



# CLIFF Dashboard

## Maine Pilot Evaluation

Prepared for the Maine Whole Family Approach to Jobs Team

By Maine Applied Research

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## About Maine's Whole Family Approach to Jobs Team

The Whole Family Approach to Jobs (WFAJ) initiative strives to help families achieve economic security through a multi-generation approach that prioritizes family well-being. The initiative operates throughout New England under the U.S. Department of Health and Human Services' Administration for Children and Families Region 1 Office, in partnership with the American Public Human Services Association. The Maine WFAJ team includes representatives from community service providers, state agencies, families, private foundations, and the executive and legislative branches. For the past four years, the team has focused on the impact of benefits cliffs as a barrier to individuals entering and returning to the workforce.

# EXECUTIVE SUMMARY

The Federal Reserve Bank of Atlanta's new CLIFF<sup>1</sup> dashboard shows how education and career choices can impact a household's financial resources for decades. In early 2022, several Maine organizations used this tool with their program participants. They observed its usefulness for Maine families facing critical decisions about work, education, training, and benefits. This evaluation summarizes their findings.

## Easy to Use and Understand

Staff at the participating organizations found the dashboard easy to use once they had done the online training. Likewise, 96% of surveyed participants said it was "very" or "somewhat" easy to understand. (This reflects both the clarity of the tool and the guidance offered by trained staff members as they used it alongside participants.)

## Informative and Encouraging

Staff and participants alike said the dashboard's visual displays of benefits and income were highly informative. They showed paths to financial self-reliance and encouraged participants who were already striving for financial independence.

- **Jobs/Careers:** Career planning was the most popular use of the dashboard. Participants could compare salaries across multiple jobs and fields of interest. Over 80% of survey respondents said the dashboard helped them make a career plan.
- **Benefits:** The dashboard raised participants' understanding of what may happen to their benefits as they earn more from work, although some users wished it offered more specific and reliable details.
- **Financial Self-Reliance:** The combined outlook for benefits and income showed participants potential paths to financial self-reliance. "I learned how the transition from public assistance to self-sufficiency works and have a better understanding of the process," wrote one participant.

## Good for Long-Term Planning

Staff and participants praised the dashboard's ability to help people think about the future. By showing over 20 years of earnings and benefits, it highlights the long-term impact of education, training, and career choices. However, it is not detailed enough to be a reliable tool for individuals facing critical near-term job decisions that may impact their benefits. "In the context of what we would talk about with benefits cliffs, we wouldn't use this tool," said one staff member.

*"This is definitely a tool that we will use as we walk each individual through the career planning process... It can help them make an informed decision."*

*Staff Member*

## Room for Improvement

Participants and staff offered suggestions for making the dashboard even more useful to Maine families. These include expanding the job options, adding more benefits and income sources, increasing the options for family size, being able to enter a known salary, and linking to external resources.

## Conclusion

Overall, the Maine families who used the CLIFF dashboard as part of this pilot found it to be engaging and informative. Staff found it to be useful when working with individuals making long-term plans. It highlights the enduring benefits of education and training, the effect of career choices, and pathways to financial self-reliance. It is less useful for individuals facing imminent employment decisions that may impact needed benefits.

*"[This dashboard] allows a person to look at the bigger picture and hopefully plan for 5 years from now instead of 5 minutes from now."*

*Dashboard User*

<sup>1</sup> Career Ladder Identifier and Financial Forecaster

# BACKGROUND

## Benefits Cliffs

Families experiencing poverty sometimes face financial barriers to becoming self-reliant. One well-documented set of barriers are “benefits cliffs”. These occur when earning additional income makes a family ineligible for a necessary public benefit, such as health insurance or child care. If the value of the lost benefit exceeds the earnings gain, then the family’s net resources fall. This phenomenon is well-documented both nationally and in Maine, and it creates a powerful deterrent for families seeking financial independence.<sup>1,2</sup>

## A New Tool: The CLIFF Dashboard

To help families understand how future earnings may impact their benefits and overall resources, the Federal Reserve Bank of Atlanta (the “Atlanta Fed”) designed the Career Ladder Identifier and Financial Forecaster (CLIFF).<sup>3</sup> This online, dashboard-style tool allows users to see how their benefits may change over time and how various careers may impact their future earnings. By modeling these elements together, users can see how their future net financial resources may fluctuate based on different career choices. For instance, users can compare the short- and long-term impacts of taking one year to become a licensed practical nurse (LPN) or taking several years to become a higher-paid registered nurse (RN).

## This Pilot Study

Seeing the CLIFF dashboard’s potential, the Maine WFAJ team engaged with the Atlanta Fed to customize the tool with Maine-specific data on benefit levels and eligibility criteria, and regional cost of living information. The team then initiated a pilot study in partnership with seven organizations: Augusta CareerCenter, Family Futures Downeast, Fedcap, Kennebec Valley Community Action Program, Higher Opportunity for Pathways to Employment (HOPE), McAuley Residence, and Southern Midcoast CareerCenter.<sup>4</sup> Collectively,

these organizations serve a diverse range of clients and regions, and have diverse missions and practices. This allowed the WFAJ team to understand the dashboard’s potential to assist a variety of organizations and populations.

Staff at these organizations completed an online tutorial created by the Atlanta Fed. Next, they used the dashboard with select clients and program participants from February through May 2022. In total, staff across the state reported using the dashboard with an estimated 68 participants during the pilot study. Most of these sessions occurred in-person. One site did virtual meetings during which they emailed the dashboard charts to participants.

The WFAJ team engaged Maine Applied Research to document the pilot, evaluate the dashboard’s usefulness for Maine families, and present its findings in this report. To conduct this evaluation, participants were invited to complete surveys about their experience with the dashboard and to join a focus group. Staff members shared their feedback in meetings, surveys, and interviews.

## Terminology

In this report, “staff” refers to case managers and coaches who used the dashboard with their program participants and clients; “participant” refers to the individuals whose income and benefits were modeled using the dashboard, and who saw the potential impact of different jobs and careers.

## Appreciation

Many thanks to the Atlanta Fed for customizing the dashboard for Maine and providing training and technical assistance. Thanks also to the participants and organizations who contributed their time, unique perspectives, and valuable feedback. Finally, thanks to the Maine Department of Health and Human Services and the John T. Gorman Foundation for funding and leadership, and to Sarah Griffen for project management.

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# OBJECTIVE

This pilot study sought to answer three questions:

- **Participant Experience:** How do participants experience the dashboard? How does it impact their understanding of the interplay of benefit changes and career options?
- **Staff Experience:** How can the dashboard support staff in coaching participants towards their career goals and helping them navigate anticipated benefits cliffs?
- **Staff Supports:** What training and supports can help staff best use the dashboard?

# METHODOLOGY

This evaluation had five components: 1) surveys of participants, 2) surveys of staff members, 3) a participant focus group, 4) staff interviews, and 5) group meetings with staff members. Together, these components yielded both quantitative and qualitative data on how Maine organizations and individuals experience the CLIFF dashboard.

## Participant Surveys

When participants met with staff members, they were invited to take one survey immediately before using the dashboard and another survey afterward. This pre-post survey method allowed evaluators to identify changes in participants' knowledge, perceptions, and attitudes resulting from the meeting at which they used the dashboard. The online surveys were voluntary and designed to take about five minutes each. The pre- and post-surveys were linked using participants' location, birth month, and birth year. Upon completing the post-survey, participants received a \$15 gift card for either Walmart or Hannaford. The evaluation team received 59 complete "pre" surveys and 48 complete "post" surveys. See Appendix III for the print versions of these surveys.

## Participant Focus Group

In addition to surveys, participants were invited to attend a virtual focus group. Staff extended these

invitations to participants based on interest, availability, experience of the dashboard, and representation of potential dashboard-user groups. Although there were only two focus group participants, this event provided a valuable opportunity to gain deeper understanding of how individuals experienced the dashboard. Focus group participants received \$30 gift cards to either Walmart or Hannaford to compensate them for their time.

## Staff Surveys

Every two weeks, staff at the organizations participating in the pilot were invited to complete an online survey on their use of the dashboard in the previous two weeks. In all, the evaluation team received 46 complete staff surveys. See Appendix III for the print version of this survey.

## Staff Interviews

Toward the end of the pilot, Maine Applied Research interviewed one staff member from every participating organization.<sup>2</sup> These individual interviews allowed staff to share the stories behind their experiences and thoroughly communicate their insights and recommendations.

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<sup>2</sup> Due to a staffing change at the Augusta CareerCenter, no one from this site was interviewed.

# ABOUT THE PARTICIPANTS

Before using the dashboard, participants completed a survey of basic demographic information. This information sheds light on participants' backgrounds and the context in which they experienced the tool. This section summarizes this information for the 59 participants who completed "pre" surveys.

