial Partner*



## INSIGHT #4

**Mothers felt financial, mental, and emotional support and ease.**

**THE ECOSYSTEM PROVIDED** a tremendous value for mothers who were deeply overcome with appreciation. Mothers describe the ecosystem using words like being a **blessing, life-changing, and being about so much more than money.** They felt: cared for, the pressure was relieved, they had financial freedom for a period of time, validated by receiving the support they needed, and affirmed that they were deserving of this support as mothers doing a good job. Mothers even felt the experience was **supportive mentally and emotionally:** “This program helped me mentally. I was able to take care of things I normally would have to beg or feel less than. It helped in more than one way.” -2022 Holiday Love Participant

They were **able to take care of things for themselves, their children, and other people in their lives that would not otherwise be possible.** For example, a mother was able to pay for their artist studio, another was able to give their son a video game system he wanted, and another was able to do little things for their daughter they could not typically do. In this example, a mother shares that they were able to focus on their doula birth work with other moms:



“ The part that was tangible was to be validated to have someone come help me hold up this boulder that I usually hold up by myself, give me the opportunity to live a little bit more. It made me feel like I’m doing a good job. I’m over here crying. It also gave me space as a doula to hold other space for other Black mothers.”  
-2022 Holiday Love Participant

And then this example, a mother expresses pride in being able to get their children new gifts:

“ Getting my kids stuff. Actually, have brand new clothes and toys. Everything I get is used, but I felt happy that I bought my own kids something. I bought my kids their own out of my own pocket.” -2022 Holiday Love Participant

Getting caught up with expenses included taking care of bills, paying off disconnection notices, and navigating multiple payments due around the same time. Here a mother shares being able to put the extra resources towards healthy groceries that are normally out of reach:



“ I appreciate the program itself...it allowed me to be able to grocery shop for the holiday season without my normal budget restrictions. We usually eat very... frugally. And it isn’t always healthy even though I am a diabetic with kidney disease, I have one vegetarian child, one with ADHD (that I try to steer away from high sugar and dyes) and one allergy kid. So we eat a lot of dried pasta. Ramen (which is awful). And freezer meals. Grocery shopping has always been challenging but with the recent outrageous price increases, it’s been downright depressing. I was also able to pay the utilities on time and not have to worry about them being shut off during the holidays.” -2022 Holiday Love Participant



## **INSIGHT #5**

**Financial partners appreciated the opportunity to embody their values and play a part in mitigating systemic injustices.**

**HOLIDAY LOVE CREATES** an opportunity for financial partners to **live out their values of social justice and equity**. This opportunity also helps **fulfill a desire to support and help others**, specifically reducing stress for Black single mothers—in a way that was different from traditional nonprofits with deserving and undeserving criteria:

“ I appreciated being able to give directly to someone knowing that there were no strings attached to that money. If my contribution made even a small difference in easing the mother’s stress or bringing joy to her family, then I am happy to have participated. As a white person, I want to create a more just world; I think that requires working towards systemic change as well as figuring out how I redistribute resources that I have on an individual level. So this ecosystem felt like an opportunity to do that in a format that was new for me.” -2022 *Holiday Love Financial Partner*



Financial partners also described **giving as feeling good**—one financial partner said “giving is receiving.”

The fact that financial partners were able to provide **direct support to a person rather than a large organizational pot is appealing**. For example, a financial partner explained that finding direct giving opportunities rooted in mutual aid can be time-consuming, so they appreciated how Holiday Love made this easier for them:

“Redistribution through direct cash transfer and mutual aid is a long-term commitment for me. But between social algorithms hiding asks, the labor it takes to find & respond to asks appropriately, and the mental overhead of “choosing” people and coordinating the transfer -- especially as I am chronically ill and have limited energy and brain functioning -- it’s challenging to consistently act on that commitment. I really appreciated that the program provided a clear structure, duration, timing, and paired me with a mother. It let me plan and know I was part of a larger coordinated effort to get needs met consistently over time.” -2022 Holiday Love Financial Partner

The holidays were of course recognized as a difficult time period for families, and thus a good time to give. In addition, supporting **Black single mothers during the holidays prompted a financial partner to rethink or transform their approach to giving:**

