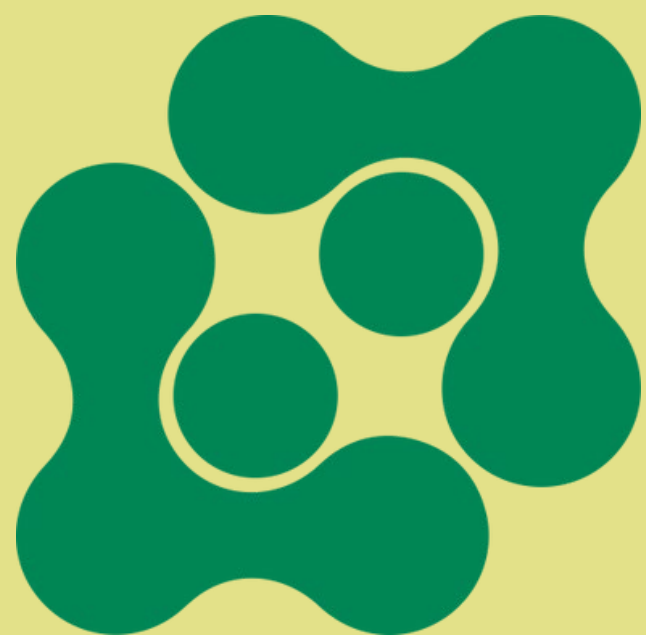


# T E N N E S S E E

## ALLIANCE FOR ECONOMIC MOBILITY

EMPOWERING MIDDLE TENNESSEE FOR A BRIGHTER TOMORROW



January 2025

Families First Community Advisory Board Meeting





# WHO WE ARE

The Tennessee Alliance for Economic Mobility is a public-private partnership comprised of 32 organizations that is working collaboratively across 16 counties to support over 1,000 families in moving beyond the benefits cliff.



TENNESSEE ALLIANCE  
FOR ECONOMIC MOBILITY





## MEET THE PARTNERS

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- A Step Ahead Foundation of Middle Tennessee, Inc.
- Catholic Charities of Tennessee
- Clarksville Area Urban Ministries
- Dickson County Help Center
- EDSI (Educational Data Systems, Inc.)
- The Family Center
- Greenhouse Ministries
- Forward Sumner
- Martha O'Bryan Center
- Metro Action Commission
- Metro Development and Housing Agency
- Motlow State Community College
- Nashville Area Chamber of Commerce
- Nashville State Community College campuses:
  - Clarksville
  - Dickson
  - Nashville
- Second Harvest Food Bank of Middle Tennessee
- Tennessee College of Applied Technology campuses:
  - Clarksville
  - Dickson
  - HohenwaldMaury County
  - Nashville
  - Portland
  - HartsvilleWilson County
- United Way of Greater Nashville
- Unlimited Potential
- Volunteer State Community College
- The Well Outreach
- Wilson Works
- Workforce Essentials, Inc.



For many, the American Dream feels like it's far from reach. With rising costs for just about everything and the impossible situation some families face when striving for the American Dream, we believe the **benefits cliff** is the greatest problem keeping many families from getting ahead.