## Location

Individuals from across Maine took part in this pilot. Family Futures Downeast participants are from Washington County; McAuley residents live in Cumberland County; KCVAP and the Augusta CareerCenter are in Central Maine; and HOPE and Fedcap serve people across the state - including Aroostook County.

## Gender

Despite their geographic diversity, participants had much in common. First, the group was overwhelmingly female (55 of 59 respondents). One organization, McAuley Residence, serves exclusively women in recovery. HOPE and Family Futures Downeast, support predominantly single, low-income parents working toward degrees and employment, and almost all their participants are women. Only two of the four male participants completed pre- and post-surveys, so it is not possible to compare the experiences of male and female dashboard users.

## Age

Participants ranged in age from about 20 to 46 (exact birthdates were not collected). One-third (34%) of participants were in their 20s, about half (55%) were in their 30s, and 12% were 40 or older.

## Race and Language

Like Maine's overall population, participants were overwhelmingly White, non-Hispanic (85%). Participants also identified as American Indian or Alaskan Native (7%), Black or African American (5%), Asian (3%), Hispanic (2%), or multiracial. This diversity is higher than Maine's overall population,<sup>5</sup> but too low to make meaningful comparisons across racial groups. Seventeen percent of participants reported speaking a language other than English at home. This is higher than Maine's overall population.<sup>6</sup> These ten individuals were spread fairly evenly across the pilot sites.

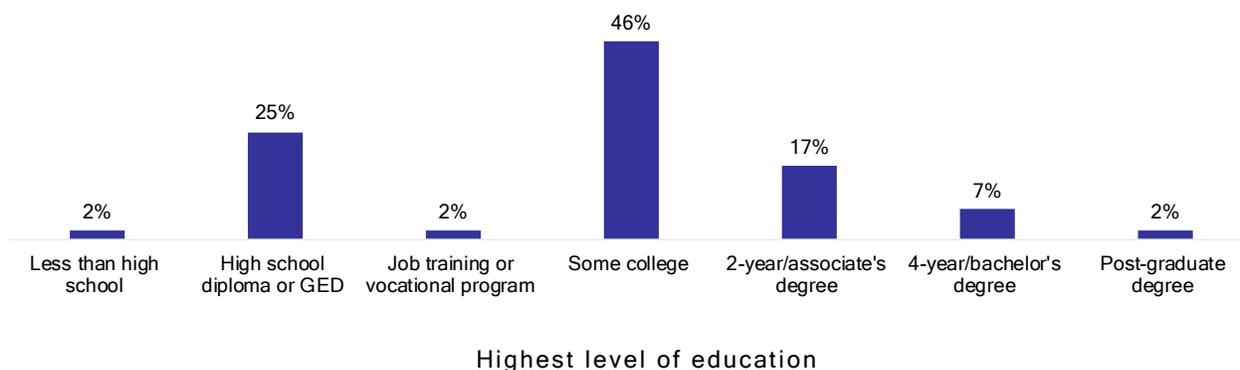
## Education

Participants had a broad range of education levels - one did not yet have a high school diploma while another had a graduate degree. Almost half (46%) had some college experience and 1 in 4 (26%) had an associate, bachelor's, or graduate degree.

## Income and Benefits

The survey did not collect detailed income data. Rather, participants self-described their current

**Many participants had some college experience, but only about 1 in 4 had a degree.**



financial situation. One in 10 (10%) said they “don’t have enough to meet basic needs”, about half (49%) “just meet basic needs”, 37% “meet basic needs with a little left over”, and 3% “live comfortably”. These responses are illuminating but subjective. Even the individuals who said they “live comfortably” were receiving multiple benefits, meaning their household incomes were low enough to qualify for public assistance.

Participants reported earning income and receiving benefits from a broad range of sources, as shown in the table below. Almost half (48%) are earning income from work. Nearly all (95%) reported receiving at least one non-work benefit, while half (50%) were receiving three or more. MaineCare was the most common benefit of survey respondents; 93% receive this public health insurance. Staff report that losing MaineCare is often one of the primary concerns of individuals working toward self-reliance. About 2 in 3 participants (64%) receive food assistance from the Supplemental Nutrition Assistance Program (SNAP).

Benefit or income source <sup>3</sup>	Percent Receiving
MaineCare	93%
SNAP	64%
Earnings from work	48%
TANF	33%
LIHEAP	29%
Child Care Subsidy	12%
Disability	7%
Unemployment	2%

### Benefit-Cliff Experiences

Recognizing the difficult choices individuals must sometimes make to keep their families stable, the survey asked participants if they had ever taken steps to keep their benefits. Almost half (48%) of participants report having taken at least one action to retain benefits at some point in their life. The most

common were not taking a job offer and not taking additional work hours.

Action to avoid benefit loss	Percent Reporting
Not taken a job offer	25%
Not taken additional work hours	24%
Cut work hours	14%
Not gotten married or not changed your family status	5%
Not accepted child support	3%
Not taken a raise	2%
Other	8%

### Motivation

Many of this pilot’s participants were highly motivated. Even before using the dashboard, they had enrolled in a program that required them to make an ambitious personal, educational, or career goal. For example, women at McAuley Residence must desire to recover from addiction and become self-reliant, and students applying for HOPE or Family Futures Downeast must aspire to earn a college degree. At other sites, the non-random selection of participants may have been biased toward motivated individuals who staff thought might be interested in the tool. Collectively, these individuals had very positive experiences with the dashboard. However, this may partly reflect the positive reinforcement it gave them. It is not clear whether individuals who are unready or unable to engage in long-term planning experience the tool in the same way.

### Stage of Life

Due to the nature of the programs involved in this pilot, most participants were at a stage of life where they were actively planning their future and choosing between multiple job or career options. One staff person observed that the dashboard is less useful to mid-career individuals for whom it is difficult to return to school or change professions.

<sup>3</sup> Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Low Income Home Energy Assistance Program (LIHEAP)

## KEY FINDINGS

This pilot study generated a wealth of valuable information and feedback. With surprising consistency, participants found the dashboard to be useful and easy to understand when presented by staff. They learned from it, were encouraged by it, and, in some cases, used it to help make important career and education decisions. While the dashboard is less useful for people facing critical short-term employment decisions, most organizations found it be valuable in discussions of long-term plans. Staff and participants suggested small improvements to make the dashboard even more useful to Maine families.

### With Assistance, Participants Understood the Dashboard

Participants rated the dashboard as easy to understand when used with a trained staff member. Three out of 4 survey respondents (75%) strongly agreed with the statement, “I understood the dashboard charts.” Another 21% thought the charts were “somewhat easy,” to understand, perhaps indicating room for improvement.

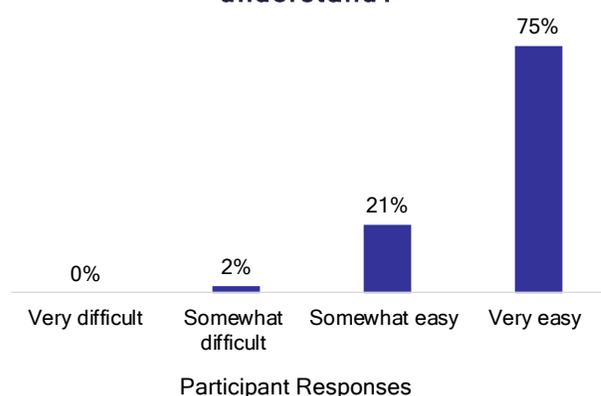
These responses reflect the performance of both the tool and the staff members who entered participants’ information and helped them interpret the charts. Staff reported taking time to carefully explain each graph and answer participants’ questions. Comprehension levels may have been different if participants used the tool on their own. One staff member observed, “Our participants have difficulty with math and things like graphs, so it took some time to explain.” They said the transition from the dashboard’s first chart, showing individual pre-tax income, to the second chart, showing household after-tax income, was particularly confusing.

Most dashboard sessions (48%) lasted over 30 minutes, with 36% lasting 20-30 minutes, and 16% being less than 20 minutes. One staff member said their best sessions lasted up to one hour. “If the person was pressed for time and we only had 30 minutes, you could tell that they were a little glassy-eyed after being barraged with all these graphs.”

*“It was a great visual for how my income will both increase and decrease as my kids get older, and how my degree will provide an increasing steady income over many years.”*

*Dashboard User*

#### Overall, how easy was the dashboard to understand?



All participants strongly (83%) or somewhat (17%) agreed that, “the dashboard helped me understand how income changes may impact my benefits.” One participant wrote, “[I learned] that my career path is attainable just from a graph and projections. Visual aids are extremely helpful.”

