



BIENESTAR
COMMUNITY ECONOMICS

The Women's Opportunity Fund

Demonstration Project Implementation Blueprint

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Contents

1.0 Executive Summary	3
1.1 Income Generation + Asset Building = Wealth	3
1.2 Implementation Blueprint Purpose	4
2.0 Stakeholder Analysis	4
2.1 Stakeholder Matrix	4
2.2 Target Population	5
3.0 Demonstration Project	6
3.1 Program Service Diagram	6
3.2 Demonstration Project Components	7
3.3 Objectives and Key Results	14
4.0 Start-Up Phase	18
5.0 Appendix	18
Appendix A: Community Input and Design Sprint	18
Appendix B: Demonstration Project Theory of Change	22
Appendix C. Market Data Analysis Technical Detail	23
Appendix D. Eligibility Criteria and Additional Intake Topics	28
Appendix E. Benefits Risks and Mitigation Strategies	30
Appendix F. Financial Support Rationale and Structure	32
Appendix G. Draft Evaluation Framework	36
Appendix H. Women’s Opportunity Policy Roadmap	38

1.0 Executive Summary

The Implementation Blueprint represents Tipping Point Community's efforts to develop a programmatic design for the Women's Opportunity Fund demonstration project. Tipping Point collaborated with Bienestar Community Economics to gather community input on the design (see Appendix A: Community Input and Design Sprint). It brought together twelve Bay Area partners to develop a blueprint for an implementation guide, which focuses on creating scalable program components within the broader employment and workforce systems. The Implementation Blueprint also can be used as a foundation for those seeking a starting point to establish a program of this nature. Embedded in the blueprint is a focus on the policy and advocacy areas that could advance the field.

1.1 Income Generation + Asset Building = Wealth

Early in the design process, informants honed in on living-wage employment as the precursor to women incorporating wealth and asset building into their personal practices. Our design process confirmed what is known in the field. Specifically, upward economic mobility for low-income women requires a comprehensive approach to intervene in structural challenges that includes closing the gender-based earning gap that remains pervasive among women living in poverty in the Bay Area. This led to the program design expanding to the most promising approaches to support women to pursue higher wage employment as income generation and to adopt financial practices that serve as asset building blocks to pursuing long-term wealth building.

During the design process, we affirmed that despite the recent increased focus on workforce development initiatives and college/career training programs in California, women in low-wage occupations seeking upward mobility remain challenged to pursue these programs due to high barriers to enter and complete them. Low-income women will not reasonably be able to take part in these pathways unless two interrelated issues are addressed by 1) developing pathways that are accessible to women, and 2) addressing the true costs of participating in and completing training programs. Tipping Point identified these issues as potential policy areas to address in tandem with the demonstration project, as new evidence is forthcoming from multiple studies of income support pilots, including those in the community college setting.

The result is a demonstration project design that pairs previously siloed employment programs focused on Earn and Learn models with financial capability programs. The demonstration project design includes cash assistance through the (3-7 months) duration of the 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.

1.2 Implementation Blueprint Purpose

This Implementation Blueprint provides guidance to implement the Women’s Opportunity Fund demonstration project in the Bay Area. The Implementation Blueprint outlines 1) the rationale for and essential components of the demonstration project, and 2) how to implement components to achieve the desired outcomes as guided by the project’s theory of change (see Appendix B: Theory of Change). The Implementation Blueprint is organized as follows:

- **Section 2:** Key stakeholders and the target population
- **Section 3:** Program model, components, and objectives and key results
- **Section 4:** Start-up phase and launching the project
- **Section 5:** Technical appendix

2.0 Stakeholder Analysis

2.1 Stakeholder Matrix

The stakeholder matrix (Table 1) outlines who should be involved in implementing the demonstration project components, including their functional role and level of ownership for key elements of the demonstration. Stakeholder names are included for Tipping Point where known, while others (indicated by TBD) will be finalized during the demonstration Start-Up Phase (see Section 4.0 for more detail on this phase of work). Earn and Learn partners were identified through a rigorous market data analysis and interview process (see Appendix C for the market data analysis details and findings).

Stakeholder Name	Program Components	Implementation Decisions	Role
Tipping Point	<ul style="list-style-type: none"> ● Fundraising ● Program oversight 	<ul style="list-style-type: none"> ● Overall implementation ● Grantmaking + governance ● Evaluation results 	<ul style="list-style-type: none"> ● Executive Sponsor ● Funder ● Accountable for design decisions
Jewish Vocational Services (JVS)	<ul style="list-style-type: none"> ● Earn and Learn training program ● Initiative coordination and community of practice 	<ul style="list-style-type: none"> ● Informs start-up and implementation ● Training structure ● Community of practice structure 	<ul style="list-style-type: none"> ● Initiative lead convening agency ● Accountable for implementation
Rising Sun Center for Opportunity	<ul style="list-style-type: none"> ● Earn and Learn training program 	<ul style="list-style-type: none"> ● Informs start-up and implementation ● Training structure 	<ul style="list-style-type: none"> ● Accountable for implementation
Community Financial Resources	<ul style="list-style-type: none"> ● Financial support payments ● Select asset building 	<ul style="list-style-type: none"> ● Informs start-up and implementation ● Payment mechanism 	<ul style="list-style-type: none"> ● Accountable for providing recurring client payments

Table 1. Stakeholder Matrix			
Stakeholder Name	Program Components	Implementation Decisions	Role
	components (e.g., banking)		<ul style="list-style-type: none"> Financial institution liaison
Financial Capability Program CBOs - TBD ¹	<ul style="list-style-type: none"> Financial and asset building components (e.g., goal setting, coaching support) 	<ul style="list-style-type: none"> Informs start-up and implementation Financial and asset building structure 	<ul style="list-style-type: none"> Accountable for financial and asset building program implementation
Apollonia Williams (SparkPoint Ambassador)	<ul style="list-style-type: none"> Subject Matter Expert - Project Start-Up 	<ul style="list-style-type: none"> Informs start-up and implementation 	<ul style="list-style-type: none"> Provides community-centered expertise and guidance
Claudia Muralles (MOMentum Participant)	<ul style="list-style-type: none"> Subject Matter Expert - Project Start-Up 	<ul style="list-style-type: none"> Informs start-up and implementation 	<ul style="list-style-type: none"> Provides community-centered expertise and guidance
Demonstration Project Program Participants - TBD	<ul style="list-style-type: none"> Community lead or ambassador - Implementation 	<ul style="list-style-type: none"> Informs program implementation and evaluation 	<ul style="list-style-type: none"> Provides community-centered expertise and guidance
Evaluation Consultant - TBD	<ul style="list-style-type: none"> Demonstration evaluation 	<ul style="list-style-type: none"> Informs program implementation and evaluation 	<ul style="list-style-type: none"> Accountable for evaluation implementation
Policy Lead Consultant - TBD	<ul style="list-style-type: none"> Demonstration policy roadmap 	<ul style="list-style-type: none"> Leads policy design Informs evaluation and Community of Practice 	<ul style="list-style-type: none"> Accountable for developing the policy roadmap

2.2 Target Population

The demonstration project aims to provide evidence that income supports can improve career training and asset building outcomes for women residing in the Bay Area. Through input from the community and analysis of local economic factors, a target population was defined for the purpose of recruitment (Table 2). The target population rationale and technical details associated with women’s earnings in the Bay Area and living wage information are included in Appendix C and D.

¹ Partners indicated their preference to select a financial capability service CBO of their choice. Some already have existing contracts and strong program relationships (e.g., SparkPoint or MEDA are options that Rising Sun and JVS currently work with), but others may be identified during the Start-Up Phase based on final identification of implementation needs.

Table 2. Opportunity Fund Target Population	
Target Population Profile	Readiness Characteristics
<ul style="list-style-type: none"> • Women/people who identify as women • Earning less than the living wage² • May or may not receive public benefits • May or may not have children • Aged 18 and older • 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 	<ul style="list-style-type: none"> • English proficient • GED/HS diploma • Digital literacy/computer skills • Commitment/interest in training • Commitment/interest in setting and working toward financial goals • Will have basic needs met with financial support provided through program participation • US work authorization • Sector specific requirements (may vary): Immunizations; drug screening; background check; driver's license

