

Z I O N P U B L I C B E N E F I T C O R P O R A T I O N

Theory of Change

How consumer-controlled records and community infrastructure create durable economic mobility for ALICE-Threshold households

I n p u t s → **A c t i v i t i e s** → **O u t p u t s** → **O u t c o m e s** → **I m p a c t**

The Problem We Are Solving

56M

U.S. households living below the cost of basic survival

ALICE-Threshold population: Asset-Limited, Income-Constrained, Employed. Working households that earn above the federal poverty line but below the cost of survival in their county.

Records Are Fragmented

A working family touches an average of 9 disconnected agencies, employers, and providers each year. Every benefit cliff, recertification, and HRSN screen restarts from zero.

Recertification Is the Cliff

Most SNAP, Medicaid, and housing losses are not from ineligibility — they are from paperwork failures during recertification windows.

There Is No Trusted Community Layer

Public-good information (jobs, benefits, local journalism, mutual aid) is now distributed through ad-driven platforms whose incentives are misaligned with household stability.

Why Now — The Macro Window Is Open

Households are absorbing real-wage losses and policy contraction simultaneously. The cost of inaction is rising; the case for a consumer-controlled records layer has moved from "nice to have" to load-bearing.

3.8%

April 2026 headline CPI

Food at home +5.1% YoY; shelter +4.4%

48.2

Univ. of Michigan sentiment

Lowest reading since June 2022

-1.2%

ALICE real-wage growth

12-month change, bottom income quintile

\$186B

SNAP federal contraction

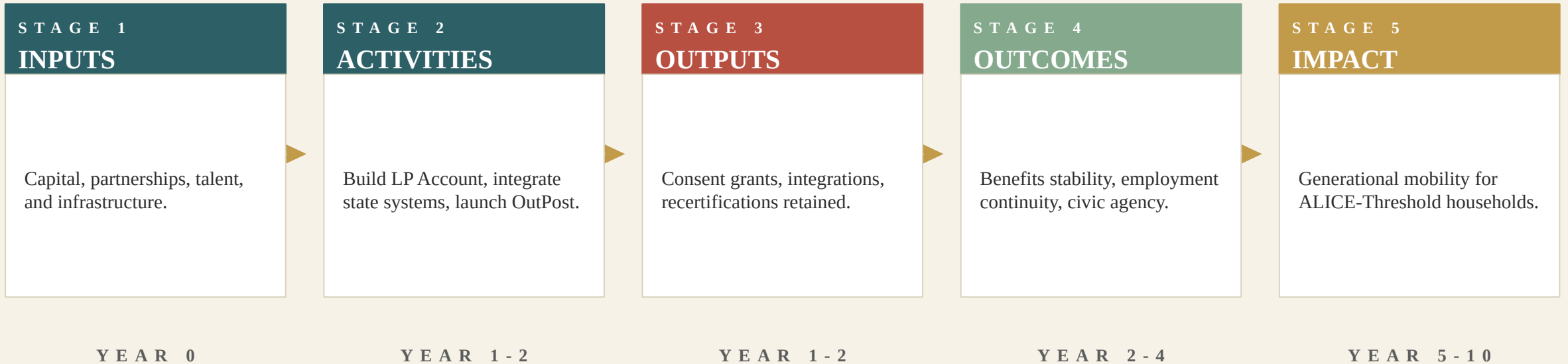
Cumulative 2026-2034 under enacted policy

THE CONVERGENCE

Rising household stress meets shrinking public-benefit administrative capacity at the same moment the policy environment is opening for a privacy-first, consumer-controlled records standard. States are signaling intent; foundations are funding pilots; the federal interoperability frameworks (TEFCA, MyHealthEData, Project Unify) are mature enough to anchor.

The Logic Model

Five stages, each colored to anchor the rest of the deck. Every slide that follows lives somewhere on this spine.



