

2023

# UNIVERSAL BASIC EMPLOYMENT & OPPORTUNITY

UNIVERSAL BASIC  
EMPLOYMENT

DESIGN PHASE REPORT

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**UBE**  
UNIVERSAL BASIC  
EMPLOYMENT

**03****WHAT IS UBE?**

Universal Basic Employment & Opportunity (UBE) is a public policy initiative with the mission to demonstrate a jobs guarantee policy can eliminate poverty and be a stop payment on its many symptoms.

Poverty is the greatest plague on society, and its symptoms pervade all aspects of life. Chronic illness, poor educational attainment, languishing neighborhoods, employee retention, and far too many others to name are all symptoms of poverty that nearly 50 millions Americans and thousands of business owners navigate daily. UBE is the policy solution to mitigate those symptoms, reimagine the future of work, and rebuild America's middle-class and their communities.

**UBE AIMS TO:**

- Be a stop payment on the symptoms of poverty
- Send the adequate signals to the private sector to warrant investment in historically disinvested communities
- Dignify historically low-wage work
- Raise wages for all workers
- Fill current demands for jobs and create new opportunities
- Act as a pathway towards individual prosperity and agency
- Ensure businesses never have to make the choice between people and growth
- Represent the future of work
- Close the racial wealth gap between minority groups and white wealth

# 04

UBE will do this by elevating 100 Black women currently unemployed or employed and experiencing poverty to subsidized employment that will provide a guaranteed income of \$50,000 for 24 - 36 months. The goal of this pilot is to demonstrate that a subsidy to people by way of work is a simultaneous investment in people, place, and business. It is also an opportunity to restore the individual agency and prosperity lost by millions of Americans due to the public benefit system.

**One of the first steps taken to develop the pilot was conducting listening sessions to hear from those who are most proximate to the problem.** This includes both the employee and the employer. UBE partnered with Monique Inc. to design and facilitate conversations with both groups. Two (2) conversations with local Cleveland businesses (majority owners and/or CEO/Executive Directors) were led by Monique Inc. and Stecky HR Consulting, LLC, and Monique Inc. led four (4) design sessions with Black women to get their perspective of the UBE concept, as well as help shape the pilot.

This report includes a summation of the information gathered, as well as recommendations that uplift the universal themes that emerged from both audiences.



**UBE Business Listening Session #2  
The City Club of Cleveland**

Pictured left to right are: Devin Cotten, UBE Founder; Kathleen Stecky, Stecky HR Consulting, LLC; Monique Williams, Monique Inc.; Randy McShephard, RPM International Co.

## 05

# KEY FINDINGS



## BUSINESS SESSION 1

- **Employer support** is needed to assist with the process and prevent record keeping errors.
- **Defining ROI** is essential to gaining employer understanding and buy-in.



## BUSINESS SESSION 2

- **Technical assistance** to support with the process requirements is vital.
- Building **sector partnerships** could allow UBE and the participants to be exposed to a number of employment environments and opportunities to determine which is most ideal for this type of intervention.
- UBE is **possibly better for smaller employers**, maybe local employers.
- The determination of a partial or full subsidy **funding structure** could impact business participation.
- It's imperative to quantify benefits and develop **impact metrics**.

## 06



## BLACK WOMEN SESSIONS

- There is a strong desire to **live autonomously** without subsidies.
- The \$50K salary proposed by UBE needs to be adapted to the cost of living needs, which currently exceeds \$50K due to inflation and other environmental factors.
- Even with the increase in salary to an autonomous wage, focus groups participants denoted the need for extensive support to manage the transition resulting from the **loss of public benefits**.
- The need for UBE to cultivate the necessary partners and resources to help **build productive support systems and educational opportunities** for the pilot participants to ensure success was confirmed.
- The women **focused primarily on ways individuals can adapt and not systems-level changes** that could address pain points that may be experienced during the participants' transition.



## SHARED PERSPECTIVE

- It's important to find the **right candidates** to participate in UBE that will fully leverage the opportunity for growth and economic mobility.
- It's important to engage a variety of employers to provide **various options for participants and give businesses across sectors the opportunity** to participate.

# BUSINESS LEADERS LISTENING SESSIONS

“The opposite of poverty is not wealth; the opposite of poverty is justice. I see how this builds income, but are we making sure this builds justice as well?”

The Business Group sessions focused on exploring the practicality of implementing Universal Basic Employment & Opportunity (UBE) with local Cleveland business owners across a range of sectors. **The conversations were designed to learn their initial reactions to the UBE concept, explore the HR implications, assess the viability, and consider how to measure success.**

A full list of questions can be found [HERE](#).