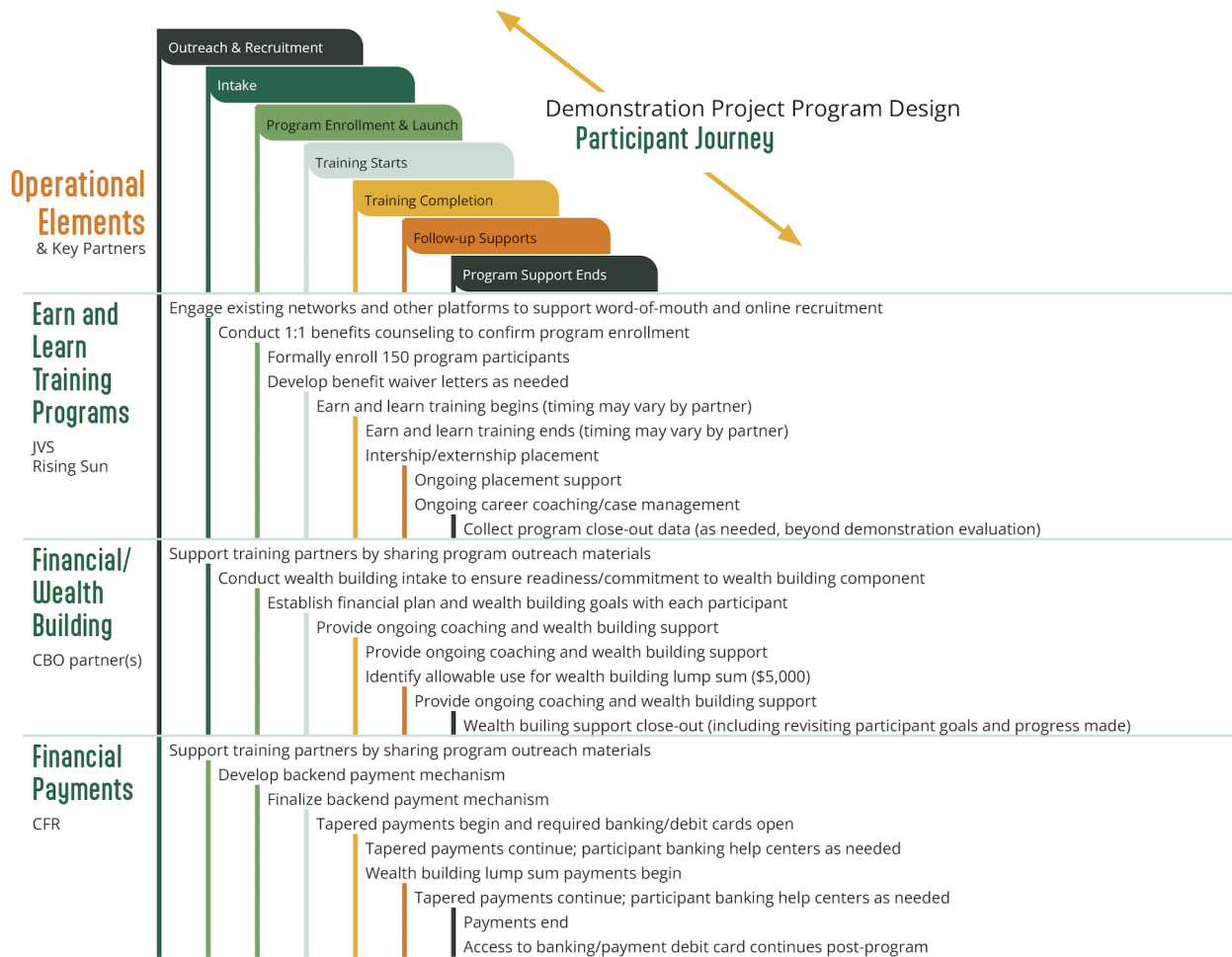
3.0 Demonstration Project

3.1 Program Service Diagram

The demonstration project focuses on women enrolled in a training program who will receive financial support, distributed in the form of direct cash. The program service diagram (Exhibit 1) displays the primary program service components of the demonstration project as participants move through the program journey from outreach and recruitment to support during the program exit.

² 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>

Exhibit 1. Program Service Diagram



3.2 Demonstration Project Components

This section outlines the main demonstration project components and corresponding implementation activities.

Grantmaking and Governance Structure. The demonstration project has 3 components that comprise the governance structure (see table 1 for a complete summary of organizational roles and responsibilities):

1. Primary funder and executive sponsor
2. An initiative lead convener
3. A Community of Practice

Primary Funder and Grantmaking

As a demonstration project, Tipping Point would serve as the primary funder and executive sponsor, providing funding in the form of grants to participating Earn and Learn training organizations and

ancillary services like financial capability services and asset building programs. All partner organizations who provide Earn and Learn training programs or financial capability services will be invited to submit a scope of work to participate in the demonstration project, which will outline program delivery plans and associated costs, and allow for negotiation around program needs and final FTE configurations. Tipping Point would also contract with vendors and consultants who provide operational support for the project, such as an organization to provide oversight over the distribution of financial payments, project evaluation, and policy development.

Initiative Lead Convener

An initiative lead convener will provide day-to-day management of the project components, including coordination amongst the core partners (Earn and Learn training programs, financial capability program community based organizations (CBOs), other services as needed) and a liaison between core partners and the evaluation and policy leads. JVS has been identified as a leading candidate to serve as the initiative lead for Tipping Point's demonstration project by providing the overarching coordination support for the project Start-Up Phase (e.g., county agency coordination, establishing process for streamlined intake forms, etc.) and core programmatic activities. The initiative lead will also coordinate with government agencies to establish benefits protections.

At launch of the project, core partners will need to be assembled to finalize the structure of the program (see section 4.0 Start-Up Phase). Additional subject matter experts with experience in community engagement and financial services may be called upon to advise the project. The initiative lead is responsible for coordinating this effort, and it is recommended that they employ a "participatory governance" model when convening the core partners and subject matter experts to assure equity and lived experience remain at the center of the process. This group may also participate in the Community of Practice, inform evaluation efforts, and provide input into the policy roadmap.

Community of Practice

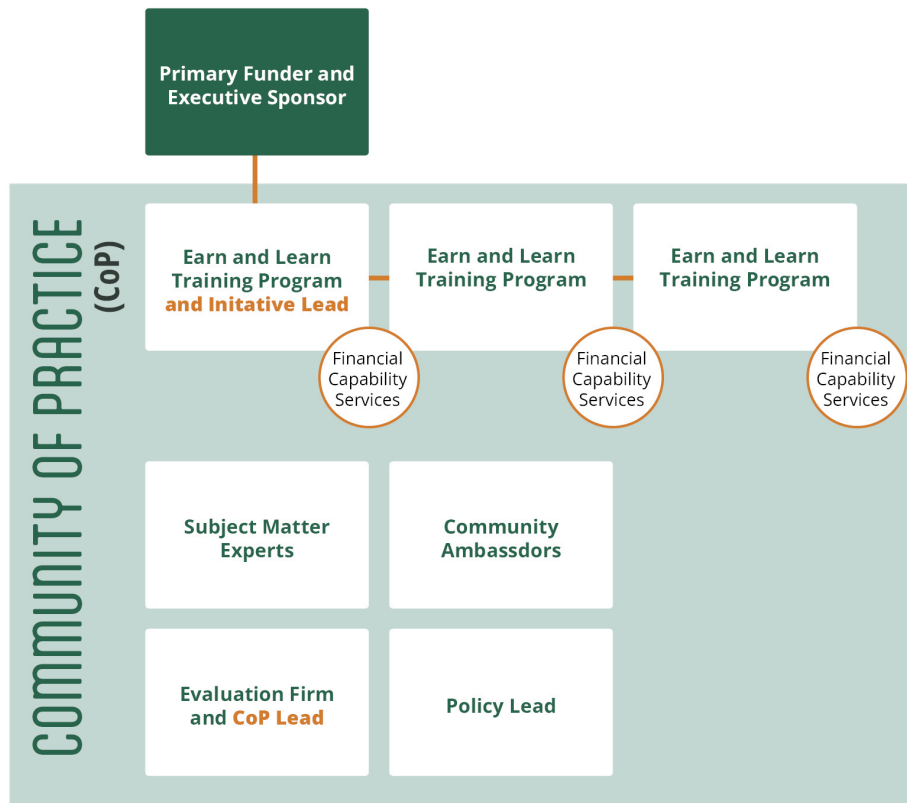
The governance structure should include a Community of Practice (CoP) (exhibit 2) to bring partners together for shared learning, troubleshooting implementation hurdles, and contribute to advancing broader policy and systems change goals. The CoP will be led by an evaluation firm, with support from the initiative lead, so that program data can be utilized in real-time to inform learning for organizations involved in the demonstration project and evidence to support policy development. In addition to the evaluation firm and core partners, participants in the CoP should include the following:

- A policy lead to guide the policy roadmap
- Participants from the community, such as clients, community ambassadors, or local CBOs
- Subject matter experts like policy or advocacy organizations.

Refer to the Monitoring and Evaluation and Policy Development and Roadmap sections for further details about activities that may occur within the CoP.

