



**BIENESTAR**  
COMMUNITY ECONOMICS

# **The Women's Opportunity Fund**

## **Synthesis of Research Design and Findings**

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**Talia Nagar, Julie Lo, and Bryan Malong | Tipping Point Community**

**Shayla Spilker, Ana Bertha Gutierrez, and Megan Meo | Bienestar Community Economics**

## Contents

Executive Summary	3
Using the Reports	4
Introduction	5
Methodology	5
Report Roadmap	6
Research and Design Sprint Approach	7
Market Data Analysis	7
Literature Review	8
Landscape Interviews	10
Participatory Design Sprint Overview	12
Technical Appendix	17
Appendix A. Research Methodology	17
Appendix B. Market Data Analysis - Technical Detail	18
Appendix C. Literature Review Findings and References	23
Appendix D. Establishing the Living Wage Baseline for Relevant Counties	28
Appendix E. Benefits Risks and Mitigation Strategies	30
Appendix F. Asset and Wealth Building Ecosystem	32

## Executive Summary

The nine-county San Francisco Bay Area is one of the largest economies in the United States, with careers in critical sectors such as technology and healthcare fueling some of the highest median household incomes across the nation. The region is also majority people of color and its unique diversity represents a significant economic asset.<sup>1</sup> Despite the region's promise, economic opportunity in the Bay Area is not equitably distributed. Workers of color—and particularly women workers of color—are disproportionately employed in low quality, low paying jobs, earning less than their white peers even when employed in similar roles.

Earn and Learn and on-the-job training programs are one pathway for low-income workers to build transferrable skills and increase their earning potential. In 2023, Tipping Point Community, in partnership with Bienestar Community Economics, set out to design a novel demonstration project to support working women living in the Bay Area to advance in their careers, generate assets, and build wealth.

### The research and design focused on the following key questions:

- What is the implementation and research landscape across the proposed strategies? In what ways have these strategies been combined to bolster outcomes? What opportunities exist to further test unique combinations of strategies?
- Which sectors hold greatest potential for career pathway advancement, quality jobs, and increased earning potential for women in the Bay Area?
- What is the current ecosystem of Bay Area organizations implementing similar programs? What additional support, capacity, or resources do organizations need?
- How can a participatory design sprint support identification of demonstration project features and implementation partners?
- What lessons from the demonstration design process might be used to influence a statewide policy agenda that supports investment in women's career and economic advancement?

The result of the research and design process is **The Women's Opportunity Fund demonstration project**. The demonstration pairs previously siloed employment programs focused on Earn and Learn models with financial capability programs. The demonstration project design includes cash assistance through the duration of the training program to apply towards living costs that are cited as a significant barrier for women; financial support for a 12-month period to transition to employment; and a one-time lump sum payment for asset-building activities required to establish wealth (e.g., establish savings accounts, address debt, purchase a car for travel to work). Success from this demonstration would provide needed evidence to tie these fields together while identifying specific, current policy issues that can be addressed.

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<sup>1</sup> PolicyLink & PERE. (2017). *Profile of the nine-county San Francisco Bay Area*. Bay Area Equity Atlas. [https://bayareaequityatlas.org/sites/default/files/Final\\_9\\_County\\_BayAreaProfile\\_0.pdf](https://bayareaequityatlas.org/sites/default/files/Final_9_County_BayAreaProfile_0.pdf)

## Using the Reports

Together, Bienestar and Tipping Point developed two reports intended to support other agencies and organizations working to improve employment, workforce, and inclusive economic development systems.

***The Women's Opportunity Fund: Synthesis of Research Design and Findings*** outlines the research and design process that informed development of the demonstration project and can help other practitioners and agencies interested in designing similar initiatives or projects in the future. It summarizes:

- The research methodology and how evidence from the initial landscape scan and market research informed development of a comprehensive participatory design sprint.
- The design sprint approach, including the core topics and demonstration project components that design partners developed; how community participant expertise and lived experience shaped key design decisions; and the primary outputs from each of the sessions, which ultimately informed the *Implementation Blueprint*.

***The Women's Opportunity Fund: Demonstration Project Implementation Blueprint*** can be used as a standalone report and serves as the foundation for those seeking a starting point to establish a project of this nature. It outlines:

- The core stakeholders involved in implementing The Women's Opportunity fund and roles necessary to ensure programmatic success.
- The program service diagram and primary components of the demonstration that partners will be responsible for implementing.
- Actionable steps and recommendations for partners to consider at project start-up and during implementation.

Embedded in both the demonstration design process and the Implementation Blueprint is a focus on the policy and advocacy areas that could advance the field. Ultimately, the Women's Opportunity Fund is intended to create scalable program components within the broader employment and workforce systems to improve economic stability outcomes for Bay Area women. We intend to share lessons from demonstration implementation and evaluation in an effort to foster greater collaboration and drive more permanent change in these sectors.

## Introduction

The Women's Opportunity Fund is a demonstration project designed to bring together multiple strategies that would provide women in the San Francisco Bay Area with the tools, resources and training to move from underemployment or low-wage work into career pathways that provide increasing wages, financial stability, and the opportunity to begin a path toward building wealth. This report outlines the research and design process that informed development of the demonstration project and can help other practitioners and agencies interested in designing similar initiatives or projects in the future. It summarizes:

- The research methodology and how evidence from the initial landscape scan and market research informed development of a comprehensive participatory design sprint.
- The design sprint approach, including the core topics and demonstration project components that design partners developed; how community participant expertise and lived experience shaped key design decisions; and the primary outputs from each of the sessions, which ultimately informed the *Implementation Blueprint*.

Following research, community design and input, and an 8-week design sprint that brought in local and national expertise on these topics, the [Women's Opportunity Fund Implementation Blueprint](#) was created. The Blueprint establishes a guide for implementing a pilot program whose lessons would inform changes in how we design and structure our workforce strategies and approaches and address the structural challenge of income inequality in the regional labor market.

## Methodology

Bienestar served as the demonstration project and community design lead, conducting the primary research and design activities using a design sprint approach, with an emphasis on liberatory design principles and a transformative research approach.<sup>2,3</sup> Bienestar looked at Tipping Point's goals for its Women's Opportunity Fund to determine the core design elements for the demonstration project. High-level research questions the project explored were:

- What is the implementation and research landscape across the strategies proposed in the Women's Opportunity Fund? In what ways have these strategies been combined to bolster career development and training? What opportunities exist to further test unique combinations of strategies?
- Which sectors hold greatest potential for career pathway advancement, quality jobs, and increased earning potential for women in the Bay Area?
- What is the current ecosystem of Bay Area organizations implementing programs aligned with the Women's Opportunity Fund? What additional support, capacity, or resources do organizations need to implement this kind of demonstration project?

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<sup>2</sup> National Equity Project. 2024. Introduction to Liberatory Design.  
<https://www.nationalequityproject.org/frameworks/liberatory-design>

<sup>3</sup> Mertens, D. (2020). Research and evaluation in education and psychology: integrating diversity with quantitative, qualitative, and mixed methods (5th ed.). SAGE.

- How can a participatory design sprint support identification of key demonstration project features and implementation partners?
- What lessons from the demonstration design process might be used to influence a statewide policy agenda that supports investment in women’s career and economic advancement?

The primary research activities and methods are outlined below and additional detail is in Appendix A.

Design Activity	Methods
Landscape Scan	<ul style="list-style-type: none"> <li>• Literature review and landscape analysis focused on proposed demonstration strategies and their effect on outcomes tied to Earn and Learn program access, retention, and completion and asset building; workforce and labor market data; and implications within the policy environment</li> <li>• Interviews (n=23) with Bay Area workforce training providers, asset building service providers, and local and national subject matter experts and researchers</li> </ul>
Participatory Design Sprint	<ul style="list-style-type: none"> <li>• Facilitated an 8-session design series with a total of 9 design partner organizations, and 5 community design individuals</li> <li>• Hosted two community design sessions with participants in two Bay Area Earn and Learn training cohorts (n=29)</li> </ul>
Policy Agenda	<ul style="list-style-type: none"> <li>• Interviews (n=4) with state and national policy stakeholders to inform development of a policy agenda that supports the goals of demonstration implementation</li> </ul>

### Report Roadmap

This report culminates the Women’s Opportunity Fund research and design process. It summarizes the collaborative effort to design the demonstration project, including key decision points and rationale for features of the demonstration. The report summarizes:

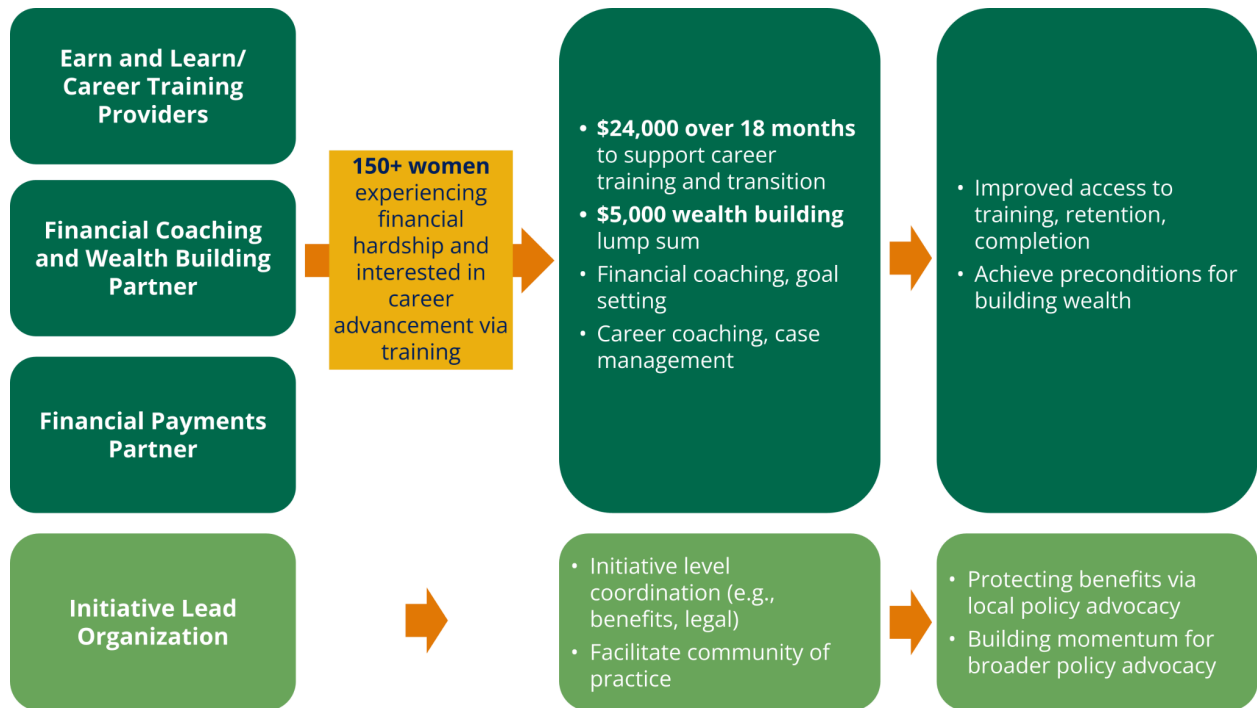
1. Bay Area market data analysis
2. Literature scan findings
3. Landscape interview lessons, and
4. The design sprint process and primary outputs from the 8-session series

This research and design report synthesis is intended to complement the **Demonstration Project Implementation Blueprint**, a separate, standalone report developed to guide demonstration partners as they implement the project.

## Research and Design Sprint Approach

Tipping Point’s initial vision was to design a demonstration project that would support women in career training programs by providing them with financial and supportive services intended to support training retention and completion, income generation, and asset building. The demonstration project strategies are already being implemented individually or in different configurations across the nation. However, few, if any, existing programs combine all of these strategies in the proposed structure (see exhibit 1).

### Exhibit 1. Women’s Opportunity Fund Program Design Snapshot



Working in close partnership with Tipping Point, Bienestar identified a multi-step process to co-design the demonstration project. This section summarizes findings from the 1) market data analysis, 2) literature scan, and 3) landscape interviews, which were used to shape the design sprint sessions and ultimately, the Implementation Blueprint.

### Market Data Analysis

The market research and analysis informed two decisions that shaped subsequent steps in the design. Technical detail from this stage of the research process is covered in Appendix B.

1. **Narrowing on place.** Supplemental poverty measure (SPM) data and Bay Area labor market information (LMI) were analyzed to better understand community needs and the existence of effective training programs that support career advancement and asset building in Bay Area communities. Exploratory conversations with earn and learn partners and on-the-job

training providers that are already producing strong training outcomes confirmed the geographies of focus: Alameda and San Francisco counties.

2. **Selecting priority sectors.** Analysis of Bay Area LMI and exploratory calls with earn and learn providers resulted in identification of healthcare and construction trades as the two industry sectors most likely to provide viable career pathways that lead to higher earnings and stackable credential opportunities.

## Literature Review

The literature scan explored promising practices, existing research, and gaps and policy opportunities across the demonstration strategies. The literature focused primarily on implementation and research outcomes for standalone strategies, but we also reviewed existing evidence to better understand how, and to what effect, strategies have been combined to further support wealth building and economic advancement. The literature scan informed the following design choices (additional findings are summarized in Appendix C).

1. **Identifying implementation partner characteristics and subject matter experts (SMEs).** The literature outlined characteristics of effective earn and learn providers including program characteristics (e.g., reach into target population of women, types of outcomes) and readiness to engage in cross-sector partnerships to advance a policy and systems change effort. Additional SMEs across the strategy and policy landscape, within California and nationally, were included in the preliminary interview list.
2. **Grounding the financial support structure.** The literature provided evidence to inform the monthly cash supports and the asset-building lump sum approach. In order to build wealth, people need to be financially stable first, otherwise it is unreasonable to expect them to amass larger sums of money and/or invest. Financial stability—a primary precondition for wealth building—is defined as having “routinely positive cash flow; low or no harmful debt and an ability to build financial cushions; and access to quality public and workplace benefits that provide protection against extraordinary shocks.”<sup>4</sup> By providing a meaningful financial contribution of \$24,000 to women over 18 months while they build and begin applying career oriented skills, the Women’s Opportunity Fund supports financial stability during training (when participants experience reduced work earnings) and allows them to start working toward asset building.

Design sprint participants who were in training at the time of the design sprint validated the importance of a longer-term, and tapered payment structure given 1) they are not paid full wages during the training period, 2) despite the length of training programs (e.g., 3 months), the placement period can vary from one to many months after completion, particularly for

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<sup>4</sup> Lucas McKay, K. and Nabi, S. 2022. 101 Solutions for Inclusive Wealth Building. Aspen Institute. [https://www.aspeninstitute.org/wp-content/uploads/2022/04/ASP-FSW\\_101Solutions\\_FINAL\\_Single1.pdf](https://www.aspeninstitute.org/wp-content/uploads/2022/04/ASP-FSW_101Solutions_FINAL_Single1.pdf)



women in the trades who are seeking competitive union placements, and 3) tapered payments prevent the shock of a dramatic cut off in income that women may come to rely on over the course of the demonstration project.

For programs that focus on infusions of cash to support asset building, investment size varies. However, \$5,000 is a common investment size for different asset building purposes with organizations using this amount for seed grants to support small business entrepreneurship and baby bond programs.<sup>5</sup> The Bay Area data on average debt burden, along with research on how programs have utilized larger asset building payments in the past support a \$5,000 asset building payment and show that it could make a meaningful contribution to participants' asset building goals. Additional data and background that informed the total investment in each participant is included in Appendix D.

3. **Clarifying the financial support program infrastructure.** There is no single way to implement financial support via cash payments effectively, but existing programs have developed effective infrastructure models that this demonstration can draw from. Programs rely on different configurations of partners based on existing relationships, local context, and appetite for systems change work, but typically include a payment provider; partners that provide necessary benefits/financial coaching; government entity partnerships to protect benefits; and research and evaluation.

One of the key lessons from the literature on income support is that to protect potential program participants existing public benefits, pilots/demonstrations must utilize the 'unconditional cash transfer' terminology as outlined by California's legislature and operate under basic rules (e.g., financial support payments are unconditional and unrestricted).<sup>6</sup> While the intent of the Women's Opportunity Fund is not to serve as another guaranteed income/cash transfer program, leveraging the current policy momentum to protect program participants is both logical and appropriately in line with the initiative's goal of "doing no harm".

4. **Centering community and participant voice and choice.** The literature validated and further reinforced the design team's prioritization of community participants in the design sprint and community design sessions to ensure the demonstration would be grounded in and responsive to community needs.

## Landscape Interviews

Interviews focused on testing the demonstration concept and vision with individuals already engaged in the economic mobility landscape and gathering input to finalize the design sprint. We spoke with earn and learn providers, income support pilot implementers, individuals working in the

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<sup>5</sup> Spark & Immigrants Rising. (n.d.) Seed Funding Application.

[https://immigrantsrising.org/wp-content/uploads/SEED-Funding-Application-Preview\\_English.pdf](https://immigrantsrising.org/wp-content/uploads/SEED-Funding-Application-Preview_English.pdf)

<sup>6</sup> <https://www.cdss.ca.gov/inforesources/guaranteed-income-exemption-requests>

financial wealth building ecosystem, and various researchers, government agencies, and policy advocates (see participant list and interview topics in Appendix A).

1. **Solidifying organizational profiles for the demonstration project.** Conversations with Bay Area earn and learn providers confirmed regional economic development assets and the importance of program and readiness criteria identified (see Appendix C, Table 4 for organizational characteristics). These conversations also clarified program service area and client reach, current wraparound resources and partnerships, and client-centered approaches that Bay Area providers use.
2. **Selecting core design partners.** Interviews allowed for vetting of Bay Area implementers to develop the core list of design and potential implementation partners (again using the partner characteristics referenced in Appendix C, Table 4). Interviews with Bay Area partners also resulted in connections to individuals with lived experience who were invited to join the design sprint, including from the Stockton SEED experiment, United Way Bay Area SparkPoint, and Marin County MOMentum.
3. **Solidifying the design session arc.** We selected core design session activities and discussion topics based on lessons learned from the literature scan, such as benefits cliff risks and mitigation strategies, participant criteria and programmatic structures, and theories of change and measurement considerations. Interviews provided additional technical details and nuance from programs implementing asset building strategies to finalize the design session arc, activities, and discussion topics.

Interview findings centered primarily around 1) implementation of existing programs and 2) lessons learned pursuing policy advocacy in the fields relevant to the Women's Opportunity Fund. Several themes emerged, including:

- Pairing earn and learn training with income support strategies holds unique promise and few programs have tried to implement such a model. The concept generated interest and excitement among the majority of the SMEs.
- Though evidence continues to emerge showing the impact of income supports on income stability and improved health and wellbeing outcomes in the short-term, evidence that those changes stick over the long term (i.e., after the funding ends) remains limited. One interviewee noted that short-term funding can meet immediate needs but does not intentionally build participant skills or resources to transition out of poverty over the long term.
- Innovation and policy advocacy within the earn and learn sphere remains relatively limited, aside from California's recent mandate to increase the total number of available apprenticeships and participant diversity. Earn and learn programs remain limited and

representation among women—and women of color—remains low, signaling an important opportunity.<sup>7</sup>

- The Women’s Opportunity Fund can contribute to ongoing momentum and the growing body of evidence related to post-pandemic safety net strategies and broader economic advancement. This includes income support efforts within California’s Community Colleges,<sup>8</sup> workforce board investments in providing income support (e.g., Seattle-Kings County),<sup>9</sup> as well as forthcoming research on a number of cash transfer/GI pilots implemented nationally since 2019.