## PARTICIPATING BUSINESS LEADERS

- BDO
- Cleveland Neighborhood Progress
- Cleveland Owns
- City of Sandusky
- Euclid Heat Treating
- GW Creative
- Hebrew Free Loan Association
- Metropolitan Coffee
- RPM International Co.
- Speed Exterminating
- Step Forward
- Team NEO
- The Car Wash
- The George Gund Foundation
- Woodhill Plating Co.



08

# BUSINESS LEADERS LISTENING SESSIONS

SESSION 1

“[UBE helps me] invest in and  
grow the business and local  
community”



## 09

After hearing more about UBE in the listening session, the business leaders reacted with a lot of questions, interest in participating, and were intrigued to dive into the conversation to learn more.

## GENERAL REACTIONS

*"How will the businesses be prioritized for receiving funding?"*

- Overall, the concept sounds good.
- It's a good thing that there are conversations happening around the topic of global poverty and how to do away with it.
- Where would we get money for all the things needed to onboard these new employees (supplies, inventory, technology, etc.)?
- How will the businesses be prioritized for receiving funding?
- What are the limitations for using the funding? (i.e. Can it be used to fund a position through a professional development department that ties into other businesses or to provide training for people to do a specific job?)
- Is this idea realistic for internal equity and longevity for the employers once these women are no longer in the program?
- Is there any adjustment for inflation as time goes on? \$50K is good for year one, but what about in 5 years?
- It's important to ensure that beneficiaries have the soft skills needed to elevate their level of employment.
- The data is important to support the creation of the program.

*"The data is important to support the creation of the program."*

## 10

## HR + PAYROLL MANAGEMENT

The group named six key areas that they feel need to be considered as it relates to HR and payroll management: payroll adjustments, company culture, increased expenses, program participation, internal practices, and time demands described in greater detail below:

- **Payroll Adjustments:** Concerns were raised about employers being required to increase everyone's pay to prevent program participants from receiving more than the people in higher ranking positions or that have seniority. The subsidy to accommodate for one or two employees in the program will not offset companies that may be more than doubling their payroll due to the adjustments in each class. The group inquired if they could pay less than \$24/hr (\$50K/year) to prevent pushing the top end too much.
- **Increased Expenses:** Acknowledgement that expenses will increase as a result of raising the pay of all employee classes, in addition to training costs for the adjustment period and equipment costs.
- **Company Culture:** Increased earnings of program participants could impact morale, as we know people will discuss what they're making although they are encouraged not to.
- **Program Participation:** Business owners shared that the program could be taken advantage of by people who don't really need it (ex. College kids living at home).
- **Internal Practices:** The question was raised, "Does this program change HR practices?" Employers wanted to ensure that the program does not prevent them from taking necessary disciplinary action.
- **Time Demands:** Expressed the need to understand auditing and reporting requirements, as well potential fines. Support is requested to ensure record keeping does not become an added burden to the employer.



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## VIABILITY

**The group discussed the viability of UBE and if their business could see it as beneficial. The conversation included a lot of dialogue around ROI and included the following points:**

- Sometimes ROI can be hard to quantify if the position is not one that directly leads to the production of revenue. How do we measure relative value? The group was unable to resolve this point during the conversation, but urged that UBE does in the future.
- Making more money is important. Is this changing the bottom line?

## IMPACT

**While there was uncertainty about how to define success from a ROI standpoint, the business leaders were able to name what would help them feel like the program was successful, which includes:**

- Seeing current employees living a better lifestyle
- Having the experience of hiring someone completely different than previous considerations and it work out
- Investing/growing that happens in the business and local community
- Many more families are helped in the community

# 12

## Potential direct business impact:

- A more attractive recruiting opportunity that leads to a better workforce selection
- Retaining employees
- Mentoring opportunities
- Determining a person's "value" from a different lens (licensed skills vs. soft skills) and investing in those who may not be technically savvy but are emotionally intelligent, while still realizing the importance of technical skills per the industry
- Possible metrics:
  - Finances, employee retention/turnover, any changes in employment class numbers, etc.