“ There are so many nonprofits and charities competing for attention during the holiday season. I was rethinking my approach to giving, focusing less on scale and how “efficient” an org was, and more on community and relationships. The idea of 1-on-1 connection-driven mutual aid is so beautiful, and directly giving to a family is very meaningful.” -2022  
*Holiday Love Financial Partner*

Financial partners also **found meaning in their giving either because they WERE parents** and understand the difficulties of parenting—**or because they did NOT have children** so felt a responsibility to give for that reason:

“ I’m Catholic without kids but want to support families and believe in social equity and justice so this felt like a marriage of those things. And since I don’t have kids, I got some raises and I don’t need this money just being one person. So it felt like a great opportunity to share things. I want to help kids and don’t know how.” -2022  
*Holiday Love Financial Partner*

Financial partners also **recognize systemic injustices that parents and caregivers face** in the United States and were happy to contribute to making a difference in the lives of Black single mothers:



“ It felt like a very tangible way to positively support another family out there during the trickiness of the holidays. Being a parent is hard, and it feels impossible to separate out the emotional work from the financial burdens of being a parent. The US absolutely does not value caretaking or support parents and families at large, and while imperfect, this felt like a great way to offer direct financial support.” -2022 *Holiday Love Financial Partner*

**A couple of financial partners came up against challenges when trying to recommend Holiday Love to others.** They interpreted the pushback they heard as rooted in dominant expectations of nonprofits and charity but didn't know how to navigate the conversation:

“ Another challenge was recommending the program to other folks. A few people asked how I know that the money is going to someone who needs it and that it isn't some sort of scam. Told them there's trust involved and to check out the website, but I wasn't really sure what to say from there. Definitely not the end of the world! But I just want more people to get involved and give.” -2022 *Holiday Love Financial Partner*

## INSIGHT #6

**Many mothers and financial partners felt the logistics of Holiday Love were simple and easy to navigate.**

**MOTHERS FELT THE** process was **simple, from applying to verification and receiving funds.** And financial partners similarly felt the **giving process was easy.** Both also felt the **communications were timely, clear, and useful, and there was a consistent cadence**—not too much and not too little:

“ It was super easy. I filled out the form and had to validate my identity. After that, I just got a CashApp every month, and that was it. It was super accessible. No red tape.” -2022 Holiday Love Participant

Many financial partners **did not indicate that they needed any support** in order to make their payments on time. Moreover, they found the **reminder emails to be supportive**—and only one financial partner shared challenges locating the LBSM emails. From their perspective, **there were a few glitches here and there but nothing substantive.** For example, one financial partner had to re-set up their CashApp account because their bank flagged the payment as fraud, but this was cleared up quickly and easily. Another financial partner shared that it took a bit of time for them to be matched with a mother who used Venmo, but it did not feel like a big issue to them.

**For mothers, whenever there were hiccups, there was an accountability process executed by LBSM.** For example, when a mother did not receive her first payment, founder Toi Smith responded quickly to address the issue and ensure the mother received her payment. One mother was not only unfamiliar with CashApp (their kids set it up for them) but wanted alternatives like Zelle that did not include fees.





## INSIGHT #7

Some financial partners identified logistical inconveniences that created challenges in submitting payments on time—they linked this to their unlearning and also raised what they felt were legitimate hiccups.

**WHEN COMPARING HOLIDAY LOVE** to other mutual aid projects and other giving experiences, financial partners shared a mix of perspectives. Holiday Love **felt less logistically challenging than other mutual aid projects** financial partners were familiar with. “I liked sending money to one person - less overhead and unnecessary admin that would slow down the process.” -2022 *Holiday Love Financial Partner*



## Automation

Financial partners shared **mixed perspectives on the giving itself not being automated**. A financial partner noted that *giving is often automated, so this process felt more vulnerable* in that she had to manually make the contribution to a Black single mothers each month: “We donate a lot, but it is usually automated, but this was extremely direct and a little vulnerable since you can see each other’s information.” (*Financial Partner*). Another financial partner expressed *wishing automated giving was an option and that there was a broader time window in which they could make their payment*. Having to make a payment at a specific time was inconvenient for them:

