



Reframing Benefits Cliffs: Solutions for an Inclusive Recovery

#EveryonesEconomy

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FEDERAL
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of ATLANTA

Benefits Cliffs and the Economy Post-COVID

David Altig

Reframing Benefits Cliffs Summit

Sponsored by the ACF Region 4
and the Federal Reserve Bank of
Atlanta

October 15, 2020

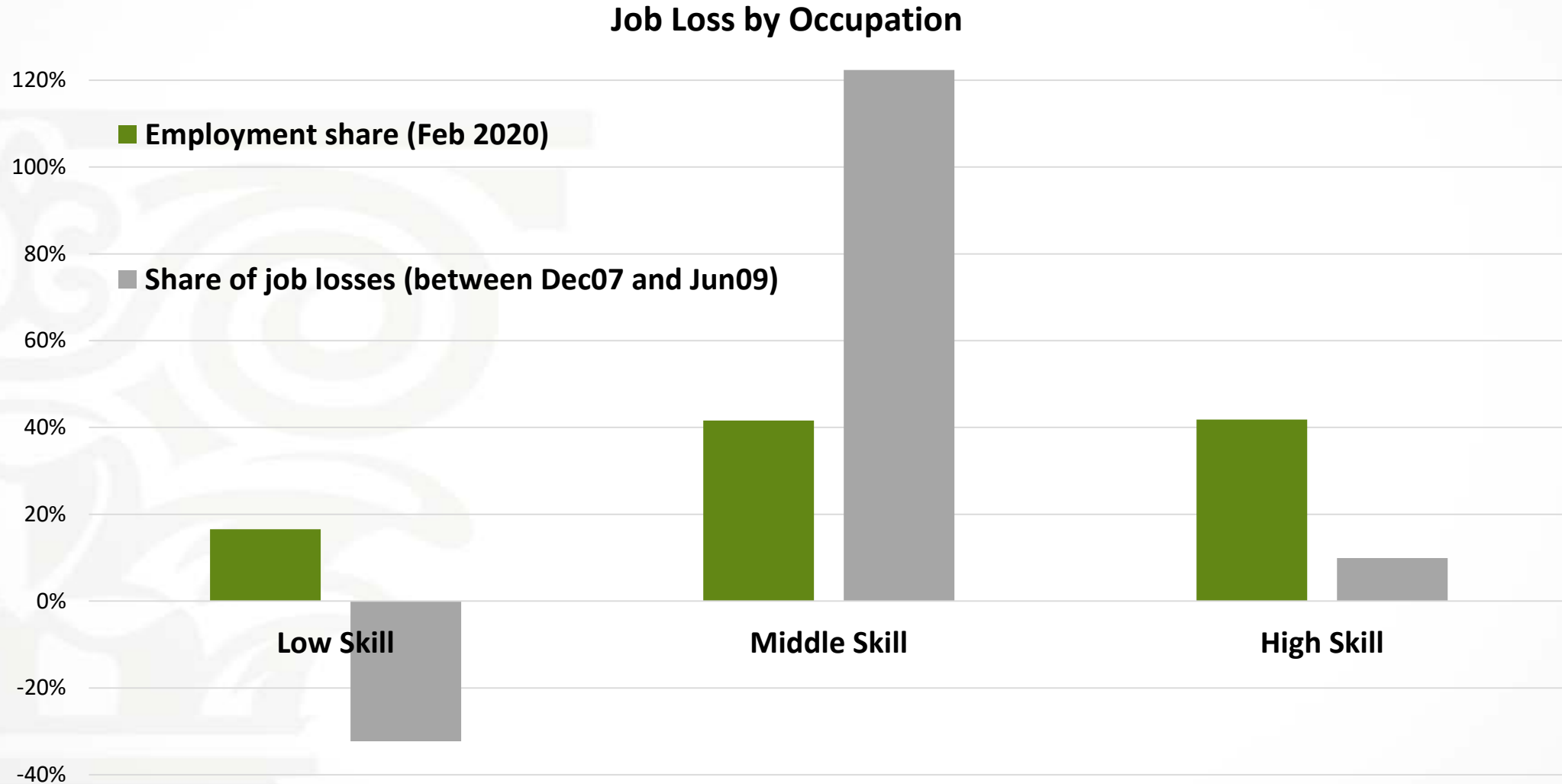
The views expressed in this presentation do not represent those of the Federal Reserve Bank of Atlanta, the Federal Reserve System, or anyone other than the presenter. If you think you heard otherwise, you are mistaken.