*“It’s fascinating to me that this simple tool has been so impactful and opened a different dialogue, frankly, with [our participants]. We’ve always attempted to get [to self-reliance], and we do with some, but this sets the stage for a higher rate of achievement...I met with five or so [participants] who had... used the tool within the last couple of months, so it wasn’t necessarily fresh, but they were able to speak in an articulate way both about benefits as well as potential wages.”*

*Staff Member*

## Participants Learned from the Dashboard

Eighty-eight percent of survey respondents said they learned something from the dashboard. Generally, these learnings fell into three categories - how benefits change over time, how pay varies across different jobs and career fields, and how the path to financial self-reliance may look. These findings reflect the value of both the tool and the conversations between staff and participants that occurred as they used it.

### Benefits

On the benefit side, all respondents strongly or somewhat agreed that “the dashboard helped me understand how income changes may impact my benefits.” The share of people who reported understanding how their benefits would change if they earned more from work increased from 76% before using the tool to 98% after (below). One respondent wrote, “I was able to look at the charts and see the difference in my future income and benefits over a period of time.” Most comments were positive; staff members noted that many of their participants are already mentally prepared to lose benefits on their path to self-sufficiency. However, a few participants were discouraged. “[I learned] how hard it is to live without benefits,” said one.

Despite liking this aspect of the tool, many staff and participants wished it provided greater detail. The dashboard appears to effectively communicate the general concept of how earnings can replace benefits over time, but it does not provide the type of reliable, specific information needed by families facing the loss of a needed benefit. One in 4 participants (25%) said the dashboard did not give specific enough information about what would happen to their current benefits. This is a known limitation of the dashboard and clearly stated on its frontpage. Nevertheless, it limits its usefulness in the eyes of some individuals.

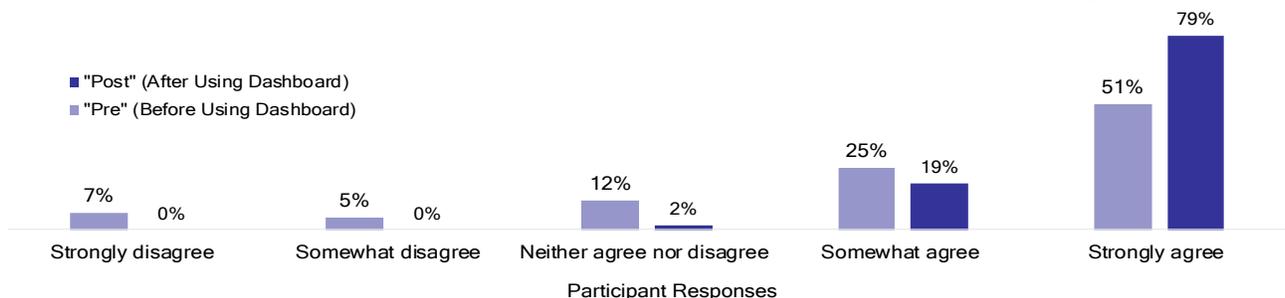
*“Most of the feedback was overwhelmingly positive about how the information was presented to them and helped them make decisions.”*

*Staff Member*

*“I was able to gain an understanding of the career I’d like to go into and see how it would affect my benefits. That’s something that’s always intimidating seeing if the end result will pay off and it definitely showed me that it will.”*

*Dashboard User*

### “I know how my benefits will change if I earn more from working.”



## Jobs/Careers

According to staff, career planning was the most popular use of the dashboard. Seventy-three percent of staff used it to help participants compare earnings of different jobs, while 69% used it to discuss career options. According to staff, these activities sparked valuable dialogs about individuals' long-term goals, and raised aspirations. "Each [chart] seemed to prompt conversation," said one staff member, "...on education or 'what do I want to do for a career'... It was super helpful."

Some participants used the dashboard to explore the benefits of additional training or education within a particular field - for instance, the salary differences between medical assistants, licensed practical nurses, and registered nurses. In these cases, the dashboard showed how additional training and education can significantly increase one's lifetime earnings.

Other participants used the dashboard to explore unrelated fields of interest. One participant explained, "I recently returned back to school to get a Bachelor's in Psychology. I have been struggling with deciding if my degree and working in the substance abuse field will help me provide in the future. I was debating on changing my career plan to social work. What I learned today is to ultimately stay on the path that I am on because eventually I will have more income in the addiction field then I would with the social work." Several staff members said the dashboard would be a good tool to use with high school students.

*"[A person] I did it with had just finished his degree and was just starting to look for a job. The two options that he thought he wanted to go into with his degree - one made \$20,000 more than the other! After looking at that, he actually found a job making a living wage. That was awesome."*

*Staff Member*

*"I learned that RNs make much better income than LPNs and I would now not consider LPN knowing this. I learned I could be financially independent being an RN the first year."*

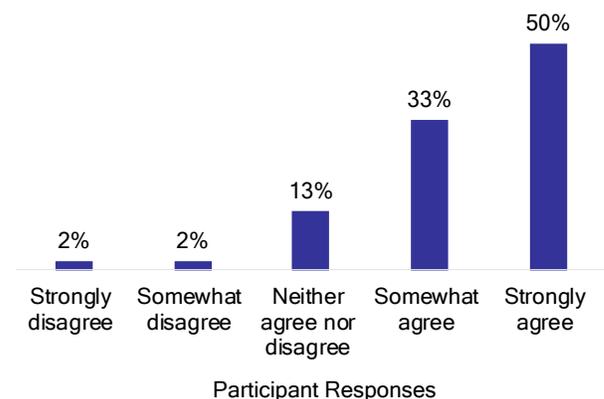
*Dashboard User*

*"I think it's a well-designed tool... Seeing those charts showing, 'This is the path you've chosen but with the same degree you could be up here, maybe with a couple of extra classes or a certificate,' That was invaluable."*

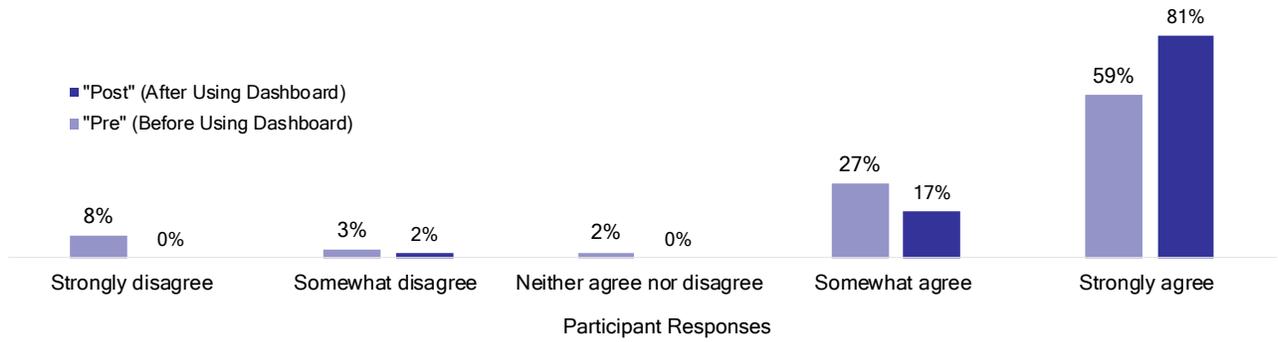
*Staff Member*

After using the tool, the share of participants who reported understanding how different jobs may impact their future income rose from 76% to 98%. The share who strongly agreed that they could name a "good job that interests me" rose from 53% to 81%.

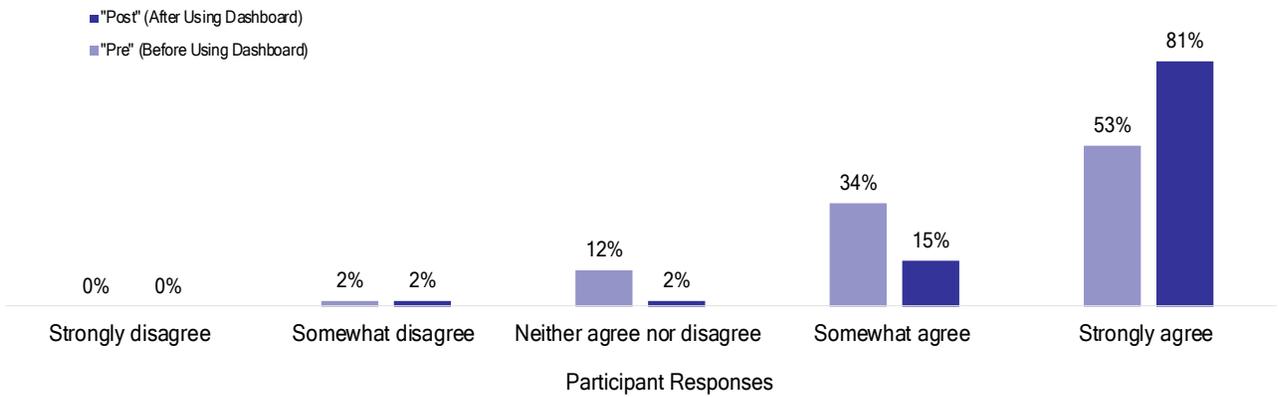
### "The dashboard helped me make a career plan."



