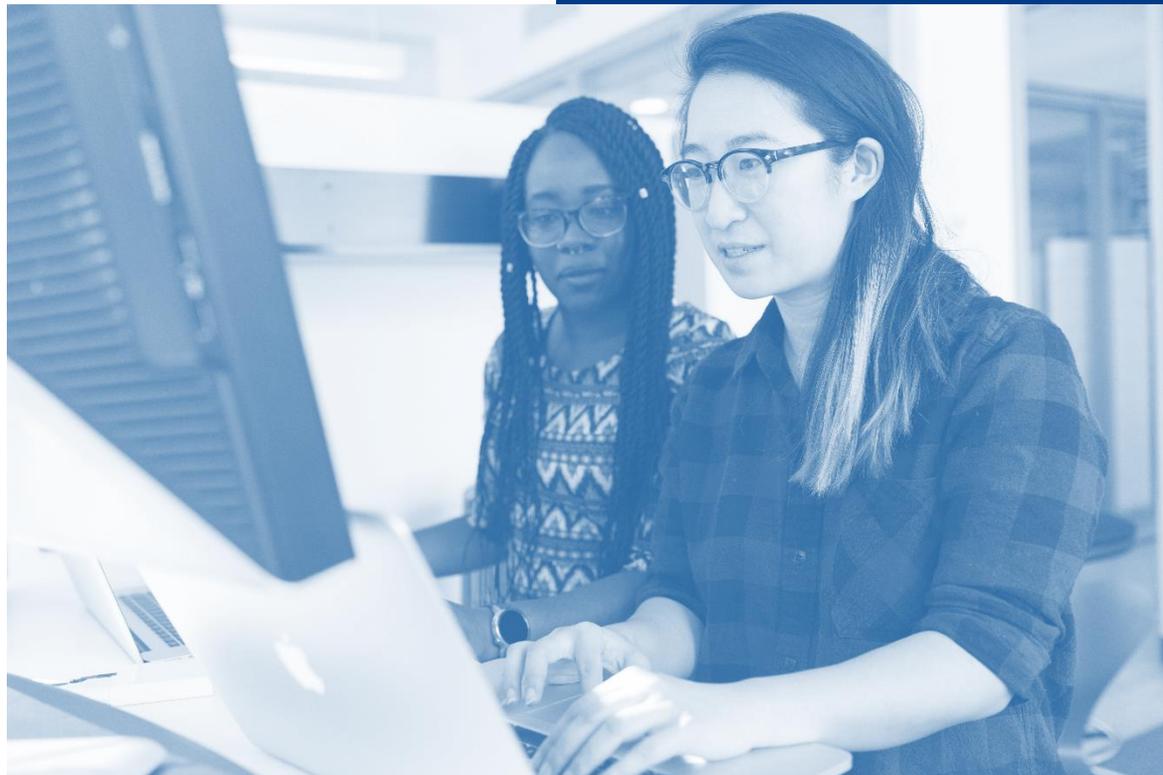


FINAL REPORT ON THE CONNECTICUT BENEFIT CLIFF PILOT

A FINAL REPORT TO THE CONNECTICUT 2 GEN ADVISORY BOARD

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A REPORT TO THE 2 GEN ADVISORY WORKGROUP



BY

Kathryn E. Parr, Ph.D.

Harini Buch, B.A.

Janine McMahon

Juliany Polar, M.A.

With Research Assistance from

Jane Lee

Bonnya Mukherjee

Veronica Rosario

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INTRODUCTION

Families struggling to make ends meet face a major hurdle when an increase in their earnings leads to a reduction or complete loss of public benefits. The value of the increased wages does not always cover

"I'm a single mom with one income, I can't still provide for her with all the bills with health insurance, housing and everything. It's still over my head with what I'm going to be making, it's still not enough. So I'd have to seek more employment, get two jobs in order to compensate."

-Customer

the value of the lost public benefits. For example, a small increase in wages or work hours can raise income just enough to cause benefits, such as food stamps or subsidized housing, to be reduced or lost. These events can create a critical financial crisis for these households. To better inform families about benefit cliffs and when they might experience a cliff, the Federal Reserve Bank of Atlanta partnered with the Connecticut (CT) 2Generation (2Gen) Advisory Board and the CT Governor's Workforce Council to create a Career Ladder Identifier and Financial Forecaster (CLIFF) tool. This tool integrates benefit cliff information into different career paths through infographics. The tool is designed to support career

planning by recognizing that benefit cliffs are going to occur for families approaching self-sufficiency and helping them plan accordingly.

The CLIFF tool was introduced in different settings with varied populations who had an interest in career planning throughout the state of CT. In each case, staff introduced the tool to their clients / customers / students and worked through the tool together. Feedback was gathered from both staff and non-staff participants. The key questions focused on how an upfront demonstration of benefit cliffs could be used to help families. Because a variety of settings were chosen for implementation, the study also attempts to answer what settings is the tool best used in and what can be learned from different settings and populations.

