



2GEN BEST PRACTICES ACCELERATOR FUND MARTHA O'BRYAN CENTER

In 2022, Martha O'Bryan Center (MOBC) founded the Tennessee Alliance for Economic Mobility (TAEM) and launched the Our ChanceTN pilot to help more than 900 Middle Tennessee families combat the benefits cliff through a unique combination of a familycentered coaching, a novel transitional benefit, and comprehensive wraparound supports. Building upon the efforts of TAEM, in 2024, we formed Beyond the Cliff—the nation's first benefits cliff peer learning and advocacy network—to increase universal awareness of the benefits cliff, mobilize employers to mitigate cliff effects, and advocate for a unified vision of change.

As part of Ascend at Aspen Institute's 2Gen Best Practices Accelerator Community, MOBC has sought to leverage the work of TAEM and Beyond the Cliff to help identify best practices in moving families forward. To that end, MOBC has developed the Our ChanceTN website and a "Faces" social media campaign, a first-of-its-kind web-based transitional benefits calculator, and is partnering with MEF Associates to evaluate the impact of family-centered coaching and the transitional benefit on Our ChanceTN families. We are sharing the results of these efforts, along with the eventual findings of the evaluation, with the hope that others might draw upon the lessons we have learned and implement the best practices we have discovered.

OUR CHANCETN WEBSITE

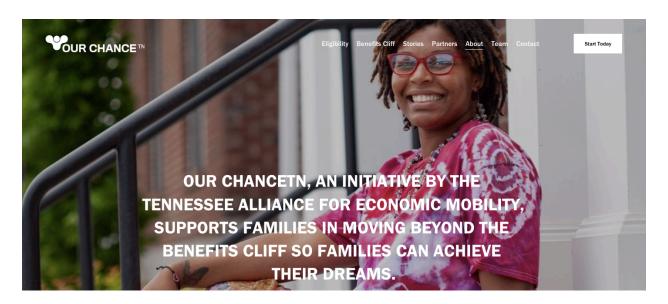




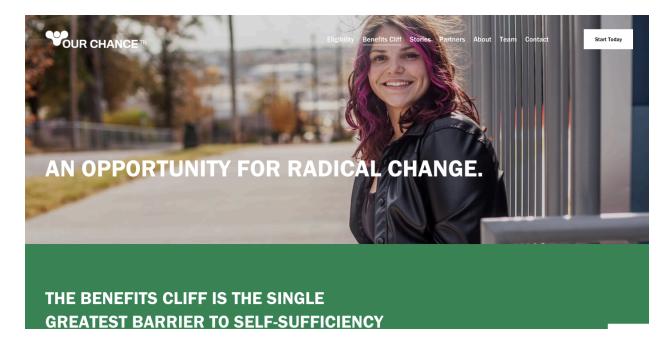


Our ChanceTN.org is a public-facing website accessible to participants, partners, stakeholders, and the general public alike. Designed both to inform the public about the Our ChanceTN initiative and to recruit potential participants for its pilot program, the website features direct links to informative pages about the benefits cliff in general and the TAEM collective's unique strategy to help families move beyond the benefits cliff and achieve their dreams of economic mobility and family stability. Within the website, potential pilot participants can easily navigate to a page that allows them to check their program eligibility and begin the pre-screening process. Likewise, public and private stakeholders can access pages with information on TAEM partners, TAEM's backbone team, and how to contact us about supporting the work of Our ChanceTN. Additionally, a stories page is updated regularly with recent success stories from Our ChanceTN participants and the Our Chance, Our Way peer ambassador newsletter.

About the Benefits Cliff and TAEM's Our ChanceTN Pilot



Our <u>About</u> page introduces users to TAEM and the Our ChanceTN pilot, including information on who we are and how we came to be through Martha O'Bryan Center's partnership with the Tennessee Department of Human Services (TDHS) and the Families First Community Advisory Board. Through the About page, potential pilot participants can link directly to the Eligibility page and begin their journey in overcoming the benefits cliff.



The Benefits Cliff page provides background information on the benefits cliff itself, currently the single greatest barrier to self-sufficiency for low-income families nationwide. In addition to educating visitors to the benefits cliff crisis in America and Middle Tennessee, the page links to our Eligibility and About pages, as well as to TAEM's webbased transitional benefit calculator that maps out the benefits cliff for each family and determines the appropriate transitional benefit based on a family's income.

Eligibility



START TODAY.



Our <u>Eligibility</u> page directs potential Our ChanceTN participants to the information they need to begin the process of applying to the program. The page links to TAEM's <u>FPL</u> <u>calculator</u> to help families determine eligibility, and includes a pre-screening form that can be submitted through the website to the TAEM team, initiating the enrollment process.



