

SNAP Benefit Cliff & BBCE

November 30, 2023



TENNESSEE
JUSTICE
CENTER

Agenda:

- Introductions
- Benefit Cliff/Martha O'Bryan
- Hunger Data/Second Harvest
- Benefit Cliff/SNAP
- Broad Based Categorical Eligibility
- Q&A

TJC Anti-Hunger Advocacy

Our mission: End hunger in Tennessee by protecting and strengthening the federal nutrition programs: SNAP, WIC, Child Nutrition Programs

- Improve access and remove barriers to programs
- Advocate for solutions to systemic issues
- Educate and inform
- Provide policy expertise
- Direct client work



Federal Nutrition Programs

SNAP Supplemental Nutrition Assistance Program

WIC Special Supplemental Nutrition Program for Women Infant and Children

NSLP National School Lunch Program

SBP School Breakfast Program

SFSP Summer Food Service Program

CACFP Child and Adult Care Food Program

The Special Supplemental Nutrition Assistance Program for Women, Infants, and Children:

-  Reduces Food Insecurity
-  Improves Dietary Intake and Health
-  Protects Against Obesity
-  Boosts Learning and Development
-  Supports Economic Security
-  Lifts Families out of Poverty
-  Acts as Stimulus for Local Economies

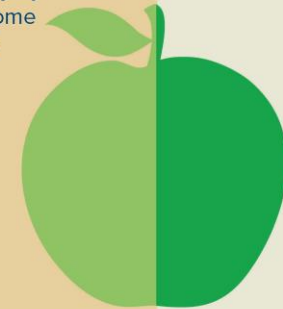
SNAP STRENGTHS

SNAP REDUCES HUNGER

and food insecurity by providing low-income people necessary food money.

SNAP IMPROVES DIETARY INTAKE

and health, especially among children and with lasting effects.



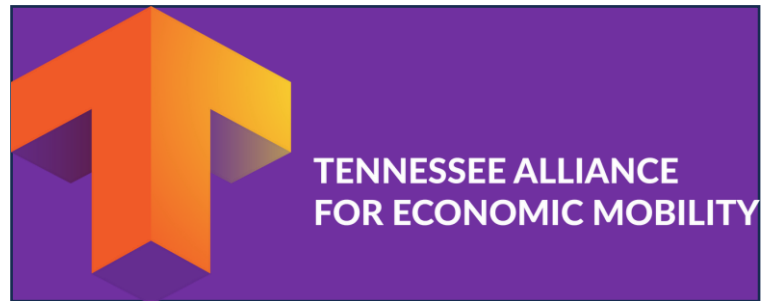
SNAP BOLSTERS LOCAL ECONOMIES

by increasing money spent for food at local retailers.

SNAP LIFTS MILLIONS OF PEOPLE out of poverty.



TAEM & Martha O'Bryan Center



Ain Ealey
Lead Wellness
Navigation Specialist

TAEM and Our ChanceTN Overview



TENNESSEE ALLIANCE
FOR ECONOMIC MOBILITY



Tennessee Alliance for Economic Mobility





What Is TAEM?

A public-private partnership comprised of 32 partners that is implementing the largest benefits cliff mitigation pilot in the country, working collaboratively across Middle TN to support 900 families in moving beyond the benefits cliff.

We seek to transform Tennessee’s social safety net and catalyze federal reform to support thriving families.

The collage features four distinct images. On the left, two vertical portrait photographs of women. The top portrait shows a woman with short dreadlocks, red-rimmed glasses, and a red patterned top. The bottom portrait shows a woman with short brown hair, wearing a black top with a colorful patterned shoulder and multiple necklaces. In the center is a large illustration of a family (a man, a woman, and a child) standing on a green cliff edge. To their right, a yellow house sits on a floating platform with various household items like a stack of gold coins, a water bottle, and a box of supplies. Below the cliff edge, a dark grey shape contains the text: **FEELING LIMITED BY PUBLIC BENEFITS?
WANT TO TAKE CONTROL OF YOUR FUTURE?
WE CAN HELP.** At the bottom of this shape is a yellow button with the text **START TODAY**. On the right side of the collage, there are two vertical photographs. The top one shows a woman with red-rimmed glasses smiling and holding a baby who has a large pink flower in her hair. The bottom one shows the woman from the bottom portrait sitting in a room with two lamps, smiling.



What Is TAEM's Structure?

We operate with a collective impact approach that is led by a backbone team at Martha O'Bryan Center in collaboration with partners across the region. Between the backbone team and partners, there are 61 full-time staff and 14 part-time staff who are implementing the pilot.



The TAEM team is a dedicated team of professionals committed to fostering economic empowerment and prosperity within Tennessee. With a shared passion for creating positive change, this diverse and skilled team collaborates tirelessly to design innovative programs, advocate for policy reforms, and provide essential resources to uplift individuals and communities. Their mission is to break down barriers to economic mobility, ensuring that every Tennessean has access to the tools, education, and opportunities necessary to achieve financial stability and independence. Through their collective expertise, dedication, and unwavering commitment, the TAEM team works diligently to build a more inclusive and thriving future for all residents of Tennessee.



Meet the TAEM Team



MEET THE TEAM



Marielle Lovecchio
TAEM Director



Shannon Beauchene
Assistant Director



Erica Coure
Childcare Navigation Specialist



Raven Wheeler
Transportation & Housing
Navigation Specialist



Ain Ealey
Wellness Navigation
Specialist



Barriana Woods
Peer Ambassador Manager



JB Wheeler
Lead Family-Centered Coach

MEET THE TEAM



Pat Hale
Senior Finance Manager



Dale Babb
Finance Manager



Mallory Dougal
Assistant Accounting Manager



Danielle Garcia
Data & Evaluation Senior
Manager



Sonya Feinberg
Database Manager



LaSherrie McKinnie-Bates
Compliance & Accountability
Manager



Hector Cruz
Communications Senior
Manager

MEET THE PARTNERS

- A Step Ahead Foundation of Middle Tennessee, Inc.
- Big Brothers Big Sisters of Middle Tennessee
- Catholic Charities of Tennessee
- Clarksville Housing Authority
- Dickson County Help Center
- EDSI (Educational Data Systems, Inc.)
- The Family Center
- Greenhouse Ministries
- Forward Summer
- Manna Café Ministries
- 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 – the following campuses:
 - Clarksville
 - Dickson
 - Nashville
- Second Harvest Food Bank of Middle Tennessee
- Tennessee College of Applied Technology – the following campuses:
 - Clarksville
 - Dickson
 - Hohenwald-Maury 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.