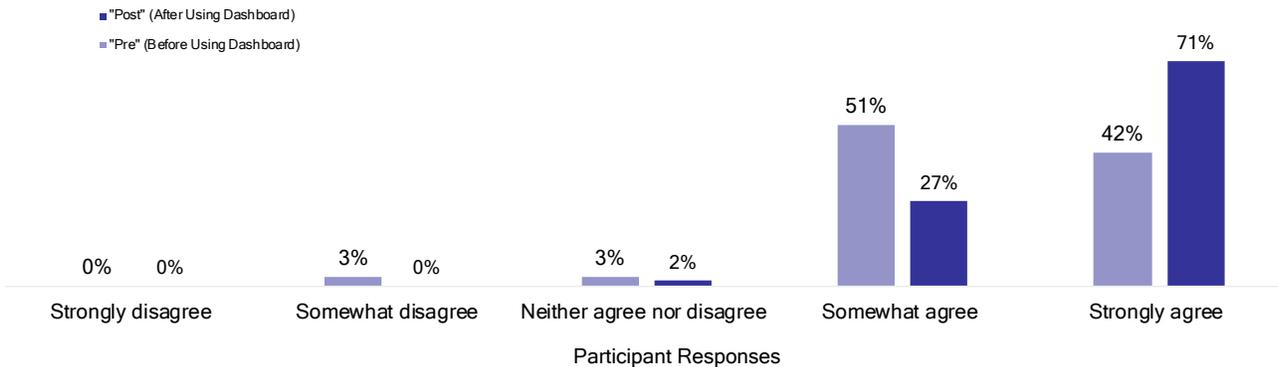
**"I understand how different jobs may impact my future income differently."**



**"I can name a good job that interests me."**



**"I know what steps to take to reach a career goal."**



### Financial Self-Reliance

The combined outlook for benefits and income showed participants potential paths to financial self-sufficiency. According to staff, this was encouraging to most participants, particularly those who were already taking steps to achieve this goal. “It does a really good job showing the value of education and training over the course of your lifetime,” said one staff member.

Before using the dashboard, 81% of participants said they believed it was possible to become financially self-sufficient within the next five years (below). Afterward, this increased to 98%.

*“[I learned] the transition from now until I’m fully self-sufficient is not as painful as I thought.”*

*Dashboard User*

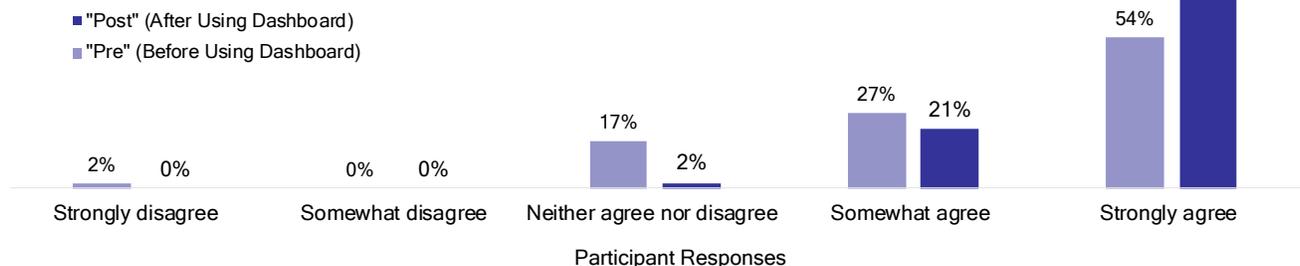
*“[I learned] if I go back to school I will be able to not only make a decent income, but I would be able to have a career and wouldn’t need all these state benefits I’m currently receiving.”*

*Dashboard User*

*“I learned how the transition from public assistance to self-sufficiency works and have a better understanding of the process.”*

*Dashboard User*

**“I believe it is possible for me to become financially self-sufficient within the next five years.”**



## The Online Training Is Adequate

The Atlanta Fed created two online tutorials to teach staff how to use the dashboard. The courses are a series of videos and quizzes that explain the tool using hypothetical individuals and households. Staff can do this training anytime, and they can rewatch sections if needed. In interviews, staff members said the tutorials were clear, thorough, and gave them the information needed to use the dashboard effectively with their participants. Two staff members reported rewatching portions of the courses when they needed to better understand a specific element of the dashboard. One staff member thought the training was too slow and would have preferred it to be more concise.

*“[The training] was really straightforward and clear... After my first meeting [with a participant], I went back and redid parts of the training, and then I felt comfortable from then on.”*

*Staff Member*

## The Dashboard Is Best for Long-Term Planning

“[This dashboard] allows a person to look at the bigger picture and hopefully plan for 5 years from now instead of 5 minutes from now,” said one participant. Staff agreed. Overall, this tool received high marks for being useful to people making long-term plans related to education, training, and careers. On the other hand, multiple staff members said the dashboard does not provide individuals who face immediate employment decisions with the type of reliable, detailed information they need about potential benefit losses. This is not possible because the dashboard asks for only basic household information, not the level of detail needed to determine eligibility for some programs (e.g., the current value of bank accounts and other assets). Furthermore, the dashboard does not include all benefits for which a family may be eligible. While it includes the most common programs (MaineCare, TANF, SNAP, etc.), it lacks smaller programs that provide critical resources to some families. These include tribal benefits, veteran’s benefits, and the

*“This is definitely a tool that we will use as we walk each individual through the career planning process... It can help them make an informed decision.”*

*Staff Member*

*“In the context of what we would talk about with benefits cliffs, we wouldn’t use this tool.”*

*Staff Member*

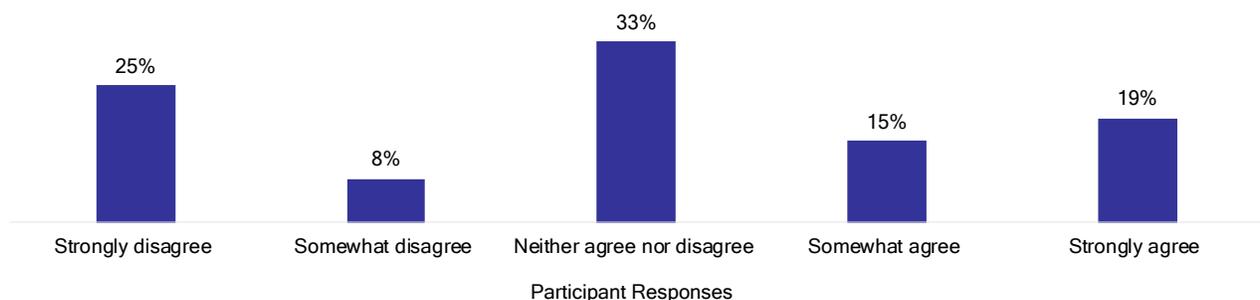
Low-Income Home Energy Assistance Program (LIHEAP). Having detailed, reliable information is critical to individuals trying to keep their families stable. One person explained, “...We need a tool that shows, ‘If I take on ten more hours a week at my current rate, I’m going to lose [these benefits]. That’s what impacts them in the moment... In the context of what we would talk about with benefits cliffs, we wouldn’t use this tool.”

## Ideas for Improvements

Participants and staff offered valuable suggestions for making the dashboard even more useful for Maine families. The paragraphs below summarize their ideas. See Appendix II for complete responses.

- **Expand Job Options** - The most frequent suggestion of both staff and participants was to expand the number of jobs available to users. They said the categories were sometimes too broad, and staff had to creatively approximate the job their client was interested in. In surveys, about 1 in 3 participants (34%) strongly or somewhat agreed that “the dashboard did not have enough career options” (although an equal percentage disagreed). One staff member identified banking as a particularly broad sector.
- **Add Benefits, Income Sources, and Payments** - Another frequent suggestion was to add more benefit and income sources. Specific recommendations included tribal and veteran’s benefits, social security income, Pell Grants, Additional Support for People in Retraining and Employment (ASPIRE), and Low-Income Home Energy Assistance Program (LIHEAP). Staff also suggested adding payments for things like student loans and child support.
- **Increase Number of Children** - The dashboard’s “Family Type” dropdown menu includes options for one or two adults and up to three children. Several participants and staff noted that some people have more than three children, and suggested raising this number. The dashboard also assumes that a family’s youngest child is their last, even though more may be planned.
- **Add Known-Salary Option** - Several staff members wished for a way to enter the actual salary of a potential job, rather than having to show estimates. This would give staff an option in situations where the dashboard salaries do not match the local labor market.
- **Add Resource Links** - Two staff people suggested adding links to alternate resources that individuals could access if they became ineligible for their current benefits. One explained, “Being able to connect someone right in the moment would be helpful.”
- **Longer Sessions** - Several staff members noticed the dashboard “timed out” during long sessions. This can interrupt the flow of an otherwise effective session, which Maine organizations found could last up to one hour.