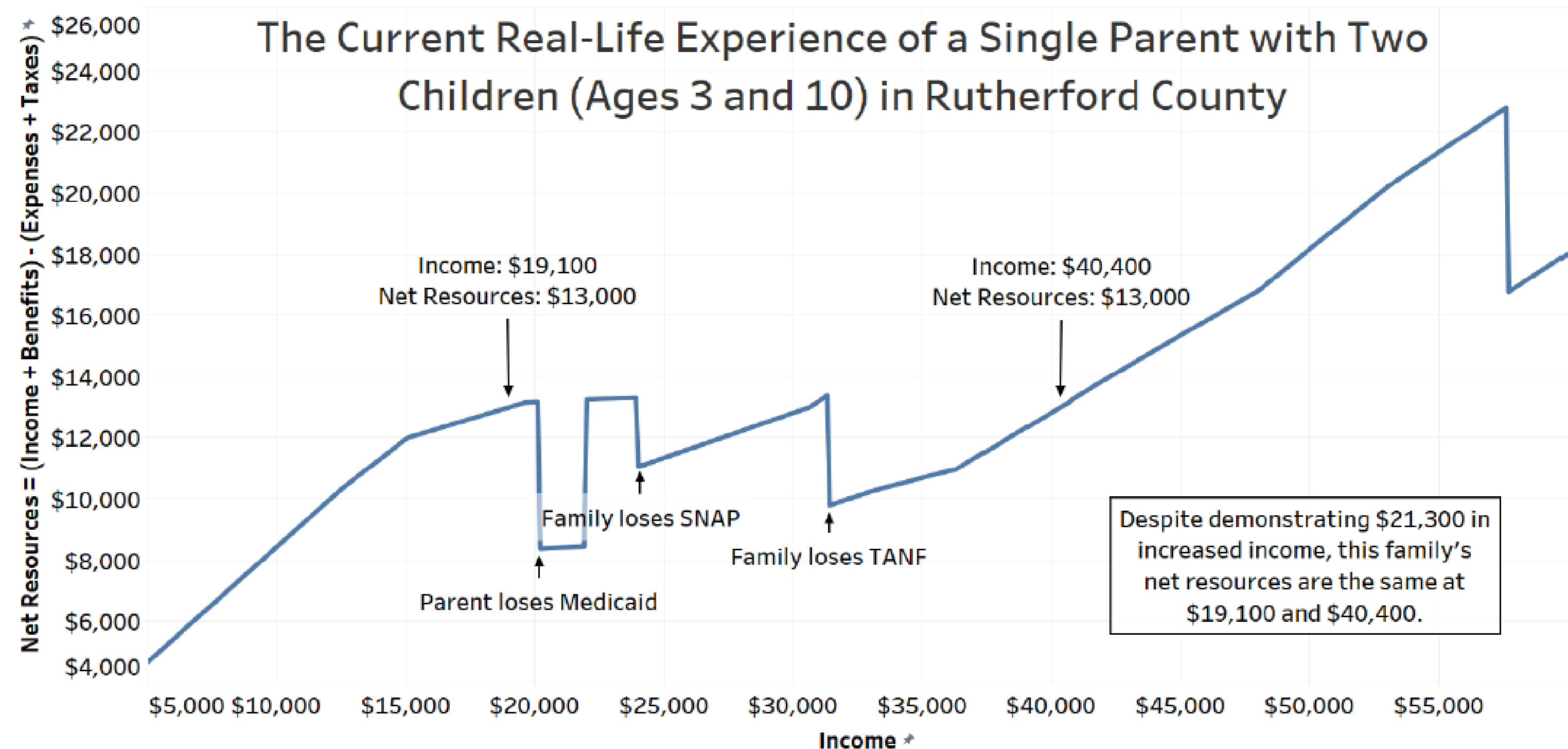
# PROBLEM TO BE SOLVED: THE BENEFITS CLIFF

When families increase their income, they abruptly lose benefits. Because the value of their increased income is less than the value of the lost benefit(s), families are left in a worse financial situation.

Many families are aware of this phenomenon, but don't know when it will occur. Some do know. In either case, the benefits cliff creates a disincentive for caregivers to pursue increased education and earnings.

This keeps families from accessing the American dream and is the greatest problem keeping low-income families from transitioning towards self-sufficiency.

## THE CLIFF EFFECT IN MIDDLE TENNESSEE - 2021



Graphs assume families are receiving all eligible benefits

Benefits used to calculate include: TANF/Families First, SNAP, Section 8, Medicaid for adult and child, CDCTC, CTC, & EITC.

Expenses used to calculate include: Childcare, food, health care, rent utilities, transportation, and essential costs.

Data Sources: Ilin, Elias and Ellyn Terry. 2021. 'The Policy Rules Database.' Federal Reserve Bank of Atlanta.

Available at [www.frbatlanta.org/economic-mobility-and-resilience/advancing-careers-for-low-income-families/policy-rules-database.aspx](http://www.frbatlanta.org/economic-mobility-and-resilience/advancing-careers-for-low-income-families/policy-rules-database.aspx).

TAEM modified benefits to include TANF and adapt SMI, FPL, and SNAP to reflect 2021 amounts.

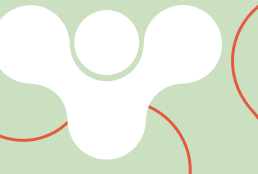




The benefits cliff places working families in an impossible situation. Pursuing a better job or higher pay could put families above the income eligibility threshold for public assistance programs. Due to the loss of these benefits, getting a better job often results in families being financially worse off (a benefits cliff) than before the wage increase.