"I have a son. He just turned one so yeah, it's hard. I mean if they can't even help me at least help him you know 'cause this roof is for him this whole apartment is just for him."

-Customer

This report outlines aspects of the tool that worked well and what are some opportunities for improvement. It details how the tool was tailored for use in different settings, and what can be learned for future use. There are two appendices to the report available on demand. The first outlines the tool and the information in each screen.

THIS PILOT

In order to understand how the CLIFF tool might be used, six sites, with different end users, were selected to pilot the tool. These sites included an alternative high school, community colleges, a family

PILOT PARTNERS

Synergy Alternative High School
Odyssey Family Executive Center
Workforce Alliance
Hartford American Job Center
Housatonic Community College*
Gateway Community College*

executive / early childhood education center, and career centers. Career centers offered Jobs First Employment Services (JFES) for customers receiving Temporary Assistance for Needy Families (TANF) and Workforce Innovation and Opportunity Act (WIOA) services for customers seeking employment or job training. They had several meetings as a group to learn about benefit cliffs and discuss the implications different populations. In addition, they received training on using the tool from staff at the Atlanta Federal Reserve. The sites then implemented the tool

in their respective processes with their clients over a two to three month period. The implementation period corresponded with the COVID-19 pandemic when many agencies shut down or operated using virtual technology. None of the community colleges were able to implement the tool with their students during this time. Despite this, the other partners implemented the tool with at least some of their customers and students and provided feedback.

Method

A team from the Office of Early Childhood (OEC) – University of Connecticut (UConn) Research Partnership conducted an evaluation of the pilot at the four participating programs across CT. The purpose of the study was to understand what worked in the implementation and what could be improved from the perspective of both students/customers and providers. Evaluators also focused on what value the tool had in different settings. Finally, the evaluation focused on the usability of the tool itself, and suggestions for improving it.

The research team used a mixed method approach, incorporating both qualitative and quantitative feedback. Clients / students / customers (participants) and providers were surveyed by collecting quantitative data. Surveys were conducted online with mobile-friendly technology. The team administered online surveys for participants both before (n=48) and after their use (n=36) of the tool to collect information on client demographics, benefits received, and their experience with the tool. Participants received both survey links from their direct staff worker and completed the surveys on their own. A Random-Moment-in-Time (RMT) survey was sent to service providers every two weeks to ask about the last time they used the tool. There was a total of 18 staff survey responses. The survey data was analyzed in SPSS v. 26 statistical software. D

In addition to quantitative data, the research team gathered qualitative feedback from both staff and participants. Research staff facilitated seven key informant interviews with service providers, including the alternative high school, JFES, and WIOA career advisors. The interviews included questions about reactions to the tool, areas for improvement, and recommendations for future use. Participants were invited to one of two focus groups: one at the alternative high school and one with combined JFES and WIOA clients. Seven students participated at the alternate high school. This focus group was held in

person. Seven clients participated in the second focus group, which was held virtually. Students and clients shared their thoughts on benefits cliffs, the tool’s implementation, and likes and dislikes of the tool’s design and function. Two researchers independently coded the qualitative data in NVIVO 12 using a thematic framework based on the questions. The researchers reviewed the themes and codes, taking a consensus approach to resolving differences. The combined findings are presented in the next section.

Internal Review Board (IRB) approval was obtained for this evaluation on May 7, 2021. Data was collected the following summer. All clients including staff, adults, and students consented voluntarily to participate. An additional parental consent was obtained for minors. Client and student participants received incentives to participate including a raffle for five \$100 gift cards for completing the online surveys, and \$50 for everyone who participated in focus groups.

Community Participatory Approach

In conducting this evaluation, the researchers took a community participatory approach. With this approach, there is a marked importance of involving members of the study population in the research process. The OEC’s State of CT’s 2Gen Collaborative was influential in piloting the tool. Two 2Gen parent consultants became research partners in the OEC-UConn Research Partnership, this pilot’s evaluator. They received training in research and data collection practices. These two parent research consultants were involved in all aspects of the pilot’s evaluation from the planning, collecting, and analyzing data, as well as presenting results to key stakeholders. For data collection, they completed key informant interviews with staff who implemented the dashboard and led focus groups. They provided their expertise to contribute to this report and presentations to the CT 2Gen Advisory Board and CT Benefit Cliff Working Group.

FINDINGS

BENEFIT CLIFFS

Benefit cliffs occur when the household income increases enough so that they become ineligible for a public benefit, but their income cannot cover the value of the benefit. The CLIFF tool is designed to help

“It’s not always better to make more money. And I think for a lot of a lot of people you always assume like, oh, the more money I make, the better off I’m going to be. ...That’s not necessarily how we think, so it really opens your eyes.”