- **Key inputs:** 1) funding to support grantmaking to partner organizations (Tipping Point will provide funding for its demonstration project); 2) high-functioning lead organization; 3) high-functioning Earn and Learn and payment provider organizations; 4) implementation blueprint
- **Key outputs:** 1) partner organization (grantee) and vendor scopes of work; 2) community of practice structure/approach; 3) guidance for protecting or reviewing local/state/federal agency benefits; 4) community-led structure and compensation plan; 5) legal and tax attorney review of core demonstration elements
- **Key program design elements:** 1) center community voice/choice through community participation during Start-Up Phase and with program participants (once launched); 2) prioritize core benefits protections to support greater access to training for lower income women (even though all participants will not necessarily rely on benefits)
- **Decisions to be determined during the Start-Up Phase:** 1) Earn and Learn partners will identify the financial services/asset building partner(s); 2) Earn and Learn partners will identify additional counties to prioritize for outreach/recruitment and benefits protections beyond Alameda and San Francisco, if needed (e.g., Contra Costa, where many Rising Sun participants come from)

Exhibit 2. Community of Practice



Participant Recruitment. During the Start-Up Phase, grantees will determine and finalize the shared intake approach and embed necessary questions into existing intake forms to meet program inclusion criteria. Core eligibility criteria and potential questions that all partners will discuss and finalize to ensure eligibility criteria are met are included in Appendix D. Partners will also finalize the two-part intake approach that supports participants to make informed decisions related to participation. In part one, the Earn and Learn partner provides one-on-one benefits counseling to each potential participant to ensure they understand potential benefits implications to program participation. In the second part, the financial services/asset building partner conducts an intake to gauge participant readiness and commitment to participate in the financial asset building components of the program (e.g., interest in establishing formal banking, interest in financial goal setting). At this time, JVS (the lead) will also work with County Welfare Agency staff to finalize the participant CalWORKS/CalFresh program letter (see Appendix E1 for draft letter template).

- **Key inputs:** 1) existing grantee intake materials; 2) eligibility criteria, sample intake content, benefits matrix (see Appendix D and E)
- **Key outputs:** 1) final intake application/materials; 2) final letter template for routine benefits verification; 3) cohort of participants who meet all eligibility and intake requirements enrolled and ready to begin training
- **Key program design elements:** 1) organizations will work together to determine intake material needs that reduce burden on applicants; 2) benefits mitigation strategies are necessary to ensure the demonstration operates under a do no harm principle
- **Decisions to be determined during the Start-Up Phase:** 1) Earn and Learn partners will need to determine if they need benefits counseling supports; 2) organizations will collectively determine use of resources such as the [Federal Reserve Bank of Atlanta's Career Ladder Identifier and Financial Forecaster \(CLIFF\)](#) tool.³

Earn and Learn Cohort Structure. JVS (healthcare industry) and Rising Sun (construction trades industry) have been identified as training partners for the demonstration project. Training partners will work internally to develop the appropriate infrastructure needed to support effective recruitment and service delivery to an all-women's training cohort if they do not already have one. Both partners will provide the training component of their programs independently, serving about 25-30 participants per cohort. Examples: JVS offers [EXCEL](#), a 6-month Medical Administrative Assistant program that combines training and paid internship experience, and Rising Sun's program, [Opportunity Build - Women Building the Bay](#), is a 10-12 week training program followed by a year of employment and job retention support.

Partner responsibilities may include the following: identify new or additional training instructors, designate training space/time (if the demonstration runs in addition to a program's existing cohorts),

³ This tool allows individuals to map out career changes and impacts on income/wealth, in partnership with a financial or benefits counselor. It has been used in other contexts, such as the Workforce Development Council of Seattle-King County's Economic Security for All initiative

and conduct an internal assessment of evaluation capacities that meet the demonstration project’s learning objectives, among other things. The initiative lead will also coordinate a process to establish sub-contracts and/or data-sharing agreements with external partners to support various components, including but not limited to financial coaching, benefits counseling, a cash payment mechanism, and evaluation support.

- **Key inputs:** 1) existing training model/infrastructure
- **Key outputs:** 1) all-women training model/infrastructure; 2) data-sharing/sub-contract approach
- **Key program design elements:** 1) partners chose a full-cohort model, where all training participants have access to the core program components (as opposed to a mixed group where some participate in demonstration components and some do not).
- **Decisions to be determined during the Start-Up Phase:** 1) final decisions around data-sharing/sub-contract ⁴ needs will be determined during the Start-Up Phase in collaboration with all funded partners

Core Financial Supports. The goal of the demonstration project goes beyond the traditional Earn and Learn model by providing flexible financial support to training participants based on the hypothesis that it will lower barriers for prospective participants and facilitate greater program completion. The demonstration project includes a total unconditional financial support component of \$24,000 divided into tapered monthly payments over 18 months, plus a one time payment of \$5,000 to support participant-identified asset building goals once training is complete.⁵ See the tapered payment details in Table 3 below, and for detailed information on the payment rationale, see Appendix F.

Program Month	Income Support Amount
Months 1-6	\$2,000
Month 7-8	\$1,800
Month 9-10	\$1,500
Month 11-12	\$1,000
Month 13-14	\$700
Month 15-18	\$500

In addition to providing financial support, the program will provide flexible and person-centered financial coaching (provided by financial capability program CBOs selected by each training provider). These partners will focus on financial literacy, goal setting, savings, debt relief, and other

⁴ Data sharing agreements are needed across partners delivering services (e.g., financial capability programs and Earn and Learn partners, etc.), and across partners and the evaluator firm

⁵ 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: <https://www.cdss.ca.gov/Portals/9/Additional-Resources/Letters-and-Notices/ACLs/2024/24-09.pdf>

asset building-related strategies. In addition to the case management support already provided by Earn and Learn training partners, the financial coaches may also provide connection to other services, such as housing navigation, mental health support, education support, etc.

- **Key inputs:** 1) financial support for program participants; 2) high-functioning financial capability services and asset building CBO partners
- **Key outputs:** 1) individualized financial/asset building plans for each program participant; 2) financial support that enables training enrollment and completion, and facilitates financial stability and/or asset building; 3) list of allowable uses for the lump sum payment (tied to an asset building goal)
- **Key program design elements:** 1) Earn and Learn providers will choose financial capability program CBO partners based on existing partnerships and capacity; 2) community input informed recurring payment amount and tapered structure; 3) importance of participant voice and choice consistently elevated as it relates to individualized financial planning
- **Decisions to be determined during the Start-Up Phase:** 1) use and timing of the \$5,000 lump sum for asset building will be finalized by program participants in partnership with their financial coach, after they complete the Earn and Learn training program

Monitoring and Evaluation. The Implementation Blueprint was informed by conversations with several researchers and evaluators with expertise in this area (see Appendix A for interviewee list). The Implementation Blueprint recommends the following structure for the monitoring and evaluation plan:

- An evaluation firm is selected to develop the evaluation design and related protocols and metrics. The firm will also facilitate engagement with the Community of Practice and any clients and community stakeholders using a participatory evaluation model. This model will improve the quality of the outcomes by focusing on data points that are relevant to the community, provide a direct line to participants to better establish causality, and empower the community by being involved in the reporting of the outcomes.
- The evaluation firm will be responsible for determining the frequency of convening the CoP and sharing updates (reports) on the project's progress.
- For Tipping Point's demonstration project, the evaluation firm and CoP will also work with a policy lead to guide the organization's policy agenda regarding income support for low-income women.

During the planning period, Tipping Point will establish a process to identify and select an evaluation firm. Key qualifications sought in selecting an evaluation firm will be entities with expertise in supporting real-time learning in a demonstration/pilot context (e.g., developmental evaluation) and building evidence to inform future program and policy efforts (e.g., outcomes evaluation). Notably, an evaluation partner with experience using a community-centered, participatory approach and expertise with meaningful engagement of program participants (in this case, the training partners

and CoP) will be critical to the evaluation's success. See Appendix G for a draft evaluation framework.

- **Key inputs:** 1) draft evaluation framework/learning questions and OKRs; 2) funding to secure evaluation partner
- **Key outputs:** 1) selection of an evaluation partner; 2) final evaluation framework/learning questions and OKRs
- **Key program design elements:** 1) Tipping Point deferred its process of identifying an evaluator during the design process for this blueprint, which organizations may consider doing as the project plan is refined
- **Decisions to be determined during the Start-Up Phase:** 1) adjustments/refinements to the overarching evaluation approach that may influence program delivery; 2) determination of grantees' evaluation capacity to ensure effective data collection tools exist to support data collection and reporting and resources are available to support equitable engagement in evaluation activities (which may fall outside of program implementation funds)

Policy Development and Roadmap. Tipping Point will pursue a policy agenda to advocate for public funding for permanent financial support. Policy development for the demonstration project should occur in tandem to the program and service delivery to assure implementation is tied to a broader impact to the field and so that outcomes inform the direction of what will become a policy roadmap. This work will require contracting with a policy lead to collaborate with the evaluation firm and CoP. Several areas of opportunity have been identified as a starting point for policy development:

- At the federal and state levels, provide evidence that supports the expansion of the Workforce Innovation and Opportunity Act (WIOA) dollars to fund workforce programs so that critical living expenses can be drawn to promote participating in and completing employment training programs.
- At the state and local levels, work with the California Department of Education to advocate for programming that specifically targets women through the California Community College Career and Technical Education (CTE) statewide plan; work with community colleges to identify and remedy gaps that would improve the success of enrolling low-income women in programs and their completion and job placement rates. For example, apply learnings from the demonstration project to advocate for reimagining workforce and job training models that better support women in the state's Master Plan for Career Education.

Using data and input from the evaluation and CoP, the demonstration project will provide new evidence; there is a potential to assess whether forthcoming studies in the broader field based on income support pilots, including those in the community college setting and with HUD may contribute as well. For additional information on the policy roadmap rationale and potential policy areas, see Appendix H.