WHAT IS OUR CHANCETN?

A pilot initiative launched by TAEM to support 900 families in moving beyond the benefits cliff

WHY FOCUS ON THE BENEFITS CLIFF?

We believe the benefits cliff is the greatest problem keeping families from thriving, and is estimated to impact 22.5% of Americans (Carey)


WHAT IS THE GOAL OF OUR CHANCETN?


To support families in:

- Moving beyond the benefits cliff
- Increasing their self-sufficiency
- Improving their wellbeing


FEELING LIMITED BY PUBLIC BENEFITS?
WANT TO TAKE CONTROL OF YOUR FUTURE?
WE CAN HELP.

START TODAY

 **OUR CHANCETM**
Where dreams are built together

 **TN** DEPARTMENT OF
Human Services

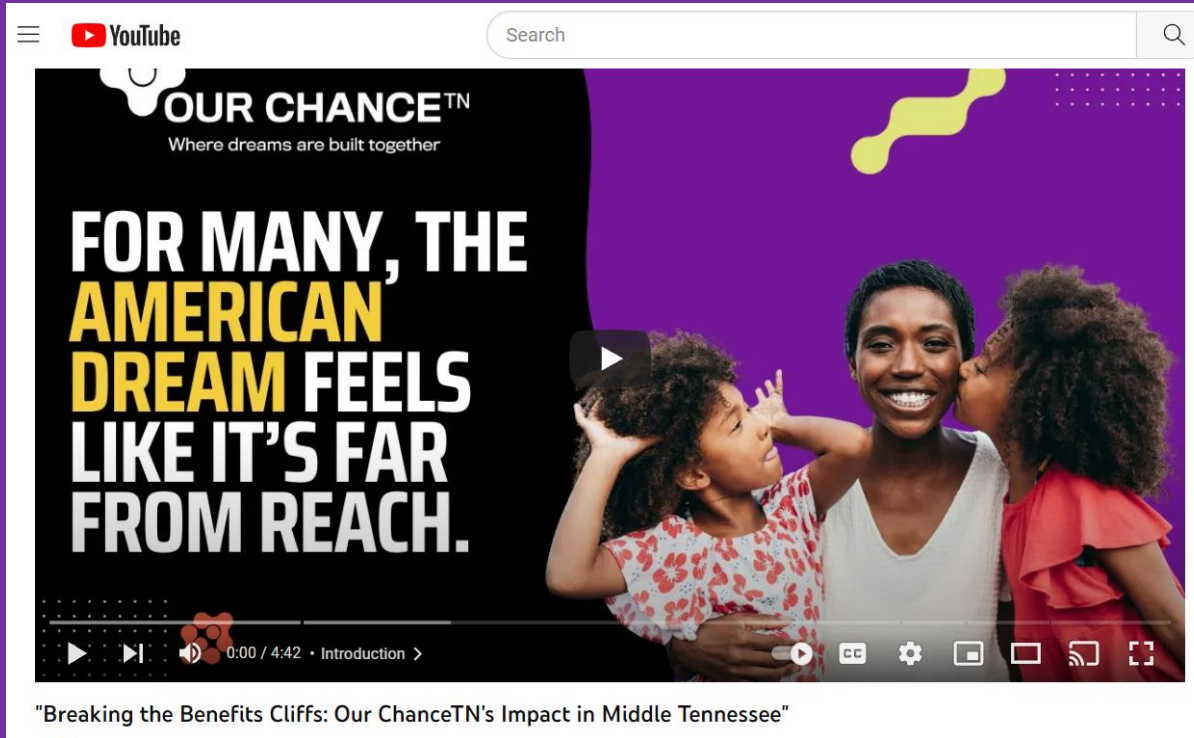
OURCHANCETN.ORG

TENNESSEE 

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 two these groups that receives a different mix of program services.



The Benefits Cliff Explained



OUR CHANCE™
Where dreams are built together

**FOR MANY, THE
AMERICAN
DREAM FEELS
LIKE IT'S FAR
FROM REACH.**

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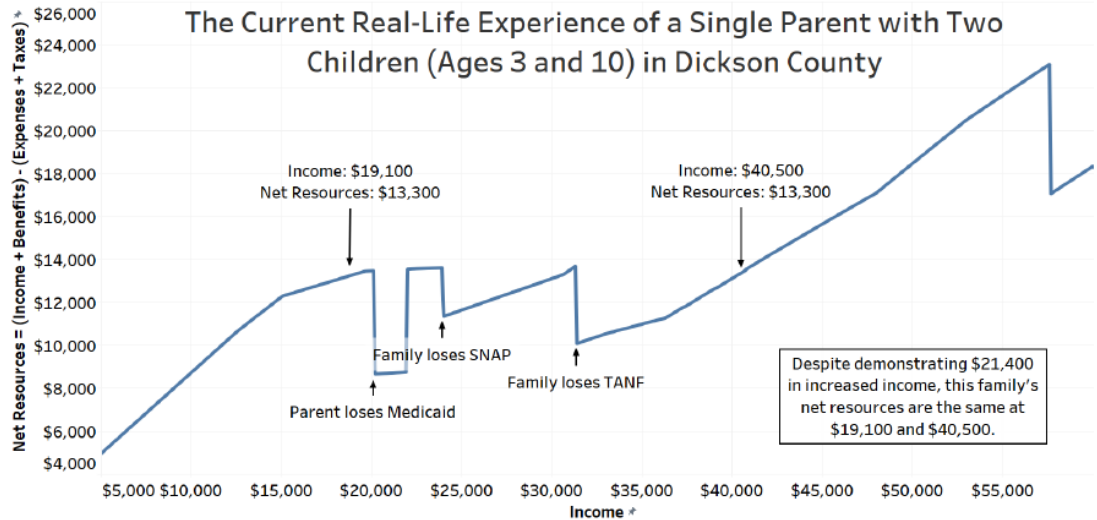
"Breaking the Benefits Cliffs: Our ChanceTN's Impact in Middle Tennessee"