Families choose what's best financially and thus, can't move forward.





THE OUR CHANCE TN  
INITIATIVE WANTS  
TO HELP.







Our Chance TN, an initiative by the Tennessee Alliance for Economic Mobility, supports families in moving beyond the benefits cliff. Eligible families receive support that includes:

- ⌘ Individual coaching
- ⌘ Financial counseling focused on the benefits cliff
- ⌘ Customized resources
- ⌘ \$1,000 in Client Assistance



# THE PATHWAYS



As part of the research study, caregivers will be randomly selected into one of three groups that receives a different mix of program services. Each pathway receives individual coaching, financial counseling, customized resources, and client assistance.

After a family is registered, the system randomly places them into a pathway:

## D r e a m

## Hope

## Inspire

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# Eligible Families


- Have a household income that is less than or equal to 185% of the Federal Poverty Level
- Have 1 or more children aged 17 or under
- Are enrolled in 1 or more public benefits: TANF, SNAP, Medicaid (TennCare), Housing Choice Vouchers/ PublicHousing/ PBRA, or Free/ Reduced Lunch
- Want to work and are willing to work towards gaining employment or increasing their pay/ employment
- Are U.S. Citizens or eligible non-citizens
- Live in Cannon, Cheatham, Dekalb, Davidson, Dickson, Hickman, Houston, Humphrey's, Maury, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson or Wilson counties.
- Cannot have had a drug-related charge or conviction. Or if they have, are deemed according to the Felony Eligibility Matrix
- Cannot be enrolled in any other TOAPilot (i.e., Connecting Forward that is being provided by Goodwill, Empower through Upper Cumberland Human Resources Agency or Family Collective

Eligibility





**MONTGOMERY**  
— 150 FAMILIES



 Clarksville Area Urban Ministries (2,1)






**SUMNER, ROBERTSON, TROUSDALE**  
— 75 FAMILIES

 Catholic Charities (2, .5)

**DICKSON, CHEATHAM, HICKMAN**  
**HOUSTON, HUMPHRIES**  
— 75 FAMILIES

 Dickson County Help Center (2)  
 The Family Center (.5)



**DAVIDSON**  
— 300 FAMILIES

 Martha O'Bryan Center (4, 2)  
 Metro Action Commission (2)  
 Metro Development and Housing Agency (2)

**WILSON, DEKALB**  
— 75 FAMILIES

 Catholic Charities (2, .5)

**MAURY, WILLIAMSON**  
— 75 FAMILIES

 The Well Outreach (2)  
 The Family Center (.5)

**RUTHERFORD, CANNON**  
— 150 FAMILIES

 Greenhouse Ministries (4, 1)





# Our Common Agenda: Outcomes and Impact

## OUTCOMES FOR FAMILIES

(BY THE END OF THE PILOT)

Families improve their self-sufficiency

Families move beyond 1 or more benefits cliff

Families improve their wellbeing

## IMPACT FOR FAMILIES

(BEYOND THE PILOT)

Families increase their ability to thrive

Families increase their economic mobility

Families increase their wellbeing





# TENNESSEE OPPORTUNITY PILOT INITIATIVE ANNUAL REPORT YEAR 2

**TAEM**  
**TENNESSEE**  
ALLIANCE FOR ECONOMIC MOBILITY



2024

## PROGRAM OUTCOMES

In year 2, 544 families/households (a total of 1,260 individuals) enrolled in Our ChanceTN. We have seen some very promising signs of success in our pilot. We capture this data on a dashboard to monitor how we are doing on a daily basis and what progress we are making on our intended outcomes. The following data points illustrate the signs of success that we believe are critical to facilitating the intended outcomes of the Our ChanceTN pilot:

- Total number of coaching sessions attended by caregivers: 3,794
- Total number of employment/education sessions attended by caregivers: 616
- Total number of navigator sessions attended by caregivers: 349
- Total number of internal referrals made to Our ChanceTN staff: 1,489
- Total number of external referrals made outside Our ChanceTN staff: 1,133
- Total number of intensive financial counseling sessions: 118
- Total number of caregivers that enrolled in education programs: 35
- Total number of caregivers that completed education programs: 17
- Total number of caregivers that achieved a new job placement: 56