- **Key inputs:** 1) draft policy roadmap (Appendix H); 2) policy lead and executive sponsor (e.g., Tipping Point) to support further policy studies; 3) Initiative lead (e.g., JVS leadership) works with the policy lead to embed a policy advocacy and systems-change focus into the community of practice
- **Key outputs:** 1) policy roadmap with defined policy priorities and an action plan to achieve intended policy goals; 2) policy and systems change content for the community of practice
- **Key program design elements:** 1) narrowing of policy advocacy focus and state/local policy levers that facilitate expansion of demonstration project strategies are needed (e.g. identification of policies or workforce funding priorities) and can be part of the demonstration project process
- **Decisions to be determined during the Start-Up Phase:** 1) identification of a policy lead that can guide and support policy advocacy activities during the demonstration project

3.3 Objectives and Key Results

The theory of change for the demonstration project, sample objectives, and key results (OKRs) below (Tables 4 and 5) were drawn from previous research of the strategies in the demonstration. Sample measurement instruments are included in the following section and others should be explored and adapted in partnership with the evaluation partner once identified. Additionally, all of the data that is analyzed should be disaggregated, at a minimum, for racial and ethnic groups to better understand the demonstration's effects on priority populations of women.

The OKR tables have been separated into outcomes for the demonstration project's program and service delivery and outcomes for policy development.

Program and Service Delivery

***OKR notes:** (1) Baseline data must be collected by the evaluation partner to further refine the OKRs listed below and ensure they are both realistic, feasible, and aligned with grantees' existing program delivery experience, (2) the Key Results targets set below are set specifically to the service delivery providers that Tipping Point identified for its demonstration, of which both offer notably high completion, job attainment, and wage gains. For those seeking to draw from this Blueprint, we recommend that Key Results are drawn from relevant source data.

Table 4. Draft OKRs			
Demonstration Goals (Domains)	Objectives	Key Results (how we know we are making progress)	Indicators
Participant Outcomes & Impacts	Objective 1: By the end of the demonstration, the number of Bay Area women working in career-track jobs with	KR 1.1: 150 women recruited and enroll in program during the demonstration period KR 1.2: The percentage of women who complete all	# of women enrolled in demonstration # of women completing training

Table 4. Draft OKRs			
Demonstration Goals (Domains)	Objectives	Key Results (how we know we are making progress)	Indicators
	higher earning potential increases.	demonstration training components will increase from 75% to 90% ⁶ KR 1.3: A minimum of 90% of women who complete training are employed in jobs (including apprenticeships) with higher earning potential or additional training and/or education within 12 months of completing training	# of women with high quality jobs <ul style="list-style-type: none"> • Increased wages • Increased employment in jobs with retirement, health insurance, disability insurance, life insurance # of women with additional training or education
	Objective 2: By the end of the demonstration project, the number of Bay Area women at risk of serious financial hardship decreases.	KR 2.1: 100% of women enrolled in the demonstration have a bank account to store, save, and spend their money KR 2.2: A minimum of 90% of demonstration participants complete 1-3 asset building goal(s) developed in partnership with their financial advisor KR 2.3: A minimum of 90% of demonstration participants identified a high-priority use for the lump sum payment in line with asset building goals	# of women with bank accounts # of women reporting increased financial security and ability to weather unexpected expenses ^{7,8} Increased trust in financial/asset building institutions (i.e., time money stays in bank account) Increases in savings account value (e.g., traditional savings, baby bond, etc.) Decreased income volatility ⁹

⁶ In both community design sessions, program participants pointed out that 5-10 people (out of an average 25-30 person cohort) who had originally signed up for the training cohort dropped out due to challenges associated with a lack of employment income while undergoing training. This anecdotal evidence was used to develop this OKR and assumes that the program will improve program retention and completion from 20 (of 30 participants) to closer to 28 (of 30 participants).

⁷ Consumer Financial Protection Bureau. (2015). Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale. https://files.consumerfinance.gov/f/201512_cfpb_financial-well-being-user-guide-scale.pdf

⁸ Financial Health Network. (2024). Financial Health Pulse. <https://finhealthnetwork.org/programs/financial-health-pulse/#research>

⁹ See the Stockton Economic Empowerment Demonstration Pre-Analysis Plan for definitions and methodologies for calculating income volatility. <https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/605029f652a6b53e3dd39044/1615866358804/S-EED+Pre-analysis+Plan.pdf>

Table 4. Draft OKRs			
Demonstration Goals (Domains)	Objectives	Key Results (how we know we are making progress)	Indicators
	Objective 3: By the end of the demonstration project, the number of Bay Area women experiencing positive mental and physical health increases.	KR 3.1: A minimum of 70% of demonstration participants will experience reduced anxiety and stress KR 3.2: A minimum of 70% of demonstration participants will experience greater food security KR 3.3: A minimum of 70% of demonstration participants will experience increased health and well-being	Decrease in self-reported anxiety and stress measures ¹⁰ Increase in self-reported physical and mental health ¹¹ Increase in availability of food families want to eat ¹² Decreased emergency room utilization
Grantee Innovation	Objective 4: By the end of the demonstration project, training partners implement 1-3 programmatic changes that increase capacity to better serve women of color	KR 4.1: 100% of grantees are engaged in the Opportunity Fund cohort learning effort KR 4.2: 100% of grantees have identified at least one opportunity to strengthen their program based on demonstration implementation KR 4.3: 100% of grantees have explored or secured additional funding to sustain programming	# of grantees attending and participating in learning cohort # of strategies/opportunities identified to improve program implementation Increase in funds available to support programming Release of an evaluation and learning report with recommendations for the field

Policy Development

Policy development is expected to be a mix of seeding discourse within the public domain to generate support for the policy roadmap and being opportunistic about leveraging legislative or budgetary recommendations that are proposed during each legislative cycle. For Tipping Point, the OKRs for policy development will focus on field building—connecting workforce organizations with

¹⁰ Spitzer, R.L., Kroenke, K., Williams, J.B., & Löwe, B. (2006). A brief measure for assessing generalized anxiety disorder: the GAD-7. *Archives of Internal Medicine*, 166(10), 1092-1097.

¹¹ RAND. 36-Item Short Form Survey (SF-36) - Health Survey 1.0. https://www.rand.org/health-care/surveys_tools/mos/36-item-short-form/survey-instrument.html

¹² USDA. 2012. US Household Food Security Survey. <https://www.ers.usda.gov/media/8271/hh2012.pdf>.

systems leaders and policymakers—with the understanding that the team will adapt its focus where possible to advance any policymaking that occurs in real-time.

Table 5. Draft OKRs			
Demonstration Goals (Domains)	Objectives	Key Results (how we know we are making progress)	Indicators
Workforce Development Engagement and Policy Priorities	Objective 5: At the end of Year 1, build a base of nonprofit organizations and/or government agencies that will champion the allocation of income support or financial aid to low-income women enrolling in workforce training programs.	<p>KR 5.1: Identification of 1-2 policy priorities that are needed to meet the goals of the demonstration (see Appendix H for current policy opportunities).</p> <p>KR 5.2: Publication of Year 1 evaluation progress report with identification of policy priorities.</p> <p>KR 5.3: Creation of a coalition of organizations or state agencies (or alignment with existing collective impact initiatives focusing on workforce development) to support the policy roadmap.</p>	<p>Greater awareness of challenges and needs for low-income women in the workforce development space; conversations with local/state policy implementers on policy needs.</p> <p>Established estimated financial costs associated with the demonstration and relative impact of program components.</p>
Field Building & Policymaking	Objective 6: At the end of the demonstration (by Year 2), Tipping Point has established new partnerships to advance a minimum of one local or state policy/advocacy priority.	<p>KR 6.1: Definition of policy and/or budget recommendations for sustainable funding sources for continued financial support based on policy priorities.</p> <p>KR 6.2: Publication of the final evaluation report with identification of policy and budget recommendations.</p> <p>KR 6.3: Local/state policies are leveraged or advocated to increase the use of public funding to pay for financial support.</p> <p>KR 6.4: Champion(s) are identified for sustaining continued field building and policy engagements after the demonstration concludes.</p>	<p>Demonstration project data, including implementation challenges with learnings and pain points, is widely shared across the workforce development system leaders and policymakers.</p> <p>Initiative representatives meet with policy advocates, state agencies and policymakers to advocate for the use of public dollars for financial support.</p> <p>Champions for the issues contributing to policy solutions have benefitted from the learnings, evidence, and visibility of the demonstration.</p>

4.0 Start-Up Phase

The research and conversations with experts implementing similar programs suggest three- to six-months for a start-up phase to allow for funded organizations to establish new infrastructure, solidify partnerships, and smoothly transition into participant recruitment and engagement. The timeline (Table 6) highlights key milestones that partners will work toward to support timely implementation. Prior to the Start-Up Phase, it is assumed that Tipping Point will have sufficient resources to make grants for the demonstration project to: the initiative lead (JVS), Earn and Learn partners (JVS and Rising Sun), and payment provider (CFR), and that funding will be ready to quickly and efficiently establish the community stakeholders needed to inform the project's structure.