“ There was one specific day each month to distribute the funds. The deadline was 12 EST, I’m in PST, so with morning rush, and not being in professional mode, a couple of times I was late. I felt so bad. The next time it would be helpful to have more of a time range where it was okay to send in a payment. I didn’t want to send it too early. And the reminders were letting me know a deadline in the future, not right then. So it was good as a reminder, but it was not as helpful as a cue because I still had to remember to do it later instead of right then. A way to automate the payment would be great. If I didn’t have to think about it, that would have helped. The time range was my only hiccup.” -2022 *Holiday Love Financial Partner*

To get around the lack of automation, financial partners used different tactics to make their payments on time and when requested—aside from the Holiday Love reminder emails. They set reminders on their own calendars and paid a few days early even though they weren’t sure if that was the wrong thing to do.



## Confirmation of Payment

A financial partner explained that they *appreciated the process of unlearning or letting go of their typical expectation of some form of confirmation of payment*: “From a donor perspective, it was a real unlearning in my traditional philanthropic ways—to be cool with no recognition and no response, I support it, I get it. Not gonna lie, to expect some kind of acknowledgment of the payment received...I had to let that go and just focus on the fact that the person had what they needed.” (*Financial Partner*). In addition, there were a few financial partners who **wished there was some confirmation that the payment went through and to the right person.**

On the other hand, another financial partner appreciated that it was their responsibility to email Loving Black Single Mothers to notify them that payment was submitted: “I really appreciated the accountability baked into the process, having to email after the transaction was complete.” -*2022 Holiday Love Financial Partner*

## Timing of Payments

Finally, another financial partner wondered whether some of the logistics were arbitrary hoops for them to jump through to perform as a “good” wealthy person:

“ The logistics of the payment process and timing were awkward and challenging for me. I totally support the stated intention that the transfers feel intentional, but it ended up feeling like arbitrary hoops to jump through that paradoxically made it feel more like charity than mutual aid to me. Also, as someone on Pacific time, “before 12ET” is “before 9am”, which makes for a small window of time after waking. The directions stated that we couldn’t send payments before the 15th, even though the reminder was sent the day before. I did miss one deadline because of this, which felt like a needless delay for the mother since I’d seen the reminder the day before and I could have just done it then if it wasn’t against the rule. I ended up just sending the final payment the day before, rather than wait for the next morning when I was less likely to remember/see my calendar notification...I wondered, was following the strict transaction schedule and rules more for performing a certain way to be a “good” wealthy person, rather than really deepening interrelationship and being in participation with what responsibilities we have to one another? Of course, this is philosophical stuff (and challenging stuff to make practical decisions around)-- and it can’t outweigh the impact of the program. So like I said, I wouldn’t use that line of reasoning to abandon or undermine the program. It is just feedback to consider.” -2022 Holiday Love Financial Partner





### Choosing the “Right” Payment Level

One financial partner felt anxious about the level they selected and wanted a sliding scale to be provided to ensure they’re contributing at the “right” level:

“ A thing I questioned for myself, I did \$250, which is a lot and not a lot depending on who you are. Wondered if I was doing enough or not. I have seen sliding scales with more of a framework, which could have been helpful.” -2022 *Holiday Love Financial Partner*

## INSIGHT #8

### Mothers and financial partners shared a mix of perspectives on their ability to build community via Holiday Love.

**SOME FELT A** sense of community through Holiday Love. For one mother, because there were people willing to be linked with someone they didn't know—and because the experience highlighted for them that there were other Black single mothers like them:

“What really felt good was knowing I was connected to this person, although we didn't actually know each other. It was a beautiful level of community, knowing there were other Black single mothers like me, getting loved on like this. It was tangible, that feeling of love. But the real high point was having the space to do more work in the birth world, supporting other mothers. And that work is still growing. Growing into something so beautiful that will support other mothers.” -2022 Holiday Love Participant

Another mother appreciated the opportunity to meet other mothers through Holiday Love, even though that had not happened yet. And then a financial partner identified their experience as an opportunity to build community with people they otherwise would not (due to living in a white, suburban neighborhood):