“The dashboard did not have enough career options.”

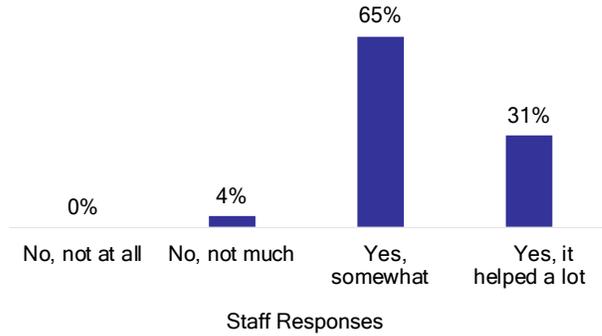


# CONCLUSION

The Maine organizations involved in this pilot found the CLIFF dashboard to be a useful, user-friendly tool for working with individuals making long-term choices about education, training, and careers. It highlights the lifelong impact of these choices and shows pathways to financial self-reliance. Its visual nature can help deepen participants' understanding of abstract concepts, and the conversations it spurs can help participants consider the long-term impacts of their decisions in an informed, objective way.

Recalling the last time they had used the dashboard with someone, 96% percent of staff said it helped their client either "a lot" or "somewhat". In interviews, nearly all staff members said they would continue using the dashboard with some of their participants. Overall, it appears to be a valuable new tool for organizations helping Maine families striving for self-reliance.

Overall, did using the dashboard help your client?



*"My staff loved [the dashboard]. There were a few little bumps and frustrations but, overall, I've heard really positive things... It has excited my coaches."*

*Staff Member*

## ENDNOTES

<sup>1</sup> Virginia Department of Social Services, [“The Public Assistance Benefit Cliff and a Study Proposal to Test the Effects of Eligibility Rules on Moving to Self-Sufficiency”](#), RD88, 2021.

<sup>2</sup> Michael LeVert, [“Benefits Cliffs”](#), policy brief presented to John T. Gorman Foundation, May 10, 2018.

<sup>3</sup> Federal Reserve Bank of Atlanta, [Career Ladder Identifier and Financial Forecaster](#).

<sup>4</sup> A staff change at the Augusta CareerCenter cut short the pilot at that site. No participants at Southern Midcoast CareerCenter completed surveys, but staff offered feedback based on their experience offering the dashboard to potential participants.

<sup>5</sup> Maine’s population is 91% “White alone,” according to the U.S. Census Bureau’s 2020 Decennial Census.

<sup>6</sup> On average, 6% of Maine residents age 5 and over spoke a language other than English from 2016 to 2020, according to the U.S. Census Bureau’s American Community Survey.

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## APPENDIX I: PARTNERS

Many thanks to the following individuals for overseeing the pilot study at their respective organizations:

- **Family Futures Downeast:** Marsha Sloan, Director; Shane Renshaw, Transitions Coach
- **Fedcap:** Danielle Dorward, Employment Specialist; Carl Stroba, ASPIRE Regional Senior Planner; Julian Baer, Senior Program Manager TANF/ASPIRE; Dawn Croteau, ASPIRE Program Manager
- **Kennebec Valley Community Action Program:** Michelle Cesare, Somerset County Family Coach; Amanda Jandreau, Kennebec County Family Coach
- **Higher Opportunity for Pathways to Employment (HOPE):** Carol Savoy, Social Services Program Specialist, Maine Department of Health and Human Services
- **McAuley Residence:** Melissa Skahan, Executive Director
- **Southern Midcoast CareerCenter:** Wendy VanDamme, Employment and Training Specialist III

## APPENDIX II: SURVEY RESULTS

### Participant “Pre” Survey Results

The following tables show results of the 59 completed surveys submitted by dashboard users before using the tool. Text responses have been lightly edited for clarity (e.g., punctuation and spelling corrections).

#### 5. Please select the agency you are working with.

	Percent	Number
Fedcap	27%	16
HOPE	25%	15
Family Futures Downeast	19%	11
Kennebec Valley Community Action Program	15%	9
McAuley Residence	12%	7
Augusta CareerCenter	2%	1

#### 2. Please select your birth month.

	Percent	Number
January	10%	6
February	2%	1
March	7%	4
April	10%	6
May	3%	2
June	14%	8
July	12%	7
August	3%	2
September	12%	7

October	10%	6
November	8%	5
December	8%	5

**3. Please select your birth year.**

[Grouped responses]	Approximate Age	Percent	Number
1998-2002	20-24	10%	6
1993-1997	25-29	24%	14
1988-1992	30-34	29%	17
1983-1987	35-39	26%	15
1978-1982	40-44	10%	6
1973-1977	45-49	2%	1

**4. What is your gender?**

	Percent	Number
Female	93%	55
Male	7%	4
Prefer to self-describe	0%	0

**5. Please specify your racial origin(s). (Select all that apply)**

	Percent	Number
White	88%	52
American Indian or Alaskan Native	7%	4
Black or African American	5%	3
Asian	3%	2
Other (please specify):	2%	1

“Hispanic”		
White alone, not Hispanic [Respondents who selected “White” and no other race]	85%	50

**13. What is the highest level of education you have finished?**

	Percent	Number
Less than high school	2%	1
High school diploma or GED	25%	15
Job training or vocational program	2%	1
Some college	46%	27
2-year/associate’s degree	17%	10
4-year/bachelor’s degree	7%	4
Post-graduate degree	2%	1

**13. How many children in the following age groups live in your home?**

Respondents with at least one child in the following age groups...	Percent	Number
0-5 years old	37%	32
6-12 years old	40%	34
13-17 years old	23%	20
18 years and older	0%	0

Calculated total number of children living in respondent’s home		
0	5%	3
1	29%	17
2	36%	21

3	15%	9
4	10%	6
5	3%	2
6	2%	1

**8. Do you speak a language other than English at home?**

	Percent	Number
Yes	17%	10
No	83%	49

Logic - If answered "Yes" to Question 8, then Question 9:

**9. How well do you speak English?**

	Percent	Number
Very well	70%	7
Well	30%	3
Not well	0%	0
Not at all	0%	0

**10. How would you describe your household's current financial situation?**

	Percent	Number
Live comfortably	3%	2
Meet basic needs with a little left over	37%	22
Just meet basic needs	49%	29
Don't have enough to meet basic needs	10%	6

**11. Which of the following do you currently receive? (Select all that apply.)**

	Percent	Number
MaineCare	93%	54
SNAP	64%	37
Earnings from work	48%	28
TANF	33%	19
LIHEAP	29%	17
Child Care Subsidy	12%	7
Disability	7%	4
Unemployment	2%	1

Calculated number of non-work benefits or income sources		
0	3%	2
1	22%	13
2	24%	14
3	31%	18
4	19%	11

**12. People sometimes have to make choices about benefits to keep their families stable. Have you ever done any of the following to keep your benefits? (Select all that apply.)**

	Percent	Number
Not taken a job offer	25%	15
Not taken additional work hours	24%	14
Cut work hours	14%	8
Not gotten married or not changed your family status	5%	3

Not accepted child support	3%	2
Not taken a raise	2%	1
Other (please explain): “Had to have son quite job” “Settled for less, not made purchases unless fully justified to General Assistance” “Working will to be in life” “Not working” “Spent savings to not become disqualified for services”	8%	5
“I have not had to do any of this.” “N/A” “None” “None”	7%	4

Calculated number of actions taken to keep benefits		
0 or no response	53%	31
1	27%	16
2	14%	8
3	5%	3
4	2%	1

**13. Please rate your level of agreement with each statement.**

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
I know how my benefits will change if I earn more from working.	7%	5%	12%	25%	51%
I understand how different jobs may impact my future INCOME differently.	8%	3%	2%	27%	59%

I understand how different jobs may impact my future BENEFITS differently.	3%	5%	7%	27%	58%
I believe it is possible for me to become financially self-sufficient within the next five years.	2%	0%	17%	27%	54%

**14. Please rate your level of agreement with each statement.**

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
I can name a good job that interests me.	0%	2%	12%	34%	53%
I know what steps to take to get a good job.	0%	2%	5%	51%	42%
I have a career goal.	0%	2%	10%	32%	56%
I know what steps to take to reach a career goal.	0%	3%	3%	51%	42%
I am in the process of moving toward a career goal.	0%	2%	8%	27%	63%
I am too busy trying to meet my or my family's basic needs to think about career goals.	15%	14%	31%	19%	22%
Even if I am not able to achieve my career goal right away, I will find a way to get there.	0%	2%	7%	22%	69%

### Participant "Post" Survey Results

The following tables show results of the 48 completed surveys submitted by dashboard users after using the tool. Text responses have been lightly edited for clarity (e.g., punctuation and spelling corrections).