Table 6. Start-Up Phase Activities: Three to Six Months	
<ul style="list-style-type: none">• Grantee community launch• Other subject matter experts or community leaders invited• Partnership MOUs established• Evaluation firm selected and plan established	<ul style="list-style-type: none">• Develop enrollment strategy with providers to meet goal of reaching 150 women• Participant recruitment/ intake process finalized• Outreach, recruitment and intake discussions begin

A core assumption embedded in this blueprint is that Tipping Point, grantees, and other partners will utilize the Start-Up Phase to further refine and expand upon the implementation steps based on the partner organizations' existing work, the landscape at the time of the demonstration launch, and the feasibility of various project elements.

5.0 Appendix

Appendix A: Community Input and Design Sprint

Bienestar served as the demonstration project and community design lead, conducting the primary research and design activities as a design sprint with an emphasis on liberatory design principles and a transformative research approach in order to develop the Implementation Blueprint.^{13,14}

Bienestar looked at Tipping Point's goals for its Women's Opportunity Fund to determine the core design elements for a 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?

¹³ National Equity Project. 2024. Introduction to Liberatory Design. <https://www.nationalequityproject.org/frameworks/liberatory-design>

¹⁴ Mertens, D. (2020). Research and evaluation in education and psychology: integrating diversity with quantitative, qualitative, and mixed methods (5th ed.). SAGE.

- 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?
- 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.

Design Activity	Methods
Landscape Scan	<ul style="list-style-type: none"> • 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 • Interviews (n=23) with Bay Area workforce training providers, asset building service providers, and local and national subject matter experts and researchers
Participatory Design Sprint	<ul style="list-style-type: none"> • Facilitated an 8-session design series with a total of 9 design partner organizations, and 5 community design individuals • Hosted two community design sessions with participants in two Bay Area Earn and Learn training cohorts (n=29)
Policy Agenda	<ul style="list-style-type: none"> • Interviews (n=4) with state and national policy stakeholders to inform development of a policy agenda that supports the goals of demonstration implementation

A1. 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, the research 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.

A2. 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

A3. 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?

A4. Design Sprint Overview

The research process laid the groundwork for an eight-session design sprint (Table 7). 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. The design sprint partners included 1) nine organizations working on related training and asset building efforts, 2) five community members, and 3) 29 program participants from JVS and Rising Sun’s current training programs.

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

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

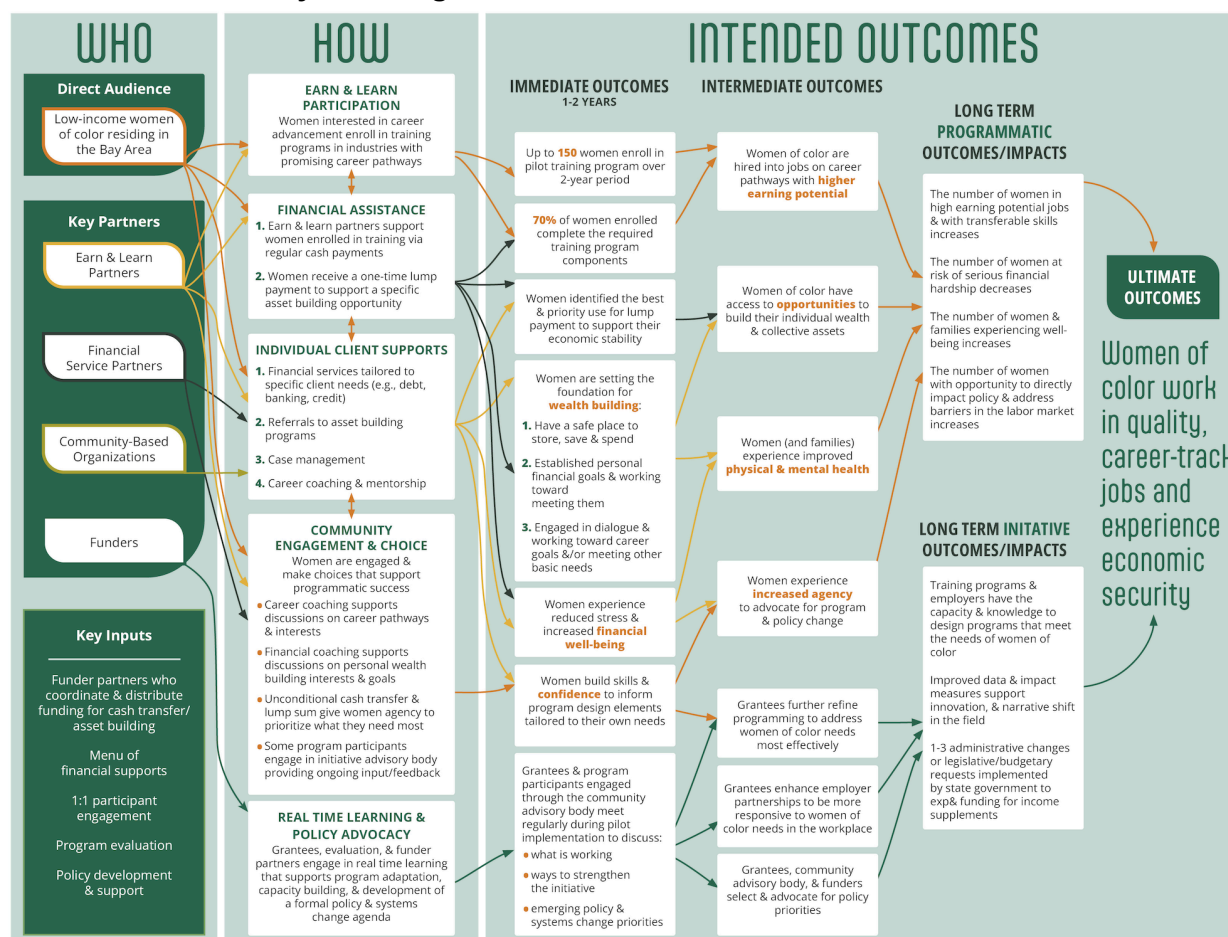
Table 7: Design Sprint Session Arc		
Design Topics		Session Outputs
	6: Implementation: Organizational Work Plans	<ul style="list-style-type: none"> • Build consensus around core demonstration feature decisions • Identify organizational needs to operationalize demonstration • Define success and corresponding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

In addition to the demonstration project structure and implementation, 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 payments and other financial and asset building services ensured that design choices were both realistic and attuned to community wisdom and interests.

Appendix B: Demonstration Project Theory of Change

Community input expanded on the initial Theory of Change for the demonstration project, based on Tipping Point’s early research and assumptions. They 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 prototype evolved into the final form.

Exhibit 3. Final Theory of Change



Appendix C. 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.

C1. Geographic and Sector Selection

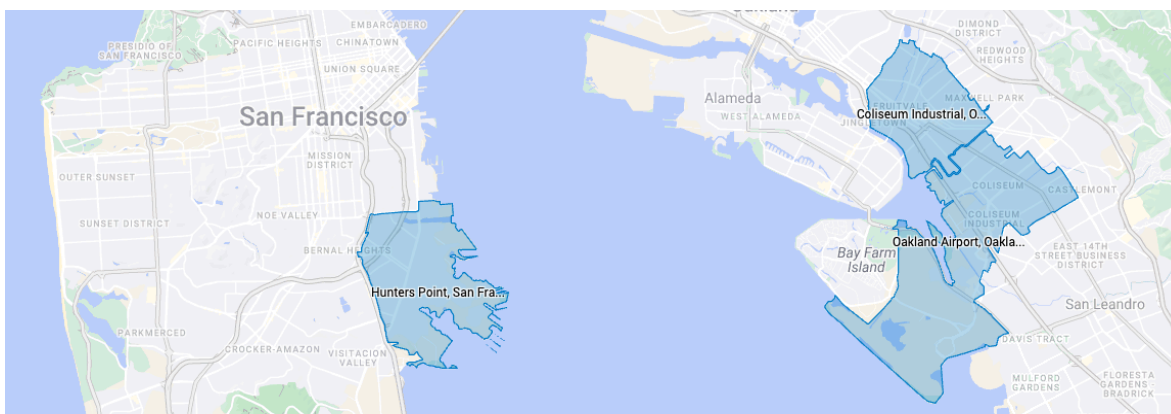
Supplemental Poverty Measure (SPM) data, coupled with Tipping Point’s research and knowledge of the region grounded in their existing portfolio of work, led to the initial decision to focus demonstration delivery in Alameda and San Francisco counties.¹⁵ We identified a short list of organizations providing 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

¹⁵ The Supplemental Poverty Measure is estimated to be 185% of the Federal Poverty Line. Preliminary SPM research was conducted by Tipping Point.

regionally-focused, with some participants coming from the South Bay and Contra Costa counties, prompting the need to reconsider an overly narrow focus.

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 4).

Exhibit 4. 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 C2 and C3 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.^{16,17,18,19} Lastly, we validated this research on exploratory calls with Earn and Learn providers.

¹⁶ Aspen Institute. 2017. Models of Upskilling: Apprenticeship.

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

¹⁷ 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/>

¹⁸ 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

¹⁹ Goger, A. 2020. Desegregating work and learning through 'earn-and-learn' models. Brookings.