-Staff

individuals understand and plan for these cliffs. A big question associated with this project is how families would react to these changes.

Most of the adults in the pilot were familiar with the concept of benefit cliffs. Several of the focus group participants referenced recent experiences with losing benefits. In general, the more benefits a client currently accessed or had accessed in the past, the more likely they were to have experienced a benefits cliff. Staff acknowledged that customers, especially JFES customers, were very worried about losing their benefits.

Despite this, customers appreciated the coaching and the CLIFF tool. As one customer stated: “[they] showed me that it is a process that you work through to be self-sufficient.” Another customer reported

that, having had the conversation beforehand, they were less stressed when they received the actual notification of losing their benefits two weeks before.

The tool was a motivating factor for customers to increase their income and achieve self-sufficiency through more job training or education. This impact was most effective when combined with opportunities for training. Programs like WIOA and JFES make resources available for this kind of training. In the context of this pilot, program staff were able to work with clients to try to identify resources and overcome barriers. In some cases, however, these resources were more limited because of timing. Some families receiving JFES, who were toward the end of their benefit-limit, had less time to access these resources and participate in training. For these reasons, staff recommended integrating the tool into the beginning or prior to the utilization of WIOA or JFES services. Some providers recommended making the tool available to the general public to review before engaging in services.

“Well I’m a CNA, so we went off of CNA first and it sucks to know that I won’t be self-sufficient for a while being a CNA. So it kind of honestly made me - not change gears - but want to do more”

-Customer

STAFF TRAINING

Staff shared that the initial dashboard training was very helpful and expressed that initially, there was lot of information to digest at first. Staff appreciated demonstrations of the tool using different scenarios with the trainer. Generally, staff felt they needed to work hands-on with the tool before presenting it to their customers.

One recommendation included having office hours available to staff, where staff could ask questions to trainers. Another important facet would be tailoring the training to different audiences. For instance, comparing different career pathways was most important when working with high schoolers while TANF recipients were more focused on how to overcome potential benefit cliffs.

USING THE TOOL: INTRODUCING IT TO PARTICIPANTS

The pilot sites introduced the tool in a variety of ways. At the high school, the tool was presented by the teacher as a career planning activity during class. The teacher explained how the dashboard is used and students completed it independently during the class session. The adult users shared that mostly their case worker showed them how to use the tool. Alternatively, some workers sent links for clients to view independently. Finally, some workers followed up by sending printed copies of the top career paths. In some cases, workers asked customers / students to do research on careers they might be interested in exploring after using the tool.

“I actually printed out the graph. I put it up there because like right now, having two kids, it's just like you have to keep it on the brain.”

-Customer

Teachers felt that high school students needed a lot of context to appreciate what the tool had to offer. In many cases, students were unfamiliar with budgeting. Teachers felt the tool was eye-opening for many of their students as to what child care and other necessities would cost. In particular, the tool socialized the concept that getting a high school education and that getting a job might not be enough to be self-sufficient long-term. The tool helped participants think about next steps after high school. In

terms of benefit cliffs, many of the students were not on benefits and felt this part of the tool was less applicable for that purpose.

At the job centers, the tool was an experience completed together between client and worker. While

“I would love for every career advisor or every manager that works with public - that it's able to help them further their education or anything like it - to have it. Because in all honesty I really see the value in it.”

-Staff

some of the data needed to complete the tool was readily available to workers, this was not the case for every provider. In addition to demographics and income, providers needed to know what benefits clients were receiving. As one provider noted, this can be sensitive information for a client to disclose.

In terms of the graphs in the tool, workers felt this was something tangible that customers could see and keep. In an accessible way, the tool exemplified what workers were trying to explain to clients. Both clients and workers felt it was a lot to take in at once, suggesting

that *how* the tool is introduced is vital. Some workers found it worked best to introduce the tool over two sessions instead of just one. Only one provider reported difficulty using the tool and integrating it into their process. They recommended having one staff member with thorough training present the tool going forward.

Clients reported a range of responses. Most clients felt the tool was best as a shared experience with a trusted staff member. This approach gave staff the opportunity to explain the graphs in detail and provide personalized context. Clients liked print outs of their chosen career path and described referring to them for future motivation.

Other clients felt that either this tool or a simplified version could be made available to the general public. One participant felt that this information was important and should not be limited to people involved with CT Works. Several clients recommended advertising on social media or libraries so people could become familiar with benefit cliffs and career pathways.

There were some additional challenges to using the tool, related primarily to the pandemic. Most customers were introduced to the tool virtually. Not all customers had access to the technology (smart phone, tablet or computer) needed to view the tool. For these customers, staff sent print outs; however, staff did not always have access a color printer. These staff recommended having verbal descriptions on each graph. In addition, many customers had children at home as child care and / or schools were closed because of the pandemic. Parents struggled to find enough time where they could focus on the tool uninterrupted.