## AREAS OF CONCERN

**There were many different topics discussed, but the group was most concerned about receiving tangible information and the impact UBE will have on employee class groups.**

- **Tangible Information:** What are the logistics? How do we get started? What are the requirements up front as well as down the line? How much negotiating power do I have as a business owner regarding the feedback I share as to what is working and what's not
  - **Employee Class Groups:** As noted above, there was a lot of conversation about how their entire company structure and payroll can be impacted by paying a minimum of \$50K to those who will participate in the program. There was great concern about the ability to afford to bump up salaries and feel they will need to consider:
    - Title/position
    - Credentials
    - Skill Sets
    - Team/department structure

## KEY FINDINGS

**“***Between the quiet quitting and the challenges of finding people period, leading with what we know now more than ever - keeping good workers is paramount.***”**

Throughout the conversation there were two topics uplifted that have the opportunity to enhance the likelihood of the success of UBE, noted below:

- **Employer Support:** Provide assistance to employers to both understand and navigate the UBE process so it minimizes their time to participate and helps prevent record keep errors. The leaders also suggested a check in to get business status updates and ensure adherence to the process.
- **Define ROI:** Many saw UBE as an opportunity to broaden their perspective on what they consider ROI but could not define it. The ability to demonstrate ROI will be essential to helping employers understand the benefit of the program and other ways to consider gains in their business.



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# BUSINESS LEADERS LISTENING SESSIONS

SESSION 2

“I see success in workers who feel  
empowered.”

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## GENERAL REACTIONS

In general, the participants of the second business conversation are excited and would love to see UBE transpire. They recognize the potential it has to impact people, businesses, and the broader community - where they live, the housing market, and influence what education looks like.

There were several thoughts and questions that were raised as an immediate response after hearing about UBE, some of which were discussed more in depth throughout the conversation. Their thoughts:

- What are some support tools available to help individuals who might spontaneously jump social economic classes?
- What's the plan to make it so that the workers are making enough money to sustain these dollar amounts so people can still send their kids to ballet class or whatever their goal is?
- Looking at different wages by counties might be interesting to the group and thinking of actual dollars and cents to what specific families might need.
- What's the audit process and who administrates?
- What will be the reporting requirements?
- How can you get the general public on board with supporting this?
- The \$50,000 mark seems terrifying. It's higher than a lot of people make right now.
- Thinking more about the business side of it, people may be confused about how to pay for it. How do you justify this?
- What are the two or three entities that are needed to move the entire initiative forward?
- How does this account for economic cycles, and how does it function so it doesn't get eroded over time the way we've seen?
- How long do we get this money?
- When does the government stop paying for it?
- Is it regional or local or does it need to be federal?

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## HR + PAYROLL MANAGEMENT

The group named seven key areas that they feel need to be considered as it relates to HR and payroll management: application and hiring processes, healthcare, equity, scaling, accessibility, and increased expenses described in greater detail below:

- **Application Process:** Needs to be streamlined from application to approval to avoid repeating the challenges of the Paycheck Protection Program (PPP) loan, which took hours of work to apply and track.
- **Hiring Process:** Employ an intense hiring process by asking really difficult questions to get the right candidates and those that won't take advantage of the program.
- **Healthcare:** Consider healthcare costs and if more money is needed due to increased healthcare expenses for the employees.
- **Equity:** Expressed concern about how to be equitable with the current staff that earns less than \$50K and the ability to offer real wages or healthcare.
- **Scale:** Sees UBE as an opportunity to scale staff and bring in diversity.
- **Access:** Who has capacity to participate in the program? Nonprofits have little resources, as well as small businesses, and needs (i.e. paperwork) could be too daunting from some nonprofits or small organizations.
- **Increased Expenses:** Workers comp and taxes will be higher, and benefits and life insurance usually go up. Consider who is going to cover more vacation time if they leave.



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## VIABILITY

**According to the group, the viability is hard to measure and quantify, but there were a number of qualifiers named that would make the program viable:**

- The benefits must be greater than the potential cost being incurred due to increasing wages and administrative cost to administer the pilot. There needs to be an ROI.
- Getting and retaining qualified long-term dedicated employees indicated by an increase in retention and reduction in turnover is seen as valuable but hard to quantify because employers spend a lot of money to bring in another warm body when an employee leaves.
- Spelling out the benefits could be helpful in a way that employers understand and

## IMPACT

**The leaders in the room were asked to describe the impact of UBE if it's successful. There was a strong emphasis that community reinvestment is one the greatest indicators of impact, in addition to increased individual power, and nonprofit transformation.**

- **Community Reinvestment**
  - Spill over into the community by spurring economic activity in the circulation of dollars within a specific community.
  - Lead to an after effect for the entire geographic area.
  - Yield investment back from that employee by putting the dollars that they're now earning back into the place that they live (within Northeast Ohio).
  - Contribute to making Cleveland or northern Ohio a better place where people want to move, live and work.

