



AEM TENNESSEE ALLIANCE FOR ECONOMIC MOBILITY

January 2025 Families First Community Advisory Board Meeting

EMPOWERING MIDDLE TENNESSEE FOR A BRIGHTER TOMORROW



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.



MEET THE PARTNERS

- 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
 - Hartsville-Wilson 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.

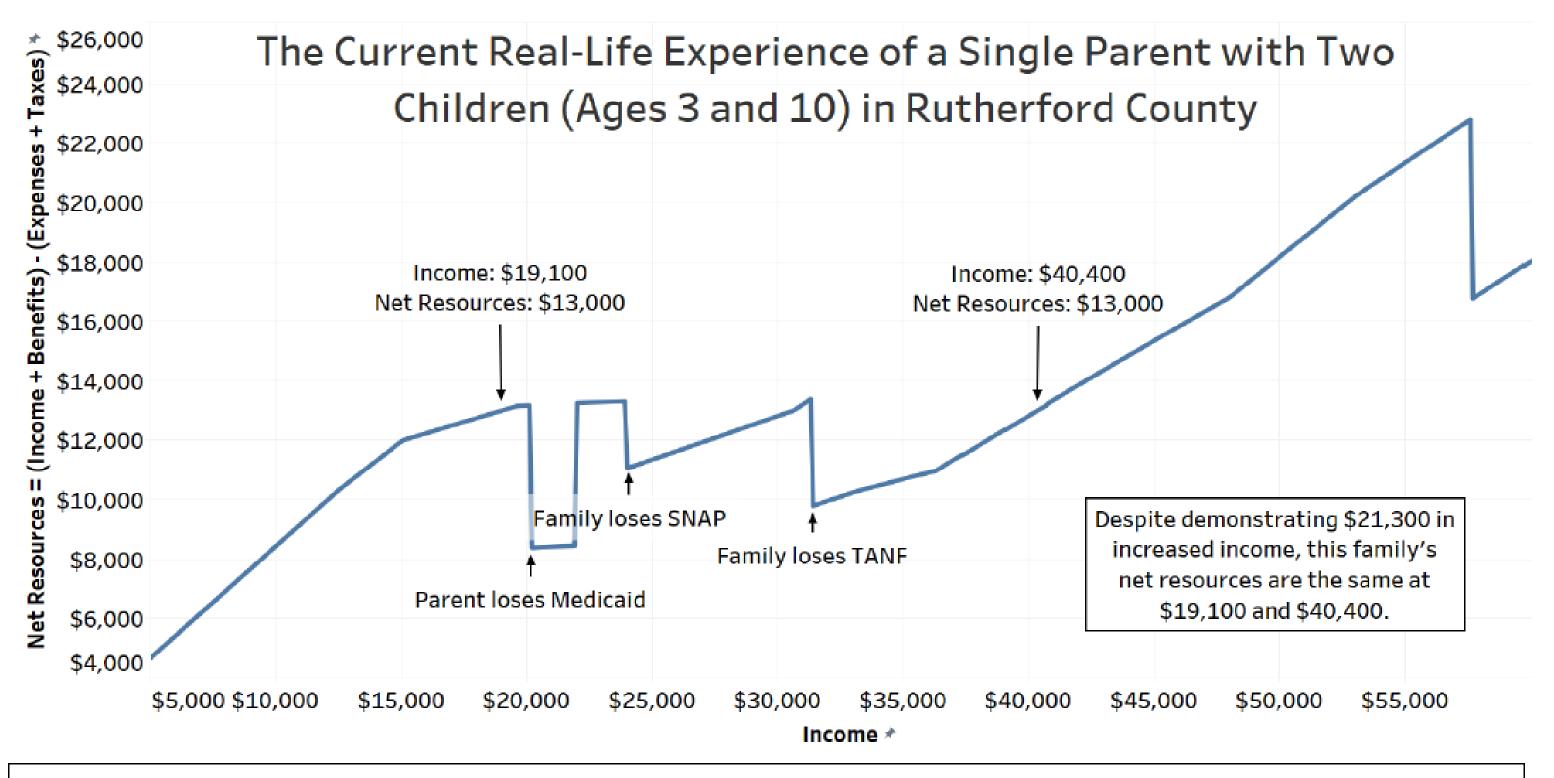
PROBLEM TO BE SOLVED: THE BENEFITS CLIFF

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



<u>Graphs assume families are receiving all eligible benefits</u> 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-forlow-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





Families choose what's best financially and thus,



THE OUR CHANCE TN INITIATIVE WANTS TO HELP.



OUR CHANCE TN 2025





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:

Dream

THE DREAM PATHWAY

This pathway consists of a high-intensity coaching plan with a transitional benefit.