***“It’s really exciting to see this combination of wealth, income and also training all in one pilot. One thing that we do a lot of thinking about from a policy perspective and are trying to push a little bit more in the field is really thinking about financial wellbeing as a combination of income and wealth supports... When we talk about wealth, we’re talking about \$2,000 in savings. We’re talking about access to small dollar resilience funds, if a car breaks down or your kid breaks their arm.” - National Policy Expert***

***“There’s some purists in the GI world that are like, ‘cash only, unrestricted, don’t require anything.’ I think those voices are quieter than they were two years ago because cash is great, and our systems are not set up for upward mobility without a pipeline. They’re just not.” - GI Implementer***

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<sup>7</sup> Butrica, B., Keuhn, D., & Sirois, M. (2023). Women in Apprenticeships and Nontraditional Occupations in the United States. Apprenticeship Evidence-Building Portfolio. Urban Institute.

<https://www.dol.gov/sites/dolgov/files/OASP/evaluation/pdf/WANTO-knowledge-report-508.pdf>

<sup>8</sup> Cal Matters. (2024.) Getting paid to go to school? California’s community colleges try it out.

<https://calmatters.org/education/higher-education/2024/03/california-community-college/>

<sup>9</sup> Applied Inference. (2024). Evaluation of the WDC Monthly Payment Incentive Program.

[https://static1.squarespace.com/static/53c04ba6e4b0012ad48d079e/t/6606f290c30b02607784ac21/1711731348017/GBI-Evaluation-Final\\_WDC-SKC-2024.pdf](https://static1.squarespace.com/static/53c04ba6e4b0012ad48d079e/t/6606f290c30b02607784ac21/1711731348017/GBI-Evaluation-Final_WDC-SKC-2024.pdf)

### Group Purpose & Principles:

- We are here to rethink the system in which our work exists, freeing ourselves from perceived constraints
- We are developing a variety of options for what the initiative could become
- We are bringing together unique approaches to address systemic inequities
- We are participating in a design activity that will lead to a theory of change
- We are generating policy ideas that could strengthen our work

### Participatory Design Sprint Overview

The research process laid the groundwork for an eight-session design sprint. The intentionality of the group's structure, and grounding in a shared purpose and set of design principles, reinforced the focus on innovation, curiosity, and experimentation.

### Who Participated in the Design Sprint?

- Nine organizations
- Five community design individuals
- 29 community program participants

The session arc covered the eight core topics below and resulted in outputs and products that informed the Implementation Blueprint.

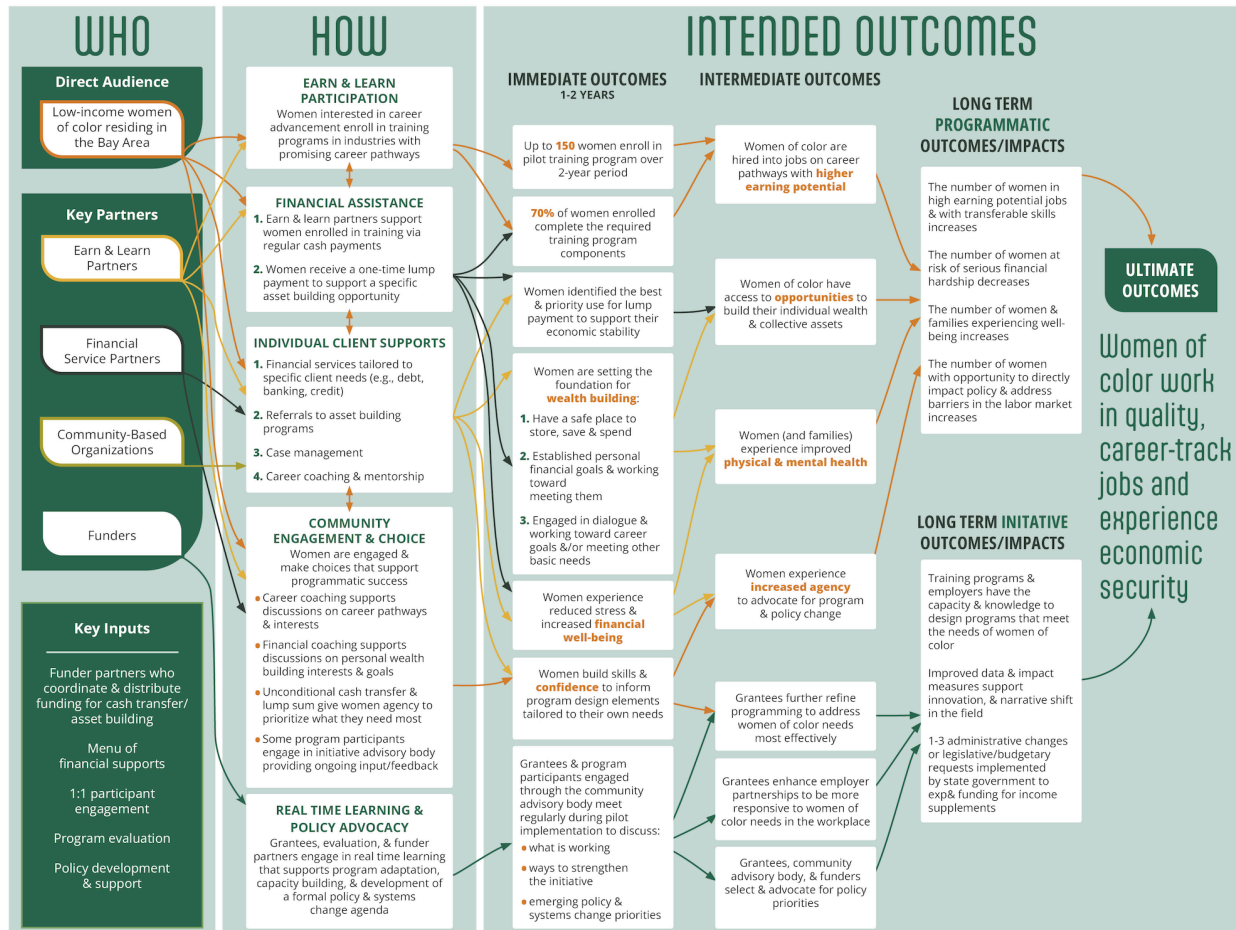
Design Topics		Session Outputs
<b>Phase 1: Grounding &amp; Developing a Shared Vision for the Demonstration</b>	1: Grounding and Theory of Change	<ul style="list-style-type: none"><li>• Develop a shared vision around desired outcomes of the demonstration and establish foundation for collaboration</li><li>• Discuss design and demonstration objectives grounded in developing a theory of change</li></ul>
	2: Sector Pathway Model	<ul style="list-style-type: none"><li>• Identify local pathway models for priority sectors with an emphasis on participant experience</li><li>• Identify programmatic and practice change needs to achieve demonstration objectives</li></ul>
	3: Benefits Cliff & Mitigation	<ul style="list-style-type: none"><li>• Ideate around preliminary demonstration prototype</li><li>• Identify preliminary eligibility criteria and potential benefits at risk, including potential mitigation strategies</li></ul>
<b>Phase 2: Designing the Structure &amp; Plans for Implementation</b>	4. Ecosystem Mapping	<ul style="list-style-type: none"><li>• Discuss ecosystem needs to support integrated demonstration implementation approach</li><li>• Narrow participant eligibility criteria with eye toward policy and systems change goals</li></ul>
	5: Implementation: Coordination Mechanics	<ul style="list-style-type: none"><li>• React and build upon evolving demonstration prototype</li><li>• Discuss trade-offs across core demonstration features: cohort structure, cash payment amount/timing/use, operational model, and staffing</li></ul>

Table 1: Design Sprint Session Arc		
Design Topics		Session Outputs
	6: Implementation: Organizational Work Plans	<ul style="list-style-type: none"> <li>• Build consensus around core demonstration feature decisions</li> <li>• Identify organizational needs to operationalize demonstration</li> <li>• Define success and corresponding metrics/outcomes</li> </ul>
<b>Phase 3: Community Vetting &amp; Insights</b>	Session #1: Jewish Vocational Services Session #2: Rising Sun	<ul style="list-style-type: none"> <li>• Gather reactions, feedback, insights on the demonstration prototype, with a specific focus on payment and asset building infrastructure and facilitators and barriers to participant success</li> </ul>
<b>Phase 4: Planning for Expansion &amp; Sustainability</b>	7: Planning for Expansion	<ul style="list-style-type: none"> <li>• Build consensus around the final theory of change, including metrics/indicators/OKRs</li> <li>• Discuss possible scenarios and mitigation strategies</li> </ul>
	8: Final Review and Sustainability	<ul style="list-style-type: none"> <li>• Discuss the vision for systems change and possible outcomes expected from the demonstration</li> <li>• Review and gather final input on design sprint choices in preparation for Implementation Blueprint</li> </ul>

Several design sessions were structured to include panels where community design partners reflected on aspects of their own lived experiences relevant to the session topics. Grounding in the experiences and realities of diverse individuals who have received and benefitted from cash supports and demonstration-related services ensured that design choices were both realistic and attuned to community wisdom and interests. Below we summarize several outputs developed from the eight-session sprint.