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- **Increased Power:** Empower workers to feel they would have more ability to ask for what they need on the job and eliminate the need for personal interest-free loans due to a lack of access to capital.
- **Nonprofit Transformation:**
  - Identify true areas of need after eliminating some barriers. (i.e. Is there a greater need for childcare than there is in some other area?)
  - Result in less poverty-related requests made to philanthropy and some change in what nonprofits are being asked to do in communities.

## AREAS OF CONCERN

It was important to provide space for the group to discuss their greatest areas of concern. Great emphasis was made around who is the right sector and/or how different sectors can participate in and benefit from UBE. The other areas of concern are the ability to get buy in, how the company structure will be impacted, and the administrative process.

- **Sector Participation:**
  - Questions emerged around who UBE could potentially benefit the most. Is it the small businesses who are essential here?
  - It feels like it would be out of line for a multi-million dollar organization to step in front of a lot of organizations, and it would be a handful to offset lower salaries.
  - UBE is possibly better for smaller employers, maybe local employers.
  - It's important to create eligibility that doesn't lead to an issue with competition.

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- **Getting Buy-In:** The goal to get out of poverty could be a hard sale for businesses to want to participate in UBE.
- **Company Structure:** Deciding how to best use the reinvestment dollars in a way that right sizes wages of all employees is vital. (i.e. How might companies address the challenge to determine how to parse it out and reinvest in their company?)
- **Process:** Concerned about doing all of the paperwork, reporting, etc., but are open to sharing their books to demonstrate use of funds.



## KEY FINDINGS

**“***We get a lot of flak as a city, but there are a lot of opportunities here and I think that people understand and want this to be a huge win for all of us.***”**

The discussion covered practical implementation, as well as explored hypothetical scenarios to inform UBE as it's being built. There are a few opportunities the group saw as key to focus on.


- **Technical Assistance:** Support with the application is essential. Developing a policy framework that they can build on would be helpful to employers. In addition, the group agreed that it is imperative to help employers understand the requirements to participate so that they can accurately assess if it's worth their time.
- **Sector Partnerships:** It may be advantageous to select employers that are partners or are a part of a pipeline. Plugging into existing pipelines through nonprofit partnerships and placing them with these employers could be an interesting approach.
- **Funding Structure:** There is a greater appetite for participation if UBE provides full salary subsidies of \$50,000 over partial salary subsidies (i.e. If an employee earns \$35K, currently UBE would provide \$15K to the employer and not the full \$50K). The group recommends to consider if it is as appealing to businesses to receive the gap funding only. They suggest starting by advocating for the full \$50,000.
- **Impact Metrics:** Determine on the front end how to quantify the benefits of UBE that aren't automatically quantifiable. This can include the cost of employee turnover, hiring processes, employee call offs, etc. - the behaviors often associated with low wage earners that UBE aims to mitigate.



# BLACK WOMEN DESIGN SESSIONS



“When UBE is successful children  
won't be hungry and will learn  
sustainability.”

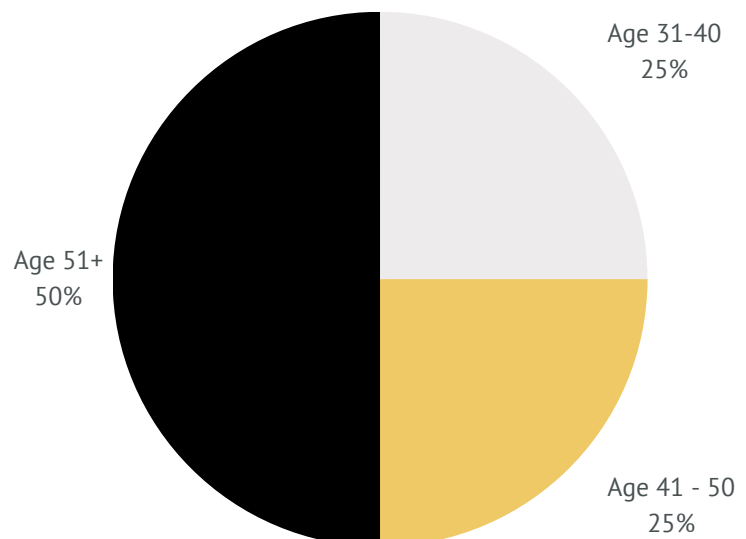


## 22

## PARTICIPANT DEMOGRAPHICS

UBE will be piloted with 100 Black women who have children and are currently earning less than \$50K. While employers are impacted by the pilot, the greatest potential risk is to the pilot participants because their entire livelihoods will be altered. **To reduce the probability of doing harm and ensuring equity, there was intricate work done with a group of Black women that range in age and life experience.** Some qualify to be direct participants, while several once qualified but no longer do (as a result of increased wages), and others work with the population UBE's pilot aims to support.