#### 1. Please select the agency you are working with.

	Percent	Number
Fedcap	31%	15
Family Futures Downeast	23%	11
HOPE	19%	9
McAuley Residence	17%	8
Kennebec Valley Community Action Program	10%	5

#### 2. Please select your birth month.

	Percent	Number
January	8%	4
February	4%	2
March	6%	3
April	13%	6
May	4%	2
June	15%	7
July	15%	7
August	2%	1
September	10%	5
October	8%	4
November	8%	4
December	6%	3

#### 3. Please select your birth year.

[Grouped responses]	Approximate Age	Percent	Number
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1998-2002	20-24	8%	4
1993-1997	25-29	24%	12
1988-1992	30-34	33%	16
1983-1987	35-39	22%	11
1978-1982	40-44	8%	4
1973-1977	45-49	2%	1

**4. What did you use the dashboard for today? (Select all that apply.)**

	Percent	Number
To understand how my benefits may change over time	83%	40
To discuss the impact of increases in work income	67%	32
To compare earnings of different jobs	58%	28
To discuss career options	52%	25
To discuss alternatives to benefits	31%	15
To discuss training opportunities	23%	11
Other (please explain): [No response]	2%	1

**5. Overall, how easy was the dashboard to understand?**

	Percent	Number
Very easy	75%	36
Somewhat easy	21%	10
Somewhat difficult	2%	1
Very difficult	0%	0
Other (please explain): "It was simply enough but didn't offer enough specific details."	2%	1

**6. Overall, how helpful was the dashboard to you?**

	Percent	Number

Very helpful	77%	37
Somewhat helpful	21%	10
Somewhat unhelpful	0%	0
Very unhelpful	0%	0
Other (please explain): “While the dash provides some details it doesn’t allow enough customization to the program for a larger family.”	2%	1

### 7. Did you learn anything new from the dashboard?

	Percent	Number
Yes	88%	42
No	13%	6

### 8. What did you learn?

“I learned how the transition from public assistance to self-sufficiency works and have a better understanding of the process.”
“How my benefits will change over time based on my career.”
“That my career path is attainable just from a graph and projections. Visual aids are extremely helpful.”
“That going to college is worth the time it takes to get a better job and to be able to support your family better.”
“It gave me a great visual for how my income will both increase and decrease as my kids get older, and how my degree will provide an increasing steady income over many years.”
“My career is going to make me more financially stable.”
“I was able to look at the charts and see the difference in my future income and benefits over a period of time.”
“I learned how management will give me more opportunities to grow my income over a longer period of time.”
“The difference between if I had stayed with my old position and what my new opportunities will be with my education and new career.”
“My training will help me make more money!”
“The income of a hairdresser.”

“Learned how my benefits would change over time.”

“That I will definitely gain more from college and complete extra college.”

“I learned that RNs make much better income than LPNs and I would now not consider LPN knowing this. I learned I could be financially independent being an RN the first year.”

“That my chosen field is a good one.”

“I learned generally how long it would take for me to increase my income based on the profession I'd like to go into.”

“How my income can change over time.”

“How to look for different jobs”

“The transition from now until I'm fully self-sufficient is not as painful as I thought.”

“I learned that looking at the big picture and what my future may look like is very important. And can distinguish whether I will struggle or be sitting nicely.”

“How my income will change after graduation”

“I learned that I will be making a lot more money than now.”

“If I go back to school I will be able to not only make a decent income, but I would be able to have a career and wouldn't need all these state benefits I'm currently receiving.”

“I was able to see the margin of difference in minimum wage compared to my prospective career as well as a timeline representation of what my benefits could look like in the coming years. It gave me a little bit of reassurance that through my schooling I will still have resources available to aid until I am ready to enter the field of my study and earn more income.”

“How hard it is to live without benefits.”

“I learned how my earnings over time may differ and change my benefits. I also learned that the earning may drop depending on my benefits.”

“I didn't realize tools like this existed, it opened my eyes to how pursuing another 18 credit hours to achieve a PhD would benefit me.”

“Wages are low in Maine.”

“How benefits are affected by jobs or children”

“Continuing my education and obtaining a career in Medical Assisting will be more beneficial financially and comfortably in the long run.”

“How education was the best decision for me and that I really need to focus down on getting a job.”

“I could clearly see how much impact this decision would affect me over time.”

“I learned new interests.”

"I was able to gain an understanding of the career I'd like to go into and see how it would affect my benefits. That's something that's always intimidating seeing if the end result will pay off and it definitely showed me that it will."

"I learned the difference in wages throughout a lifetime for different career opportunities."

"I learned how my career goal will affect me over time."

"I was able to decide I want to go back to school instead of going back to my old job."

"The difference between self-sufficiency and working after getting my degree, also changes with benefits"

"Everything"

"I recently returned back to school to get a Bachelor's in Psychology. I have been struggling with deciding if my degree and working in the substance abuse field will help me provide in the future. I was debating on changing my career plan to social work. What I learned today is to ultimately stay on the path that I am on because eventually I will have more income in the addiction field than I would with the social work."

**9. Please rate your level of agreement with each statement.**

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
I understood the dashboard charts.	0%	0%	0%	23%	77%
The dashboard helped me understand how income changes may impact my benefits.	0%	0%	0%	17%	83%
The dashboard helped me make a career plan.	2%	2%	13%	33%	50%
The dashboard did not have enough career options.	25%	8%	33%	15%	19%
The dashboard did not give me specific enough information about what will happen to my current benefits.	35%	15%	25%	8%	17%

**10. Please rate your level of agreement with each statement.**

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
I know how my benefits will change if I earn more from working.	0%	0%	2%	19%	79%

I understand how different jobs may impact my future INCOME differently.	0%	2%	0%	17%	81%
I understand how different jobs may impact my future BENEFITS differently.	0%	0%	0%	17%	83%
I believe it is possible for me to become financially self-sufficient within the next five years.	0%	0%	2%	21%	77%

**11. Please rate your level of agreement with each statement.**

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
I can name a good job that interests me.	0%	2%	2%	15%	81%
I know what steps to take to get a good job.	0%	0%	2%	21%	77%
I have a career goal.	0%	0%	6%	19%	75%
I know what steps to take to reach a career goal.	0%	0%	2%	27%	71%
I am in the process of moving toward a career goal.	0%	0%	4%	19%	77%
I am too busy trying to meet my or my family's basic needs to think about career goals.	13%	21%	21%	25%	21%
Even if I am not able to achieve my career goal right away, I will find a way to get there.	0%	0%	6%	15%	79%

**12. What suggestions do you have for making the survey better?**

"I think it was efficient and well done."
"None"
"I believe that there needs to be more job choices for the state of Maine. The jobs were general and I think they should be more specific."
"Not at this time."
"None, this was great"

“None”
“Expand the job categories”
“Check current income”
“N/a”
“Keep doing it. It was very helpful to have those visuals.”
“Only suggestion I would make is to narrow jobs in more specifically.”
“Nothing, this was great.”
“na”
“Have more options to choose from for jobs and titles such as management, shift leader, fast food shift leader.”
“I'm not sure of exactly what city I will be living in in the next 5 years. I thought maybe a drop-down menu or data by county instead might be helpful because I have a general idea of some counties that I could be living in within the next five years. Also I noticed that under the benefits received option there wasn't ASPIRE listed. I utilize those services for my daughter's childcare. Maybe this is because they are working with TANF and is a subservice of FedCap through DHHS?”
“I think there should be more information about how much debt you will go into and how that will affect your future income. I also think that there should be more information about if it is better to go to school right out of high school and which scholarships you would qualify for if you went in after that or took a couple gap years to save money. I would recommend this for high school kids so they can make a plan about when they should go to college.”
“Include tribal benefits so people can see how it will make a difference. I thought some of the categories need to be defined more, they were pretty broad. Some of the charts were hard to understand.”
“The survey is not subjective to people's mental health status, natural support systems, and participation in previous programming.”
“NA”
“N/A”
“More options for jobs”
“None”
“I think it's great as is.”
“None”
“I think that when it comes to the career options tab that it could be broken up differently. It could include more career options in the career fields that are offered already. That way you can have the exact career that you would like and it wouldn't be time consuming to find it. Maybe even a search option for those questions so you can just type in the career you are looking for.”

“Show the benefits compared [to] the career goal income more in depth”

“I think it's good the way it is.”

“None that I can think of.”

“Nothing, everything was great!”

“I think that this is a great opportunity for people to see what happens when they begin working and the financial increase that comes with a college education. This allows a person to look at the bigger picture and hopefully plan for 5 years from now instead of 5 minutes from now.”