The Benefits Cliff Explained: Middle Tennessee

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



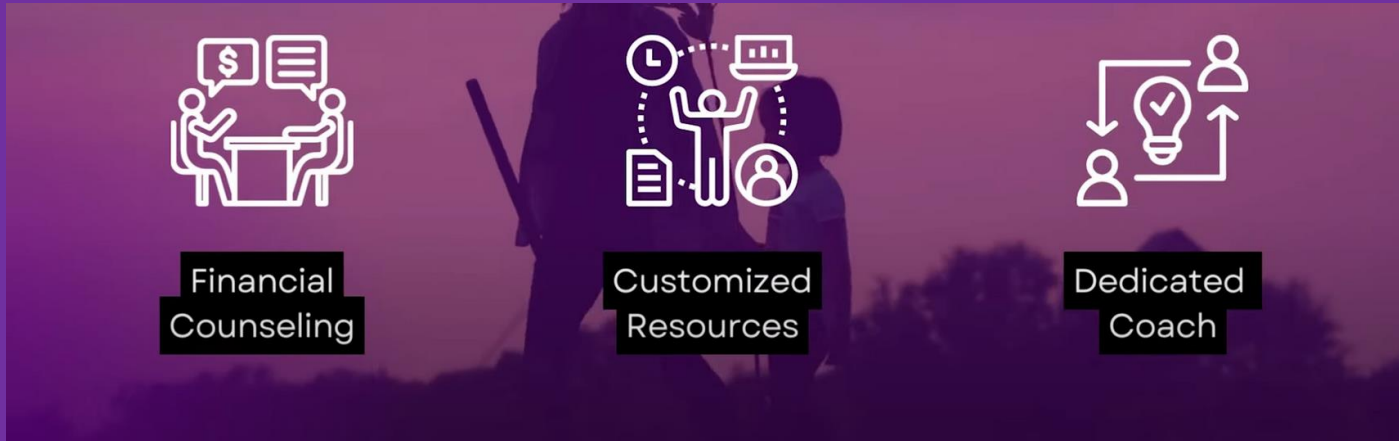
The benefits cliff places working families in an impossible situation. Pursuing a better job or higher pay could put families above the income eligibility threshold for public assistance programs. Due to the loss of these benefits, getting a better job often results in families being financially worse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

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



How Does It Work?

- Families are randomly selected for one of three pathways (Dream, Hope, Inspire) and receive a different mix of services
- Families in every pathway receive the following (for up to two more years):



+ \$1,000 of Client Assistance

Why Three Pathways?

The Tennessee Opportunity Act, which created the Tennessee Opportunity Pilot Initiative and has provided funding to implement the Our ChanceTN pilot, requires that each pilot be evaluated by a third party and be a part of a study (funded by TDHS) that is being conducted to determine how the TOPI pilot programs help people improve their economic wellbeing and become self-sufficient. Each pilot is required to include a randomized controlled trial.



What Are the Pathways?

We want you to...

**DREAM.
HOPE.
INSPIRE.**

We want you to...

**DREAM.
HOPE.
INSPIRE.**

We want you to...

**DREAM.
HOPE.
INSPIRE.**

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.



EDUCATION & EMPLOYMENT SPECIALIST

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



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.



EDUCATION & EMPLOYMENT SPECIALIST

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



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.



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.



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.



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.



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.





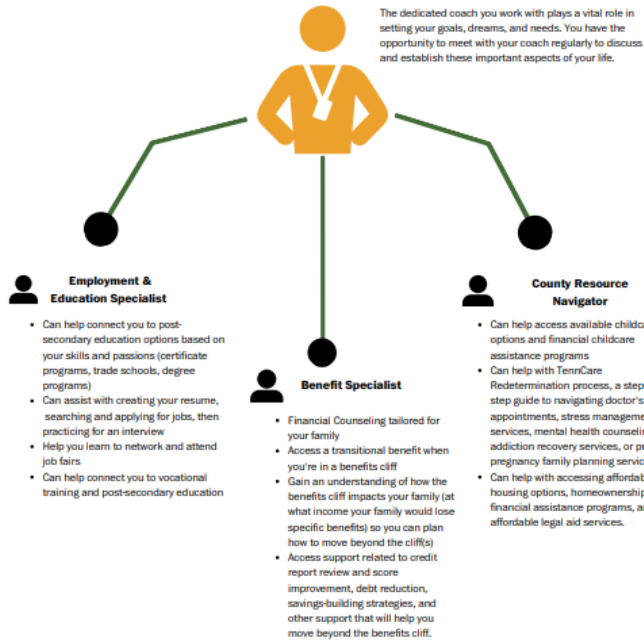
What Are the Pathways?

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.



+\$1,000.00 in Financial assistance



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 events that provide networking opportunities and community and family engagement.



+\$1,000.00 in Financial assistance



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.



The dedicated coach you work with plays a vital role in setting your goals, dreams, and needs. You have the opportunity to meet with your coach four times a year to discuss and establish these important aspects of your life. Additionally, the benefit specialist coach acts as a valuable resource, providing referrals to various resources, creating a convenient one-stopshop experience for you.



+\$1,000.00 in Financial assistance



Eligible Families

- Have 1 or more children aged 17 or under
- Have a household income that is less than or equal to 185% of the Federal Poverty Level
- 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
- Live in Cannon, Cheatham, Davidson, DeKalb, Dickson, Hickman, Houston, Humphreys, Maury, Montgomery, Robertson, Rutherford, Sumner, Trousdale, Williamson, or Wilson counties (new counties launching soon)

Proof of Eligibility Documentation

One document from each of the categories below will be required during the registration appointment for Our ChanceTN.