The women were compensated \$100/session, and were provided transportation stipends and childcare to mitigate barriers from participation.



## 23

## DESIGN GROUPS

Legacy Builders



Dream Makers



Idea Masters



Problem Solvers



Next Level



## HOW MIGHT WE?

Monique Inc. facilitated a human-centered design process that positioned participants to have the power to make decisions about the proposed pilot. The sessions included education so they were well versed in the subject matter, better equipping them to make informed decisions.

The group of 20 women were divided into design teams where they worked collaboratively to challenge assumptions, identify challenges, and develop solutions that could inform each component of the UBE pilot.

Members of the State, County, and City government had the opportunity to participate in the sessions and hear the authentic voices of the women as they shared about their experiences.

The design process was driven by the question: ***How might we position Black women with children that earn less than \$50K to overcome poverty and its symptoms, while restoring their freedom to govern their own lives?***

Each session built upon the previous session, and the final day was used as a way to culminate what was heard the first three days to ensure information was accurately collected, and to make final decisions. The information gathered led to the development of a prototype that is shared as a recommendation in this report.

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## DAY ONE

### AUTONOMY

“When UBE is successful poverty cycles will be broken.”

The first order of business was to immerse the women in the concept of UBE. After their learning, it was important to address the assumption that built UBE: *people want to live an autonomous life without subsidy*. This was followed by a process to explore what it actually costs to live an autonomous life without subsidy, and the barriers the target group face with obtaining autonomy.

**The women unanimously agreed that they do want to live autonomously without subsidy.**

However, while they had positive reactions to UBE, they expressed concerns about who was going to receive the money and how parameters could be put in place to prevent people from taking advantage.

The other initial concern that the women raised is the role significant others can play that would intrude on decision making or participating in this opportunity.



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# AUTONOMY

## WHAT IS THE COST?

**“***When UBE is successful it will open new doors and opportunities for low-income families.***”**

The pilot program is earmarked to provide \$50K to all of the program participants, but we wanted to learn from the design session participants if \$50K was sufficient if the initiative aims to help people live autonomously without subsidy.

Each design group came up with an amount specified below based on their estimation of cost of living.

- Team 1 \$70K-75K
- Team 2 \$75K
- Team 3 \$55K-75K
- Team 4 \$90K
- Team 5 \$75K

Their responses varied, but the average number was **\$75K**. Group participants considered rent or mortgage for a 3 bedroom home, water, gas, and other utilities (including phone and cable), car note and insurance, groceries, personal items, children’s clothing, childcare and gas expenses.