USING THE TOOL: AREAS OF OPPORTUNITY

Survey: The participant survey results highlighted some key successes. A total of 81% of customers / students felt the tool was either easy to use or somewhat easy to use. A similar number strongly agreed or agreed that the tool helped them understand how their benefits would change long-term as their income fluctuated. Participants said that the tool helped them make a financial plan for when their income increases and agreed the tool was useful in career planning 75% of the time. However, only 47% reported that working with the tool supported their decision to get more training. Interviews from staff suggest that this may be because customers saw that their chosen career path was not enough to reach

self-sufficiency and customers needed a new career path. Most participants were referred to training opportunities (50%) or educational opportunities (39%) after viewing the tool. The next highest referral type was for basic needs at 22%; staff would recommend customers participate in housing, food, or medical assistance programs. In addition, individuals identifying as Hispanic / Latinx or Black / African-American or Multiracial found the tool useful for future planning.¹

The staff survey suggested that the tool fit into their ongoing work with customers / students. Most staff used the tool about 15-30 minutes in the initial meeting. The tool was used 69% of the time to explore career options, 38% of the time to discuss training opportunities, 38% of the time to help clients understand their benefits, 38% to discuss the impact of increases in wages or work hours. Staff were encouraged to select all that applied for this question. Staff in workforce programs saw the tool as most useful, while teachers and the Odyssey program less so.

Visuals: Both workers and customers agreed that having visuals that told the story related to career choice and cliffs were very compelling. For WIOA customers, the cliff charts were of most interest. They expected their income to rise as they completed their job training and acquired a new job. The JFES clients tended to revisit the first two graphs as they considered training options.

Time Horizon: Another impactful part of the tool was seeing the long-term impact of decisions. Several customers commented on how seeing what their income would look like within the next five to 20 years made them rethink decisions. Customers and students were able to see that getting a minimum wage position would keep them living paycheck to paycheck over their lifetime, helping them to focus on more training so they could have a career. The tool increased their sense of agency. Case managers for WIOA and JFES customers were then able to direct them to additional resources available to support them in getting further job training.

"[It] made me kind of think that I don't want to work at McDonald's. I'm just saying."

-Customer

Stackable Credentials: Entering a two or four-year educational training program was not always feasible or desirable to the customers. The tool provided career options that allowed for stackable credentials. In this way, participants can get credentials in smaller steps. For instance, one customer who was a certified Nursing Assistant (CAN) found they could continue to enhance their health career by getting a CNA-plus credential that would allow for training as a phlebotomist or EKG technician. By highlighting these alternative paths, the tool showed participants that advancing their careers was feasible.

Benefits and Benefit Cliff Graphs: The discussion around benefits and benefit cliffs provided important insights to customers and students. They reported they began to look at jobs differently. Realizing that

¹ There was a statistically significant association between somewhat agreeing that the tool was useful for future planning for individuals identifying as Hispanic / Latinx ($p < .05$). For respondents who identified as Black/African-American or Multiracial, the survey found they were more likely to strongly or somewhat agree that the tool was useful for career planning approached statistical significance at $p < .056$.

they would be losing some of their State benefits, customers researched whether or not jobs provided benefits like health insurance, and retirement.

Self-sufficiency Indicator: Similar to the time horizon feature, the self-sufficiency indicator became an important way to assess a career choice. Some participants reported they were surprised to find that the career or credential they thought would be enough to be self-sufficient, would not lead to self-sufficiency. This motivated customers and students to think about further education.

“If I stayed in the career I am now, it made me realize that in order to speed up that I would have to continue my education. So I'm now looking into starting school to become an RN.”

-Customer

USING THE TOOL: DIFFERENT PROGRAMS

WIOA

The Workforce Innovation and Opportunity Act (WIOA) program is a voluntary program that supports eligible customers in getting additional job training among other things. For WIOA customers, the tool provided more information about different career pathways and their impact on self-sufficiency. One staff member reflected that most WIOA customers already knew the area they were interested in training; thus, the tool was more of a confirmation for them rather than provoking change. Also, these participants received fewer public benefits because their incomes were higher. They knew they would lose these benefits as they began to work in their new careers. One staff member reported offering to discuss the tool with about 14 clients and, of those, only four engaged with the tool.

Despite this, there were some significant impacts for this population. The tool helped WIOA customers look at the longer term. In this respect, the graphics on self-sufficiency were very impactful. Customers were not dissuaded from increasing their education by facing benefit cliffs. Instead, this tool allowed them to plan for these transitions. Workers did need to gather additional information on benefits to use the tool, but it was relatively easy to integrate the tool into their existing case management process otherwise.