“I grasped this was mutual aid early, probably because I was familiar with mutual aid for a while and definitely saw a boost during Covid. I live in a predominantly white neighborhood and suburb, where it's harder to build community w/ ppl with different race and class background locally, so i like that I can build these relationships online.” -2022 Holiday Love Financial Partner



On the other hand, **some wanted an opportunity to build deeper connections, which to them encompassed community.** For example, there was a mother who wanted the opportunity to build a relationship with the financial partner they were paired with:

“ This was not necessarily a low point; but I imagined more of a fostering of community through this experience. It was my desire that these relationships would mature or open up in new ways. I can certainly see the value of a curtain for the purposes of streamlining the process and ensuring consistency. On the other hand, I think I was looking for an opportunity to build relationships beyond the engagement initiated by the program. It’s my sense that the people involved in an effort like this have a desire to cultivate subcultures that resist the dominant culture and hold the potential to transform those same dominant structures. Having room to activate those possibilities is key.” -2022 *Holiday Love Participant*

And then a financial partner offered:

“ I feel myself wanting a sense of community and to know a little more about the family I’m giving to, but I also know that adds labor for the person receiving the money, and I definitely don’t want that! I guess I feel like if I could develop a relationship with the mother, I could become a trusted resource if she needs support financially or otherwise in the future, which seems like an even stronger community.” -2022 *Holiday Love Financial Partner*





## **INSIGHT #9**

**Holiday Love is about more than money, it's about being treated with dignity and humanity.**

**THE EFFECTS OF** participation in Holiday Love for mothers was profound and much deeper than money. When asked what they want the Holiday Love organizers to know, this mother said:

“ They are a blessing, they may not realize how much they are touching our lives. Money is a big help. I have two kids with chronic thyroid issues and one with heart issues who just had surgery. Plus, I have health issues and haven't been able to work. Especially around Christmas, there were things I couldn't do, and I can't apply for programs since my kids are older. This is deeper than money.” -2022 *Holiday Love Participant*

This is extremely meaningful when living in a world where Black single mothers are so often judged, including the ways they are treated by other material support programs—and they want the world to know this!

## INSIGHT #10

**This is fulfilling a real need and filling gaps—different from traditional nonprofits.**

**MOTHERS ARE GRATEFUL** for LBSM because they often do not qualify for other forms of support (e.g., kids are too old to be recipients of many programs). Mothers see Holiday Love as different from traditional charities and nonprofits. For example, mothers shared that nonprofit staff do not typically go above and beyond the way that LBSM organizers did. Also, mothers deeply appreciated their being able to receive support without a ton of stipulations and requirements as is the case for many nonprofits and charities:

“ You never know how something like this can have an effect on someone. Every month I had a different thing to take care of. One month I was in tears. Just to know that people know that there is a need - it’s very beautiful. It reinforces the importance of what being good to each other is all about. No questions about what you’re doing with it. It was ‘Here, I know you got stuff to tend to, take care of what you got to.’” -2022 *Holiday Love Participant*

Mothers think this distinction is worth elevating and should be widely known.



## INSIGHT #11

### Mothers appreciate Loving Black Single Mothers founder Toi Smith specifically.

**MOTHERS BELIEVE LBSM** founder Toi Smith is operating with care and that her intentions are in the right place. And this is true for one mother, even as many of us struggle to operate differently under dominant oppressive systems:

“ Toi is doing amazing work. Her heart and intentions are in the right place. I trust and believe she has been in this place and operating with care, AND we say we are changing systems, and I also see how it is so hard to break out of how things have been doing.” -2022  
*Holiday Love Participant*

Another mother shared they felt Toi knows how it feels to be judged and how to support people in a way that goes above and beyond.