The abovementioned signs of success have led to the following outcomes:

- 19 families have moved into a benefits cliff and are receiving a transitional benefit
- 65% of families have increased their self-sufficiency
- 46% of families have increased their wellbeing

## BENEFITS CLIFF









# IMPACT FRAMEWORK FOR OUR CHANCETN: FAMILIES (AS OF 1.10.25)



## SIGNS OF SUCCESS (during the pilot)

- Families meeting with Coaches and getting referred, including:
  - 5,637 coaching visits
  - 2,141 internal referrals
  - 558 navigator meetings
  - 180 financial counseling meetings
  - 1,083 employment and education coaching sessions
  - 503 care coordination meetings
  - 1,897 external referrals
- Recording of Progress
  - 876 goals set
  - 20 families receiving transitional benefit
  - 92 (32%) between February-August of 2023 (January 2024 analysis)
    - With an avg. annual income increase of \$20,833
  - 38.1% of enrolled caregivers have increased their income
    - With an avg. annual income increase of \$20,980
  - Educational achievement
    - 54 families enrolled in education
    - 25 families completed education
  - Employment
    - # caregivers new job placement
    - # caregivers advanced employment

## INTENDED OUTCOMES (by the end of the pilot)

- # families have increased access to support and resources:
    -  17.4% of childcare goals met (23) and 34.1% are in progress (45)
    -  22.6% of transportation goals met (36) and 24.5% in progress (39)
    -  12.5% of housing goals met (43) and 29.7% in progress (102)
    -  11.3% of health goals met (33) and 46.9% in progress (137)
  - 215 goals met
  - 65.4% of families have improved their self-sufficiency
  - 30.8% of families have increased their feeling of connection to something greater than themselves
  - 32.7% of families have increased their feeling of connection to a network or a team of support
- # Families have increased their net resources
  - # Families have moved beyond 1 or more benefits cliffs
  - \$ in families projected lifetime earnings
- 48.1% of families have improved their wellbeing

## INTENDED IMPACT (beyond the pilot)

- Families increase their ability to thrive
- Families increase their economic mobility
- Families are more well



# Our Common Agenda: Outcomes and Impact

## Outcomes for **Communities (System)** (by the end of the pilot)

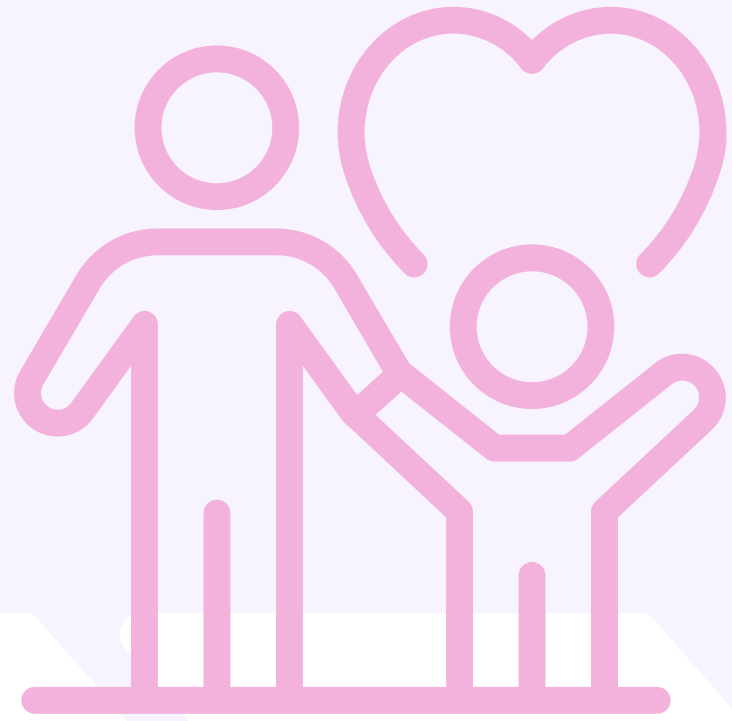
- Families have increased access to support and resources (childcare, wellness, housing, transportation, employment, education, and family centered coaching)
- Families' reduce dependency on government benefits
- Increased awareness about the benefits cliff and how families are moving beyond the benefits cliff
- Increased support for fixing the benefits cliff problem