### “Pre” and “Post” Participant Survey Response Comparison

The following tables compare participants’ “Pre” and “Post” survey responses to eleven questions that were asked on both surveys. Responses were assigned a numeric value from 1 to 5 as shown below.

Text answer	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
Numeric answer	1	2	3	4	5

Please rate your level of agreement with each statement.

	Average response			Percent of respondents whose answer...		
	Pre	Post	Change	Decreased	Remained the same	Increased
I know how my benefits will change if I earn more from working.	4.1	4.8	+0.7	4%	51%	45%
I understand how different jobs may impact my future INCOME differently.	4.3	4.8	+0.5	4%	64%	32%
I understand how different jobs may impact my future BENEFITS differently.	4.3	4.8	+0.5	4%	62%	34%
I believe it is possible for me to become financially self-sufficient within the next five years.	4.4	4.8	+0.4	4%	60%	36%

Please rate your level of agreement with each statement.

	Average response			Percent of respondents whose answer...		
	Pre	Post	Change	Decreased	Remained the same	Increased
I can name a good job that interests me.	4.4	4.8	+0.4	2%	57%	40%
I know what steps to take to get a good job.	4.3	4.8	+0.5	0%	60%	40%
I have a career goal.	4.4	4.7	+0.3	4%	64%	32%

I know what steps to take to reach a career goal.	4.3	4.7	+0.4	9%	47%	45%
I am in the process of moving toward a career goal.	4.5	4.7	+0.2	4%	70%	26%
I am too busy trying to meet my or my family's basic needs to think about career goals.	3.3	3.2	-0.1	21%	57%	21%
Even if I am not able to achieve my career goal right away, I will find a way to get there.	4.6	4.7	+0.2	4%	72%	23%

### Staff Survey Results

The following tables show responses to the bi-weekly surveys completed by staff members. There were 46 completed surveys. In 25 surveys, staff indicated they had used the dashboard in the previous two weeks. In these cases, the survey asked additional questions about their experiences with the tool. Text responses have been lightly edited for clarity (e.g., punctuation and spelling corrections).

#### 1. Please select the agency where you work.

	Percent	Number
Family Futures Downeast	33%	15
Kennebec Valley Community Action Program	15%	7
Fedcap	13%	6
Southern Midcoast CareerCenter	13%	6
HOPE	11%	5
McAuley Residence	11%	5
Augusta CareerCenter	4%	2

#### 2. Have you used the dashboard with someone in the past two weeks?

	Percent	Number
Yes	56%	25
No	44%	20

#### 3. With how many individuals (or families) did you used the dashboard in the past two weeks?

	Percent	Number
1	30%	7
2	17%	4
3	13%	3
4	17%	4
5	13%	3
6	4%	1
7	4%	1

Calculated total of individuals (or families) for entire pilot period based on staff recollection		68
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**4. On average, how long did you spend on the dashboard each time you used it?**

	Percent	Number
Less than 10 minutes	0%	0
10-20 minutes	16%	4
20-30 minutes	36%	9
More than 30 minutes	48%	12

**Logic - If answered "No" to Question 2, then Questions 5-6:**

**5. Why haven't you used the dashboard? (Select all that apply.)**

	Percent	Number
I didn't meet with anyone who needed the information.	48%	10
I didn't have enough time to use it.	19%	4
Clients were not interested.	10%	2
It does not have enough career options.	0%	0
It does not have enough income options.	0%	0
It does not give clients specific enough information about what will happen to their current benefits.	0%	0
It is too complicated for the client to understand.	0%	0
I don't feel comfortable explaining the dashboard.	0%	0
Other (please explain):	33%	7
Other responses: "No client meetings - school vacation" "I couldn't access it. Peer provided me with accurate link." "I had a couple cancel, then I was on vacation." "Our meetings are all this week." "Rescheduled" "Scheduled clients did not attend." "Several appointments were canceled due to illness."		

## 6. What suggestions do you have to improve the dashboard?

“No suggestions right now.”
“We are meeting with students this month.”
“An option if they already are participating in a training program. The dashboard assumes they haven’t started yet, but especially for someone in a 2- to 4-year program, or who might be ready to graduate soon that is trying to make choices on career opportunities.”
“None”
“I will have feedback after we use it this week.”
“Option to put in hourly wage and number of weekly hours worked and to compare that to a different set of hours worked at the same or different rate of pay.”

Logic - If answered “Yes” to Question 2, then Questions 7-12:

## 7. Why did you use the dashboard with your most recent client? (Select all that apply.)

	Percent	Number
To compare earnings of different jobs	73%	19
To discuss career options	69%	18
To discuss the impact of increases in work income	58%	15
To help the client understand how their benefits may change over time	54%	14
To discuss training opportunities	31%	8
To discuss alternatives to benefits	23%	6
Other (please explain): “Choose college majors” “We will be using in transition meetings this month”	8%	2

## 8. How easy was it to get the information you wanted from the dashboard?

	Percent	Number
Very easy	48%	12
Somewhat easy	52%	13
Somewhat difficult	0%	0

Very difficult	0%	0
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Logic - If answered "Somewhat difficult" or "very difficult" to Question 8, then Question 9:

9. What information was difficult to get? (Select all that apply.)

[No responses]

10. Overall, did using the dashboard help your client?

	Percent	Number
Yes, it helped a lot	28%	7
Yes, somewhat	68%	17
No, not much	4%	1
No, not at all	0%	0

Logic - If answered "No" to Question 10, then Question 11:

11. Why did the dashboard not help your client? (Select all that apply.)

	Number
It did not have enough income options.	1
It did not have enough career options.	0
It was too complicated for the client to understand.	0
It took too long to use.	0
It did not give clients specific enough information about what will happen to their current benefits.	0
The client's short-term needs are too severe for them to focus on long-term plans.	0
Other (please explain): "They knew the outcomes before we started."	1

12. What suggestions do you have to improve the dashboard?

"I recommend more employment sectors be added."\*

“The Dashboard needs an option to input an hourly rate and number of hours per week to show how increase in pay and hours at current employment would affect benefits. Clients are often interested in advancing at current work or in taking another job with a known rate of pay and number of hours. This would often be used much more than a comparison of potential careers from a generic pool of career possibilities.”†

“More detailed description for graphs”

“More specific career options”

“It seems the dashboard only allows up to three children in a family. Definitely need to have an option to put in an actual salary of a potential job to see its effect on benefits. Career categories are quite broad and do not account for on-the-ground actual employment such as case manager or the many specific careers in banking and business.”

“The option for LIHEAP was not in the list to choose. The pay scales were not accurate to our area. The job roles were extremely vague. It would be helpful to have the ability to put a pay rate in.”

“None...it works great!”

“I have none.”

“There is no way to demonstrate available resources after the loss of Medicare - the client was worried that there was such a drastic loss of health benefits, especially when she knows local organizations in the potential field do not offer health care. While I coached her about ACA, we are not experts on healthcare.”

“Need to add Tribal benefits. Would be nice to have feature where a known salary can be used instead of the default salary settings for given occupations. This would help. Should be a way to compare effect on benefits from increase in wage at pre-existing employment to see if client would benefit from taking increased hours or promotions.”‡

“I would see this tool as being impactful for both individuals and organizations. The women that I met with described no longer being interested in mid-level roles such as Mas but aspiring for roles such as RNs.”

“The dashboard does not take Tribal Eligibility differences into account. For example, people who live on Tribal land are not bound by the 60-month TANF time limits. Benefits that are exclusive to Tribal members are not on the dashboard. The categories and occupations are very broad. In some cases, the results are very skewed, as the actual occupations that students will go into, are not there. The income looks much higher than it will be. It would be VERY beneficial to have a place to enter a known salary. This would eliminate those skewed results. There is no way to look at results if a family grows with additional children.”

“Include links to alternative resources to better prepare clients for when public assistance benefits end.”

“Links to benefit programs or DHHS eligibility. A question came up about the list of benefits, and one the client was receiving. When we added it in it made a big difference, but we didn’t know why her family was ineligible for the program. Being able to connect someone right in the moment would be helpful.”

“Variability in commercial insurance rates is a challenge to navigate.”

“A way to include more than 3 children, a way to include other income sources”

“Include Tribal benefits, ability to input actual per hourly rates of pay, be able to input more than three children - multiple families had more than three children.”‡

“Add veteran’s benefits”

“None”

“Need option for client to compare current employment with a potential increase in hourly wage at current hours or increase in hours at current wage or entirely new job with differing hours and wage. This tool would be used much more than simply comparing differing potential careers and their effect on benefits over time.” †

“More selection of careers”\*

\* † ‡ These symbols indicate similar suggestions submitted on multiple surveys from the same IP address.