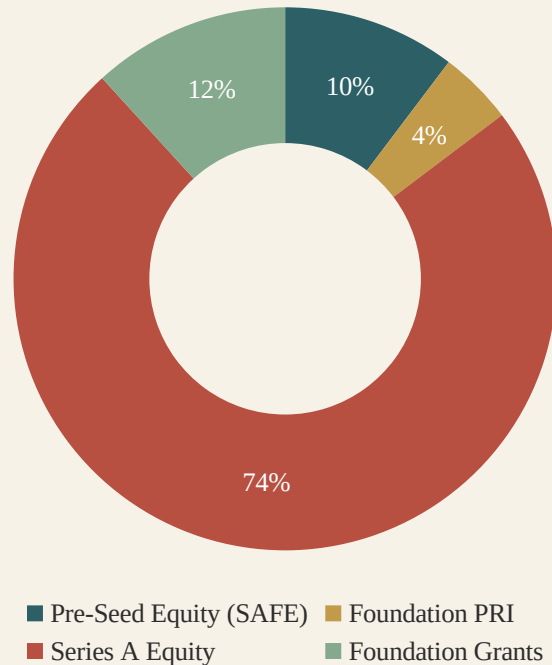
The Mission Trust holds the Charter; the Trust Advisory Board holds the veto. Together they prevent stage-3 outputs from being redirected away from stage-5 impact.

Inputs — What We Need to Begin

STAGE 1

\$3.5M pre-seed unlocks Year 1. Series A (\$25M) unlocks state-scale integration plus the launch of OutPost (Core). Foundation capital fills the role markets price poorly: trust-layer governance, equity research, and journalism-revival pilots within OutPost Oasis.

Capital Mix Through Series A (\$34.0M)



Capital

\$3.5M pre-seed + \$25M Series A + ~\$5.5M foundation (PRI + grants). Mission Trust governs claw-back rights.

Partnerships

Top-5 state pilot LOIs (SNAP / Workforce / UI integration), 2-3 hospital QHIN anchors, employer-channel partners.

Talent

Engineering team scaling 6 → 10 by Series B (privacy, identity, integrations); policy, clinical, and OutPost product leads.

Infrastructure

TEFCA QHIN posture, FedRAMP Moderate path, HITRUST e1 → i1, multi-region hosting with state-level data residency.

Activities — What We Do With Those Inputs

STAGE 2

1 Build LP Account

Consumer-controlled records platform with consent-grant primitive, audit log, and portable identity. HIPAA / FedRAMP / TEFCA postures from day one.

2 Integrate State Systems

Plug LP Account into SNAP, Medicaid, Workforce, and UI eligibility platforms across the top-5 priority states. Recertification-first deployments.

3 Anchor Hospital QHIN

Use HRSN screens and 1115 HRSN waivers as the clinical on-ramp. Hospital systems become both data partners and referral sources.

4 Launch OutPost (Core)

Community platform built on the records spine. Core features remain free under the No Core Paywall Pledge.

5 Stand Up Mission Trust + TAB

Charter governance ratified. Trust Advisory Board with formal veto on mission-altering changes (paywall, surveillance, sale).

6 Build Toward OutPost Oasis

Post-Series A: expand OutPost into the Oasis architecture — arts, media, news, community, and creator commerce with a 5-10% platform commission.