## Impact for **Communities (System)** (beyond the pilot)

- Ecosystems to support families in thriving are cultivated/strengthened
- Return on investment (increase in federal tax payments)
- Policy reforms to support families in thriving catalyzed by TAEM's work



# CHILDCARE JOURNEY FOR OUR CHANCETN FAMILIES



Unemployment\*

**Employed under 30 hours**  
(don't qualify for assistance)

Lack of childcare access in community

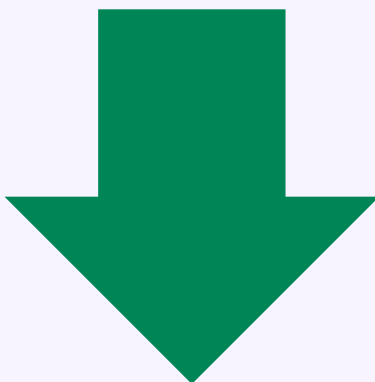
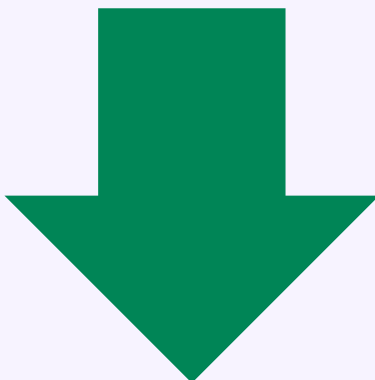
Lack of transportation

Employment/education Coaching  
(referral to EES or provided by FCC)

-Employment/Education Coaching  
-Support from County Resource Navigator in Applying for CCDF

-Support from County Resource Navigator to Find Quality, Available Programs

-Support from County Resource Navigator to Access Transportation (Lyft/Uber, Bus Pass, Gas Card, TCAT)



Utilizing Unregulated Childcare in Transition

Enrolling Child in Quality Childcare

-Support from County Resource Navigator or FCC in Assembling Documentation Needed for Enrollment:

- Immunization Records
- Copy of CCDF Voucher
- Verification of Family Income
- Applicaition

Enrolling in Public School & Out-of-School Time

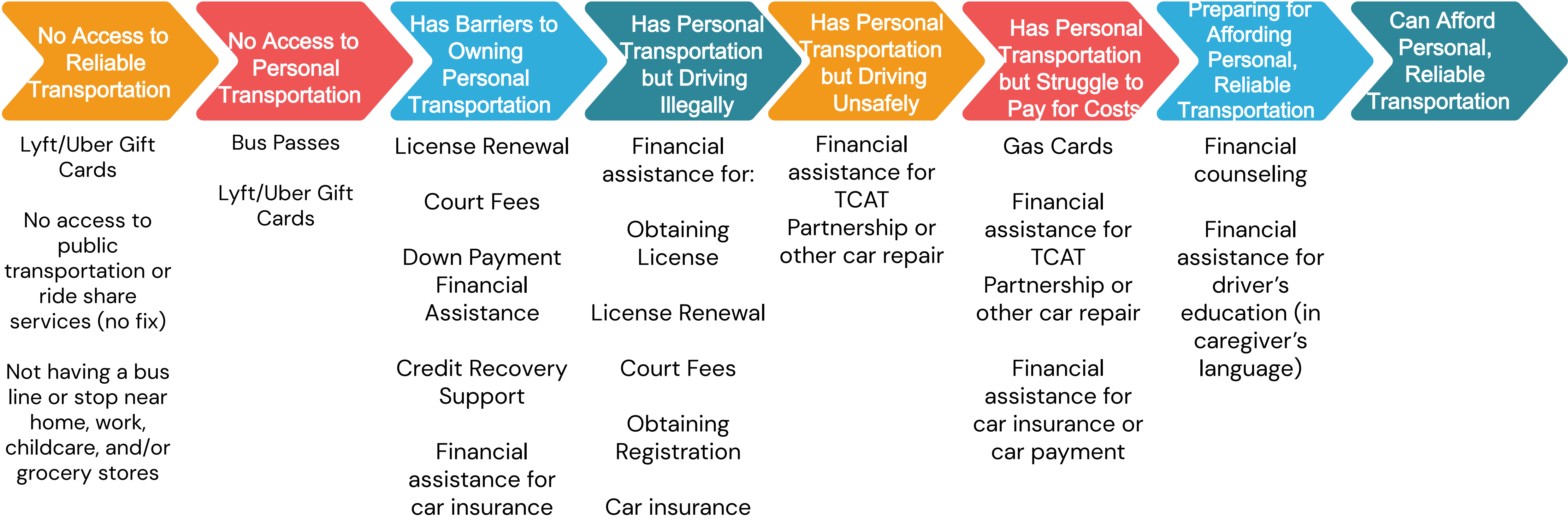
-Support from County Resource Navigator in Preparing for Enrolling in School and Out-of-School Time, and Developmental Supports