Proof of Residency (provide one of the following):

<input type="radio"/> Current (or past month's) utility bill (electric, water, gas)*	<input type="radio"/> Renter statement from Landlord
<input type="radio"/> Current (or past month's) landline phone bill*	<input type="radio"/> Self Declaration of No Permanent Resident Form
<input type="radio"/> Current (or past month's) cable bill*	<input type="radio"/> Homeless Shelter Letter
<input type="radio"/> Copy of lease agreement	<input type="radio"/> Domestic Violence Shelter Letter
<input type="radio"/> Copy of mortgage statement	

* Note: The bill date or pay-period are sufficient dates to cross-check

Proof of Income (provide one of the following):

<input type="radio"/> Current pay stub (dated no more than one (1) month prior to the date of registration)	<input type="radio"/> Verification of Zero Income Form (if unemployed)
<input type="radio"/> Self-Employed/Gig Economy Employment (complete Verification of Self-Employment Form)	<input type="radio"/> Employer Wage Verification Form**
	<input type="radio"/> If newly employed, an Offer Letter with Annual Salary and/or Wage AND Full-time/Part-Time status

** Note: If an Employer Wage Verification Form is needed, please note this will require a secondary Registration Appointment since Caregiver will need to have Employer complete.

See backside

www.ourchancetn.org

The screenshot shows a mobile browser interface for the 'Eligibility Pre-Screening Form'. The page has a white background with a blue header containing the OUR CHANCE logo and the title 'Eligibility Pre-Screening Form'. Below the header, there is a section titled 'General Information' with a sub-section '1. Caregiver Name'. A text input field is visible with the placeholder text 'Enter your answer'. The browser's address bar shows the URL 'forms.office.com'. At the bottom of the screen, there is a video player interface with a play button and a '0:00' timer.

Recruitment, Pre-Screening of 900 Families

- Affordable Housing Providers
- American Job Centers
- Courts, Legal, Criminal Justice Services
- Community-Based Organizations (e.g. County Resource Navigation Partners, Family-Centered Coaching Partners)
- Community and Technical Colleges
- DHS Offices
- K-12 Schools
- Branded Materials
- Social Media
- TV
- Partners utilize toolkit to recruit families via partner programming /services, events, presentations, 1:1 conversations, social media
- Peer Ambassadors and other trusted voices



Registration & Randomization



Workforce Essentials Benefit Specialists



Enrollment

Low-intensity family-centered coaching

High-intensity family-centered coaching



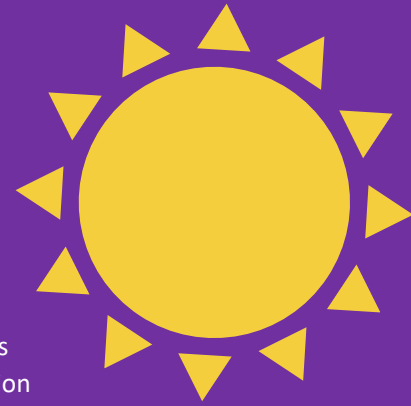
Family-Centered Coaching Partners
Family-Centered Coaches



Workforce Essentials
Employment & Education
Specialists



County Resource
Navigation Partners
County Resource
Navigators



PROGRESS ON OUR CHANCETN SIGNS OF SUCCESS AND OUTCOMES FOR FAMILIES



SIGNS OF SUCCESS (during the pilot)

- Families meeting with Coaches and getting referred:
 - 1,699 coaching visits
 - 671 internal referrals (to Benefit Specialists, County Resource Navigators, Employment & Edu. Specialists, Lead Financial Empowerment Specialist)
 - 200 Navigator meetings
 - 36 Financial counseling meetings
 - 395 Employment & edu. coaching sessions
 - 30 Intensive financial counseling meetings
 - # Care coordination meetings
 - 694 External referrals
- Recording of Progress
 - 933 Goals Recorded (456/48.9 % set, 381/40.8% in progress)
 - 6 families have moved into a cliff (increased earned income beyond eligibility for 1 or more benefits & are receiving a transitional benefit)
 - 83+ families increased income
 - Educational achievement-
 - 17 families enrolled in education
 - 2 families completed education
 - Employment
 - 52 caregivers new job placement
 - # caregivers advanced employment

INTENDED OUTCOMES (by the end of the pilot)

- Families have increased access to support and resources



- 8.25% (77) caregivers have attained their goals
- 42 families have improved their self-sufficiency
- 22 Families have increased their feeling of connection to something greater than themselves
- Families have increased their feeling of connection to a network or a team of support

- Families have increased their net resources
- 2 Families have moved beyond 1 or more benefits cliffs
- Families projected lifetime earnings

- 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

INTENDED IMPACT OF TAEM ON THE SYSTEM LEVEL



SIGNS OF SUCCESS (during the pilot)

- Childcare, wellness, housing, transportation, employment, education, and family-centered resources are strengthened



- Increased their earned income/wage benefits beyond eligibility for one or more benefits (# families receiving a transitional benefit)

- # impressions of Faces Campaign, Our ChanceTN website, “Our Dreams, Our Chance” campaign, Our ChanceTN website, TAEM website, “Breaking the Benefits Cliff” video, emails, TAEM LinkedIn account; # of attendees at outreach presentations; # attendees at webinars, conferences, and consultancies where TAEM is presenting



INTENDED OUTCOMES (by the end of the pilot)

- Families have increased access to support and resources

- 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



INTENDED IMPACT (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

Second Harvest Food Bank of Northeast TN



Cecile Wimberley
Advocacy Manager

Second Harvest Food Bank

Food is provided to non-profit agencies that serve hungry children, seniors living on fixed income, individuals and families in need in an eight-county region of Northeast Tennessee.

■ Counties served:

Carter, Greene,
Hancock, Hawkins,
Johnson, Sullivan,
Unicoi and Washington

■ Population: 513,957

■ Area: nearly 3,000 square miles



1020 Jericho Drive
Kingsport, TN 37663
(423) 279-0430
www.netfoodbank.org



**1 in 7 people
face hunger
in Tennessee.**



Hunger in America

Millions of children and families living in America face hunger and food insecurity every day.