**Theory of Change.** All eight sessions informed refinement of the initial Theory of Change for the Women’s Opportunity Fund, which was based on Tipping Point’s early research and assumptions. Partners reflected on the extent to which the theory of change aligned with how they do their current work, and offered ideas on how to strengthen the underlying logic and assumptions built into the theory of change as the demonstration project evolved. The design sprint resulted in the final demonstration project theory of change (exhibit 2).

## Exhibit 2. Final Theory of Change



The **Sector Pathway Model** session expanded on the core elements of the theory of change, focusing on how participants experience earn and learn training and asset building programs in the Bay Area, including what supports or hinders participation. The session also explored ways the project could be structured to be attentive to participant needs and experiences while setting them up to successfully meet the proposed short-, medium- and long-term outcomes. The session and follow-up conversations with the earn and learn partners built on the initial market research, resulting in refined sector-specific pathway maps outlining how partners have seen individuals progress along a pathway, wage trajectories, and opportunities for further training/education (see Appendix B).

The **Benefits Cliff & Mitigation** and subsequent sessions resulted in a participant profile and selection criteria (see table 6) and outlined potential risks to public benefits and mitigation strategies. The group determined:

- **Readiness criteria matter**, in addition to traditional age, income or population-specific criteria (e.g., transition-aged youth, homeless), because the criteria set participants up for successful retention and completion of training programs. Community design session

participants later affirmed the importance of these criteria, noting that these influence their ability to fully participate.

- Low-income individuals who are ready for training but reliant upon benefits are one priority population. However, individuals in slightly higher income brackets but who are still considered **asset-limited, income constrained, and employed/underemployed** (ALICE<sup>10</sup>) could also be a strong fit for the Women’s Opportunity Fund given the extraordinarily high cost of living in the Bay Area.
- Prospective participants need clear information and a chance to discuss the potential impact of participation on benefits if desired. Appendix E summarizes **key benefits and associated risks/mitigation strategies** to discuss during participant intake conversations.

<b>Target Population Profile</b>	<b>Readiness Characteristics</b>
<ul style="list-style-type: none"> <li>• Women/people who identify as women</li> <li>• Earning less than the living wage<sup>11</sup></li> <li>• May or may not receive public benefits</li> <li>• May or may not have children</li> <li>• Aged 18 and older</li> <li>• Reside in Bay Area in proximity to Earn and Learn training organizations (in order to attend in person), prioritizing zip codes 94621, 94601, 94124 for recruitment</li> </ul>	<ul style="list-style-type: none"> <li>• English proficient</li> <li>• GED/HS diploma</li> <li>• Digital literacy/computer skills</li> <li>• Commitment/interest in training</li> <li>• Commitment/interest in setting and working toward financial goals</li> <li>• Will have basic needs met with financial support provided through program participation</li> <li>• US work authorization</li> <li>• Sector specific requirements (may vary): Immunizations; drug screening; background check; driver’s license</li> </ul>

In the **Ecosystem Mapping session**, the group identified the types of partnerships required to implement this demonstration by clarifying their own role in the ecosystem, identifying core partners they already work with, and identifying gaps in their own services and wish list partners (see Appendix F for a list of ecosystem partners). The session clarified several key points about the

<sup>10</sup> United for ALICE. (2024). ALICE Essentials Index. <https://www.unitedforalice.org/>

<sup>11</sup> See MIT’s living wage calculator for county-specific wage breakdowns and detailed methodology. Living Wage Calculator - Counties and Metropolitan Statistical Areas in California. <https://livingwage.mit.edu/states/06/locations>

existing ecosystem of organizations doing this work and the different provider needs to effectively launch a demonstration project. Takeaways included:

- The ecosystem of Bay Area partners working to advance career and economic development is not tightly connected or oriented around a shared vision or policy agenda. Some partnerships exist, some are emerging (e.g., Rising Sun is launching a new partnership with Sparkpoint), and there is an opportunity with the Opportunity Fund for greater alignment and inclusion of other sectors (e.g., housing, legal aid).
- Career training and wraparound supportive services are core features of many earn and learn partner programs. Most partners deliver some form of basic financial support services for their participants, but the level of support varies and participants could benefit from advanced offerings. Some financial capability supports, such as credit repair or support with banking, are not a core component of most training programs.

**Community Design Session Outputs.** In the second half of the design sprint, enrolled training participants from JVS and Rising Sun had the chance to weigh in on proposed features of the Women's Opportunity Fund.

- They described motivations aligned with the Opportunity Fund, including providing for their families, achieving economic mobility, and becoming more financially independent.
- They affirmed the notion of “readiness” criteria and named that their full participation required a level of commitment to the program and having their basic needs met (e.g., having stable housing, the ability to pay their bills while receiving training, and childcare).
- Notably, both focus groups talked about peers who dropped out of training because they could not balance working to provide for themselves/their families with the full set of training requirements.
- Participants in both groups felt the proposed cash aid amounts would have made participating in their programs easier. Perspectives varied on the financial support format confirming that some level of flexibility and conversations with counselors provides participants with information and agency to use funding to meet their most urgent needs. Many agreed regular cash payments should be equal and that the lump sum payment could cover different expenses:

***“Payments should be equal. Some people have an easier time asking for help than others.” - Healthcare Community Design Participant***

***“The program can include emergency funds to cover unforeseen expenses, or scholarships to support further education and training.”  
- Healthcare Community Design Participant***



## Technical Appendix

### Appendix A. Research Methodology

#### I. Literature review:

- The literature review identified published journal articles, gray literature, case studies, and white/policy papers associated with the core strategies identified for the Women's Opportunity Fund.
- In addition to reviewing guaranteed income and income support program design data from outside of California, we also compiled specific data on 30 California pilots to understand key design features, including: priority populations/criteria, program size, income support structure, the presence of any paired strategies (e.g., financial coaching), pilot collaborators and evaluation partners, evaluation design and research questions, and investment sources when available.

#### II. Interviewee list:

- Allison Thompson, Center for Guaranteed Income Research at University of Pennsylvania
- Aly Bonde, Oakland Thrives
- Cameron Burns and Kathrine Cagat, Mayors for a Guaranteed Income (MGI)
- Daniela Salas, Mission Asset Fund (MAF)
- Denard Ingram, Taryn Ness, Christine Lou, San Francisco Human Services Agency
- Dr. Noha Aboeleta MD, Lavette King, Kevin Mitchell, Roots Community Health Center
- Elizabeth Maggio, SparkPoint/United Way Bay Area
- Jaqueline Marcelos and Pedro Jr., Mission Economic Development Agency (MEDA)
- Katie Clarkin, Angela Vellos, Alexis Fernandez Garcia, Lisa Witchey, California Department of Social Services
- Madeline Brown, Urban Institute
- Mark Burns, HomeBridge
- Michael Gibson, EMS Corps
- Nicole Agbayani and Andrea Yee, Office of Financial Empowerment
- Pamm Shaw, East Bay YMCA
- Parisa Esmaili, Community Financial Resources
- Phan Fong, Workforce and Benefits Administration at the County of Alameda Social Services Agency
- Sam Miller and Jesús Gerena, UpTogether
- Tiffany Lascado, Unity Council
- Wonda Kidd, West Oakland Job Resource Center
- Policy interviewees:
  - Adele Burnes, Deputy Chief, DIR, Division of Apprenticeship Standards
  - Gabriela Ibanez Guzman, Somos Un Pueblo Unido - New Mexico
  - California Community Colleges Chancellor's Office

- Abby Snay, Deputy Secretary, Workforce Strategy, California Labor and Workforce Development Agency

### **III. Landscape interview topics:**

- What have you learned about program design that responds to or meets local priorities/needs?
- What are the critical elements as a demonstration project is being designed that are needed to ensure success?
- What were the key considerations for developing a waiver process that addresses benefits cliff concerns? Are there lessons learned at this stage based on how it has played out?
- What kinds of funding strategies have you seen in the context you're working in? Are some funding strategies more effective than others?
- What types of collaborative structure have you participated in directly or seen be successful?
- Who are some of the key implementation partners that groups are working with?
- What types of key partners are critical to success?
- What kinds of implementation challenges have been observed? How are they being addressed or mitigated?
- What are gaps in the research or implementation of pilots broadly speaking?

## **Appendix B. Market Data Analysis - Technical Detail**

The market data analysis focused on understanding the Bay Area organizational ecosystem, labor market within priority sectors, and potential career pathway alignment with Earn and Learn training programs currently offered in the region. It supported two significant design choices.