## **INSIGHT #12**

**Loving Black Single Mothers contributes to challenging oppressive narratives about Black single mothers, countering individualism, and imagining flourishing beyond money.**

**THIS ECOSYSTEM HELPS** create opportunities for Black single mothers to be seen in all of their diversity of experiences without judgment and humiliation. Mothers appreciate LBSM's contributions to creating a container to hopefully facilitate transformations of narratives about Black single mothers. Here a mother reflects on how they are viewed in dominant society as a problem and undeserving of care and respect all the while living in fear of their landlord and struggling to make ends meet:



“ Being Black...is a struggle in itself. IT’S LIT!!!! But it comes with insurmountable and unnecessary societal issues that have yet to be properly addressed. I hate that I care how I’m viewed...but I do. I am a college-educated woman. My kids were all born from my marriage and from my ex-husband. However, I know what some people assume about me just by seeing me. In public, I walk around with 3 kids, no ring, and I don’t have nice clothes or a fancy/newer car. I will probably NEVER own my own home. I live in fear of the day my landlords will just...change their minds and either sell this house or raise the rent to a place I can’t afford, even though I’ve lived here for a decade and kept their property in immaculate condition. I was not an irresponsible woman, just producing kids with no plan. I was an abused wife who did what her husband asked. I went through a horrible divorce. And I now struggle to hold all the pieces together alone while my ex-husband lives lavishly and plays house with a woman and a kid who is not his. I’m not complaining about what I do for my kids. It’s my job. But by no means was it EVER ‘supposed’ to be like this.” -2022 *Holiday Love Participant*

Another mother specifically called out misperceptions of Black single motherhood like the welfare queen:

“ There are very popular conceptions of what Black single motherhood entails urban, ‘welfare queen’ mythology, descendants of generational oppression, fighting poverty/stigma all their lives, etc. I emigrated at age seven from the Caribbean and attended an HBCU for undergrad so I’ve bumped up against a wide range of Black experiences — especially when it comes to family structures and livelihoods. Yet the dominant conversations of Black life, family, and finances are often framed around getting people out of poverty, helping people ‘catch up,’ securing ‘good jobs’ and moving into middle-class environments. The sense is that for our lives to be ‘good’ and to be of value, they must ultimately align with the dominant White, American, middle-class script of ‘success.’” -2022 *Holiday Love Participant*

This same mother went on to call on a reimagining of flourishing beyond money and problematize how our reliance on money in the USA is rooted in and a function of individualism—this is also very much about not living in alignment with the land and other people:

“ I grew up in a household that oscillated the poverty line. Working in tech, I have incredible earning potential. As a doctoral student, I make considerably less money at the moment. And despite how well I do in any profession, I’ll always be surrounded by close family and friends that struggle economically. Having such a variance of economic experiences is not perceived as common in a capitalist society.

Our modern stories around finances and success are inadequate at best. Within an individualistic society, it is virtually impossible to live a full life without making lots of money. And we have virtually no models of people without lots of money who are flourishing. And for those who do well financially, they may still find themselves struggling to make ends meet and worry about supporting the needs of anyone beyond their immediate family unit. If our goal is simply to support people until they are on track to making a lot of money, then our goals are insufficient. I think we have to be able to envision (and materialize) realities where people can live full lives while navigating poverty—or at least while making less money. How can we build support systems without the goalpost being for everyone to make a ton of money. The system that we live in only works if the majority of people make little to nothing. When I think of systems that work for all, I think of my childhood experience in Jamaica. We did not have a lot of money by any stretch of the imagination. Our livelihoods were sustained by the land we lived upon. Alignment between people and the land was an essential foundation of life. And through the organizing of society within community-based structures, everyone’s needs were met without the requirement of making as much money as possible. It is a fundamentally different way of doing life.” -2022 *Holiday Love Participant*

## INSIGHT #13

### Mothers specifically need love, respect, and trust—in addition to material support.

**THIS IS TRUE** for mothers, especially in the context of performative racial justice. It's difficult to be a Black, single mom—particularly in a world where they are only celebrated when it is trending: “It’s hard being a single, Black woman let alone a single Black mother, especially when being Black is only celebrated when it’s trending. So glad to be targeting the needs of single Black mothers.” (*Mother*). And here another mother describes how the material support through Holiday Love was so special because it was rooted in love and respect:

“ It felt good to be treated like a human being, I loved it, it was an awesome experience. I’ve never had an experience like this ever in any type of program. You hear about programs like this, but to go through it, it’s an awesome experience. I can tell you that. Some programs make you feel bad or less than for receiving help. I loved that they gave us financial freedom, they didn’t tell us how to spend the money, do what you need to do. We trust that here.” -2022 *Holiday Love Participant*