WIOA workers recommended the tool be available more broadly than just in their program. Because many of their clients decide on careers before formally entering the WIOA program, they suggested having a general training at American Job Centers or through the Department of Social Services. In this way, clients use this tool to inform the career options they pursue through WIOA.

JFES

JFES works with parents receiving Cash Assistance (TANF) from the State. The tool is particularly salient

“the charts and everything helped me, you know, figure out where I'd be losing and what I could still keep for benefits. And, you know, how long it would take me to be self-sufficient if I just stayed in that job position or if I continued my education.”

-Customer

for this population as they face a 21-month time limit to gain employment and are on multiple benefits because of their low incomes. Because of the time limit, many customers are focused on the short-term goal of getting a job. With the tool, customers were able to compare their income trajectory with a minimum wage job to skilled careers over time. One worker reported that four out of the five customers they introduced to the tool changed their plans to getting more training.

Staff emphasized the importance of introducing the tool early. In addition to training in specific areas, JFES customers were more likely to need to complete high school or improve their English skills through English as a Second Language (ESL) classes prior to starting training. In addition, these parents may have other barriers to increased training such as transportation, child care, tuition costs, etc. By starting this discussion early, case managers can work with customers to access additional resources to meet these needs. For instance, JFES offers help to pay for training through Individual Training Accounts (ITAs). These resources can pay for credentials or short term courses. The tool presents different pathways with stackable credentials for participants to consider.

The benefits cliff information was equally as important for this population. JFES customers reported these conversations reduced their stress about losing benefits. One customer reported that having these conversations helped them understand that this was a process as they moved toward self-sufficiency.

Synergy Alternative High school

For high school students, the tool was most impactful as a career planning tool. It helped students realize that completing high school and getting a minimum wage job was not going to be enough to achieve self-sufficiency. One teacher reported they had students do research on jobs in which they might be interested in. Then, working together, they looked at the career in the tool and began to plan out training. This lead naturally to discussions about how to access and pay for additional training.

Also, staff used the tool to contextualize future costs associated with living expenses. They reported that just looking at a reasonable budget was another lesson in itself. In particular, child care expenses were eye-opening for students, as some students were pregnant or preparing for a child. Staff reported breaking down the visuals to help students understand each component of the graphs. Their students did not always have the context to fully understand different expenses. Despite these challenges, the staff reported the visuals were the most impactful for students.

“they kind of got off thinking about, you know it's not enough to have the minimum wage job and they were starting to think about OK, what do I really want to pursue? So what time am I willing to take to do that?.”

-Worker

Many students more drawn to training that focused on learning by doing, such as apprenticeships, rather than formal education. Staff felt the tool could be improved by including more of these types of options. Benefit cliffs were part of the discussion but were not as relevant to students as they were often not aware of being on any benefits.

Odyssey Center

The final venue in this pilot was the Odyssey Family Executive Center. It is an innovative blend of high quality early childhood education with resources for families. The center has six areas of emphasis: technology, training, employment, mentoring, counseling, and prenatal parent support and education. Parents are given the opportunity to investigate and train for a career in early childhood education. Because of its two Generation approach, the center agreed to implement the CLIFF tool.

There were a few challenges with implementing the tool. The information needed to populate the tool, like income and public benefits, was not collected by the program. As staff noted, this is sensitive information that not all families felt comfortable sharing. A second challenge was that the center did not offer a broad range of training options at that time. In addition, they did not offer case manager services. This meant that the tool could provide useful information, but the center was not able to wrap additional supports around parents who may want to access on the presented information. The main job training opportunity provided was in early childhood education. As staff noted, this career did not result in long term economic self-sufficiency because of low wages in the industry.

For future adoption, the Odyssey Center felt they would need to expand their services to include a specialized case manager. This case manager would be a specialist who could work with families interested in the tool. They could provide additional supports around career options for parents.

USING THE TOOL: AREAS FOR IMPROVEMENT

Survey: The customer / student survey highlighted some areas for improvement. Less than one-third of survey respondents felt there were enough career options on the tool. Staff agreed this was a weakness in the tool. When asked, the staff felt that positions in cosmetology, preschool teacher, trades, warehousing, and information technology should be included. Although 75% agreed the tool was useful for career planning, only 47% reported the tool supported their original plan for training. This finding is consistent with the qualitative feedback that suggested some participants rethought their original career plans after seeing the tool.

Timing: For a number of reasons, the tool was introduced either toward the end of their benefit period or after customers had made training decisions. Staff felt the tool could be most impactful if it were introduced during the first month of benefits to allow for the full use of resources. One customer wished that they had been introduced to the tool in high school so they could have made better and more informed decisions right out of school.

Self-sufficiency: Although staff were creative in using the tool, the results were sometimes discouraging. For instance, a customer who wanted to pursue a career in child care found that they would likely not be self-sufficient in this career path.