### **B1. Geographic and Sector Selection**

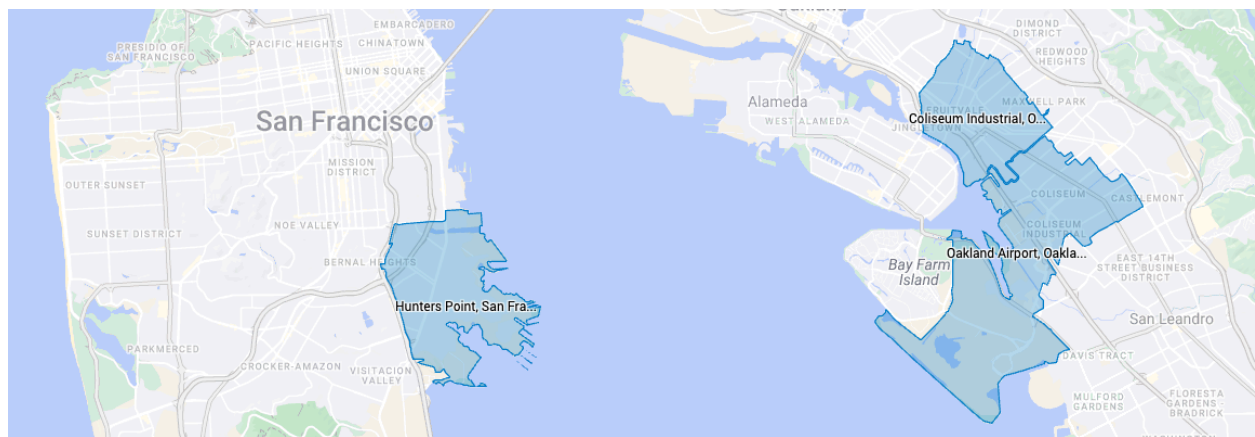
Supplemental Poverty Measure (SPM) data, coupled with Tipping Point's research and knowledge of the region grounded in their existing portfolio of work, led to the initial decision to focus demonstration delivery in Alameda and San Francisco counties.<sup>12</sup> We identified a short list of organizations providing Earn and Learn and on-the-job training within the sectors of interest in the priority counties for exploratory conversations, all who had a history of producing strong training outcomes. Through these conversations, we learned that many organizations are place-based and actively recruit within Alameda and San Francisco counties. Yet, their reach also tends to be more regionally-focused, with some participants coming from the South Bay and Contra Costa counties, prompting the need to reconsider an overly narrow focus.

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<sup>12</sup> The Supplemental Poverty Measure is estimated to be 185% of the Federal Poverty Line. Preliminary SPM research was conducted by Tipping Point.

This phase of work focused on triangulating Bay Area labor market information (LMI) with specific geographic areas of focus to make informed decisions around which industry sectors and communities to prioritize. The initial approach was that identifying Earn and Learn training programs that target specific zip codes would result in targeted, place-based career advancement and asset building in communities with highest need. Tipping Point identified a set of ten zip codes with high numbers of women of color heads of households below the SPM, which served as the geographical basis for the research. We then narrowed to three priority zip codes in Alameda and San Francisco counties based on concentration of low-income women of color and partnership potential (exhibit 3).

### Exhibit 3. Women’s Opportunity Fund - Priority Zip Codes



To select priority sectors, we analyzed Bay Area LMI, including types of occupations and associated wage ranges across several sectors of interest, including healthcare, technology, construction trades and green jobs, and early care and education (for more on LMI and sector pathways see sections D2 and D3i below). We also reviewed apprenticeship models, good/quality jobs frameworks, and career pathway models to understand how learners and workers advance from low-skilled jobs to more advanced, higher paying careers via credential attainment, postsecondary education, and pre-apprenticeship/apprenticeship training programs and career pathways.<sup>13,14,15,16</sup> Lastly, we validated this research on exploratory calls with Earn and Learn providers.

Early childhood education jobs do not typically result in a career pathway that offers wages sufficient for Bay Area residents to live and accumulate wealth. Although the technology sector does offer a viable pathway toward asset building, barriers such as gender-based inequities, inconsistent

<sup>13</sup> Aspen Institute. 2017. Models of Upskilling: Apprenticeship.

<https://www.aspeninstitute.org/publications/upskill-playbook-models-upskilling-apprenticeship/>

<sup>14</sup> The Center for Law and Social Policy. (n.d.) Principles for a High-Quality Pre-Apprenticeship: A Model to Advance Equity.

<https://www.clasp.org/publications/report/brief/principles-high-quality-pre-apprenticeship-model-advance-equity/>

<sup>15</sup>USDOL. 2015. Career Pathways Toolkit: A Guide for Systems Development.

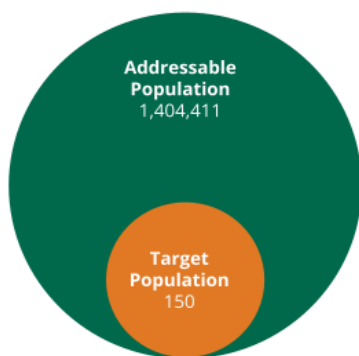
[https://www.dol.gov/sites/dolgov/files/ETA/advisories/TEN/2015/TEN\\_17-15\\_Attachment\\_Acc.pdf](https://www.dol.gov/sites/dolgov/files/ETA/advisories/TEN/2015/TEN_17-15_Attachment_Acc.pdf)

<sup>16</sup> Goger, A. 2020. Desegregating work and learning through ‘earn-and-learn’ models. Brookings.

<https://www.brookings.edu/articles/desegregating-work-and-learning/>

employer partnerships that did not ensure high probability of employment after training, and a greater need for postsecondary degree attainment also led the team to deprioritize this sector since these workforce programs tend to be small and did not produce the training and employment outcomes needed for the demonstration to be successful. For the demonstration implementation, healthcare and construction trades were selected because these industries offer the most significant opportunities for ongoing training, entry into a system of career pathways with increasing wage and income opportunities, and potential for economic mobility for women.

## II. Labor Market Information and Total Addressable Population



The total addressable population indicates the number of women of color in the San Francisco-Oakland-Fremont metropolitan statistical area that make less than \$120,000 a year (based on the MIT Living Wage calculations used to determine participant eligibility).<sup>17</sup>

The total target population represents the number of women who could participate in both years of the demonstration project based on the capacity of participating partner organizations. This estimate is based on the assumption that at least six all-women's cohorts, with an average of 25 participants each, will

reach completion during the demonstration timeframe.

The Women's Opportunity Fund and demonstration project will provide evidence that can help advance the policy agenda, described in the Policy Roadmap chapter, that will bridge the gap between the target population and the total addressable population, helping more women in the Bay Area build wealth and achieve economic mobility.

In-demand sectors in the Bay Area include Healthcare, IT/Tech, Biotech, Clean Energy, and Education.<sup>18</sup> Specifically, in San Francisco and Alameda counties, the top sectors are Healthcare, IT, Education, and Green Jobs.<sup>19</sup> Career pathways for earn-and-learn programs were examined to understand economic opportunities and impact. Salary ranges for earn-and-learn occupations in healthcare, IT, early learning, and construction trades are \$50k-\$73k in San Francisco and Alameda counties, with Healthcare, Construction/Trades, and IT offering the highest earnings potential. Therefore, it is recommended that the demonstration project focuses on Healthcare and Construction earn-and-learn models in the first year, as fewer quality IT models currently exist regionally.

<sup>17</sup> Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rodgers, and Megan Schouweiler. IPUMS USA: Version 15.0 ACS 2022 1-Year Estimates. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>

<sup>18</sup> Bureau of Labor Statistics (BLS). [https://www.bls.gov/eag/eag.ca\\_sanfrancisco\\_msa.htm](https://www.bls.gov/eag/eag.ca_sanfrancisco_msa.htm)

<sup>19</sup> Labor market information for Green jobs draws from multiple sectors including Energy Efficiency, Environmental Protection, Manufacturing, Green Construction, and Transportation. <https://lookerstudio.google.com/reporting/6d389ba6-9320-4614-84cc-ed6343a14045/page/zmO7C>

The table below represents the 2023 wage data for Alameda and San Francisco counties for healthcare and construction/trades careers.<sup>20</sup>

<b>Table 3. Wages and Salaries by Occupation, Alameda and San Francisco Counties, 2023</b>			
<b>Healthcare</b>	<b>Earn and Learn Occupations</b>	<b>Hourly Wage</b>	<b>Annual Salary</b>
	EMT-Basic	\$24	\$50,395
	Medical Assistants	\$30	\$61,500
	Community Health Workers/Community Navigators	\$31-\$35	\$65,000-\$73,000
	<b>Career Pathway Occupations (certifications, credentials or AA degrees)</b>		
	Substance abuse and mental health counselors	\$33-\$36	\$69,000-\$74,000
	Administrative: Medical Records, Health Administration Specialist	\$35-\$39	\$72,000-\$80,400
	Clinical Laboratory Technologists and Technicians	\$39	\$80,000-81,000
	Medical: EMT-Paramedic, LVN	\$40-\$45	\$83,000-\$94,000
	RN	\$80-\$84	\$168,000-\$175,000
	<b>B.A. + pathway or continued technical training</b>		
MSW, MFT	\$37-\$53	\$77,000-\$110,000	
Nurse Practitioner, FNP, BSN, MD	\$89-\$99	\$185,000-\$206,000	
<b>Construction</b>	<b>Earn and Learn Occupations</b>	<b>Hourly Wage</b>	<b>Annual Salary</b>
	Helpers—Construction Trades	\$24-\$26	\$50,000-\$55,000
	Welders and Cutters	\$32	\$66,000
	Construction Laborer	\$33	\$69,000
	<b>Career Pathway Occupations (certifications, credentials or AA degrees)</b>		
	Carpenters and Construction Trades	\$39-\$40	\$81,000-\$84,000
	Plumbers	\$45-\$48	\$92,000-\$99,000
	Other Journey-level specialized skilled careers	\$40-\$58	\$82,000-\$116,000
	Pipefitters, Electricians	\$46-\$51	\$96,000-\$105,600
	Surveyors	\$51-\$56	\$107,000-\$116,400
	Construction and Building Inspectors	\$54-\$58	\$112,000-\$120,000
	<b>B.A. + pathway or continued technical training</b>		
	Construction Managers, Superintendent, Estimator	\$68-\$72	\$140,600-\$149,000
	Construction Managers, Superintendent, Estimator	\$68-\$72	\$140,600-\$149,000
Architects, Engineers, Industrial Designer	\$100-\$108	\$208,500-\$224,350	
Architects, Engineers, Industrial Designer	\$100-\$108	\$208,500-\$224,350	