- More than 33.8 million people in the United States struggle with hunger.
- Households with children are more likely to experience food insecurity. More than 9.2 million children under the age of 18 live in food insecure households.
- Every community in Tennessee is home to families who struggle with food insecurity.
- Many households do not qualify for federal nutrition programs and need to rely on their local food banks and other hunger relief organizations for support.

Hunger in Tennessee

Map the Meal Gap

Feeding America's most recent Map the Meal Gap shows that 800,970 (or 11.5%) Tennesseans may be food insecure. USDA defines food insecurity as a lack of consistent access to enough food for every person in a household to live an active, healthy life. Food insecurity can affect workforce participation, and impact the health of working adults driving up healthcare costs.



CARTER • GREENE • HANCOCK • HAWKINS
JOHNSON • SULLIVAN • WASHINGTON • UNICOI

* 2023 Map the Meal Gap numbers based on 2021

Hunger in Tennessee

Vanderbilt Center for Child Health Policy conducted a poll in the fall of 2022 and found that over 40% of Tennessee families reported low or very low food security (an increase of almost 10% over 2021.)

The poll also indicated that almost 30% of the families polled had parents skipping meals and over 70% of those polled indicated they had to change spending due to increased in food prices.

* www.childpolicy.org/poll (sample of 1,000 Parents)



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Hunger in Tennessee

Map the Meal Gap

Map the Meal Gap also shows that 197,490 (or 12.8%) of children in Tennessee may be food insecure. Meaning they may not always have reliable access to the food they need either at home or at school depending on income levels of families.

Of these children, 22% are likely ineligible for federal nutrition programs, including federal lunch programs, because their families have incomes slightly above qualifying maximums. Broad based categorical eligibility could change that for Tennessee families.



* 2023 Map the Meal Gap numbers based on 2021

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Tennessee Justice Center



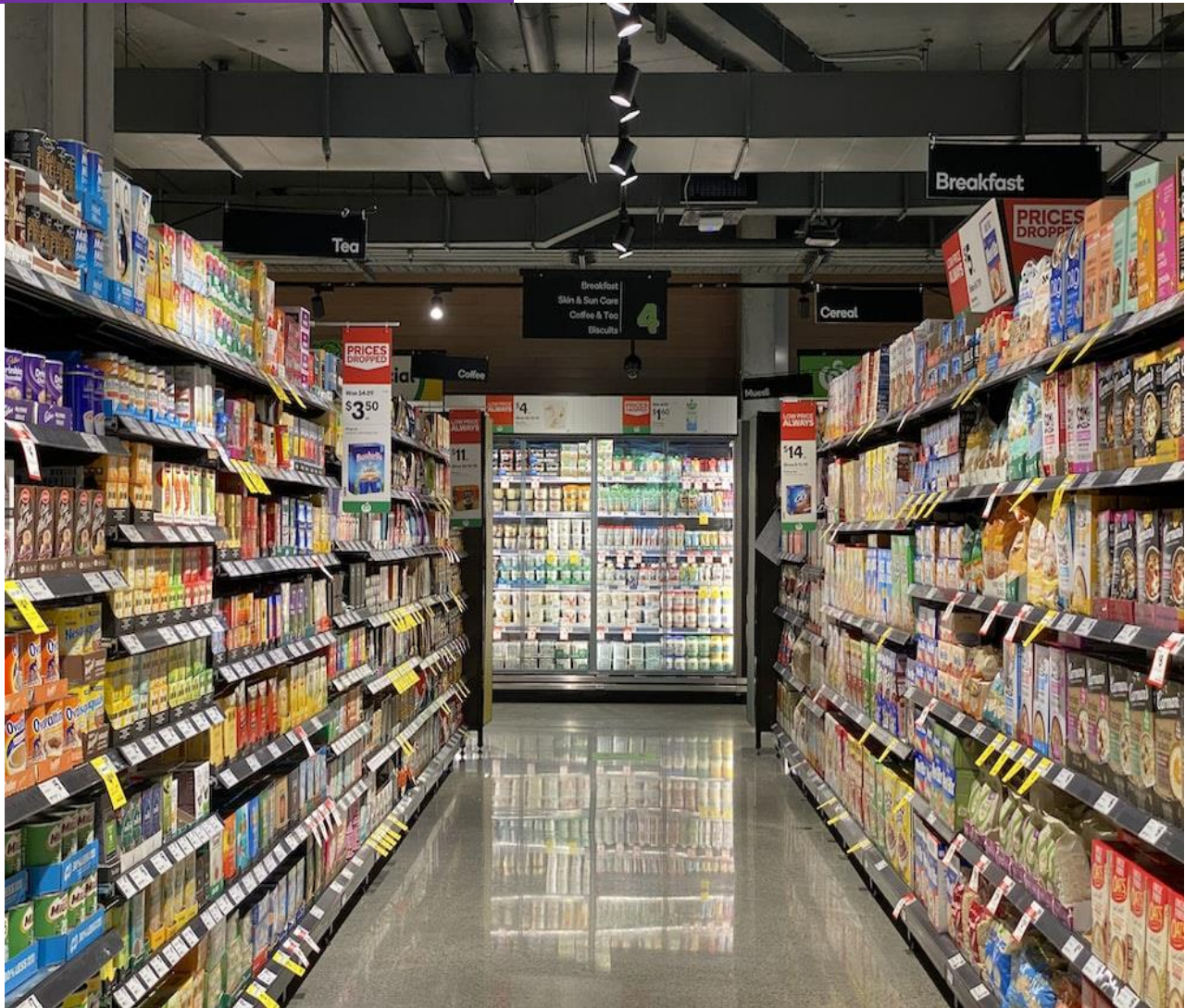
Signe Anderson
Senior Director of
Nutrition Advocacy

SNAP & Our Economy

6,400 TN grocers/authorized retailers take SNAP benefits

SNAP contributed **\$1.8 billion** to local TN economy (2022 USDA data)