You will join a community of caregivers and access special community events that provide networking opportunities along with community and family engagement.

TRANSITIONAL BENEFIT

When your family is in a cliff, you will access a transitional benefit that will offset the cost of childcare. housing, and healthcare (for approved costs). Benefits are paid directly to providers.

THE HOPE PATHWAY

This pathway consists of a high-intensity coaching plan for you and your family.

You will join a community of caregivers and access special community events that provide networking opportunities along with community and family engagement.

DEDICATED COACH

You will be paired with a coach who will support you in making your dreams for your family a reality. They will meet with you regularly to support your family's specific needs and goals.



RESOURCE NAVIGATOR

A resource navigator will help you navigate your family's childcare, health, housing, and transportation needs.

FINANCIAL COUNSELING

Learn how to budget and create spending plans based on your family's unique situation. You will access support related to credit report review and score improvement, debt reduction, savings-building strategies, and other support that will help you move beyond the benefits cliff.

DEDICATED COACH



You will be paired with a coach who will support you in making your dreams for your family a reality. They will meet with you regularly to support your family's specific needs and goals.

EDUCATION & EMPLOYMENT SPECIALIST

An employment and education specialist will help you navigate employment and education opportunities that align with your personal goals.



EDUCATION & EMPLOYMENT SPECIALIST

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Hope

RESOURCE NAVIGATOR

A resource navigator will help you navigate your family's childcare, health, housing, and transportation needs.



FINANCIAL COUNSELING

Learn how to budget and create spending plans based on your family's unique situation. You will access support related to credit report review and score improvement, debt reduction, savings-building strategies, and other support that will help you move beyond the benefits cliff.

Inspire

THE INSPIRE PATHWAY

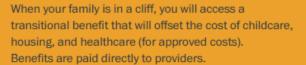
This pathway consists of a low-intensity coaching plan with a transitional benefit.

You will join a community of caregivers and access special community events that provide networking opportunities along with community and family engagement.

DEDICATED COACH

You will be paired with a coach who will support you in making your dreams for your family a reality. They will meet with you quarterly to support your family's specific needs and goals.

TRANSITIONAL BENEFIT



RESOURCE SUPPORT

Your coach will provide referrals to support you in navigating barriers and opportunities along the way; whether related to childcare, health, housing, transportation, employment, or education.

FINANCIAL COUNSELING

Learn how to budget and create spending plans based on your family's unique situation. You will access support related to credit report review and score improvement, debt reduction, savings-building strategies, and other support that will help you move beyond the benefits cliff.

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

OUR CHANCE TN 2025



FAMILIES SERVED ACROSS COUNTIES BY WHOM

MONTGOMERY - 150 FAMILIES



Clarksville Area Urban Ministries (2,1)

DICKSON, CHEATHAM, HICKMAN HOUSTON, HUMPHRIES - 75 FAMILIES

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

MAURY, WILLIAMSON - 75 FAMILIES

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



DAVIDSON - 300 FAMILIES

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

RUTHERFORD, CANNON - 150 FAMILIES

Signature Contemporary Contempo



COUNTY RESOURCE NAVIGATORS



FAMILY-CENTERED COACHES

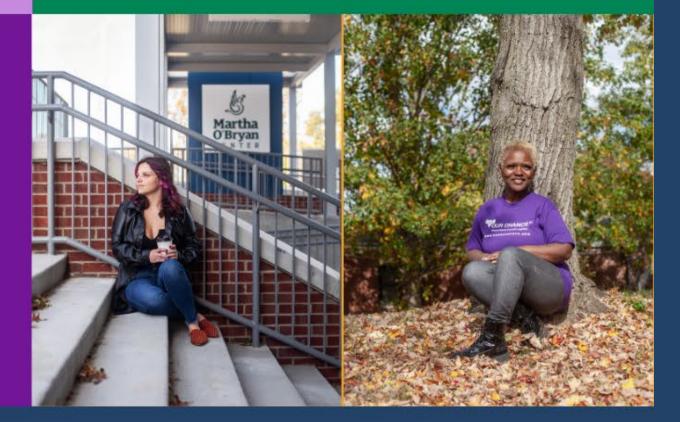


SUMNER, ROBERTSON, TROUSDALE - 75 FAMILIES

🔯 Catholic Charities (2, .5)

WILSON, DEKALB - 75 FAMILIES

Zatholic Charities (2, .5)





FAMILY-CENTERED COACHES & COUNTY RESOURCE NAVIGATORS



WORKFORCE ESSENTIALS



Our Common Agenda: Outcomes and Impact

OUTCOMES FORAMILIES (BY THE END OF THE PILOT)