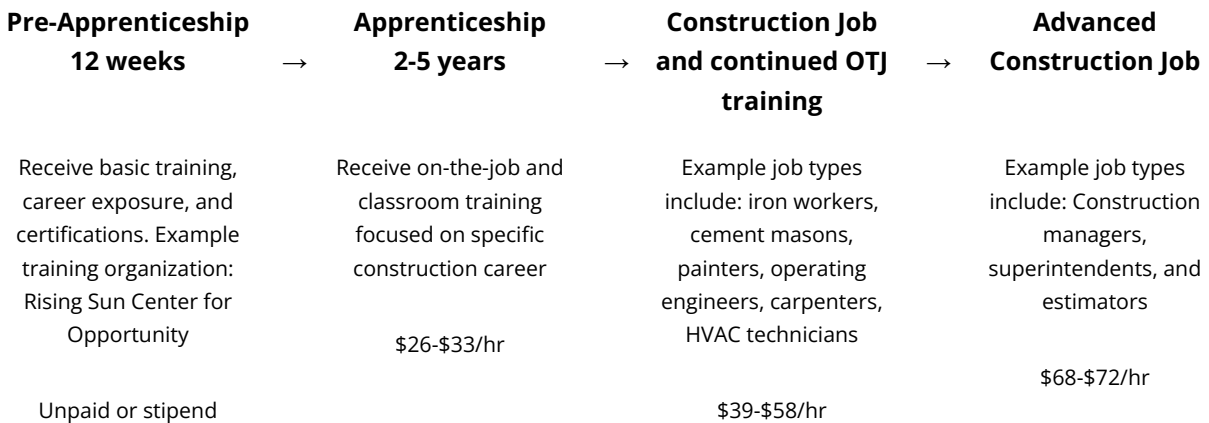
<sup>20</sup> Employment Development Department. (2024). Wages by Occupation and Industry. <https://labormarketinfo.edd.ca.gov/data/wages.html>

### III. Sector Pathway Models

Sector pathway models developed in partnership with the Earn and Learn providers during the design sprint grounded the market analysis research by clarifying the types of career trajectories of current and past training participants, how program participants transition into higher paying jobs, and what supports maximize participants' ability to get and retain quality jobs.

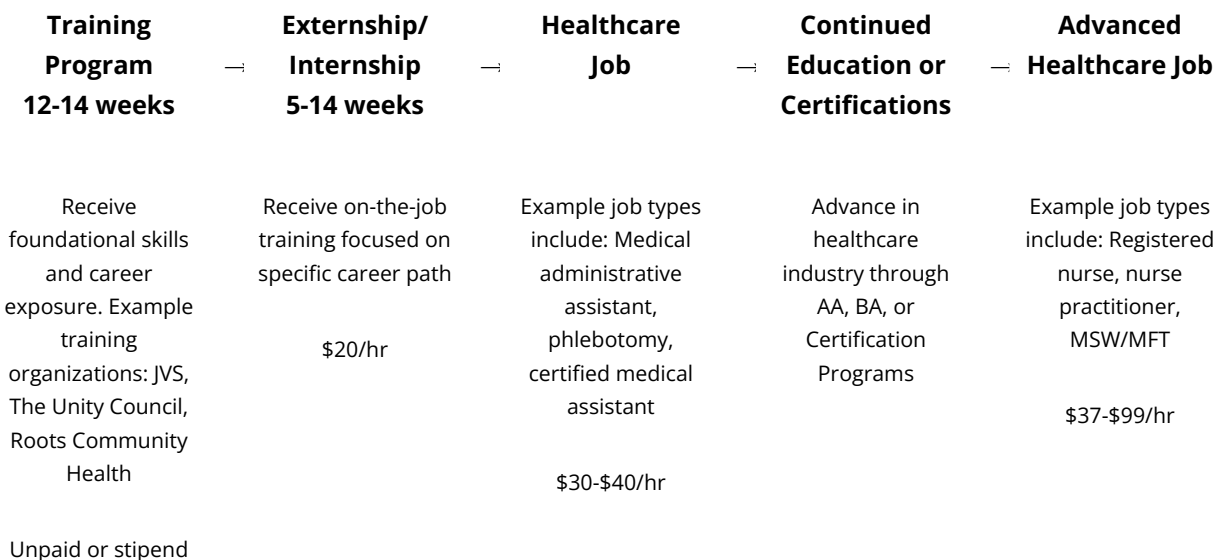
#### *Construction Sector Pathway*

An example that illustrates the pathway below comes from Rising Sun, who described how the competitive nature of union jobs influences participant career pathways. For instance, carpentry union jobs have higher wage potential in both the short and long term, but are extremely competitive. Rather than risk waiting and losing potential earnings, participants may be compelled to take other, less competitive (and potentially lower paying) union track jobs. Rising Sun program participants that participated in a community design session added that the need for immediate employment typically supersedes the selection of career tracks they feel most passionate about. For them, funding that supports the transition period between completing training and finding a job would be extremely helpful.



## Healthcare Sector Pathway

An example to help illustrate the pathway below comes from JVS, whose training supports participants to build skills that further enhance their ability to secure higher paying healthcare jobs post-training.



## Appendix C. Literature Review Findings and References

### I. Career Training & Development

Earn and learn and on-the-job training (OJT), broadly, refer to industry-aligned skills training in the form of work-based learning that is paid. Research suggests that sector-specific, work-based learning with career navigation and strong wraparound supports produce the best workforce outcomes. Apprenticeships are recognized nationally as a work-based learning gold standard for several reasons: 1) they are anchored by the employer sponsors, 2) they provide skills and competencies that lead to industry recognized credentials, and 3) they are often stackable, meaning they offer opportunities for career advancement via continued training, certifications, and credentials that support wage increases at each credential milestone.<sup>21,22</sup>

Recent trends in workforce development point to tailored and participant-centered workforce training approaches (e.g., that embed social-emotional learning or trauma-informed practices) as

<sup>21</sup> Jobs for the Future. 2020. Framework for a High-Quality Pre-Apprenticeship Program: IT. <https://www.jff.org/idea/framework-high-quality-pre-apprenticeship-program-it/>

<sup>22</sup> Butrica, B. A., Jones, E., Rosenberg, L., Sattar, S., & Sotelo, V. (2023). A Review of the Literature on Registered Apprenticeships. Urban Institute. [https://www.dol.gov/sites/dolgov/files/ETA/publications/ETAOP\\_2023\\_17\\_ERAI\\_Literature\\_Review\\_Final.pdf](https://www.dol.gov/sites/dolgov/files/ETA/publications/ETAOP_2023_17_ERAI_Literature_Review_Final.pdf)

more effective in promoting participation and completion of training programs.<sup>23</sup> In addition to providing a snapshot of earn and learn/OJT practice and research, the literature helped us identify several characteristics of effective earn and learn providers (table 4). These criteria informed selection of design sprint partners for the Women's Opportunity Fund.

<b>Table 4. Characteristics of Effective Earn and Learn Providers</b>	
<b>Program Characteristics</b>	<b>Readiness for Partnership &amp; Systems Building</b>
<ul style="list-style-type: none"> <li>● <b>Participant/client demographics:</b> serving women of color, ability to recruit, and market reach (total service area)</li> <li>● <b>Program components:</b> <ul style="list-style-type: none"> <li>○ Outcomes: completion and retention, job placement in priority sectors, occupations/wages</li> <li>○ Career supports: career coaching and exploration, work-based learning strategies, on-the-job training/on-ramps</li> <li>○ Support services: coaching/case management, mentorship, other resources</li> </ul> </li> <li>● <b>Capacity to track outcomes</b></li> </ul>	<ul style="list-style-type: none"> <li>● <b>Ability to engage in cross-sector partnerships:</b> to support recruitment and deliver programming (including supportive service and employer partnerships)</li> <li>● <b>Readiness for investment:</b> including political will to advance systems change strategies and systems building experience</li> <li>● <b>Capacity for collaboration:</b> participation of existing coalitions, experience collaborating with cross-sector/agency partners, shared funding, participation in regional, state, federal initiatives/policies</li> </ul>

## II. Income Supplements & Financial Support

Financial support takes many forms (e.g., financial aid, cash transfer, guaranteed income), but typically provides a set amount of money to individuals or families at varying intervals. Existing research studies on programs that provide regular financial support via cash payments is underway to document the health, economic and other associated effects of these programs on low-income individuals within the U.S.<sup>24</sup> Early findings indicate that regular financial payments can positively impact participants across a spectrum of indicators related to physical health, mental wellbeing, financial stability, and more.<sup>25,26</sup>

<sup>23</sup> Jobs for the Future. 2023. Program Design Framework for DEIA in Registered Apprenticeship. Center for Apprenticeship and Work-Based Learning. <https://info.jff.org/apprenticeshipdeia-framework>.

<sup>24</sup> Guaranteed Income Pilots Dashboard. 2024. <https://guaranteedincome.us/>

<sup>25</sup> Stedman, N. 2023. [Cash Transfer Programs Are Growing More Common in the U.S. As Studies Show They Improve People's Health](#). Penn LDI.

<sup>26</sup> West S, Castro A. Impact of Guaranteed Income on Health, Finances, and Agency: Findings from the Stockton Randomized Controlled Trial. *J Urban Health*. 2023 Apr;100(2):227-244. doi: 10.1007/s11524-023-00723-0. Epub 2023 Apr 10. PMID: 37037977; PMCID: PMC10160253.