\$1.00 SNAP benefits generates **\$1.50** in local economic activity





BENEFIT CLIFF



Benefits Cliff

**Small income
increase**



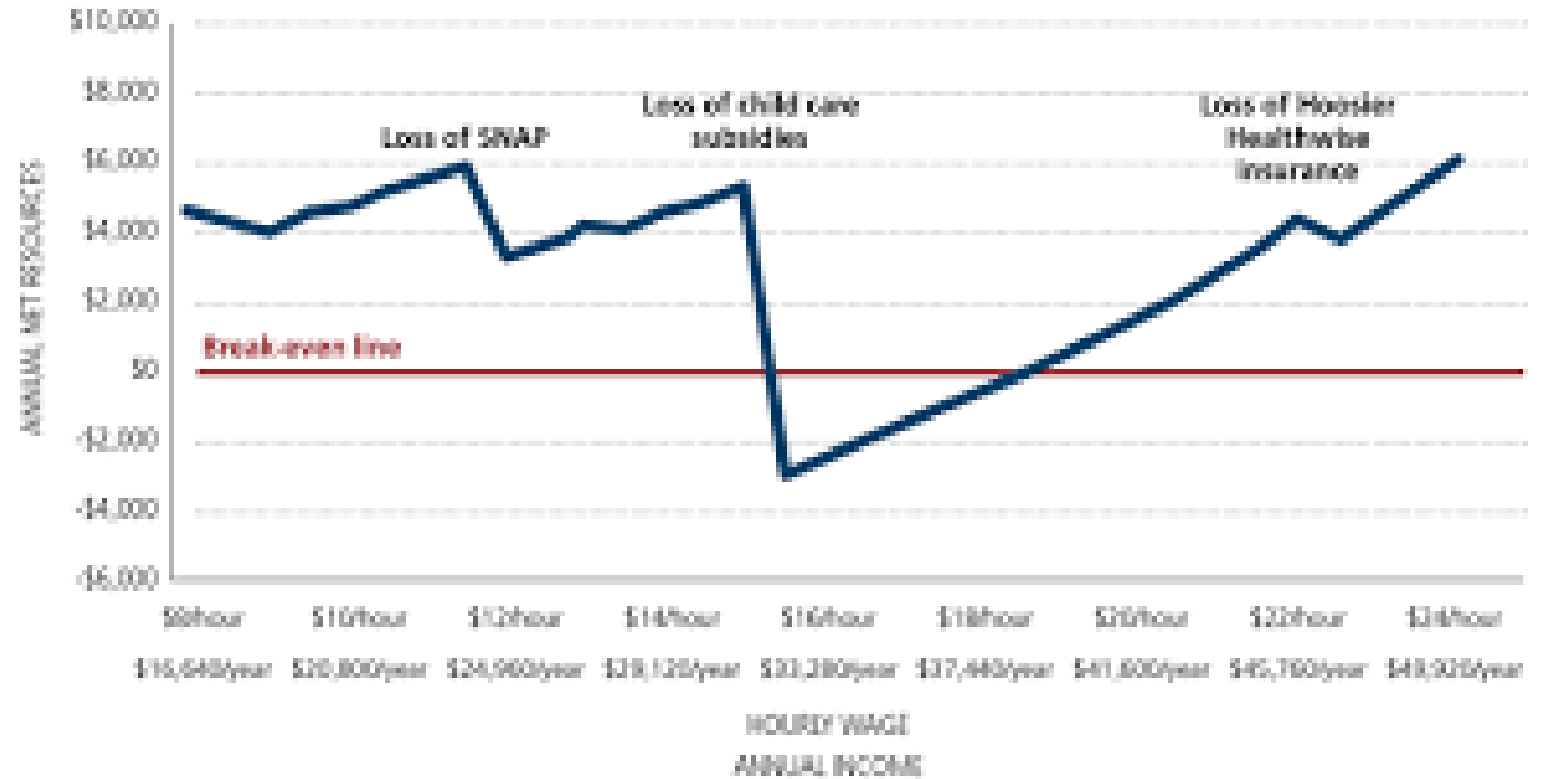
**Significant Public
Benefits Loss**



Benefits Cliff



Sudden and often unexpected **decrease in public benefits** that can occur with **small increase in earnings**



Source: National Center for Children in Poverty's Family Resource Simulator, July 2011

Benefits Cliff



**Small income
increase**



**Significant
Public Benefits
Loss**



**Stalled Job
/Career Progress**



Who is Impacted by the Cliff

- Working poor
- Households w/ children
- Have high expenses – housing childcare

130% Federal Poverty Level (FPL) =
\$32,318 – family of 3

Example: **Single mom w/ 2 children**
Works full-time (**\$12.50/hr.**) 125% FPL
Receives **\$161/mo.** SNAP – food stamps