The Eligibility page also contains an Our ChanceTN Caregiver Journey Map that outlines the recruitment, enrollment, and onboarding process for potential participants. Additional, "What to Expect" section provides a summary of the comprehensive network of supports that caregivers will have available to them in exploring employment and educational options while addressing challenges such as childcare, housing, transportation, or health and wellness.

Stories



The <u>Stories</u> page includes inspiring stories from TAEM team members and Our ChanceTN participants alike, including video introductions to Our ChanceTN Peer Ambassadors and monthly success stories from Our ChanceTN caregivers.



"My large family of seven was homeless four times...and I was in pieces before...finding Our Chance. ... This is a once in a lifetime opportunity that has come along and we are so grateful to be a part."

--Kennetha, Our ChanceTN Ambassador

"Before I joined Our Chance I was in between jobs and on food stamps. ... One of my main goals as a mom is to teach [my children] that life is an adventure and it's what you make of it, and that you can always change your story when you want to, or when you're ready."

--Briana, Our ChanceTN Ambassador

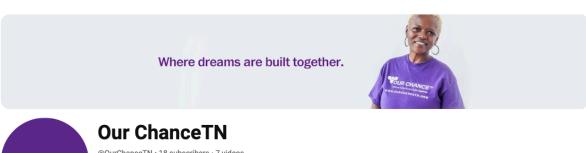






The Stories page also includes a link to Our Chance TN's monthly <u>Our Chance</u>, <u>Our Way</u> peer ambassador newsletter, which includes caregiver spotlights, information on family-friendly destinations and events in Middle Tennessee, and helpful articles for caregivers that include practical tips on combatting and overcoming the effects of the benefits cliff. Visitors to the site can also sign up to receive the monthly newsletter directly to their email, further helping them to stay connected to the work of TAEM.

OUR CHANCE TN "FACES" CAMPAIGN





Our ChanceTN's <u>"Faces"</u> social media campaign was developed by TAEM's Communications Team to highlight the personal, first-person perspectives of Our ChanceTN pilot caregivers. Designed to leverage Peer Ambassadors to conduct outreach to build buy-in, raise awareness, and recruit caregivers who share similar aspirations and potential obstacles, the Faces campaign will feature video testimonials and success stories of Peer Ambassadors, caregivers, and TAEM members.



Meet Amanda

"I just want to say that if you're like thinking about joining, just beware that this isn't something that you're just going to be stagnant in - it's going to rock your world - once you get in it you're going to realize that your identity is no longer what it used to be, you can do anything that you want."

--Amanda, Our ChanceTN Ambassador

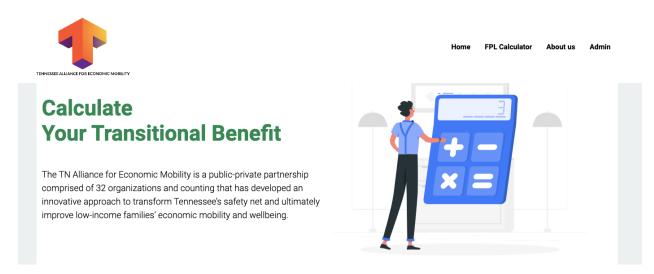
"My dream is to be a successful independent woman. I joined Our Chance to help other people out there like me."

--Natalie, Our ChanceTN Ambassador

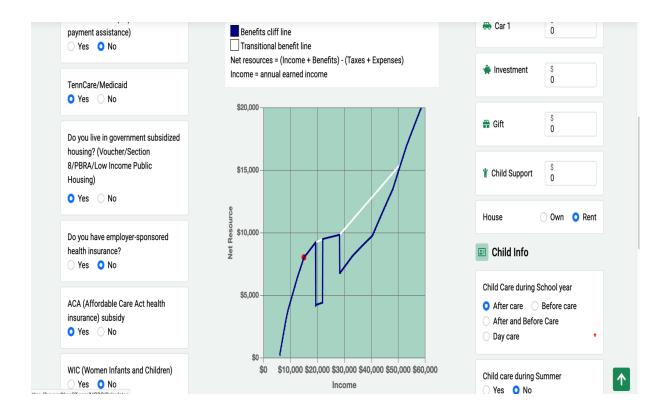


Meet Natalie

TRANSITIONAL BENEFIT CALCULATOR



As part of the proposed solution for the Our ChanceTN pilot, TAEM developed a first-of-its-kind web-based transitional benefit calculator that maps out the benefits cliff for each family and determines the appropriate transitional benefit based on a family's income, current benefits, and household composition. While other benefits calculators are available, TAEM's is truly unique in that it not only identifies the problem but also the proposed solution. TAEM Benefits Specialists enroll selected families in the transitional benefit program and utilize TAEM's transitional benefit calculator (beyondthecliff.com) to determine the appropriate amount for each enrolled family. All families (including those not selected to receive the transitional benefit) will have access to this tool and will also receive financial counseling. The screenshot below provides a sample view of the calculator as it would be used to determine a family's transitional benefit.