ACTIVITY SEQUENCING

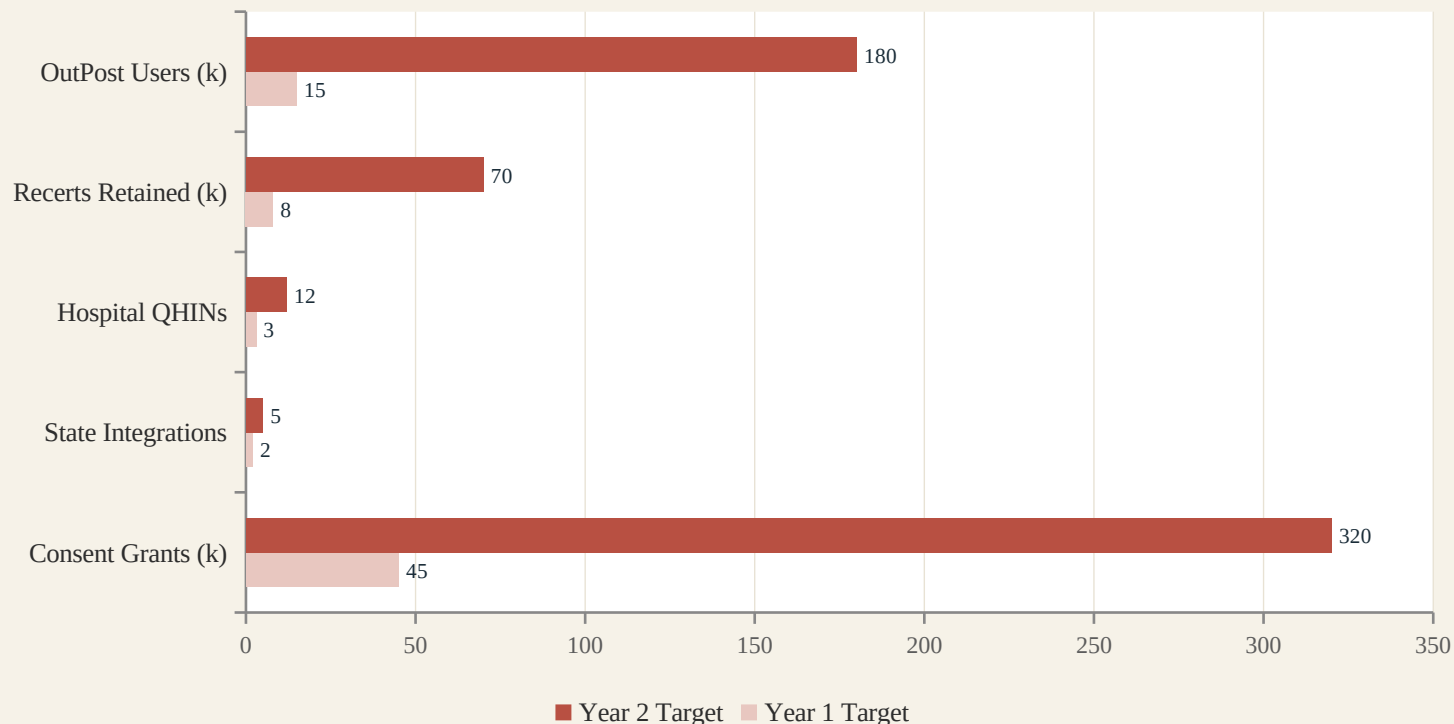
Activities 1-3 are pre-Series A. Activity 4 (OutPost Core) ships at Series A. Activity 5 (Mission Trust + TAB) is ratified pre-Series A and operates throughout. Activity 6 (Oasis) begins post-Series A and scales with creator network growth.

Outputs — What Stage 2 Produces

STAGE 3

Outputs are countable, time-stamped, and audited. They are the quantitative evidence we present to states, foundations, and the Trust Advisory Board.

Year 1 vs Year 2 Output Targets



Consent Grant

A discrete, audit-logged authorization from a household to share specific data with a specific party for a specific purpose, for a specific window.

State Integration

A production data exchange with a state SNAP / Medicaid / Workforce / UI eligibility system, governed by a signed BAA + DSA.

Hospital QHIN

A live FHIR exchange with a hospital system through a designated TEFCA Qualified Health Information Network.

Recertification Retained

A household that successfully recertified for SNAP / Medicaid using LP Account-mediated data — counted against the prior-cycle baseline.

Outcomes — What Households Actually Experience

STAGE 4

Outcomes are the changes in household conditions outputs produce. We hold ourselves to outcome measurement — not just output counting.