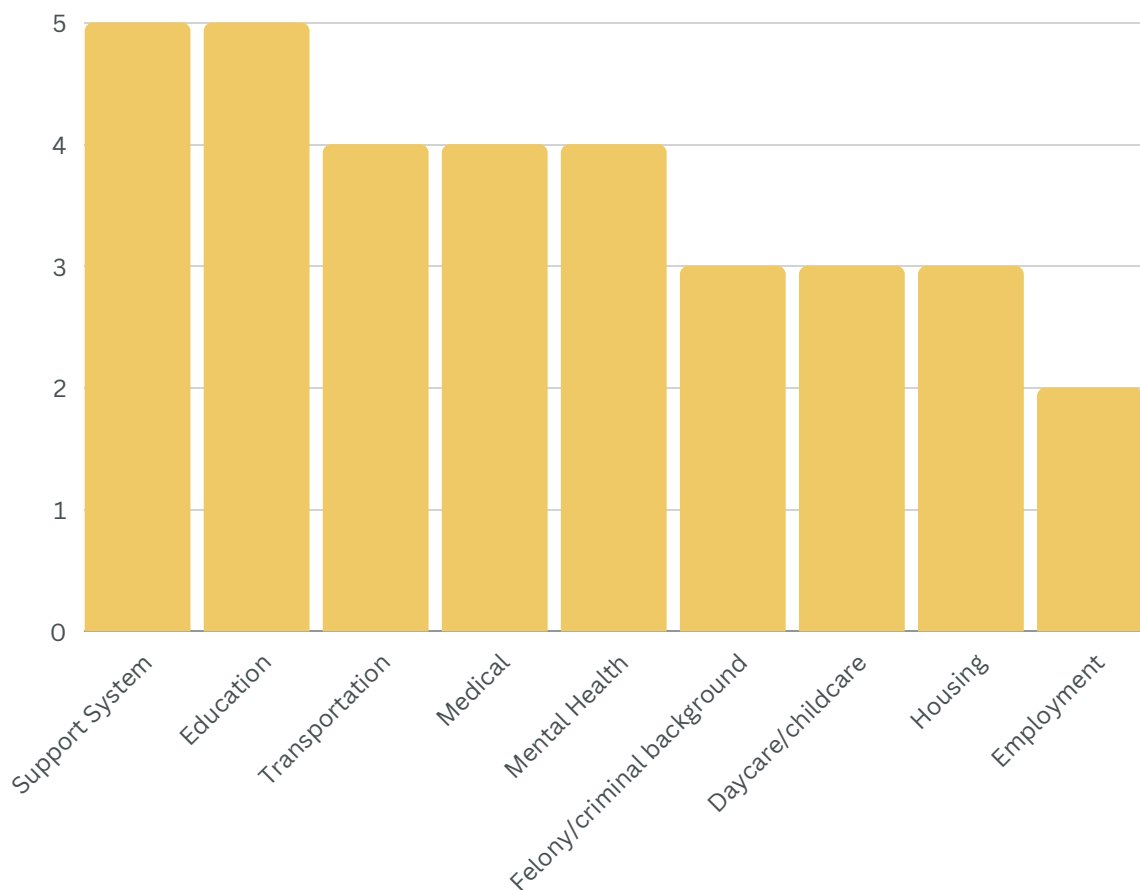
## 26

# AUTONOMY

## WHAT ARE THE CHALLENGES?

While the women agreed they want to live an autonomous life, each group created a list of barriers that make this goal challenging to obtain, especially for the women the pilot aims to engage. Among the named barriers, ***a lack of a support system, education, transportation issues, access to healthcare, and mental health*** were named as the most prevalent barriers, indicated by repeated identification by the design groups.

Due to the emphasis on mental health and finances, the group stated it's important to add a mental health component and credit repair to the offered support services.



# 27

## DAY TWO

### BENEFITS CLIFF

*“Preparations need to be put in place for receiving the money and losing the benefits, to successfully complete the program without hand holding.”*

The UBE pilot is designed to help program participants transition from using subsidies to living autonomous. One obstacle that has been named when it comes to upward mobility is Benefits Cliff. Therefore, the second day of the design session focused on identifying problems that women in the pilot program might face as it relates to their benefits usage and potential solutions for them.

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The session started with a presentation and open dialogue with employees of Cuyahoga County's Job and Family Services. This ensured that the women in the session developed a sense of understanding of the benefits programs and felt adequately equipped to provide insight as it relates to the pilot.

There were two main focuses around learning about benefits:



***Income Threshold:***

The guidelines around income levels and how they may impact eligibility and/or a person's subsidy amount if there is an increased salary



***Recertification:***

The process of re-certifying to maintain eligibility and how it may be impacted by an increased salary

Three main problems were identified through a brainstorming session:

1. **Child care:** Not qualifying for child care assistance or paying a higher co-pay amount due to an increased income
2. **Income increase:** Successfully transitioning with an increased income and decrease in benefit assistance
3. **SNAP ineligibility:** the ability to provide healthy food/meals with the loss of SNAP benefits

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## 1

## CHILD CARE

**How might we help women in the pilot program combat being disqualified or having a potential increase in copay for child care benefits?**

- Find childcare alternatives (i.e. state grant activities/free options, after-school programs)
- Hold informationals/support groups
- Arrange for natural support such as family/friends

## 3

## SNAP INELIGIBILITY

**How might we help women in the pilot program provide healthy food/meals to their family even if they lose SNAP benefits?**

- Plan a budget and implement it, which can be supported through nutrition classes and meal prep/planning
- Use community resources (i.e. food banks, churches, Imperfect Food boxes)
- Recommend a cost efficient way to provide meals - crockpot or easy meals

Each design group tackled these problems by ideating solutions inspired by “How Might We” questions. The results were as follows:

## 2

## INCOME INCREASE

**How might we help women in the pilot program budget and manage their increased income and decrease in benefit assistance?**

- Practice cost savings activities
- Join other programs that help save money (i.e. HEAP, PIP)
- Work with organizations that can provide support
- Provide education and training as necessary (i.e. financial management classes that include budgeting, savings, and investments. Offer flexible options to increase ability for participation)

While there were many great solutions developed, the women focused primarily on ways individuals can adapt and not systems-level changes that could address pain points that may be experienced during the participants’ transition.