EVALUATION

Martha O'Bryan Center (MOBC) is partnering with MEF Associates to evaluate the effects of family-centered coaching on 900 families and is working with the state of Tennessee to interpret these findings to determine how they can best use TANF funds moving forward to implement effective two-generational practices. Upon completion of the pilot, MOBC will work with MEF Associates to publish and share the final evaluation so that partners and stakeholders within the 2Gen Best Practices Accelerator Community can best learn from the pilot's efforts in identifying and codifying best practices.

The Our ChanceTN program consists of four primary program services: a transitional benefit equivalent to the cost of a specific benefit cliff, given in the form of food or direct payments for housing or child care; family-centered coaching (every two, four, or six weeks for the high-intensity coaching group, depending on need, and quarterly for the low-intensity coaching group); wrap-around supports, including county-specific resource navigation, care coordination, and social capital events; and education and employment services, including direct support and connections to education and employment resources and training. All participants will receive financial counseling and referrals to community supports. Because the pilot is a randomized control trial, participating families are randomly assigned to one of three pathways (Dream, Inspire, Hope), through which they receive a tiered combination of services:





- 1. High-intensity family-centered coaching paired with a transitional benefit (Dream).
- 2. Low-intensity family-centered coaching paired with a transitional benefit (Inspire).
- 3. High-intensity family-centered coaching (Hope).

Outcomes

The following outcomes will be examined in assessing the impact of family-centered coaching on families participating in the Our ChanceTN pilot:

Research questions	Туре	Data source
Are individuals receiving high-intensity coaching more likely to be employed than individuals receiving low-intensity coaching?	Confirmatory	Administrative data
Are individuals receiving transitional benefits more likely to be employed than individuals not receiving transitional benefits?	Confirmatory	Administrative data
Do individuals receiving high-intensity coaching have higher earnings than individuals receiving low-intensity coaching?	Confirmatory	Administrative data
Do individuals receiving transitional benefits have higher earnings than individuals not receiving transitional benefits?	Confirmatory	Administrative data
Are individuals receiving high-intensity coaching more likely to report improved financial well-being than individuals receiving low-intensity coaching?	Confirmatory	18-month survey
Are individuals receiving transitional benefits more likely to report improved financial well-being than individuals not receiving transitional benefits?	Confirmatory	18-month survey
Do individuals receiving high-intensity coaching have lower utilization of SNAP benefits compared to individuals receiving low-intensity coaching?	Secondary	Administrative data
Do individuals receiving transitional benefits have lower utilization of SNAP benefits compared to individuals not receiving transitional benefits?	Secondary	Administrative data
Are individuals receiving high-intensity coaching more likely to report lower utilization of housing subsidies compared to individuals receiving low-intensity coaching?	Secondary	18-month survey
Are individuals receiving transitional benefits more likely to report lower utilization of housing subsidies than individuals not receiving transitional benefits?	Secondary	18-month survey
Do individuals receiving high-intensity coaching have lower utilization of Medicaid benefits compared to individuals receiving low-intensity coaching?	Secondary	Administrative data

Do individuals receiving transitional benefits have lower utilization of Medicaid benefits compared to individuals not receiving transitional benefits?	Secondary	Administrative data
Are individuals receiving high-intensity coaching more likely to report greater housing stability than individuals receiving low-intensity coaching?	Secondary	18-month survey
Are individuals receiving transitional benefits more likely to report greater housing stability than individuals not receiving transitional benefits?	Secondary	18-month survey
Are individuals receiving high-intensity coaching more likely to report greater food security than individuals receiving low-intensity coaching?	Secondary	18-month survey
Are individuals receiving transitional benefits more likely to report greater food security than individuals not receiving transitional benefits?	Secondary	18-month survey
Are individuals receiving high-intensity coaching report more likely to report better access to childcare then individuals receiving low-intensity coaching?	Secondary	18-month survey
Are individuals receiving transitional benefits more likely to report better access to childcare than individuals not receiving transitional benefits?	Secondary	18-month survey
Are individuals receiving high-intensity coaching more likely to be enrolled in education programs than individuals receiving low-intensity coaching?	Exploratory	Administrative data
Are individuals receiving transitional benefits more likely to be enrolled in education programs than individuals not receiving transitional benefits?	Exploratory	Administrative data
Are individuals receiving high-intensity coaching more likely to earn an education credential than individuals receiving low-intensity coaching?	Exploratory	Administrative data
Are individuals receiving transitional benefits more likely to earn an education credential than individuals not receiving transitional benefits?	Exploratory	Administrative data
Do individuals receiving high-intensity coaching report higher social capital compared to individuals receiving low-intensity coaching?	Exploratory	18-month survey
Do individuals receiving transitional benefits report higher social capital compared to individuals not receiving transitional benefits?	Exploratory	18-month survey
Do individuals receiving high-intensity coaching report better access to transportation compared to individuals receiving low-intensity coaching?	Exploratory	18-month survey
Do individuals receiving transitional benefits report better access to transportation compared to individuals not receiving transitional benefits?	Exploratory	18-month survey