Cliff Effect

Example: **Single mom w/ 2 children**

Works full-time (**\$12.50/hr.**) 125% FPL

Receives **\$161/mo.** SNAP – food stamps

Gets **\$0.50 raise!** = **\$86/mo.**

Puts her at **131% FPL &** loses SNAP = **(- \$161/mo.)**

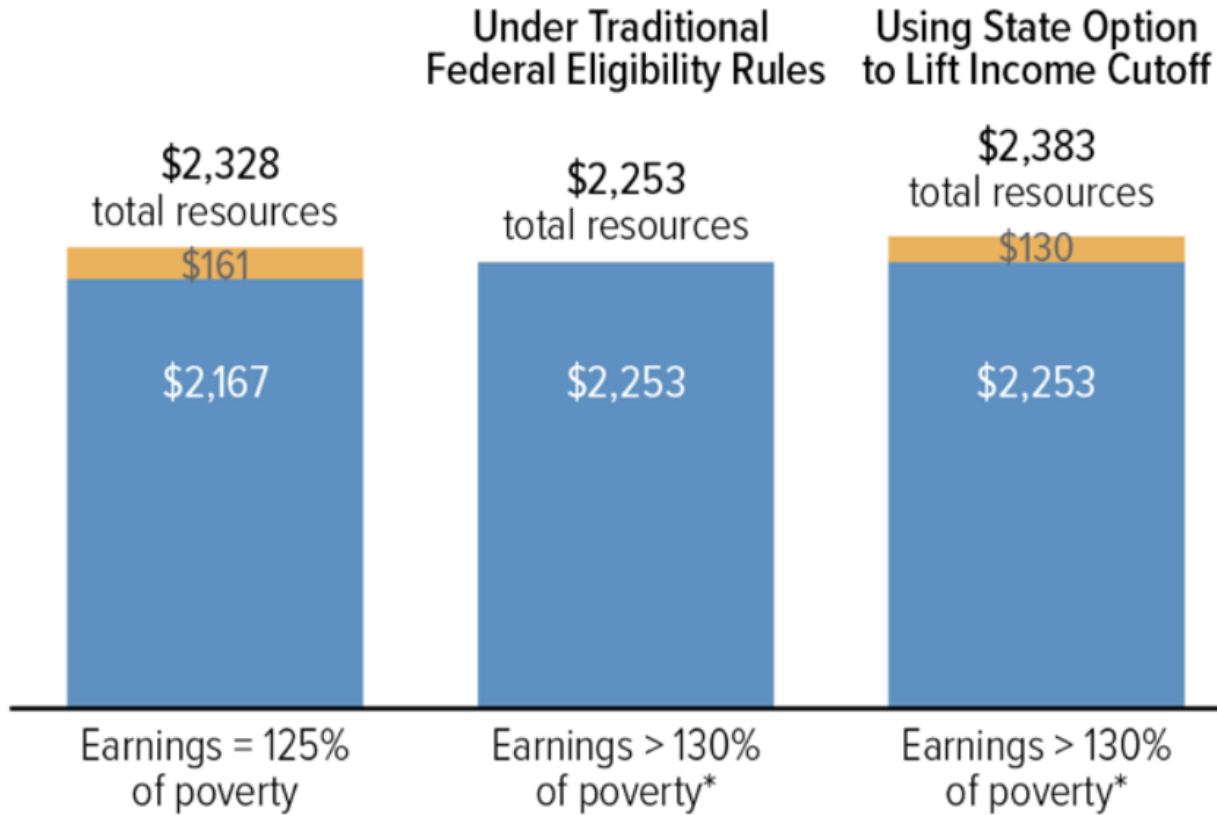
\$161 - \$86 = \$75

She has \$75 less to feed her kids every month!

130% Federal Poverty
Level (FPL) =
\$32,318 – family of 3

SNAP's Broad-Based Categorical Eligibility Encourages Work

■ Monthly earnings ■ Monthly SNAP benefit



*Earnings are equal to 130.1% of poverty or \$2,253 per month, just above the federal gross income threshold in fiscal year 2019.

Example: Single mom w/ 2 children

W/ BBCE...

Mom keeps SNAP = **\$130/mo.**

keeps raise = **\$86/mo.**

Better off overall = **\$55/mo.**



POLICY SOLUTIONS

A vertical purple line with solid purple circular dots at both the top and bottom ends, positioned to the left of the text.