- Voluntary Pre-K
- K-12
- Before School
- After School
- Summer Programs
- Behavioral Supports via Regional Intervention Program
- Assessments for TN Early Intervention Services for 0-6

\*Unable to work due to deficits in childcare on the system level

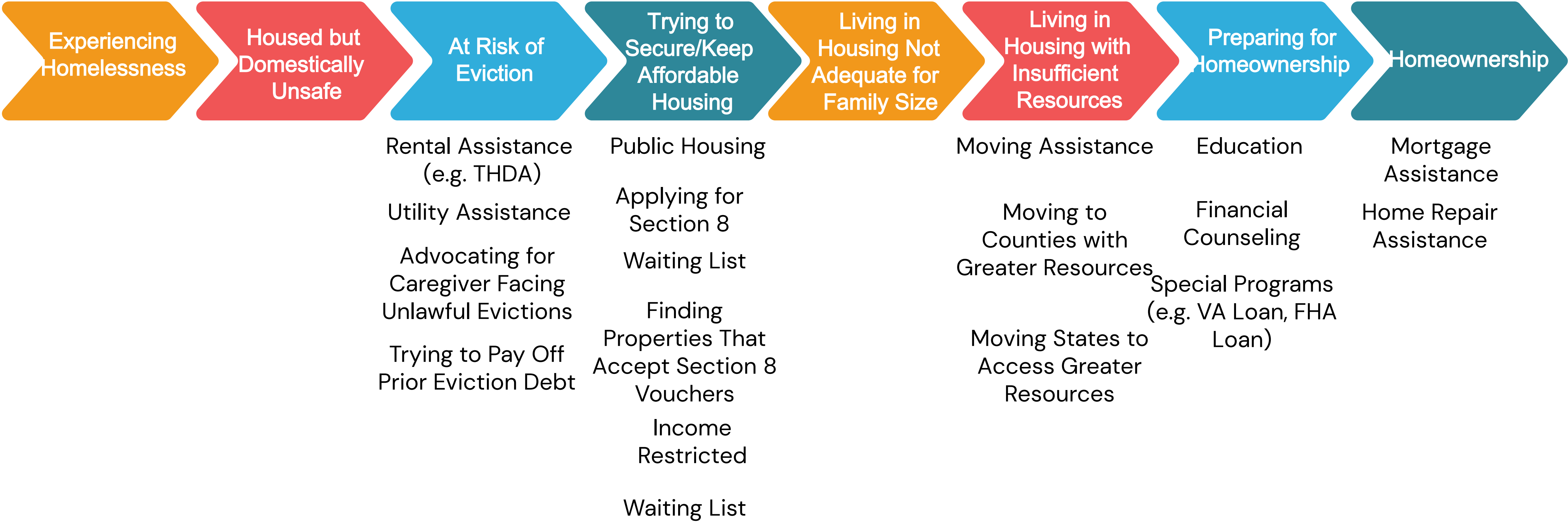


# TRANSPORTATION JOURNEY FOR OUR CHANCETN FAMILIES



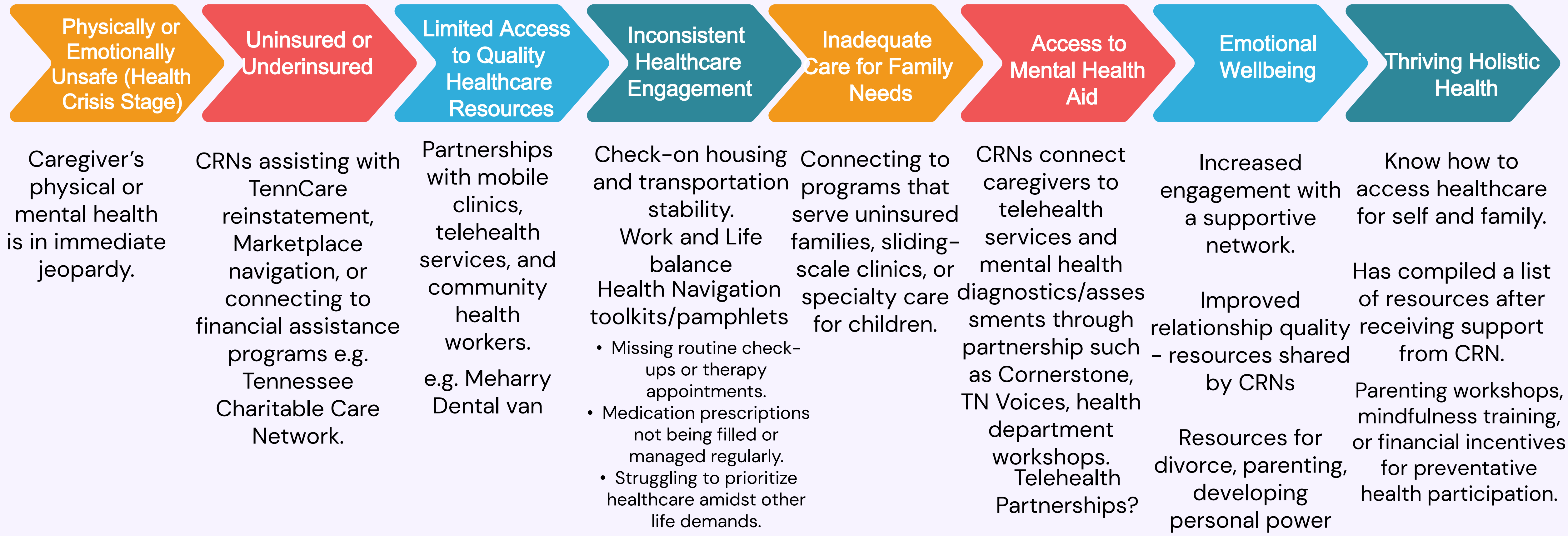


# HOUSING JOURNEY FOR OUR CHANCETN FAMILIES



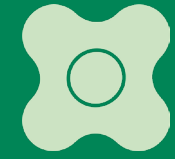


# HEALTH & WELLNESS JOURNEY FOR OUR CHANCETN FAMILIES



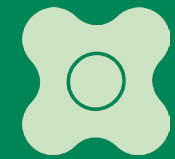


# Innovative & Impactful



## Innovative

- Family-centered coaching
- Exposure to household's up-to-date benefits cliff snapshot (based on calculator)
- Support navigating childcare, transportation, health, and housing resources in their county
- Transitional benefit that could be applied to food costs, childcare costs, housing costs, and some approved health care costs
- Client-driven financial counseling (via financial empowerment center)
- Partnerships that we can allocate TANF dollars to for the purpose of eliminating barriers - TCAT, Diaper Connection, etc.



## Impactful

- Leadership positions (Capacity Building Managers) that develop and implement system-level interventions, leveraging and coordinating existing assets and creating assets where they don't exist
- Employment and education coaching via AICs which have access to many resources to support families in their employment journey
- Client assistance
- Leveraging already existing external funding sources for collective impact partners
- Partnership with National Health Care for the Homeless Council to support caregivers in renewing TennCare who would have otherwise lost access
- Partnering with other entities to expand access to childcare
- Scoping out all housing resources in the region that caregiver across the housing spectrum could benefit from and sharing them with County Resource Navigators, for example
- Collective impact—many partners coming together for a common cause
- Continuous improvement of the model (People & Process cycle) and continuous innovation





“Our Chance TN, an initiative of the Tennessee Alliance for Economic Mobility, is a part of a study funded by the Tennessee Department of Human Services which is being conducted to determine how these pilot programs help people improve their economic well-being and become self-sufficient. During the study, all new eligible applicants will be selected by lottery into one of three groups that receives a different mix of program services. This project is funded under a Grant Contract with the State of Tennessee.”