Key findings include:

- Most income support pilots implemented after the Stockton Economic Empowerment Demonstration in 2019 utilize unrestricted and unconditional cash transfers. This means the payments are not contingent upon participation in any program (including training or evaluation), nor are there stipulations on how the money can be used. One major contributing factor to unconditional payment structures, in addition to an interest in promoting participant agency, relates to the existing policy context and waivers that provide social safety net protections.<sup>27</sup>
- Cash payment size varies by program and place, but typically ranges from \$500 to \$1200 monthly. The intent of the majority of these programs is to better understand outcomes associated with decreased income volatility, rather than increasing assets/wealth building.
- Most pilots establish participant criteria to intentionally target lower income individuals, those with families, or other priority populations such as transition-aged and foster youth, pregnant women, or those experiencing homelessness. Common inclusion criteria include: percent federal poverty line (FPL) or area median income (AMI), residence in a specific zip code/city, or having children under age 18.
- Some pilots pair additional strategies that may support asset/wealth building or participant wellbeing. These include optional benefits counseling, financial coaching, and/or case management. Some programs include wealth-building resources and social connection support, but those are less common.

The literature review confirmed there is no single way to implement an income support program effectively, however infrastructure models already exist that serve as strong models and point to a core set of implementation partners. Additionally, this sector of work already has promising learnings related to addressing a key barrier, the benefits cliff, that must be addressed for the demonstration project to succeed.

#### Income Support Programs – Core Partner Types

- **Payment providers:** partners that provide the payment mechanism (e.g., debit card, ACH) to support cash payment implementation and typically have capacity to collect payment utilization data via bank/institutional partnerships. Some of these partners offer additional financial services (e.g., setting up bank accounts; credit repair) or social networking, among other services.
- **Benefits/financial coaching:** partners who support participants to understand and make informed decisions about how participation may affect their benefits or that provide participants with financial

<sup>27</sup> As of February 2024, statutory updates to California state Assembly Bill 120 **require programs to provide unconditional cash transfers** for program participants to be eligible for key benefits protection waivers through CalWORKS and CalFresh. Additional language on waiver eligibility is available on the California Department of Social Services [website](#).

coaching/goal setting related to maximizing cash payments.

- **Government agencies:** partnerships with local city or county agencies help to ensure that participants' public benefits are protected when possible. These agencies support applications for waivers for benefits or housing voucher protection.
- **Research and evaluation:** most cash transfer programs partner with external research and evaluation entities to track data and outcomes tied to implementation and support broader narrative change and storytelling.

### III. Wealth & Asset Building

We also reviewed the literature on a range of asset and wealth building and financial service strategies. These strategies were initially developed for and evaluated among higher wealth individuals and families, yet the past several decades have seen the emergence of asset and wealth building programs designed specifically for lower income individuals. These programs focus on building skills, investing in families, and/or supporting infrastructure that creates greater access to quality financial products and services.<sup>28,29</sup> One significant challenge to achieving financial stability and building wealth is the proliferation of debt nationally. Many individuals must pay down debt before they can meaningfully build wealth and communities of color disproportionately bear the burden of harmful and predatory debt.

- 17% of communities of color in Alameda County and 13% in San Francisco County have some level of debt in collections (compared to 8% and 7% of white communities, respectively).<sup>30</sup>
- The median debt in collections among communities of color in Alameda County is \$1,866 and \$1,647 in San Francisco.<sup>31</sup>
- Predatory lending and associated debt, via subprime loans, payday loans, and for-profit student lending disproportionately impacts women of color, leading to increased stress and poor mental and physical health.<sup>32,33,34</sup>

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<sup>28</sup> Collins, J. M., & Baker, C. (2007). Financial coaching: A new approach for asset building . Annie E. Casey Foundation. Retrieved from <http://www.issuelab.org/>

<sup>29</sup> Marcil, L. E., Hole, M. K., et al. (2021). Anti-Poverty Medicine Through Medical-Financial Partnerships: A New Approach to Child Poverty. *Academic pediatrics*, 21(8S), S169–S176. <https://doi.org/10.1016/j.acap.2021.03.017>

<sup>30</sup> Urban Institute. 2023. Debt in America - An Interactive Map. <https://apps.urban.org/features/debt-interactive-map/?type=overall&variable=totcoll&state=06&county=06075>

<sup>31</sup> Ibid.

<sup>32</sup> Friedline, T., Atkinson, D., Gracey, A., Johnson, J., Muntaqim, A., Taylor, E., & Wolfe, A. (2023). "There Is No Winning": The Racialized Violence of Debt on Health and How Women Resist. *Du Bois Review: Social Science Research on Race*, 1-27.

<sup>33</sup> Charron-Chénier, R. (2020, June). Predatory inclusion in consumer credit: explaining black and white disparities in payday loan use. In *Sociological Forum* (Vol. 35, No. 2, pp. 370-392).

<sup>34</sup> Baker, A. C. (2014). Eroding the wealth of women: Gender and the subprime foreclosure crisis. *Social Service Review*, 88(1), 59-91.

***"If you have financial stability to not worry about things happening outside [of the training classroom], we would be able to more fully apply ourselves, to not be stressed or tired or worried about things, not be distracted when we're on site."***  
**- Construction Trade Community Design Participant**

Effective strategies to build wealth include boosting household income by reducing the cost of critical expenses such as food, healthcare, housing, or childcare; working with individuals to reduce debts; providing cash solutions such as down payment assistance and baby bonds; and improving career options to increase income and improve the quality of workplace benefits. Some strategies, such as standalone financial coaching, appear to have more mixed results.<sup>35</sup> For programs that focus on infusions of cash to support asset and wealth building, investment size varies. However, \$5,000 is a common investment size for different asset and wealth building purposes with organizations using this amount for seed grants to support small business entrepreneurship and baby bond programs.<sup>36</sup> In the case of the Opportunity Fund, it could also make a meaningful dent in debt should individuals choose to use it for that purpose.

The findings on what it takes to build wealth are layered and complex, yet one thing is clear. For the Opportunity Fund to achieve its goal of building wealth, a sufficient investment in individuals is required not just to meet their basic needs during career training, but to achieve longer-term stability that supports greater well-being. In addition to financial support, core financial capability CBO partners play a strong role in building individuals' capacity to effectively use and save their money. Important characteristics of these organizational partners are outlined below.

#### **Financial Capability CBO Partner Characteristics**

- **Person-centered approach.** Trust-building and participant choice are crucial when it comes to programs focused on money or finances—which many feel uncomfortable or unsafe discussing. A consistent lesson and design best practice includes centering the clients' needs, goals, and perspectives by engaging with them before they commit to a program. This allows providers to gather critical insights into which programs or financial solutions may be most effective in each context.<sup>37,38</sup>
- **Access to quality, non-predatory financial products and services.** Partners that provide financial products or services stress the importance of non-predatory banking and lending options without hidden costs. These options are critical for individuals who may have had poor experiences with traditional banking institutions and rightful mistrust.

<sup>35</sup> Theodos, B., Simms, M., et al. (2015). An evaluation of the impacts and implementation approaches of financial coaching programs. Washington, DC: Urban Institute, 500.

<sup>36</sup> Spark & Immigrants Rising. (n.d.) Seed Funding Application. [https://immigrantsrising.org/wp-content/uploads/SEED-Funding-Application-Preview\\_English.pdf](https://immigrantsrising.org/wp-content/uploads/SEED-Funding-Application-Preview_English.pdf)

<sup>37</sup> Collins, J.M., & Murrell, K. (2010). Using a Financial Coaching Approach to Help Low-Income Families Achieve Economic Success: Challenges and Opportunities for the Field. [https://e-tarjome.com/storage/btn\\_uploaded/2019-05-16/1557985001\\_9537-etarjome-English.pdf](https://e-tarjome.com/storage/btn_uploaded/2019-05-16/1557985001_9537-etarjome-English.pdf)

<sup>38</sup> Mangan, B. (2010). Advancing financial coaching for low-income populations: Midstream lessons from EARN. *EARN White Paper*, 1-7.

## Appendix D. Establishing the Living Wage Baseline for Relevant Counties

MIT's Living Wage Calculator<sup>39</sup> data provides county-specific living wage data that estimate living wages needed for different household configurations. Notably, the calculator provides a living wage that meets only basic needs/essentials (e.g., food, housing, transportation, etc.) and does not account for any additional costs associated with individuals thriving and/or maintaining well-being in their households (e.g., extracurricular activity, vacation, etc.).

This income data below is a starting place to support participant selection for the demonstration project, and we acknowledge that this should be viewed as the floor for annual income needed to build wealth and thrive in the Alameda and San Francisco counties.