Education Focus: The most stable careers often involved formal education. Not only is formal education expensive, but it is not always a good fit for customers / students. Participants suggested that more career pathways need to be added to the tool including those with alternative training types, such as apprenticeships and other hands-on training opportunities. In addition, some individuals would need additional supports like completing high school, improved literacy, or ESL classes before they could engage with career training. Providers recommended adding these options as part of the career pathway selections.

“the report shared, that it would be a true struggle for her to pursue that particular career pathway, and that she'd be in negative income essentially moving forward”

-Staff

Independent Use: Some users thought the tool was easy to follow but others felt it needed more guidance for independent use.

Recommendations included adding labels that explained each concept on the graphs. Use of benefit terms commonly used in Connecticut, like Cash for TANF and HUSKY for Medicaid was another suggestion. Providers also felt that the tool needed to be translated into other languages, including Spanish.

More Options: When customizing the tool to fit family scenarios, there were some additional options they suggested. For instance, some programs worked on career options with clients on Social Security Disability Insurance (SSDI). Alternative family arrangements, including partners who worked part-time or multiple jobs, was requested. For participants considering a college degree, tuition and the possible impact of student loans were important additions.

Other Barriers: While the tool provided a roadmap to what is possible, customers and students had additional barriers that were not easily overcome. For students, the biggest barrier was the financial cost of training and supporting themselves during the training. WIOA and JFES customers faced financial barriers, child care and transportation barriers. Previous student loans were a barrier for one customer. This customer did not complete their initial training and was reluctant to take on more debt.

SUMMARY

This pilot aimed to understand if the CLIFF tool would be helpful for households facing benefit cliffs. The tool visualizes the cliffs in the context of economic self-sufficiency and career planning. These features made it a rich resource for workers to use with their customers or students. By contextualizing the cliffs in a conversation of career choice and self-sufficiency, the tool sought to increase agency in families facing these challenges.

In the four sites that implemented the tool, participants who engaged with the tool generally had a positive experience. Parents reported that it motivated them to not settle for ‘just a job’ but think about a career. This led to conversations about opportunities for additional credentials or degrees. Within a case management setting, workers were then able to problem solve other barriers clients faced. With respect to the ‘cliffs’ themselves, customers reported that looking at visual of the process toward self-sufficiency reduced their stress.

Another important finding that the tool could be tailored to different environments. The tool was used successfully in job training settings and at an alternative high school. In part, this success related to the tool’s multiple facets. Discussing cliffs was important for workforce clients who were likely to face them. Also, it was impactful as a career planner by showing how different careers stacked up with

lifetime income. To this end, end users asked for more career options to be added to the tool. Benefit cliffs were less directly relevant to the high school students. Despite this, the students learned a lot from the career planner and the self-sufficiency visuals. The staff and participants who used the tool felt it could further be made public through workshops or social media.

This experience suggests the CLIFF tool can play an important role in increasing awareness of and planning for benefit cliffs. Within a case management relationship, the tool can begin a conversation about additional resources that might be available to customers. A majority of the users felt it was easy to understand and use the tool in about 15-30 minutes. These findings suggest that it could be deployed publicly at some point in the future. The CLIFF tool as implemented here empowered families to visualize and plan for self-sufficiency.

APPENDIX 1: THE CLIFF TOOL

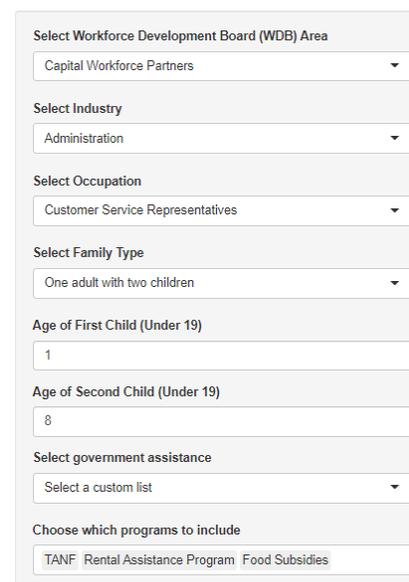
Benefit ‘cliffs’ occur when a worker has an earnings increase that is enough to put them above the income-eligibility limit for a government benefit, like access to the Supplemental Nutrition Assistance Program (SNAP) or health insurance. This growth in earnings could be due to an increase in working hours or a raise. In some cases, the increase in income is not enough to compensate for the loss of the benefit’s value, leaving the worker with less spending power than they had before. Another challenge occurs if multiple benefits have similar income limits, causing an even sharper cliff and further reduction in purchasing power. For families trying to reach economic self-sufficiency, these cliffs can be substantial enough that some families will turn down extra hours or wage increases to keep their family afloat in the short term.