# APPENDIX III: SURVEY INSTRUMENTS

This appendix shows the text and questions included in the user pre- and post-surveys, and the staff survey. Surveys were administered online via Alchemer.

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## Career and Benefits Dashboard | "Pre" Survey

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Today you will use a new tool that shows how your benefits and income may change over time. We call it a "dashboard".

The people who built the dashboard would like your feedback to understand who it helps and how to make it better.

To get your feedback, we are asking you to take two surveys - one before you use the tool and one after.

- These surveys are voluntary and anonymous. The staff person you are meeting with will not see your answers. Your answers will be combined with other people's answers and reported as a group. Individual answers will not be reported.
- In the open-response questions, please do not write anything that could identify you or others (such as names).
- Each survey will take about 5 minutes. Some questions are the same on both surveys. This is to see if the dashboard gave you any new information.

When you finish both surveys, you will receive one \$15 gift card to thank you for your time.

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1) Please select the agency you are working with.\* [Drop-down selection]

2) Please select your birth month.\* [Drop-down selection]

3) Please select your birth year.\* [Drop-down selection]

4) What is your gender?

Female

Male

Non-binary

Transgender

Prefer to self-describe: \_\_\_\_\_

5) Please specify your racial origin(s). (Select all that apply)

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Other (please specify): \_\_\_\_\_
- Prefer not to answer

6) What is the highest level of education you have finished?

- Less than high school
- High school diploma or GED
- Job training or vocational program
- Some college
- 2-year/associate's degree
- 4-year/bachelor's degree
- Post-graduate degree

7) How many children in the following age groups live in your home?

- 0-5 years old: \_\_\_\_\_
- 6-12 years old: \_\_\_\_\_
- 13-17 years old: \_\_\_\_\_

8) Do you speak a language other than English at home?

- Yes
- No

[Question 9: Shown only if answer to Question 8 is "Yes".]

9) How well do you speak English?

- Very well
- Well
- Not well
- Not at all

10) How would you describe your household's current financial situation?

- Live comfortably
- Meet basic needs with a little left over
- Just meet basic needs
- Don't have enough to meet basic needs

11) Which of the following do you currently receive? (Select all that apply.)

- Earnings from work
- Unemployment
- Disability

- TANF
- SNAP
- MaineCare
- Child Care Subsidy
- LIHEAP

12) People sometimes have to make choices about benefits to keep their families stable. Have you ever done any of the following to keep your benefits? (Select all that apply.)

- Not taken a raise
- Cut work hours
- Not taken additional work hours
- Not taken a job offer
- Not gotten married or not changed your family status
- Not accepted child support
- Other (please explain): \_\_\_\_\_

13) Please rate your level of agreement with each statement.\*

	Strongly agree	Somewh at agree	Neither agree nor disagree	Somewh at disagree	Strongly disagree
I know how my benefits will change if I earn more from working.					
I understand how different jobs may impact my future INCOME differently.					
I understand how different jobs may impact my future BENEFITS differently.					
I believe it is possible for me to become financially self-sufficient within the next five years.					

14) Please rate your level of agreement with each statement.\*

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I can name a good job that interests me.					
I know what steps to take to get a good job.					
I have a career goal.					
I know what steps to take to reach a career goal.					
I am in the process of moving toward a career goal.					
I am too busy trying to meet my or my family's basic needs to think about career goals.					
Even if I am not able to achieve my career goal right away, I will find a way to get there.					

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You're done! Thank you for taking this survey.

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**Career and Benefits Dashboard | "Post" Survey**

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Now that you have used the dashboard, we have a few more questions.

Remember, this survey is voluntary and anonymous. The staff person you are meeting with will not see your answers.

This survey should take about 5 minutes. When you finish, you will get a \$15 gift card to thank you for your time.

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1) Please select the agency you are working with.\* [Drop-down selection]

2) Please select your birth month.\* [Drop-down selection]

3) Please select your birth year.\* [Drop-down selection]

4) What did you use the dashboard for today? (Select all that apply.)

To understand how my benefits may change over time

To discuss the impact of increases in work income

To compare earnings of different jobs

To discuss career options

To discuss alternatives to benefits

To discuss training opportunities

Other (please explain): \_\_\_\_\_

5) Overall, how easy was the dashboard to understand?

Very easy

Somewhat easy

Somewhat difficult

Very difficult

Other (please explain): \_\_\_\_\_ \*

6) Overall, how helpful was the dashboard to you?

Very helpful

Somewhat helpful

Somewhat unhelpful

Very unhelpful

Other (please explain): \_\_\_\_\_ \*

7) Did you learn anything new from the dashboard?

- ( ) Yes
- ( ) No

[Question 8: Shown only if answer to Question 7 is "Yes".]

8) What did you learn?

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9) Please rate your level of agreement with each statement.\*

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I understood the dashboard charts.					
The dashboard helped me understand how income changes may impact my benefits.					
The dashboard helped me make a career plan.					
The dashboard did not have enough career options.					
The dashboard did not give me specific enough information about what will happen to my current benefits.					

10) Please rate your level of agreement with each statement.\*

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I know how my benefits will change if I earn more from working.					

I understand how different jobs may impact my future INCOME differently.					
I understand how different jobs may impact my future BENEFITS differently.					
I believe it is possible for me to become financially self-sufficient within the next five years.					

11) Please rate your level of agreement with each statement.\*

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I can name a good job that interests me.					
I know what steps to take to get a good job.					
I have a career goal.					
I know what steps to take to reach a career goal.					
I am in the process of moving toward a career goal.					
I am too busy trying to meet my or my family's basic needs to think about career goals.					
Even if I am not able to achieve my career goal right away, I will find a way to get there.					

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12) What suggestions do you have for making the survey better?

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You're done! Thank you for taking this survey.

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### Career and Benefits Dashboard | Staff Survey

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Thank you for taking part in this survey. We appreciate your help in testing the dashboard and making it better.

- This survey should take about 5 minutes.
- Your answers will be confidential. They will be combined with other responses and reported as a group.
- In the open-response questions, please do not write any information that could identify you or others (such as names).

If you have any questions, please contact Kate deLutio at [kate@maineappliedresearch.com](mailto:kate@maineappliedresearch.com) or 207-766-1633.

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1) Please select the agency where you work.\* [Drop-down selection]

2) Have you used the dashboard with someone in the past two weeks?

- Yes  
 No

[Questions 3-4 : Shown only if answer to Question 2 is "Yes".]

3) With how many individuals (or families) did you used the dashboard in the past two weeks?

\_\_\_\_\_

4) On average, how long did you spend on the dashboard each time you used it?

- Less than 10 minutes  
 10-20 minutes  
 20-30 minutes  
 More than 30 minutes

[Questions 5-6: Shown only if answer to Question 2 is "No".]

5) Why haven't you used the dashboard? (Select all that apply.)

- I didn't meet with anyone who needed the information.  
 I didn't have enough time to use it.  
 Clients were not interested.  
 It does not have enough career options.  
 It does not have enough income options.  
 It does not give clients specific enough information about what will happen to their current benefits.  
 It is too complicated for the client to understand.  
 I don't feel comfortable explaining the dashboard.  
 Other (please explain):: \_\_\_\_\_

6) What suggestions do you have to improve the dashboard?

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[Questions 7-12 : Shown only if answer to Question 2 is "Yes".]

For this section, please think of the LAST TIME you used the dashboard.

7) Why did you use the dashboard with your most recent client? (Select all that apply.)

- To help the client understand how their benefits may change over time
- To discuss the impact of increases in work income
- To compare earnings of different jobs
- To discuss career options
- To discuss alternatives to benefits
- To discuss training opportunities
- Other (please explain):: \_\_\_\_\_

8) How easy was it to get the information you wanted from the dashboard?

- Very easy
- Somewhat easy
- Somewhat difficult
- Very difficult

[Question 9: Shown only if answer to Question 8 is "Somewhat difficult" or "Very difficult".]

9) What information was difficult to get? (Select all that apply.)

- Benefits checklist
- Occupation or job type
- Family type
- Other (please explain): \_\_\_\_\_ \*

10) Overall, did using the dashboard help your client?

- Yes, it helped a lot
- Yes, somewhat
- No, not much
- No, not at all

[Question 11: Shown only if answer to Question 10 is "No, not much" or "No, not at all".]

11) Why did the dashboard not help your client? (Select all that apply.)

- It did not have enough career options.

- It did not have enough income options.
- It was too complicated for the client to understand.
- It took too long to use.
- It did not give clients specific enough information about what will happen to their current benefits.
- The client's short-term needs are too severe for them to focus on long-term plans.
- Other (please explain): \_\_\_\_\_

12) What suggestions do you have to improve the dashboard?

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You're done! Thank you for taking the time to do this survey. Your feedback will help us improve the dashboard.