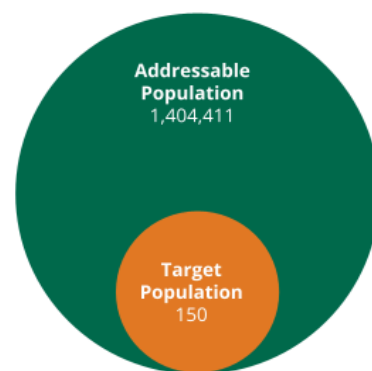
<https://www.brookings.edu/articles/desegregating-work-and-learning/>

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 income generation and asset building, barriers such as gender-based inequities, inconsistent 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. These workforce programs also tend to be small and do 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.

C2. 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).²⁰

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 Appendix H, 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.²¹ Specifically, in San Francisco and Alameda counties, the top sectors are Healthcare, IT, Education, and Green Jobs.²² 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 focuses on Healthcare and Construction earn-and-learn models in the first year, as fewer quality IT models currently exist regionally. Table 8

²⁰ 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>

²¹ Bureau of Labor Statistics (BLS). https://www.bls.gov/eag/eag.ca_sanfrancisco_msa.htm

²² 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/zm07C>

summarizes the 2023 wage data for Alameda and San Francisco counties for healthcare and construction/trades careers.²³

Table 8. Wages and Salaries by Occupation, Alameda and San Francisco Counties, 2023			
Healthcare	Earn and Learn Occupations	Hourly Wage	Annual Salary
	EMT-Basic	\$24	\$50,395
	Medical Assistants	\$30	\$61,500
	Community Health Workers/Community Navigators	\$31-\$35	\$65,000-\$73,000
	Career Pathway Occupations (certifications, credentials or AA degrees)		
	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.A. + pathway or continued technical training		
MSW, MFT	\$37-\$53	\$77,000-\$110,000	
Nurse Practitioner, FNP, BSN, MD	\$89-\$99	\$185,000-\$206,000	
Construction	Earn and Learn Occupations	Hourly Wage	Annual Salary
	Helpers—Construction Trades	\$24-\$26	\$50,000-\$55,000
	Welders and Cutters	\$32	\$66,000
	Construction Laborer	\$33	\$69,000
	Career Pathway Occupations (certifications, credentials or AA degrees)		
	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.A. + pathway or continued technical training		
	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	

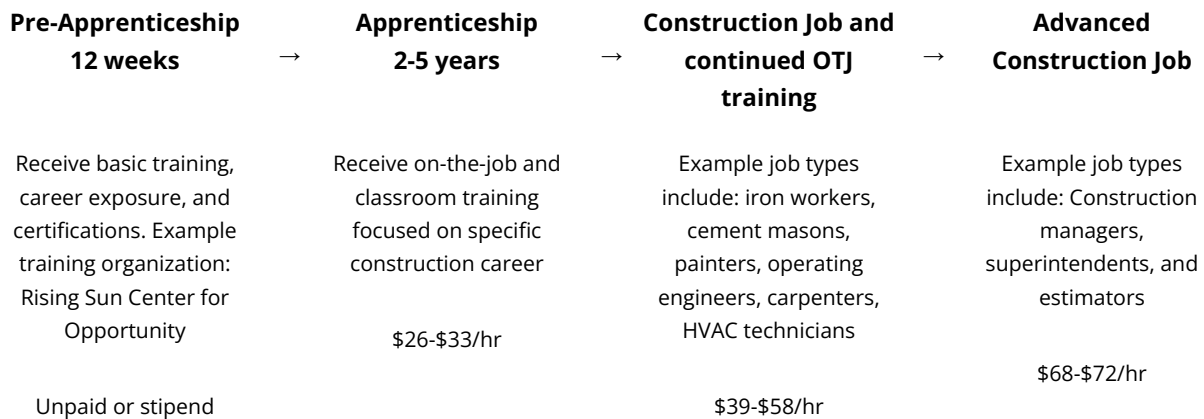
²³ Employment Development Department. (2024). Wages by Occupation and Industry. <https://labormarketinfo.edd.ca.gov/data/wages.html>

C3. 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.

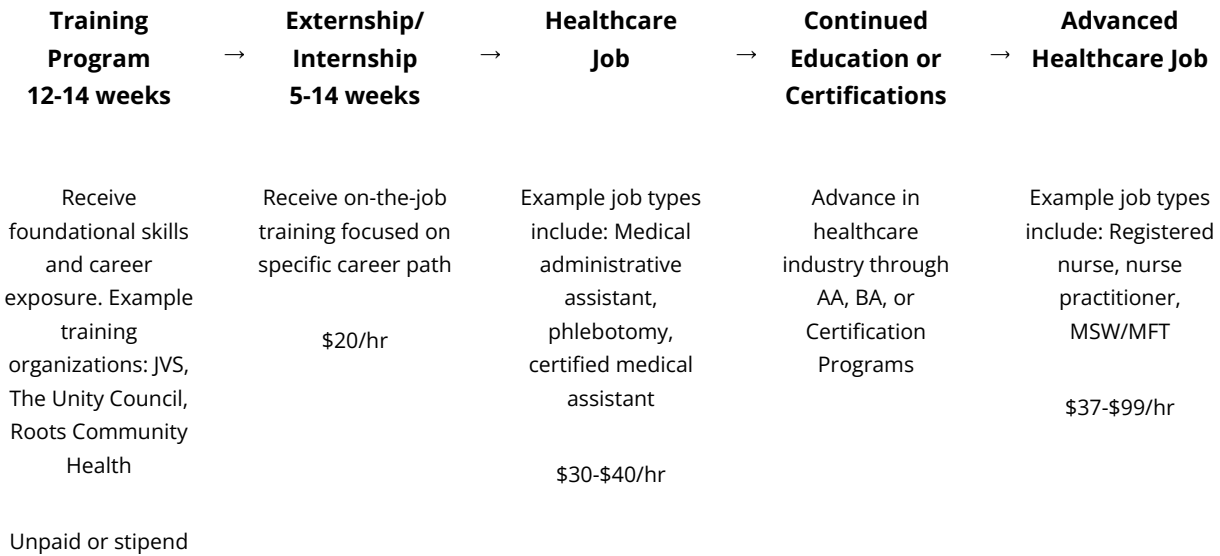
Construction Sector Pathway

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 D. Eligibility Criteria and Additional Intake Topics

The participant intake process will be collectively finalized by grantees and Opportunity Fund partners during the Start-Up Phase, but grantees must incorporate questions that ensure that the target profile and readiness characteristics are met among potential participants prior to enrollment in the training program.

D1. Establishing the Living Wage Baseline for Relevant Counties

MIT’s Living Wage Calculator²⁴ 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, saving and wealth building, 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 Alameda and San Francisco counties.

²⁴ MIT. (2024). Living Wage Calculator - Counties and Metropolitan Statistical Areas in California. <https://livingwage.mit.edu/states/06/locations>

Table 9. Living Wage Baseline						
	1 Adult			2 Adults (both working)		
Required Annual Income (before taxes)	0 Children	1 Child	2 Children	0 Children	1 Child	2 Children
Alameda County	\$59,386	\$112,027	\$148,107	\$80,896	\$121,001	\$158,118
San Francisco County	\$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.

D2. Intake Conversation Guidance

Preliminary guidance on intake topics that need to be included are summarized below. Given Earn and Learn grantees’ and financial capability building CBO partners’ expertise in the area of participant recruitment and enrollment, it is likely that additional items will arise that should be discussed and included in the intake process.

Preliminary Intake Application Topics

- Income and wage data will need to be collected to determine eligibility using MIT’s Living Wage calculator (see Table 9 for additional details).²⁵
- Place of residence data will need to be collected to ensure that participants live in the counties/zip codes prioritized by the wealth fund.
- Benefits screen (to prompt optional benefits counseling for participants who utilize public benefits).

Asset Building Intake

- Participants’ interest in establishing financial and asset building goals.
- Participants’ current use of financial and/or asset building products/services.
- Financial barriers or challenges that may influence Earn and Learn training retention/completion (and may be addressed by the Opportunity Fund).

²⁵ MIT. (2024). Living Wage Calculator - Counties and Metropolitan Statistical Areas in California. <https://livingwage.mit.edu/states/06/locations>

Appendix E. Benefits Risks and Mitigation Strategies

Table 10 outlines various public benefits that the demonstration project’s participants may utilize and rely on. It includes 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.

Table 10. Benefit Risks		
Benefit	Description	Possible Impact
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
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 (UI)	Provides temporary financial assistance via payments to unemployed workers	Low risk: as long as payments are considered a gift

Table 10. Benefit Risks		
Benefit	Description	Possible Impact
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.^{26,27}

E1. CalWORKS/CalFresh Exemption - Sample Verification Documentation

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

²⁶ 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

²⁷ 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.

[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 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.