Recognizing the challenges families face as they experience benefits cliffs, the CT 2Gen Initiative and the Governor’s Workforce Council partnered with the Atlanta Federal Reserve to create a CT-specific version of the Career Ladder Identifier and Financial Forecaster (CLIFF). The CLIFF tool is designed to help families identify career paths that will support their income on the way to economic self-sufficiency.

The CLIFF tool is an informational dashboard that shows how public assistance losses intersect with local, in-demand career paths. The tool shows the financial tradeoffs associated with career advancement and the net changes in income when the worker advances in their career. The tool focuses on nine in-demand industries in CT. Tool users can select from various benefits listed or the “All programs” option, which prepopulates with standard government assistance bundles. In addition, families enter their household configuration with the number of household members, children, and children’s ages.

After entering this key information, a printable report on their benefit profile is generated as a Word document that the user can download and save. To explore different career pathways, the user enters the workforce development board area where they live, interested industry, and a specific occupation. For example, a single mother with two children from East Hartford interested in telemarketing will select Capital Workforce Partners, Administration, Customer Service Representative, one adult with 2 children, and her benefits (see Figure 1). After entering the necessary information, dashboard users then click submit and a dashboard report is auto-generated based on their selections. The tool auto generates 11 graphs; the first seven are for the individual to use, and the last four graphs are directed towards policy makers. There are instructional directions on how to use the graphs and their application for the dashboard user or policymakers.

Figure 1: CLIFF Tool Intake Screen



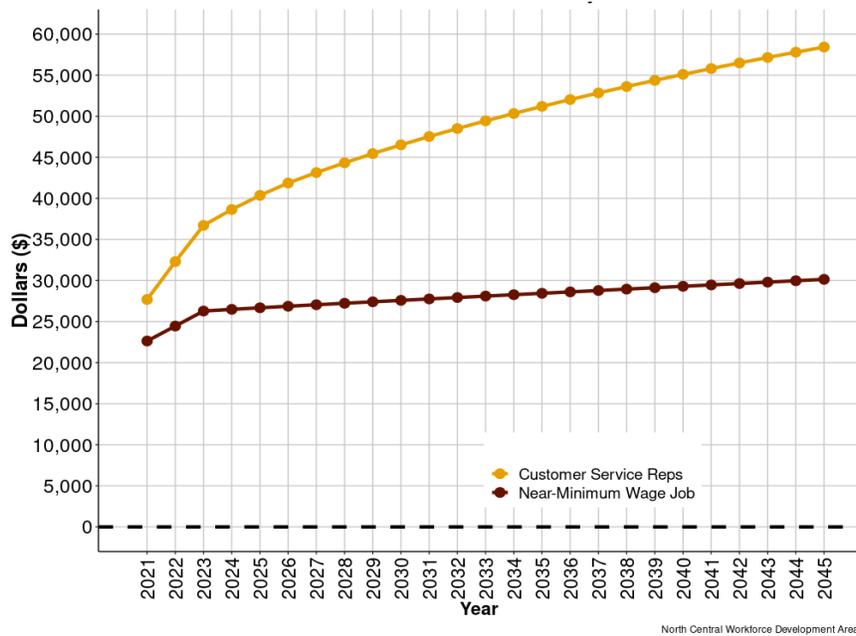
The screenshot shows the CLIFF Tool Intake Screen with the following fields and selections:

- Select Workforce Development Board (WDB) Area: Capital Workforce Partners
- Select Industry: Administration
- Select Occupation: Customer Service Representatives
- Select Family Type: One adult with two children
- Age of First Child (Under 19): 1
- Age of Second Child (Under 19): 8
- Select government assistance: Select a custom list
- Choose which programs to include: TANF, Rental Assistance Program, Food Subsidies

The first graph that users see is below (see Figure 2). This graph shows the total income an individual takes home after taxes for two wage tracks: minimum wage and selected career. The red line shows what they would typically make at a near minimum wage job over

time. As demonstrated below, there is almost no income increase over 20 years. The yellow line visually shows how much income they take home (net income) with a career as a customer service representative, assuming regular promotions and increases in responsibilities. There is an increase from \$28,000 to almost \$60,000 over 20 years. Some careers require training or education, causing the individual to initially have a lower income due to limited hours available for work. Overtime, though, there is a significant increase that doubles their earning potential.