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## DAY THREE

### SUPPORT NEEDS

*"\$5K transition support is not enough to break it down. Things like medical are expensive, and that is now a cost deducted from pay for family plan."*

In this design session the focus was on exploring the role systems could play in supporting the successful transition of the women that will be participating in the program. There was a focus on support needs that are built into the design of the UBE pilot program by designing around the following:

- **Recredentialing:** Helping the women sustain increased earnings by obtaining a higher level of education through certification, and/or training within the two years of participating in the pilot.
- **Financial support:** Currently \$10K Scholarship money is earmarked to be provided to pilot members. (\$5K tuition reimbursement to help participants be able to obtain a higher education as a means to sustain their income increase and \$5K cash provided to help with any transition needs: outstanding education debts, books, tuition and instructional fees, and supports to make going to school easier).
- **Transition Support:** Work with a social worker to help women smoothly transition, navigate increased expenses, loss of support, and transition needs.

# 3 1

**The design group discussed recredentialing, financial support, and transition support which was driven by two questions:**

1. How might we help Black women in the pilot recredential within the 2 years of the program?
2. How might we help Black women in the pilot program successfully transition by navigating the challenges that may arise due to being in the program?

## RECREREDENTIALING

**The group deliberated if \$5K is enough to help recredential and transition into the program. The discussion led to the following insights:**

- Some questions arose about the pilot being done through a single large employer and how it might limit the participants' employment field options.
- Others felt starting at a single large employer was a good idea because they may provide tuition and education reimbursement, and it's easier to track participants.
- Many in the group do not believe \$5K for tuition reimbursement is too low based on current tuition rates.

## FINANCIAL SUPPORT

**The group explored if \$5K is enough to provide financial support to transition into the program. The discussion led to the following insights:**

- Concerns were expressed about people taking advantage of the \$5K transition support.
- Some of the women felt the money should be restricted while others felt it shouldn't.

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## TRANSITION SUPPORT

**The group discussed the role of a caseworker to help the women transition into and be successful in the program. The discussion led to the following insights:**

- Hold orientation for program participants.
- Case workers should provide a resource list for outside sources.
- Case workers should not have a large caseload.
- Require a minimum of monthly meetings but recommend a higher frequency, especially within the first 3 months.
- Discuss plans and assignments with their caseworkers and complete homework/ assignments during the program.

## POTENTIAL SOLUTIONS

**Below are potential solutions for the insights that were raised about recredentialing, financial support, and transition support via case worker:**

- Ensure there are a variety of positions and career fields.
- Consider enforcing a requirement of passing grades to receive tuition reimbursement.
- Recommendation to provide cash unrestricted and incrementally, perhaps every 6 months.
- Require a 1-2 year plan for use of funds.



## DAY FOUR

### PILOT PROTOTYPING

*"[UBE] will create positive lives. [It] will create education and better stability for women. Participants will be free from a poverty mindset."*

On the final day of the design sessions, the women were presented with a prototype created from the input they provided over the previous three sessions. **The prototype was based on the five different pilot components: Onboarding, Benefits, Transition: Recredentialing, Transition: Caseworker, and Evaluation.**

Each design team traveled to different stations set up in the room that represented the pilot components. The groups reviewed the recommendation at each station and indicated whether they agreed or not and also provided additional feedback. All of the stations also included decision points that the teams discussed and resolved.

The final pilot recommendations noted below are built from the feedback that was provided.

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## PILOT RECOMMENDATIONS



## ONBOARDING PROCESS

- Approve application
- Enrollment period begins, which includes:
  - Meeting caseworker to create a budget, set goals, receive \$5K transition funds, and develop a 90-day transition plan
- Program begins
  - Participants receive a pay increase with a total earning of \$60K



## BENEFITS CLIFF

**Individual Actions**

- Find alternative childcare options (i.e. after-school programs, grant-funded activities, family/friends, etc.)
- Cut cost to save money
- Get resources through partners (i.e. WIC, Dress for Success, etc.)
- Enroll in assistance programs (i.e. PIP, HEAP, etc.)
- Education and training through support groups

**System-level Actions**

- Offer flexible work schedules
- Provide benefits waiver to manage loss of benefits due to increased income
- Provide stipend to offset increased childcare copay