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

Thank you,

[Signature]

[Name, Title, Organization]

Appendix F. Financial Support Rationale and Structure

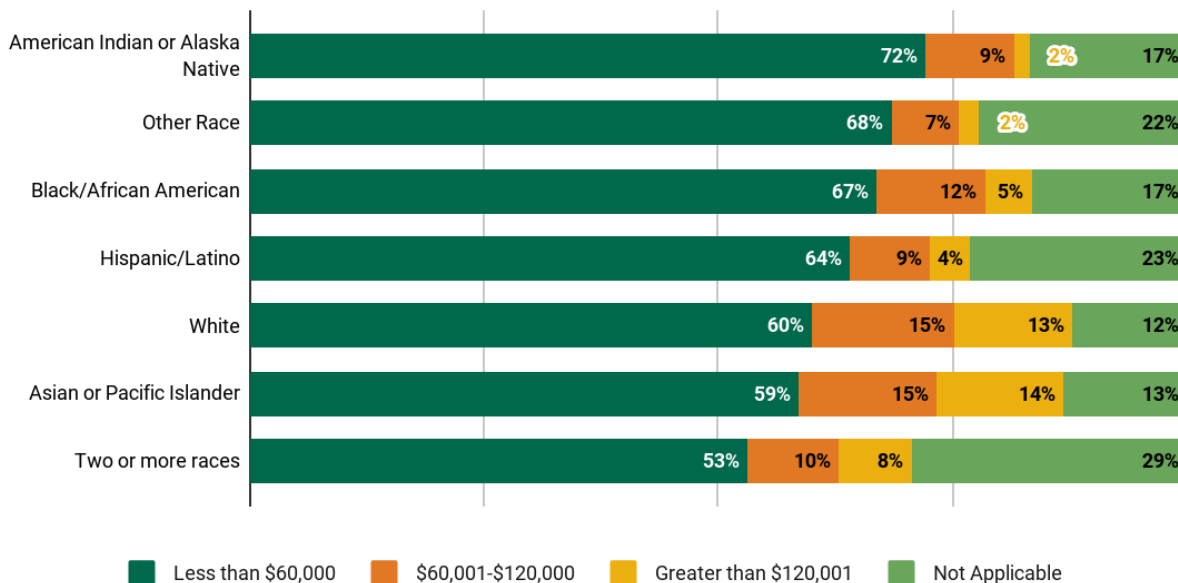
The findings on what it takes to build wealth are layered and complex, yet one thing is clear. For the demonstration project to achieve its goal of building wealth among women who complete Earn and Learn training programs, a sufficient investment is required not just to meet their basic needs during career training, but to position them to achieve longer-term financial stability that supports greater well-being.

F1. Current Snapshot: Women's Earnings 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. Exhibit 5 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 referenced in Appendix D1).

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. See Appendix D for technical details on living wages and women’s earnings in the MSA.²⁸

Exhibit 5. Total Income/Wages for Females by Race/Ethnicity in the San Francisco-Oakland-Hayward MSA²⁹



F2. Recurring Financial Support Rationale

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.”³⁰

Based on the Living Wage data presented in Table 9, we know that the required annual income (before taxes) for single individuals in both Alameda and San Francisco counties is about \$60,000. This baseline living wage data represents the floor, and does not account for expenses that support overall well-being and/or thriving (e.g., extracurricular activities, saving and wealth building). As the data in Exhibit 5 shows, almost two-thirds of women of color earn \$60,000 or less.³¹ By providing a

²⁸ Data analyzed using IPUMS USA. Includes 2022 ACS 1-Year estimates for the San Francisco-Oakland-Fremont metro area by race and ethnicity.

²⁹ 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.

³⁰ 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

³¹ MIT’s Living Wage Calculator outlines baseline annual income for different size family configurations to meet just their basic needs (e.g., housing, groceries, transportation).

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. Even if participants transition from training into a job that pays them enough to reach a living wage, that does not necessarily allow them to start building assets. Additionally, for those participants who do rely on public benefits, as their wages increase as a result of training, their benefits will decrease. Providing a tapered cash benefit over the full 18-month period allows them to stabilize during that transition period.

F4. Lump Sum Payment Rationale

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. Wealth/asset building strategies were initially developed for and evaluated among higher wealth individuals and families, yet the past several decades have seen the emergence of asset building programs designed specifically for lower income individuals. 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. Low income 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).³²
- The median debt in collections among communities of color in Alameda County is \$1,866 and \$1,647 in San Francisco.³³
- 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.^{34,35,36}

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

³² 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>

³³ Ibid.

³⁴ 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.

³⁵ 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).

³⁶ Baker, A. C. (2014). Eroding the wealth of women: Gender and the subprime foreclosure crisis. *Social Service Review*, 88(1), 59-91.

baby bond programs.³⁷ 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.

F5. Financial Support Approach

Two major research finding best practices, and design sprint participant engagement, informed the 18-month tapered payment structure (Table 11).

- Existing GI/income support pilots provide participant payments typically over one to two years, and sometimes longer. The currently published research on these pilots shows changes to income volatility and overall health and well-being within this timeframe. The lack of shorter pilots (e.g., 3-6 months) likely indicates challenges associated with identifying meaningful outcomes in such a condensed timespan.
- The intent of the Women’s Opportunity Fund goes beyond GI, to support participant wealth building. While it may be difficult to build wealth for lower income individuals in one to two years, it is possible to support program participants to reach financial stability during the program timeframe and establish a foundation and trajectory for future wealth building.

Program Month	Income Support Amount
Months 1-6	\$2,000
Month 7-8	\$1,800
Month 9-10	\$1,500
Month 11-12	\$1,000
Month 13-14	\$700
Month 15-18	\$500

Design sprint participants that were enrolled in training when we engaged them 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 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.

Finally, one of the key lessons from the literature on income support is that to protect potential program participants existing public benefits, demonstrations/pilots/programs must utilize the ‘unconditional cash transfer’ terminology as outlined by California’s legislature³⁸ and operate under basic rules (e.g., financial support payments are unconditional and unrestricted). While the intent of the Women’s Opportunity Fund is not to serve as another guaranteed income/cash transfer

³⁷ Spark & Immigrants Rising. (n.d.) Seed Funding Application. https://immigrantsrising.org/wp-content/uploads/SEED-Funding-Application-Preview_English.pdf

³⁸ <https://www.cdss.ca.gov/inforesources/guaranteed-income-exemption-requests>

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”.

Appendix G. Draft Evaluation Framework

Below we lay out a draft framework for a developmental and outcomes evaluation. Given the innovative nature of the demonstration project and opportunities to evolve from year one to year two, a developmental evaluation is particularly well suited to this initiative. Developmental evaluation prioritizes a focus on learning from implementation and capitalizing on ongoing opportunities to share and reflect on the work across partners. Developmental evaluation approaches promote responsiveness, enabling evaluators to (1) adapt learning questions and methods as the work evolves, (2) identify emerging insights and, (3) engage stakeholders and program participants as partners in identifying measures of success and co-designing learning and evaluation activities. In addition to tracking quantitative indicators and measures of impact, we encourage the evaluation partner to consider incorporating a qualitative/story-telling component into the evaluation to ensure a more holistic view of outcomes and impacts results. This aligns with recommendations from various landscape interviewees, and Community Design participants, who spoke to the critical importance of sharing stories of how participation in similar programs has improved their lives.

We outline potential evaluation questions, measures, and methods, and a proposed approach to exploring the impact of the demonstration project. All implementation team members are encouraged to collectively refine this proposed approach.

G1. Draft Evaluation and Learning Questions

Domains	Draft Questions
Participant Outcomes & Impacts	<ul style="list-style-type: none"> ● How do financial assistance/cash aid and targeted asset building support impact Earn and Learn retention and completion? ● How do financial assistance/cash aid and targeted asset building support impact employment in jobs/sectors with higher earning potential? ● To what degree do changes in income volatility alter financial well-being, mental health, and physical well-being? ● How does program involvement influence women’s feelings of agency?
Grantee Innovation & System- Building	<ul style="list-style-type: none"> ● What strategies do grantees employ to engage, recruit, and retain diverse women in career training/Earn and Learn programs? ● How do grantees leverage partnerships to support engagement and retention of women at intake, during the program, and post-training? ● How are grantees learning from implementation, Earn and Learn peers, asset building partners, and the evaluation to adapt their work?

Domains	Draft Questions
	<ul style="list-style-type: none"> • What content and/or technical assistance is needed to support implementation and scale systems-level impact?
Scaling & Field Building	<ul style="list-style-type: none"> • What policy advocacy outcomes are emerging from the demonstration? • To what extent does the demonstration engage local workforce area partners and/or state workforce system partners to support greater innovation at scale? • What implications and recommendations can inform other funders and State agencies as they seek to improve workforce systems and career training programs to close workforce equity gaps for women and other disinvested communities? • What lessons from the demonstration project can inform and influence the broader field?

G2. Sample Evaluation Methods

The proposed data collection methods below can inform both more frequent learning products for a developmental evaluation, and annual reports and presentations for an outcome evaluation.

- **Program data.** The final program data and intake protocols are to be finalized by grantees, but may include grantee intake and application forms (e.g., demographic and household economic data), benefits counseling and financial intake data, and any other enrollment data participants may complete.
- **Survey data.** Participants will have the opportunity to participate in the evaluation via compensated surveys. Previous evaluations of initiatives that provide income support and other Earn and Learn programs indicate different points in time for data collection, including at baseline and at the time of program exit (at minimum). A brief midpoint survey as well as a 6- or 12-month follow-up may also help understand longer term effects associated with the Opportunity Fund. The Sample OKR section references examples of validated instruments that may be adapted as part of this evaluation.
- **Administrative data.** Administrative data will allow for deeper exploration of participant outcomes. Potential sources of administrative data (that will likely require agency engagement/coordination) include public benefits records, employment and wage data, healthcare and housing data, etc.
- **Interview data.** Interviews with program implementers and potentially a subset of program participants will provide information on initiative successes/challenges and lessons to inform future work and broader policy goals.
- **Focus group data.** Focus groups with program participants support qualitative data collection related to participants’ experiences in the demonstration project, outcomes associated with their involvement, and provide richer evidence to support storytelling/narrative change efforts that may come from the demonstration.