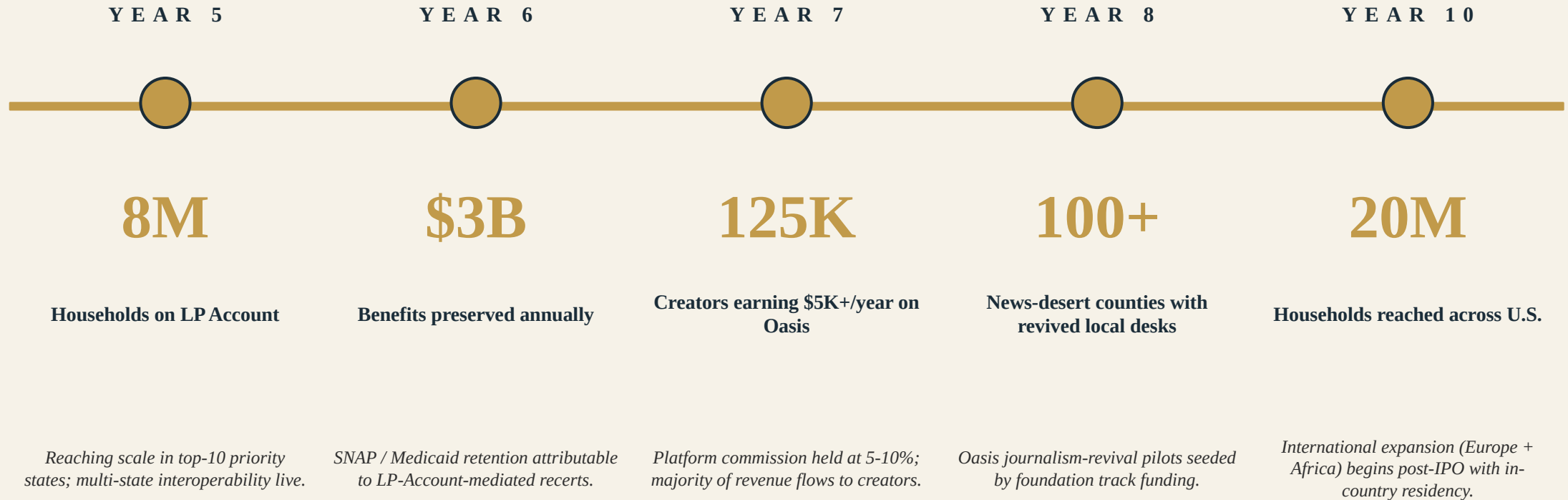
Benefits Stability	Employment Continuity	Household Time Cost	Civic Engagement
<h2>+38%</h2> <p>Year 2-4 target</p> <p>SNAP / Medicaid recertification success rate vs prior-cycle baseline. Measured by state administrative data.</p>	<h2>+22%</h2> <p>Year 2-4 target</p> <p>Reduction in benefit-cliff-driven hours reductions among UI-eligible workers in pilot states.</p>	<h2>-31%</h2> <p>Year 2-4 target</p> <p>Median household-hours spent on benefit administration per program, per year. Self-reported + agency-confirmed.</p>	<h2>+2.4×</h2> <p>Year 2-4 target</p> <p>Local-event participation, mutual-aid use, and journalism subscriptions among OutPost users vs control.</p>

MEASUREMENT PRINCIPLE: Every outcome is tied to a pre-specified baseline, a third-party verification source, and a published method. No outcome we cannot defend in a peer-reviewed evaluation.

Long-Term Impact — Years 5 Through 10

STAGE 5

Impact compounds. Each output-year strengthens the consent infrastructure, the network of integrations, and the creator ecosystem inside OutPost Oasis.



Impact targets are floor commitments held by the Mission Trust. Performance above the floor accrues to mission expansion (additional states, additional Oasis pilots), not to private surplus.

How We Measure What We Claim

Two pillars. Quantitative data anchors the dollar-for-dollar case to states and investors. Qualitative data anchors the dignity case to households and foundations.

QUANTITATIVE

- Recertification success rate (state admin data)
- Benefit-cliff-driven hours reductions (UI records)
- Time-to-recertify median (LP Account audit log)
- Hospital HRSN screen-to-resource match rate
- Consent-grant revocation rate (privacy health)
- OutPost Oasis creator earnings distribution
- Local-journalism subscription conversion in news deserts

QUALITATIVE

- Annual household-experience interviews (n≥400)
- Trust Advisory Board case-review log
- Caseworker workflow ethnographies (state pilots)
- Creator narrative interviews (Oasis cohort)
- Local-journalism reader-impact studies
- Cliff-event qualitative reviews (n≥50/year)
- Independent academic evaluation (3rd-party IRB)

Every annual impact report is published openly under the No Core Paywall Pledge. Methods, baselines, and underlying anonymized data are available to peer reviewers.