Families improve their self-sufficiency

Families move beyond 1 or more benefits cliff

Families improve their wellbeing

IMPACT FORFAMILIES (BEYOND THE PILOT)



Families increase their ability to thrive



Families increase their economic mobility

Families increase their wellbeing

OUR CHANCE TN 2025

TENNESSEE OPPORTUNITY PILOT

INITIATIVE



EAR 2



PROGRAM OUTCOMES



2024

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

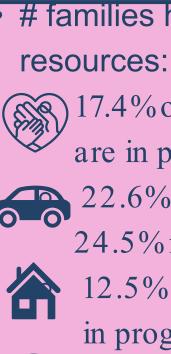


IMPACT FRAMEWORK FOR OUR CHANCETN: FAMILIES (AS OF 1.10.25)

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 0
 - 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)



- 215 goals met
- 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

families have increased access to support and

- 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)
- 65.4% of families have improved their self-

• 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 fami 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

Utilizing

Unregulated

Childcare in

Transition

Experiencing a **Barrier** to Accessing Childcare

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)

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



- -Support from County Resource Navigator or FCC in Assembling **Documentation Needed for** Enrollment:
- -Immunization Records
- -Copy of CCDF Voucher
- -Verification of Family Income
- -Applicaiton

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 O-6





TRANSPORTATION JOURNEY FOR OUR CHANCETN FAMILIES

No Access to Reliable **Fransportation**

No Access to Personal **Transportation**

Lyft/Uber Gift Cards

No access to public transportation or ride share services (no fix)

Not having a bus line or stop near home, work, childcare, and/or grocery stores

Bus Passes

Lyft/Uber Gift Cards

Has Barriers to Owning Personal Transportation

License Renewal

Court Fees

Down Payment Financial Assistance

Credit Recovery Support

Financial assistance for car insurance

Has Personal Transportation but Driving lllegally

Financial assistance for:

> Obtaining License

License Renewal

Court Fees

Obtaining Registration

Car insurance

Has Personal ransportation but Driving Unsafely

Financial assistance for TCAT Partnership or other car repair

Has Personal **Transportation** but Struggle to Pay for Costs

Gas Cards

Financial assistance for TCAT Partnership or other car repair

Preparing for Affording Personal, Reliable Transportation

> Financial counseling

Financial assistance for driver's education (in caregiver's language)

Financial assistance for car insurance or car payment



Can Afford Personal, Transportation

Reliable

Experiencing Homelessness

Housed but Domestically Unsafe

At Risk of **Eviction**

Trying to Secure/Keep Affordable Housing

Rental Assistance (e.g. THDA)

Utility Assistance

Advocating for Caregiver Facing Unlawful Evictions

Trying to Pay Off **Prior Eviction Debt** Public Housing

Applying for Section 8

Waiting List

Finding **Properties That Accept Section 8** Vouchers

> Income Restricted

Waiting List





HEALTH & WELLNESS JOURNEY FOR OUR CHANCETN FAMILIES

Physically or Emotionally Unsafe (Health **Crisis Stage**)

Uninsured or Underinsured

Limited Access to Quality Healthcare Resources

Inconsistent Healthcare Engagement

Caregiver's physical or mental health is in immediate jeopardy.

CRNs assisting with TennCare reinstatement, Marketplace navigation, or connecting to financial assistance programs e.g. Tennessee **Charitable Care** Network.

Partnerships with mobile clinics, telehealth services, and community health workers.

e.g. Meharry Dental van

Check-on housing Connecting to CRNs connect and transportation programs that caregivers to stability. telehealth serve uninsured Work and Life services and families, slidingbalance mental health scale clinics, or specialty care diagnostics/asses Health Navigation toolkits/pamphlets sments through for children. partnership such • Missing routine checkups or therapy as Cornerstone, appointments. TN Voices, health Medication prescriptions department not being filled or workshops. managed regularly. Telehealth • Struggling to prioritize healthcare amidst other Partnerships? life demands.

Inadequate Care for Family Needs

Access to Mental Health Aid

Emotional Wellbeing

Thriving Holistic Health

Increased engagement with a supportive network.

Improved relationship quality receiving support - resources shared by CRNs **Resources** for divorce, parenting, developing

personal power

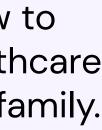
Know how to access healthcare for self and family.

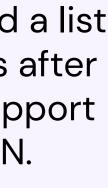
Has compiled a list of resources after from CRN.

Parenting workshops, mindfulness training, or financial incentives for preventative health participation.









Innovative & Impactful

Innovative

- Family-centered coaching
- Exposure to household's up-to-date benefits cliffsnapshot (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 AJCs 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."