Appendix H. Women's Opportunity Policy Roadmap

Despite the increased focus on workforce development initiatives and college/career training programs in California in recent years, women in low-wage occupations seeking upward mobility remain challenged to pursue these programs due to high barriers to enter and complete them. Policymakers and workforce experts point to apprenticeship programs to create new pathways for upward financial mobility; one study of wage growth cited a 49% increase in earnings one year after apprenticeship completion, for example.³⁹ When looking closer at the gender divide, women make up just 7% of workers completing registered apprenticeship programs.⁴⁰ This figure is especially troubling considering women have historically represented the lowest wage workers.⁴¹

Tipping Point's Women's Opportunity Fund proposes to introduce policy and legislative changes that will support the allocation of public dollars to be used as financial aid for low-income women enrolled in training programs. The design sprint and resulting demonstration Implementation Blueprint are focused on addressing the real-world challenges that women and CBO partners named as supports necessary for successful completion⁴² and job attainment as well as provide a vehicle for policy development that meet the goals defined by the Women's Opportunity Fund. Other organizations seeking to conduct a similar demonstration project may have other or different policy priorities as their focus.

Through our research, we learned that the lowest income women will not reasonably be able to take part in these pathways unless two interrelated issues are addressed through mutually reinforcing efforts to offer pathways that are both accessible and support women through the true costs of participating and completing in training programs:

- **Increase diversity among pathways for women:** Apprenticeship, and other high quality Earn and Learn programs, make up the dominant approach to increasing earnings as women upskill towards higher wage roles. Given women are already underrepresented among the highest wage formal apprenticeship roles, closing this gap requires expansion of pre-apprenticeships to support women to build additional qualifications and skills, in the form of paid opportunities to prepare women to become qualified applicants towards those higher-wage apprenticeships. Women also need support to complete apprenticeship programs.
- **Foundational need for financial stability to promote success in the programs:** Participation in unpaid pre-apprenticeships, and other training programs, remains out of

³⁹ Gardiner, K. (2023). Registered Apprenticeships Can Increase Earnings, but Not Enough People Know That. Urban Institute.

<https://www.urban.org/urban-wire/registered-apprenticeships-can-increase-earnings-not-enough-people-know>

⁴⁰ Hanks, A., McGrew, A., & Zessoules, D. (2018). The Apprenticeship Wage and Participation Gap. American Progress. <https://www.americanprogress.org/article/apprenticeship-wage-participation-gap/>

⁴¹ National Women's Law Center. (2017). Low-wage jobs are women's jobs: the overrepresentation of women in low-wage work. <https://nwlc.org/wp-content/uploads/2017/08/Low-Wage-Jobs-are-Womens-Jobs.pdf>

⁴² Interviews in this process have pointed to especially low completion rates among women; this data was not readily available, and rather – the statewide dashboard by California Apprenticeship offers a general completion rate of 50% across all sectors.

reach for many due to financial constraints. They demand significant time commitments, often forcing participants to forgo earning wages during training periods. Even when training costs are waived and participants receive a small stipend, it falls short of covering basic living expenses. Additional financial assistance and services to offset lost wages, childcare expenses, transportation costs, and other essential needs were cited as a top concern and barrier.

A range of new policies and reforms to existing systems are required to address the multifaceted financial needs of women seeking to participate in training programs. What we learned as the demonstration design crystallized is that the policy landscape presents formidable barriers that must be addressed before charting a clear path forward. The path forward to tie efforts to expand earn-and-learn job training programs with the necessary life-sustaining supports for success are not as clear due to several factors:

- **State Budget Deficits Spur Widespread Cuts:** Declines in state revenue have prompted the state to cut programs in the coming fiscal year (FY25) and beyond. According to one analysis of the budget, “the Governor’s current budget suggests postponements and reductions in essential workforce programs in response to the deficit.”⁴³ Since local employment programs rely heavily on state and federal funding, securing new investments for initiatives like those benefiting women's access to resources is unlikely in the immediate future; however, this may be an opportune time to build further evidence about the outcomes that are possible when tied to a program design that specifically addresses our policy issues.
- **Siloed Systems Create Lags in Innovating Existing Programs:** Safety net and basic needs systems may serve as a source of financial stabilization. Currently, some programs exist already tying workforce/job training programs to temporary aid for those in job training. However, these partnerships tend to form in limited pilot form or are specific sub-populations and we have not identified any specific programs designed for working women seeking training to upskill towards wage increasing occupations. The Women’s Opportunity Fund could provide evidence to address benefits cliffs, the necessary integration of providers in the job training sector with those working in safety-net programs.
- **Weak Differentiation Between this Policy Issue and Interrelated Issues:** This issue is often conflated with broader discussions around GI reform, or by pointing to existing job training programs. While interrelated, these issues do not specifically address longstanding structural harm that women in low-wage earning employment have endured or the specific working women the Women’s Opportunity Fund seeks to serve. If implemented and studied with this focus, the Women’s Opportunity Fund could serve as a vehicle to uplift this.

Based on these considerations, Table 12 depicts the potential policy areas that may be addressed through the Women's Opportunity Fund. Notably, we are now recommending additional focus on further policy studies and advocacy in tandem with the demonstration, particularly as new evidence

⁴³ California Edge Coalition. (2024). Summary of the Governor’s 2024-25 State Budget Proposal. <https://www.caedge.org/ca-edge-coalitions-overview-of-the-2024-25-enacted-state-budget/>

is forthcoming from multiple studies of income support pilots, including those in the community college setting and with HUD.

Table 12. Potential Policy Areas		
Policy Area	Women’s Opportunity Fund Demonstration Alignment	Areas to Further Expand through Policy Advocacy + Analysis
<p>[Federal and State] Workforce Innovation and Opportunity Act (WIOA) federal funding is granted to states to fund local/regional workforce systems. WIOA funds do cover some costs associated with technical and educational training, but are capped at an amount far below the true cost of participating in training programs. The focus of WIOA dollars is to lower barriers to training costs, but does not explicitly provide wage or cost of living subsidies.</p> <p>Several local systems promote co-enrollment with CalFresh (SNAP) E&T, CalWORKS (TANF) and other funding that can offset participation in job training programs which target low-income Californians.</p>	<p>The Opportunity Fund would provide funding to navigate simultaneous enrollment to participants with special attention paid to benefits cliffs, and provide bridge amounts to participants to meet their true costs of living during and for a period after training is completed.</p> <p>Evaluation of the Opportunity Fund would seek concrete information about the extent to which bridge amounts can cover gap costs, and provide tangible results of personal income growth for participants to balance the shorter term cost of supplementary living costs.</p>	<p>Demonstrated strong impacts through Opportunity Fund, paired with deeper analysis of administrative rules about what are considered training expenses, could supplement expenses that increase training completion and job attainment.</p> <p>Policy shifts at the state level in the form of new funding to add income supplements are unlikely given current budget conditions, yet the learnings could provide further foundational information for the field for the future when budget settings will inevitably change.</p>
<p>[State and Local] California Community College Career and Technical Education (CTE) has a statewide plan focused on a broad set of workforce development needs for the state. The statewide plan defers program details to local regions that may offer opportunities for innovation. Since some regional decisions are still in the works, there may be opportunities to demonstrate the value of expanding demonstrations to focus on women. For example, the recently launched Hire Up program offers cash stipends to community college students in recognition of the financial burdens that hinder community college students from completion.</p>	<p>The Opportunity Fund could strengthen CBO-community college partnerships, where women get the technical training from a CTE program and the rest of the demonstration components through the CBO partner to establish and/or strengthen existing connections.</p> <p>Learnings from our demonstration could specify which gaps community college students face in their life needs and the connection between filling those gaps and greater rates of job placements and longer term job retention.</p>	<p>Provide key learnings to promote sustainability since state workforce development and job training are heavily invested into the community college systems; advocacy and learning targeted towards that audience is a necessary component of the reform we seek and are still not fully understood by the stakeholders for this population.</p>

Table 12. Potential Policy Areas		
Policy Area	Women’s Opportunity Fund Demonstration Alignment	Areas to Further Expand through Policy Advocacy + Analysis
[Future State-and-Local Policies] Master Plan for Career Education is currently in the making. It will result in a state plan focused on education and career with broad input from students & families, TK-12 and postsecondary educators and adult education/workforce development training providers, labor/employers and advocates and policymakers.	Given the reform sought through this demonstration would be a fundamental shift to how workforce/job training models are developed and implemented, a demonstration that is well designed and researched would be a timely proof point.	Position Tipping Point to provide a unique value add in upstream conversations, with a unique demonstration and associated learnings.