If everyone had an experience like this, there wouldn't be so many mothers who feel so alone and struggle. Mothers want people to understand the complexity of their decisions, their lives, and the struggles they navigate on a daily basis to survive: “People need to pull together and have more experiences like this or at least help a bit more. If everyone took a moment next to them, there would be so many moms that don't feel alone and struggle.” -2022 *Holiday Love Participant*



## INSIGHT #14

**All responding mothers would participate again and all responding financial partners would give again.**

**MOTHERS OFFER A** resounding yes with deep gratitude—because they have an ongoing need, the support was so helpful, they felt cared for, and this was done in a way that preserved their dignity.

Here are a couple of mothers who share the reasons why they would participate again:

“ If I was blessed with this again, it would be a miracle, gives me a chance to spend more time with my kids and have that bonding time. We traveled for my daughter’s heart surgery, so we had extra money to survive. There are so many reasons why to do it again.”  
-2022 Holiday Love Participant



“ Yes, because it feels good that you guys care about us and that we are not forgotten.” -2022 *Holiday Love Participant*

And here **mothers share they would love to give to others in this way if they had the resources:**

“ Yes, it was very helpful. If I was in the same situation, would take advantage of it and I would donate to others as well.” -2022 *Holiday Love Participant*

“ Absolutely. I would because for me, there is still a need. I would like to get to a point where I could be one of the women who donates because I love the idea of what y'all were for me.” -2022 *Holiday Love Participant*



**Financial partners recognize they have more resources than they need** and thus were happy to continue redistributing their wealth:

“ Yes. As someone who has more than I need - I’m happy to redistribute my wealth.” -2022 *Holiday Love Financial Partner*

Here another financial partner also speaks to their intention to redistribute their wealth, even in the context of navigating challenging financial changes themselves:

“ Yes, because I am continually trying to figure out how to give my money away. I just had my second baby, so my financial situation is up and down. Even so, I want to figure out how to live out my values and give my money to people who don’t have my privilege.” -2022 *Holiday Love Financial Partner*

Financial partners **connected their giving to their understanding of how systems of oppression and marginalization work:**

“ Yes! Having kids is tough enough, caretaking not valued. Plus all of the systemic BS of our racist, capitalist society. Imagine being a marginalized family!” -2022 *Holiday Love Financial Partner*



What Black  
Single Mothers  
Want People  
To Know

In response to the following question, this is what we learned from mothers about what they want people to know and trust about them and their experiences as Black single mother:

**One of the most important values of Loving Black Single Mothers is to build communities where we deeply trust and nurture respect for Black single moms. What do you want people to know and trust about your experience as a Black single mother?**





**Black single mothers desire more support—especially without harm and expectations or “strings attached.” Support that comes with dignity and freedom.**

“ My experience as a Black single mother has involved creating systems of support for others, systems that I needed myself. We know what is needed to better our lives because we have the lived experience of being the problem solver, nurturer and pillar for our children. However, it is an exhausting role. Often as the default caretakers of our children and others in our families and communities we are worn down from asking and explaining our need for support. If you have resources to share with a Black single mother, rest assured that providing support, where freedom, dignity and decision making are centered, is a most valuable gift.”

“ My experience as a Black single mother has been really challenging BUT I’ve managed to pull out all of the positive aspects out of it because God led me down this path for a reason. My daughter is my angel on earth literally and I would not have had it any other way. I do desire more support though.”

## Black single mothers have deep appreciation for Holiday Love and for being trusted and loved—and not feeling alone.

“ I am happy to be a part of this community especially during my time in need. I was struggling deeply and didn't know how I would pay my bills but this community has helped me in so many ways. I can't thank you enough for your love and support. We appreciate everything that you do. It's always good to know that there is someone out there that has your back and that trusts you and you trust them too. I'm still amazed about these things that you have done for me and my family. We are truly blessed to have found you. We love y'all and give thanks to God for allowing us to experience this moment with you all.”