Equity & Inclusion Lens

ALICE-Threshold households are not a monolith. Our Theory of Change names — and our measurement separates — the populations most at risk of being missed by ostensibly neutral infrastructure.

Unbanked Households

~6% of U.S. adults. Oasis includes a 4-tier payment infrastructure with Local-Partner-mediated cash-out so unbanked creators are not excluded from earning.

Limited-English-Proficiency

LP Account UX shipped in English + Spanish at v1; six additional languages by Year 3. All consent flows reading-grade ≤ 6 .

Rural & Tribal

Network and connectivity considerations baked into client architecture (offline-first consent grants). Tribal-sovereignty data-residency option.

Disability

WCAG 2.2 AA on day one; AAA on consent flows. Caregiver / authorized-representative consent primitives as first-class objects.

Returning Citizens

Reentry workflows partnered into Workforce + UI integrations. Records portability targeted to address the documentation barrier at release.

Immigrant Households

Strict consent-purpose limitation. No data flows to immigration enforcement. Charter-protected; TAB-enforced.

THE EQUITY TEST

If any outcome improves in aggregate but worsens for any named population subgroup, the Mission Trust requires remediation before claiming the improvement. Equity is a constraint, not a footnote.

What Foundation Capital Specifically Funds

Foundation capital does not duplicate venture capital. It funds the components markets price poorly — and that are load-bearing for the Theory of Change.

PROGRAM-RELATED INVESTMENT	TRUST + GOVERNANCE GRANT	EQUITY RESEARCH GRANT	OASIS JOURNALISM PILOT
<h2>\$1.5M</h2> <p>Foundation ask</p> <p>PRI under IRC §4944(c) into Zion PBC with mission-aligned terms. Risk capital at the trust-layer where venture pricing breaks down.</p>	<h2>\$2.0M</h2> <p>Foundation ask</p> <p>Mission Trust legal architecture, Trust Advisory Board operations, independent evaluation, Charter ratification + amendment process.</p>	<h2>\$1.0M</h2> <p>Foundation ask</p> <p>Funds the WCAG 2.2 AAA work, Tribal-sovereignty data-residency design, multilingual consent UX, and unbanked creator-payment infrastructure.</p>	<h2>\$1.0M</h2> <p>Foundation ask</p> <p>Seeds the news-desert local-journalism revival inside OutPost Oasis. Five-county pilot, 24-month runway, full publication of methods and results.</p>

\$5.5M foundation track | pre-Series A horizon | 3-year deployment

Six Testable Assumptions

A Theory of Change is a hypothesis chain. These are the six links most likely to fail — and how we would know.

1 Households will adopt consent infrastructure

How we'd know it's working: Test: 60%+ activation among eligible households in pilot counties by Month 18.

Falsifying signal: *activation < 30% after sustained outreach.*

3 Recertification yields measurable retention gains

How we'd know it's working: Test: +20% retention vs prior-cycle baseline in any pilot state.

Falsifying signal: *no statistically significant improvement at 24 months.*

5 OutPost Core sustains without paywall

How we'd know it's working: Test: B2B + infrastructure-as-a-service revenue covers Core operating cost by Year 4.

Falsifying signal: *Core operating gap > 25% at Year 5.*

2 States will integrate at procurement speed

How we'd know it's working: Test: ≥ 2 signed state production contracts by Series A close.

Falsifying signal: *zero production contracts after 18 months of LOIs.*

4 Mission Trust governance holds under pressure

How we'd know it's working: Test: TAB exercises veto on at least one mission-altering proposal in Years 1-5.

Falsifying signal: *zero exercised vetoes paired with charter-adjacent drift.*

6 Oasis creator economics work at 5-10% commission

How we'd know it's working: Test: $\geq 10k$ creators earning \$5K+/year by Year 7.

Falsifying signal: *creator earnings concentration matches incumbent platforms.*

We do not require certainty. We require falsifiability — and a Trust Advisory Board with the authority to act when a falsifying signal appears.