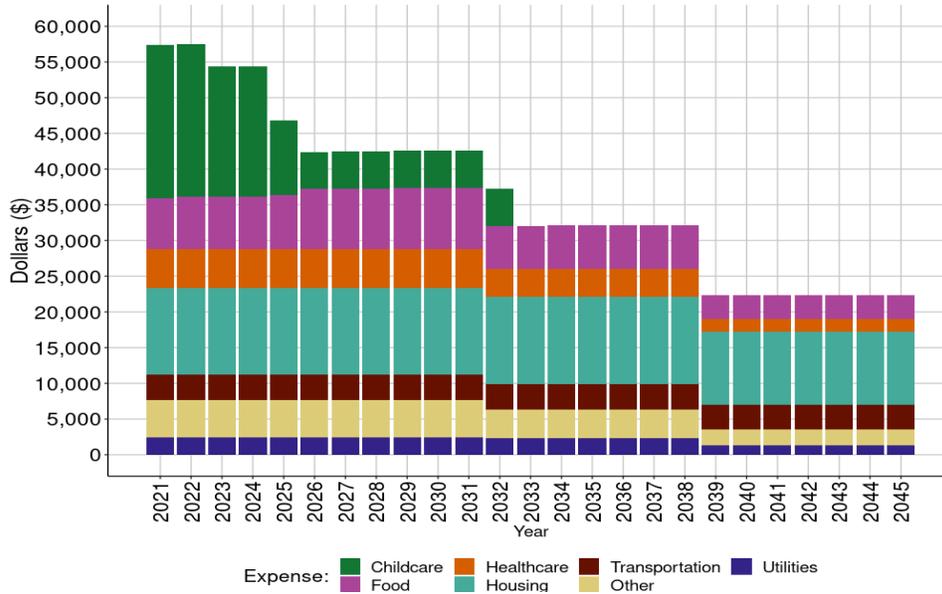
Figure 2: Annual Take Home Pay Comparison



The next graph that users see is the gains to career advancement graph (not shown). This graph models the return on the investment in training in the near term and over a lifetime. This graph is a summary of Figure 2 shown above.

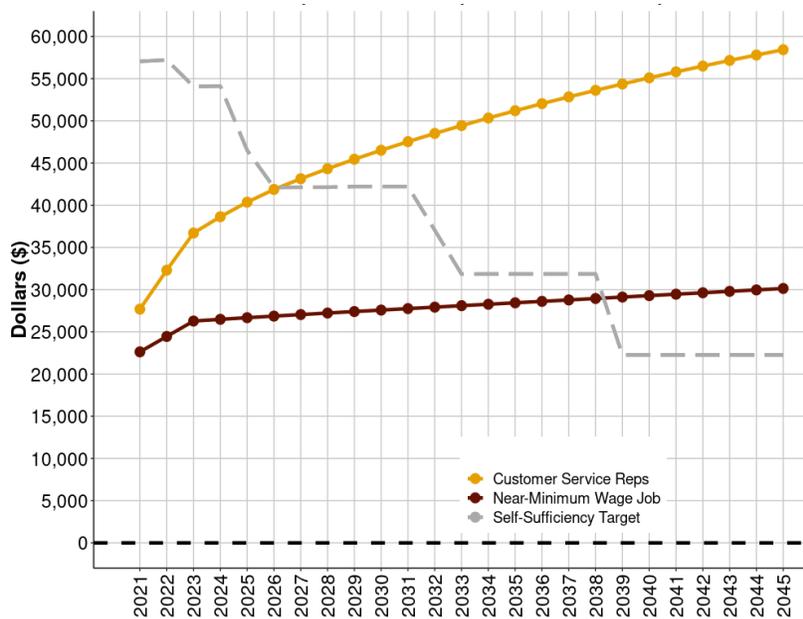
The next graph customers are shown provides an estimate of expenses families need to meet self-sufficiency. Figure 3 breaks down the basic living expenses that are included in the self-sufficiency target by year. Basic living expenses include food, child care, housing, healthcare, transportation, utilities, and other items. Expenses fluctuate over time; for example, child care costs are included while children are younger and are a requirement during a parent’s working hours. As the child ages and the need lessens or disappears, that cost is removed. This graph was useful with high school students in the pilot who were learning about the basic living expenses of adulthood.

Figure 3: Self-sufficiency Budget



In the next graph below (Figure 4), families can see when they would be able to achieve self-sufficiency on their chosen career path. The dashed gray line shows how much take-home pay an individual would need to be self-sufficient and pay basic bills, such as housing (rent/mortgage), groceries, and child care, without public assistance. The creators of the tool refer to this amount as the “self-sufficiency target.” The family would reach economic self-sufficiency the year the yellow and gray lines intersect. The red line serves as a basis for comparison of a minimum wage job.

Figure 4: Annual Family Take-Home Pay and Self-Sufficiency Target



The next graph (Figure 5) details what specific benefits will be lost across time. Benefits decrease overtime as individuals can afford their living expenses without assistance. The blue, vertical lines indicate when the user would lose eligibility because their income exceeds eligibility. If a program disappears from the chart but there is no blue line, it indicates they have lost eligibility for a reason unrelated to income. For example, their children may have aged out of child care.

Figure 5: Public Assistance by Year and Career Path