And knowing there are ecosystems of community care for Black mothers:

“ Being a Black single mother doesn't have to equate to suffering. Radical ecosystems of community care for Black mothers, like LBSM, are our liberation in motion.”

In fact, demanding their humanity and to be trusted and loved:

“ I'm not baggage! I'm a woman who chose to take responsibility and bring a child to this world and love her in spite of people's opinions! I'm worthy of love and I thrive no matter the judgements! I'm raising a beautiful! Strong! Fearless! Ambitious young Black girl! Whose voice will be heard! Whose value will be seen and felt!!”





## **Black single mothers have hopes and dreams for their children and are striving to support their children.**

“ I’m the mom of three beautiful daughters. Being a single mom has its struggles. I’m a true believer that education is key. I try my best to be very supportive of their dreams. So they do better than me in life.”

They also name fears like sons going out into a world that fears and harms them, and not being able to break the cycle of poverty.

“ My experience as a Black single mother raising a Black boy means I’m trying to raise him in a decolonized household but I have to send him out into a world full of people that will try their best to indoctrinate him and make sure that he turns out to be just another Black man holding his community back. This is my greatest fear. I’m also afraid that I won’t be able to break the cycle of generational poverty and have nothing to leave behind to him when I leave this plane of existence.”

## Black single mothers have been invisibilized, shamed, and blamed.

“ Trust when we say that we are invisible, we are. Trust when we say we are shamed and blamed more than we are celebrated for what we are able to accomplish with little to no support, we are. Trust that more than anything, we need financial resources that come without harm and without expectation. Trust that we know how to handle and budget our resources. Trust that we have visions and dreams to help the collective and we can't do it on our own. Trust that when we have access to the resources and support we need, we will begin to thrive and so will our children.”

Also shared how the experiences of being a Black single mother are distinctively oppressive:

“ In our race to create a world that is equal and equitable, there is often a rush to paint struggle as ‘the same.’ And while systems of oppression impact us all, the extent of the impact is not at all equal. There is a particular kind of virulence that you experience when you navigate the world as a Black single mother. There is absolutely a hierarchy of oppressions and very few groups find themselves teetering so close to the bottom.”







**Navigating and surviving the experiences of Black single motherhood requires resourcefulness and strategy.**

“ I, and many Black single mothers I know, are almost always doing the very best we can to be resourceful and productive on behalf of/for our children. It’s a huge lesson in how to strategize, because I’m never just thinking of the moment. I’m constantly sorting and assessing what experiences I want my child to have access to years out. I guess it’s ‘generational strategizing’ in lieu of generational wealth.”

Black single mothers know what they need and can manage and budget, resources, etc.

“ I want people to know that given access to actual monetary resources has the ability to stabilize families. Food, housing and transportation continue to increase and it’s not a problem that can be solved by simply working harder. Black women know what we need to support our families and raise healthy kids.”



**Black single mothers are strong and powerful, which mothering has fostered—and this experience is also incredibly challenging.**

“ My experience as a Black single mother is raw but the purest form of reality that I’ve ever experienced. It has taught me love, patience, resilience, and so much more!”

“ I want people to know that us Black single mothers can do anything we put our mind to.”

Society has been built on their labor and sacrifices.

“ Black women are the foundation of our civilization. We simply would not exist without the labor and sacrifices of Black mothers, many of whom have done it alone. To build community with Black women is to strengthen and nourish every aspect of our society.”



## WHAT'S NEXT FOR HOLIDAY LOVE?

As the program that *planted the seeds* for what Loving Black Single Mothers would become, **HOLIDAY LOVE** will always hold an important place in our organization.

**WE KNOW THAT** Holiday Love is a beautiful example of possibility, collective care, and love for both Black single mothers and financial partners. We're honored to tend to and nurture Holiday Love as it continues to evolve.

While in the future we hope to serve hundreds of Black single mothers each year through this ecosystem, we feel strongly that our growth must be slow, intentional, and deeply considered, and that's how we'll continue to move forward.

We are excited to continue this journey and see what Holiday Love continues to bloom into. To keep up with our journey, you can [follow us on Instagram](#) or [subscribe to our newsletter](#). If you would like to support our work you can [make a donation here](#).

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