Logic Model

The following logic model will be used to assess the impact of low-intensity vs. high-intensity coaching on families participating in the Our ChanceTN pilot:

INPUTS	ACTIVITIES	OUTPUTS	MEDIUM-TERM OUTCOMES
Families Families' curiosity about enrolling in initiative Families' time and engagement Families' desire to increase their incomes over a benefit cliff Families' feedback TAEM staff including backbone leadership, Lead Resource Specialists, Benefits Specialists, Family-Centered Coaches, Resource Navigators, Employment and Education Specialists, Peer Ambassadors TAEM partner organizations that host staff TAEM partner organizations without staff Caregiver advisory group County-level and subject area working groups Tools including Family-centered coaching model, Arizona Self-Sufficiency Matrix, Salesforce, Basecamp, Canva, transitional benefit calculator Funding for transitional benefit and services Space to meet Capacity building efforts including technical assistance, professional development, communities of practice Marketing including commercials, social media, in-person outreach)	Low-intensity family coaching [Up to 300 families]: Families meet quarterly with Benefits Specialists for 1. follow up on action plan and 2. to receive referrals to community resources. Families build relationships with staff and receive emotional support. High-intensity family coaching [Up to 600 families]: Families meet with Family-Centered Coaches every 2, 4, or 6 weeks for 1. coaching and 2. resource navigation. Families have access to County Resource Navigators for resource navigation. Families have access to Employment and Education Specialists for support accessing and completing education or training that leads to higher paying careers. Families build relationships with staff and receive emotional support. Family-Centered Coaches plan group events for families to build social	Number of families who were: - Screened - Determined eligible Number of families who: - Enrolled - Received services - Completed the Universal Assessment - Disenrolled - Successfully exited - Received a referral of any kind - Received a referral for childcare - Obtained a new job - Received financial counseling Number of families in pathways receiving highintensity coaching who: - Met with an education/employment specialist - Had a family-centered coaching session - Enrolled in an education program - Completed an education program - Met with county resource navigator Number of families in low-intensity coaching pathway who met with benefits specialist for coaching	Confirmatory outcomes: - More likely to be employed Higher earnings Improved financial wellbeing. Secondary Outcomes: - Use SNAP, housing subsidies, and Medicaid less in the intermediate term Greater housing stability, food security, and access to childcare. Exploratory Outcomes: - More likely to be enrolled in education programs More likely to earn an education credential Higher social capital Better access to transportation.

CONTEXT

Services available to all families:

- Financial Counseling:
 - Access to financial counseling from benefits specialists
- Access to more intensive financial counseling from Financial Empowerment Center counselor.
- Receive information about benefits eligibility and can receive assistance applying to benefits.
- Client Assistance: Families can coordinate with coaches to access up to \$1000 that can be applied to payments for needed expenses.
- Utilization of benefits: Support to access public benefits that a family is not already receiving.
- Systems-level work: Lead resource navigation specialists work to create new resources for families

Services available to some families:

- Transitional benefit (all families in lowintensity coaching, and half of families in high-intensity coaching will have access): Families in a benefits cliff receive the following, equal to the amount of the cliff:
- Food box, biweekly
- Benefit Specialists coordinate with families to make direct payments to housing, childcare, and health care providers.

Other contextual factors:

- Structural racism and economic injustice
- Large numbers of families in constant crisis
- Families have through experience learned to distrust the government and social services
- Ongoing impacts of the COVID-19 pandemic
 - Negative impacts of grief and isolation on mental health
 - Health effects of long COVID
 - Disruption to employment and children's education
- Changes to economy (I.e., increased hiring demand, shifting norms around work)
- Housing and childcare shortage
- Limited public transit outside Nashville