Required Annual Income (before taxes)	1 Adult			2 Adults (both working)		
	0 Children	1 Child	2 Children	0 Children	1 Child	2 Children
<b>Alameda County</b>	\$59,386	\$112,027	\$148,107	\$80,896	\$121,001	\$158,118
<b>San Francisco County</b>	\$59,770	\$120,391	\$160,238	\$84,029	\$127,858	\$169,582

*Note: Additional data details, including income requirements for different household configurations can be accessed at the MIT Living Wage calculator website. More complex family configurations may require additional follow up with the MIT Living Wage Calculator team.*

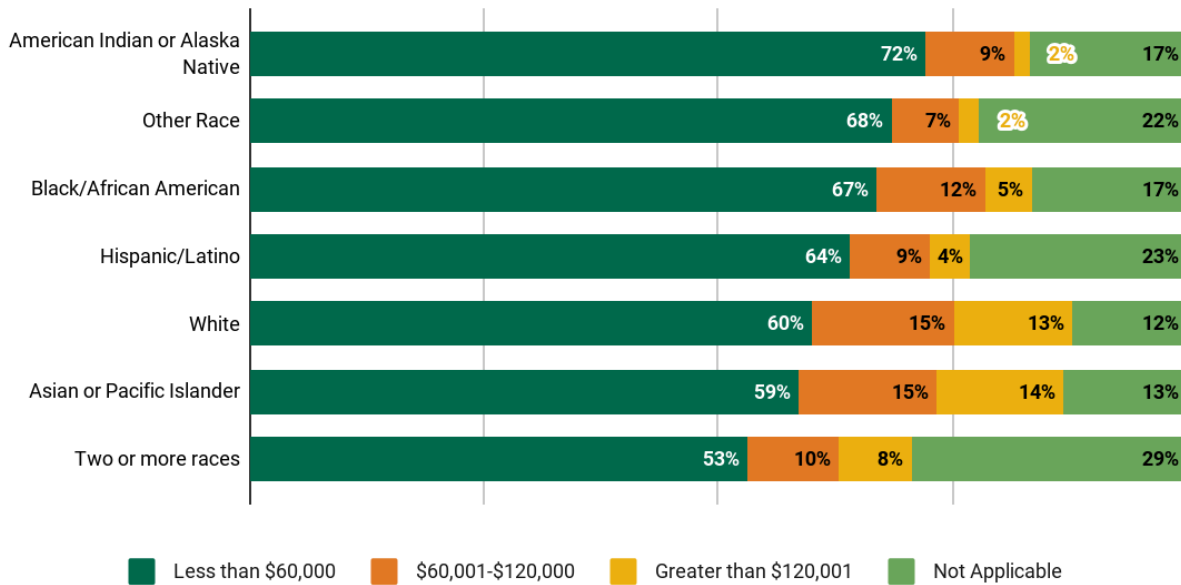
### Women's Earning in the San Francisco-Oakland-Hayward MSA

There are almost 2.3 million women in the San Francisco-Oakland-Hayward MSA based on ACS 1-year estimates from 2022. The chart below shows the percentage of women earning less than \$60,000 annually, and the percentage earning between \$60,001 and \$120,000 (which represents the simplified approximation of the baseline living wage needed for a women-headed household with one child).

In the San Francisco Metropolitan Area, 72% of American Indian/Alaska Natives earn less than \$60,000 annually, followed by 67% of Black women, and 64% of Hispanic Latino women.

<sup>39</sup> MIT. (2024). Living Wage Calculator - Counties and Metropolitan Statistical Areas in California. <https://livingwage.mit.edu/states/06/locations>

**Exhibit 4. Total Income/Wages for Females by Race/Ethnicity in the San Francisco-Oakland-Hayward MSA<sup>40</sup>**



**Appendix E. Benefits Risks and Mitigation Strategies**

Table 6 outlines various public benefits that Women’s Opportunity Fund participants may utilize and rely on. We include a description of the benefit, along with the possible impact and/or risks associated with participation in the demonstration project. Benefits included in the table, along with any other benefits potential participants may use that are not included in this list, should be discussed as part of the recommended benefits counseling during participant intake.

<b>Benefit</b>	<b>Description</b>	<b>Possible Impact</b>
CalWorks/TANF	Cash aid and services to eligible California families in need	No risk: As long as the program is considered Guaranteed Income & unconditional, waivers protect this
CalWorks Child Care	Current or former CalWORKs cash aid recipients are eligible to receive assistance with paying for child care with a provider of their choice, if they are employed or participating in county approved Welfare-to-Work activities	No risk: As long as the program is considered Guaranteed Income & unconditional, waivers protect this

<sup>40</sup> 2022 ACS 1-year estimate data was analyzed online using IPUMS USA: <https://usa.ipums.org/usa/>. The *incwage* variable reports each respondent's total pre-tax wage and salary income - that is, money received as an employee - for the previous year.

<b>Table 6. Benefit Risks</b>		
<b>Benefit</b>	<b>Description</b>	<b>Possible Impact</b>
CalFresh	Assistance for people with low-incomes for eligible food	No risk: As long as the program is considered Guaranteed Income & unconditional, waivers protect this
Housing Subsidies (public housing, Section 8)	Housing assistance for low-income families, the elderly, and persons with disabilities either through government owned housing or vouchers to be used in the private market	May be impacted: Requires local agency collaboration
Supplemental Security Income (SSI)	Provides financial help to children with disabilities and adults who have disabilities or are over 65	May be impacted: Payments count against eligibility
WIC	Food vouchers as well as nutrition education and referrals for low-income pregnant and postpartum women and to infants and children up to age five	May be impacted: Payments count against eligibility
MediCal/CHIP	Public health insurance program for low-income adults and children	Low risk: as long as payments are considered a gift it is not taxable income by the IRS; seniors and people with disabilities by be subject to additional asset testing
Social Security Disability Insurance (SSDI)	Pays benefits to individuals and certain members of their family if they are "insured," meaning that they worked long enough and paid Social Security taxes	Low risk: gifts are not considered in determining eligibility and based on previous contributions
Unemployment Insurance	Provides temporary financial assistance via payments to unemployed workers	Low risk: as long as payments are considered a gift
Social Security retirement benefits	Social Security retirement benefits are payments to eligible individuals who have reached retirement age	Low risk: based on previous contributions, not on need. Gifts do not impact benefits.

*Note: This table has been adapted from previous guaranteed income pilot demonstrations in San Francisco and Stockton, CA. Additional detail can be found in the reference section.<sup>41,42</sup>*

### **I. CalWORKS/CalFresh Exemption - Sample Verification Documentation**

The demonstration project's implementers must work closely with local County Welfare Departments (CWDs) to develop appropriate verification documentation for benefits exemptions

<sup>41</sup> Protecting Benefits in Guaranteed Income Pilots: Lessons Learned from the Abundant Birth Project, 2021. [https://sftreasurer.org/files/2021-12/Protecting%20Benefits%20Report\\_v4.4.pdf](https://sftreasurer.org/files/2021-12/Protecting%20Benefits%20Report_v4.4.pdf)

<sup>42</sup> Baker, A. C., Martin-West, S., Samra, S., & Cusack, M. (2020). Mitigating loss of health insurance and means tested benefits in an unconditional cash transfer experiment: Implementation lessons from Stockton's guaranteed income pilot. *SSM-population health*, 11, 100578.

when needed (based on Benefits Counseling described above). As outlined in [all-county guidance released from CDSS in February 2024](#), Guaranteed Income (GI) and cash transfer/income support payments in the state of California are now exempt automatically if they are unconditional (meaning no restrictions on how payments are used or requirements for participants to engage in any activity.)

To obtain exemptions, program participants will need to submit verification of program participation at regular intervals as determined by county agencies determining CalWORKS and CalFresh eligibility. Verification can include:

- An award letter
- Bank statements
- Other verification documentation deemed appropriate by the County Welfare Department

Waiver requirements for CalWORKS and CalFresh are slightly different because CalFresh requires that GI payments be supported by some amount of non-governmental funding. A sample participant award letter for both CalWORKS and CalFresh should include:

- Printing on program letterhead
- Program name and contact information for the program administrator
- The frequency, duration, and payment amount
- A statement regarding the amount of non-governmental funds in each direct payment

Below is template letter language to be adapted for Tipping Point’s Women’s Opportunity Fund and demonstration project. This should be finalized in consultation with local CWDs to ensure accuracy and completeness based on evolving state and local agency requirements.

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[Paste letter contents into organizational letterhead]

[Insert Letter Date]

Re: Women’s Opportunity Fund - CalWORKS/CalFresh Participant Verification

Dear [insert county agency] eligibility worker,

Beginning in [insert project launch month/year], Tipping Point Community partnered with [insert grantee name] to implement the Women’s Opportunity Fund demonstration project. The demonstration project provides unconditional guaranteed income cash payments to 150 women living in San Francisco and Alameda counties. Payments are spread out over 18 months according to the amount and payment schedule below

[Insert table with summary of tapered payment schedule, amounts, frequency.]

[Insert participant name] is currently participating in the Women’s Opportunity Fund, receiving unconditional guaranteed income payments outlined in the table above. The Women’s Opportunity Fund is 100% privately funded by Tipping Point Community, a non-governmental 501(c)(3) charitable organization based in San Francisco, CA. More information on Tipping Point’s work can be found at [tippingpoint.org](http://tippingpoint.org).

For any questions about the Women’s Opportunity Fund, please contact [insert program administrator’s name].

Thank you,

[Signature]

[Name, Title, Organization]

## Appendix F. Asset and Wealth Building Ecosystem

The purpose of the ecosystem list below is to illustrate the network of organizations involved in earn and learn and asset and wealth building efforts across the Bay Area. The list includes partners we interviewed and others named by design sprint participants and is not fully exhaustive. The list represents potential partners who could be considered to participate in subsequent phases of the Women’s Opportunity Fund or who may be interested in participating in a coalition should there be future interest and momentum around the demonstration project policy goals.

- Aspire
- Balance
- BAMA
- Blackfulness
- Center for Employment Opportunities
- Community Financial Resources\*
- Compass Family
- County of Alameda Social Services Agency
- CTWI
- East Bay YMCA
- EBALDC
- EMS Corps
- Family Justice Center
- First Place for Youth
- Homebridge
- Homeless Prenatal Program
- JVS\*
- Kaiser
- La Clinica de la Raza
- Lao Family Community Development
- Mayors for Guaranteed Income\*
- MEDA
- Mission Asset Fund\*
- NPower
- Oakland Resilient Families/Oakland Thrives
- Rising Sun\*
- Roots Community Health Center\*
- Rubicon
- Samuel Merritt
- San Francisco Human Services Agency
- San Francisco Office of Financial Empowerment
- SFSU
- SparkPoint/ United Way Bay Area\*
- Step into a Job
- UCSF
- Unity Council
- UpTogether
- Upwardly Global
- West Oakland Job Resource Center