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## TRANSITION SUPPORT

### *Recredential*

- Participants receive up to \$20K, which is awarded based on their financial aid qualifications
- Book and school expenses are to be considered
- Ensure there are a variety of employment options post program

### *Caseworker*

- Mandatory bi-weekly meeting with program participants for the first 90 days with additional meetings as needed
- Help prioritize needs, develop a budget, and determine the best use for the \$5K transition fund
- Hold a small caseload (4-10 people based on experience and capacity)
- Provide resources as needed

**A job is the opportunity to contribute to the common good, a space outside of the home, and the best tool for creating social and financial agency. That agency reduces the feeling of hopelessness, creates the opportunity to choose long-term planning over survival, and reduces economic equity gaps.**

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## EVALUATION

The final station was an exercise that asked for each session participant to indicate the recommended metrics that they agree should be used to measure the impact of the program. The suggested metrics are:



All agreed with each proposed metric, except for one disagreement with mental health status. Additional ideas include measuring participation in support groups, and they suggested that each participant receive a plan of action at the completion of the pilot.

## CONCLUSION

“What if we gave people funding through their work? How much different could it be? How much different would it look if they had enough?”

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Based on the conversations, UBE is seen as a viable program that has been able to generate enthusiasm and optimism around its potential outcomes. However, in order for the program to deliver on its goal of ending poverty and helping people live an autonomous life, there are a number of program components that should be addressed.

The following are recommendations to move the effort forward in a way that honors the experiences and needs of those that will be most impacted by the initiative.

## RECOMMENDATIONS

### BUSINESS COMMUNITY

- **Quantify metrics** that can help business owners better understand and buy into the ROI of participating in UBE.
- Build an extensive support plan for business owners, that will **educate them on the UBE process and provide technical assistance** for the application process and ongoing reporting needs.
- **Develop an equitable model** that enables a variety of businesses regardless of field or operating budget to participate in UBE.





## RECOMMENDATIONS

### BLACK WOMEN PILOT

- **Develop an onboarding process** that gives women 90 days and the support they need to successfully transition into the program.
- **Advocate for a childcare waiver** so the program participants don't incur an additional cost and are able to maintain their childcare, which is seen as the most pressing need of the pilot's target group, single mothers.
- Explore raising additional capital to:
  - **Provide a \$60K annual salary in year two** versus \$50K to compensate for inflation and increased expenses due to loss of benefits.
  - **Increase the tuition reimbursement amount** to be more comparable to tuition expenses, including books and other materials.

While the group recommended increasing the salary to \$60K in year two of the pilot, there may be alternatives that can address the rising cost of living and the added burden of losing government subsidies. One solution is to provide a waiver to prevent an increased childcare copay, which would eliminate the added expense and make a \$50K salary more feasible.

## SHARED PERSPECTIVE

“We want to see this work.”

Almost all of the participants in the sessions see UBE as an opportunity for people, their families and community to thrive. *They view it as a potential way to break poverty cycles, address the poverty mindset, and change standards of living.* UBE is looked at as an opportunity to enhance individual power.

During the sessions, the business leaders focused a great deal on the potential impact on their business, the process, as well as their company infrastructure, while the women focused directly on the individuals that will participate. This is to be expected because of their different vantage points; however, there were two points specified across both audiences.

1. Both expressed the importance of finding the best candidates that will not take advantage of the program.
2. The businesses spoke to sector involvement and how to ensure various businesses can participate, while the women's group brought up the importance of having a variety of employment opportunities. Both believe diversity with the businesses involved is important.



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Systemic barriers have long plagued individuals with low economic status. Rather than uplifting them up, they have served as a great barrier to upward mobility.

UBE is the first of its kind. The initiative aims to solve the dilemma that hundreds and thousands of individuals have sat around tables to solve. But instead of giving resources to entities to help people, it eliminates the middle man and gives the means directly to individuals to help themselves.

The listening sessions confirmed the value of UBE, unearthed potentials challenges, but also provided solutions for them. Implementing the above recommendations will UBE that much more viable and guarantees the results it aims to achieve while doing no harm to those who will be directly affected.



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# ACKNOWLEDGEMENTS

We want to acknowledge the contributions of our funding partners, those that participated in the listening sessions and our hosts, Randy McShephard and Step Forward.

## **Our Funding and Supporting Partners**

*Deaconess Foundation*

*George Gund Foundation*

*The Cleveland Foundation*

*Center for Community Solutions*

*Nord Family Foundation*

*Step Forward*

*Burten, Bell, Carr Development Inc.*

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