**Broad Based Categorical
Eligibility (BBCE)**

BBCE

Broad Based Categorical Eligibility/Cat-EI

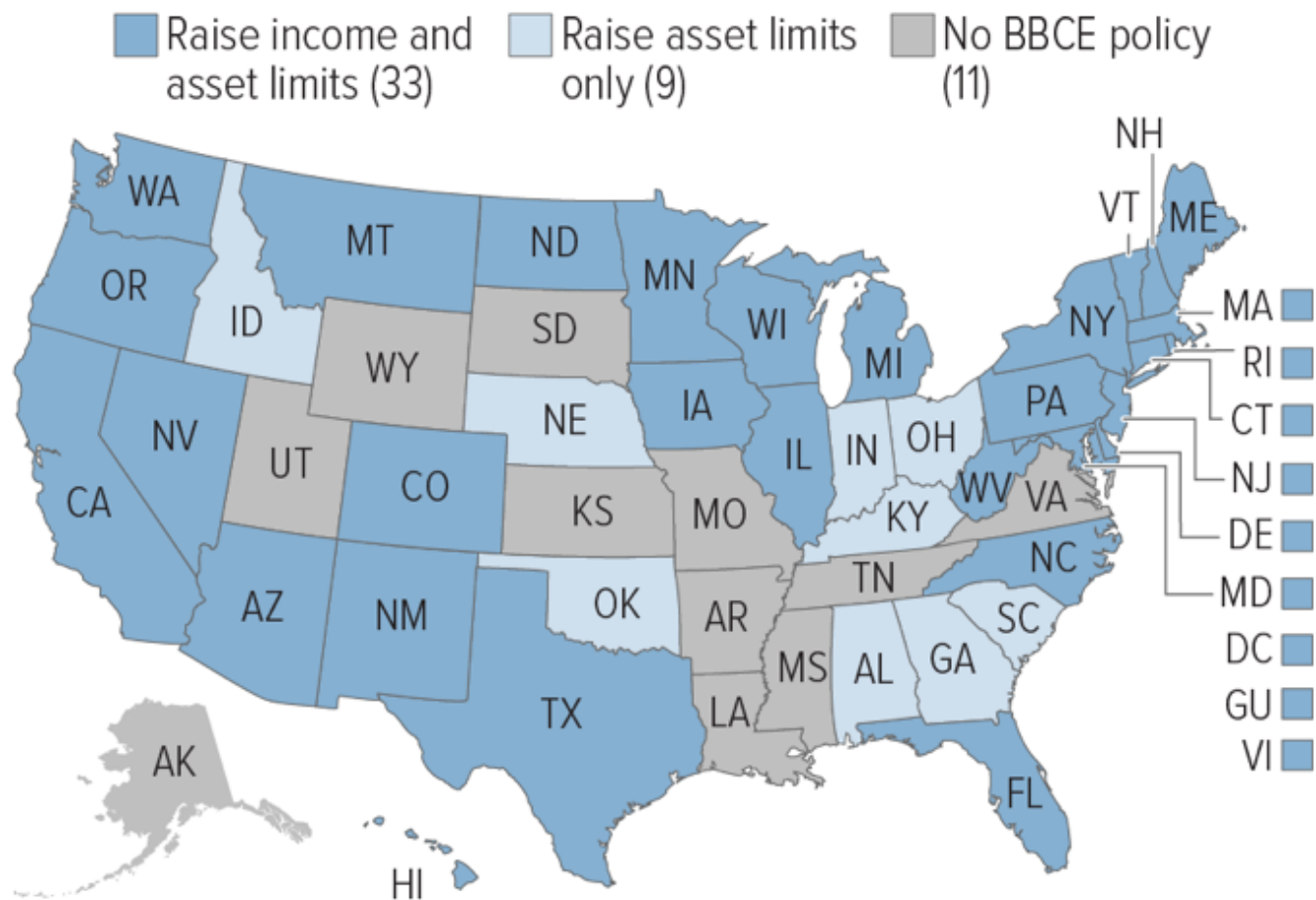
Policy

- **Income eligibility limits** (from 130% up to 200%)
- **Less restrictive asset test** (>2,500)

How does it Help:

- Helps working families
- Allows low-income households save for future
- Simplifies SNAP administrative burden

Over 40 States Use Broad-Based Categorical Eligibility



Note: Broad-based categorical eligibility (BBCE) enables states to qualify certain low-income households for SNAP if they receive a non-cash benefit funded by the Temporary Assistance for Needy Families block grant.

Source: Department of Agriculture, "Broad-Based Categorical Eligibility," October 2018

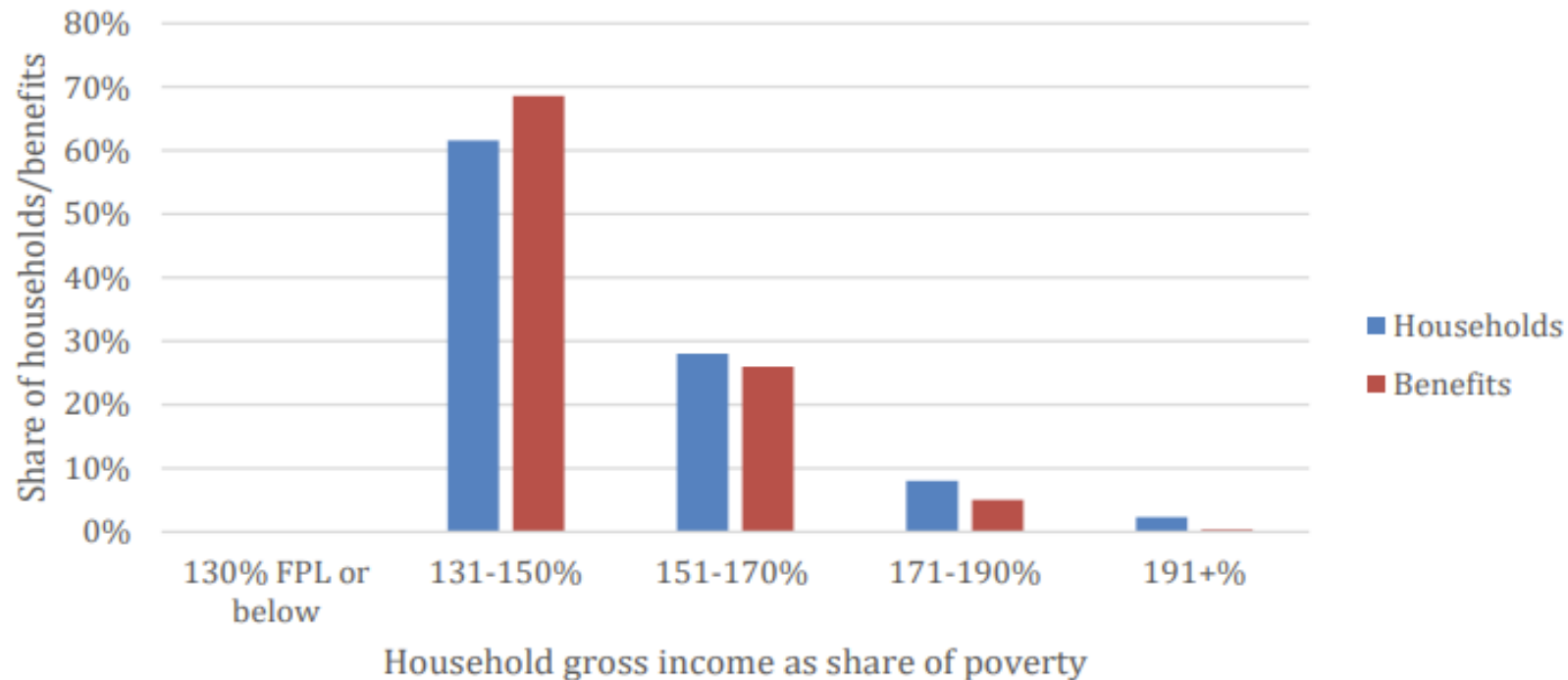
If TN Adopted BBCE

- **7,000 to 16,000** Additional households could receive SNAP
- **\$16 - \$38 million** more SNAP benefits in TN
- Impact Free School Meals – More children eligible



Policy Impact for TN

Most SNAP Households Helped by Raising Gross Income Limit Have Gross Income Just Above 130% FPL
Source: 2019 SNAP Household Characteristics Data



How to Change BBCE Policy

Administrative – TN-DHS/Gov. Lee

The agency could change this policy

Legislative

Lawmakers could amend this by proposing legislation



Questions?

Contact Us:

Signe Anderson

*Senior Director of Nutrition
Advocacy*

sanderson@tnjustice.org



facebook.com/tnjustice



[@tnjustice](https://instagram.com/tnjustice)



[@tnjusticecenter](https://twitter.com/tnjusticecenter)



youtube.com/tennesseejusticecntr

WWW.TNJUSTICE.ORG