Agenda:

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

FRAC
Food Research & Action Center
TAEM & Martha O’Bryan Center

Ain Ealey
Lead Wellness
Navigation Specialist
TAEM and Our ChanceTN Overview
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.
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 Sumner
- 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.
OUR CHANCETN

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
The Benefits Cliff Explained
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):

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?

**Our Chance**

We want you to...

**Dream.**

**Hope.**

**Inspire.**

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**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.

**Resource Navigator**

A resource navigator will help you navigate your family’s continuous needs. A resource navigator will help you navigate your family’s continuous needs and goals.

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**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.

**Resource Support**

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

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**The Inspire 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.

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**Dedicated Coach**

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

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**Financial Counseling**

Learn how to budget and create spending plans based on your family’s unique situation. You will access support related to credit repair, loan modification, and other support that will help you reduce the barriers to get you there.

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**Educational & Employment Specialist**

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

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**Transitional Benefit**

When your family meets a goal, you will receive a transitional benefit that will assist with the cost of children, housing, transportation, and other supports that will help you work toward the benefit goal.
What Are the Pathways?

**The Dream Pathway**

+$1,000.00 in Financial assistance

**The Inspire Pathway**

+$1,000.00 in Financial assistance

**The Hope Pathway**

+$1,000.00 in Financial assistance

**The Inspire Pathway**

+$1,000.00 in Financial assistance

**The Inspire Pathway**

+$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)
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

Enrollment

Low-intensity family-centered coaching

High-intensity family-centered coaching

Workforce Essentials Benefit Specialists

Family-Centered Coaching Partners
Family-Centered Coaches

County Resource Navigation Partners
County Resource Navigators

Workforce Essentials Employment & Education Specialists
PROGRESS ON OUR CHANCE TN SIGNS OF SUCCESS AND OUTCOMES FOR FAMILIES

**SIGN 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
  - 395 Employment & edu. coaching sessions
  - 30 Intensive financial counseling meetings
  - 30 Intensive financial counseling sessions
  - 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
    - 7 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

<table>
<thead>
<tr>
<th>SIGN OF SUCCESS (during the pilot)</th>
<th>INTENDED OUTCOMES (by the end of the pilot)</th>
<th>INTENDED IMPACT (beyond the pilot)</th>
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</thead>
<tbody>
<tr>
<td>Childcare, wellness, housing, transportation, employment, education, and family-centered resources are strengthened</td>
<td>Families have increased access to support and resources</td>
<td>Ecosystems to support families in thriving are cultivated/strengthened</td>
</tr>
<tr>
<td>Increased their earned income/wage benefits beyond eligibility for one or more benefits (# families receiving a transitional benefit)</td>
<td>Families' reduce dependency on government benefits</td>
<td>Return on investment (increase in federal tax payments)</td>
</tr>
<tr>
<td># 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</td>
<td>Increased awareness about the benefits cliff and how families are moving beyond the benefits cliff</td>
<td>Policy reforms to support families in thriving catalyzed by TAEM's work</td>
</tr>
<tr>
<td>Increased support for fixing the benefits cliff problem</td>
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Second Harvest Food Bank of Northeast TN

Cecile Wimberley
Advocacy Manager
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.
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.

* 2023 Map the Meal Gap numbers
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.
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)
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
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.
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
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!
Example: **Single mom w/ 2 children W/ BBCE...**
Mom keeps SNAP = $130/mo.
keeps raise = $86/mo.
Better off overall = $55/mo.
POLICY SOLUTIONS

Broad Based Categorical Eligibility (BBCE)
Broad Based Categorical Eligibility/Cat-El

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
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:

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