A quick look at the pre-COVID share of employment, organized by occupational skill requirements



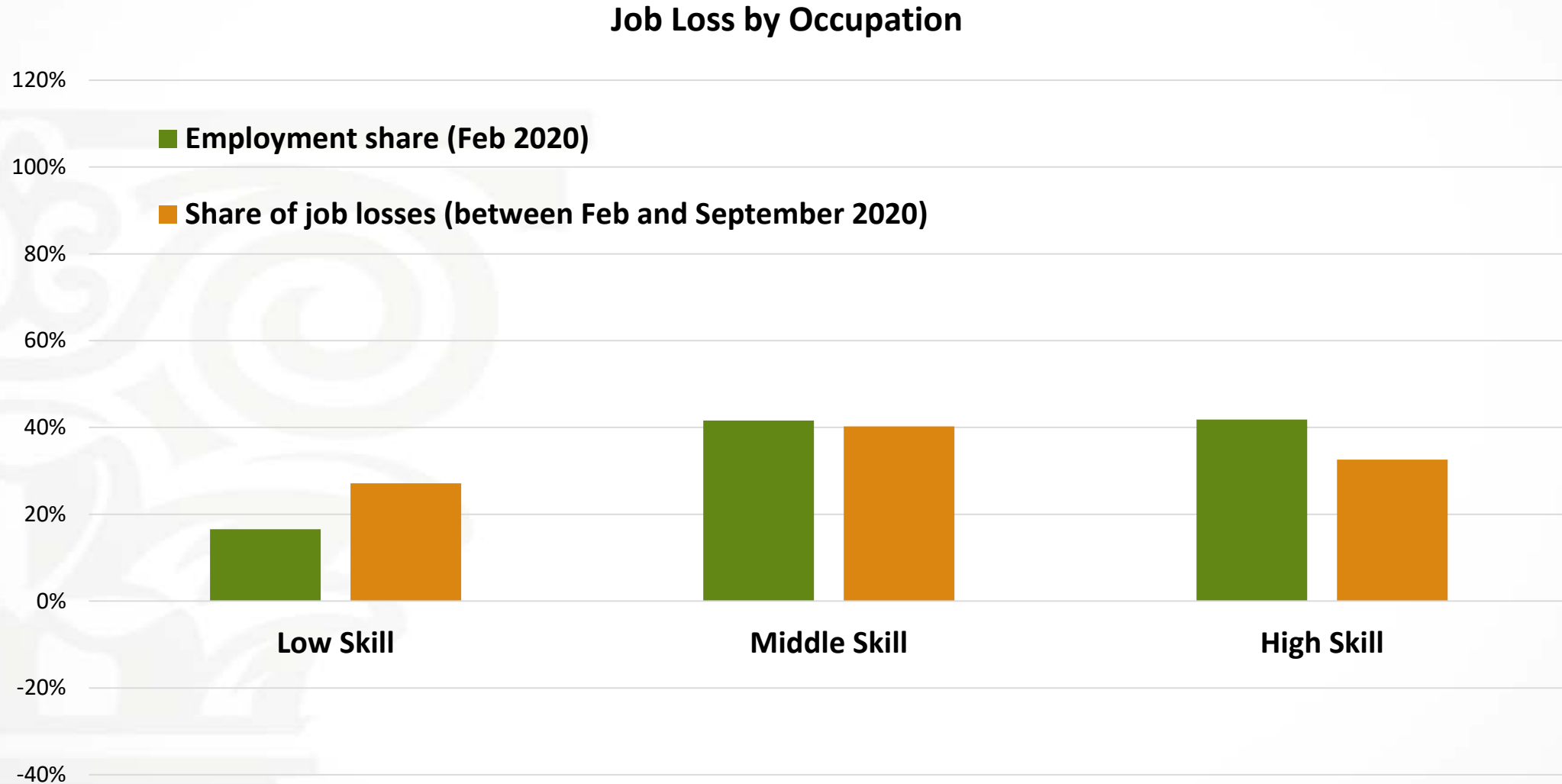
Source: Current Population Survey, staff calculations. **Low-skill jobs are primarily service jobs; middle-skill jobs include sales and office, construction, production, and transportation jobs; high-skill jobs are management, professional, and technical jobs.**

During the financial crisis, workers in “low-skill” jobs fared relatively better than those in other occupations



Source: Current Population Survey, staff calculations. **Low-skill jobs are primarily service jobs; middle-skill jobs include sales and office, construction, production, and transportation jobs; high-skill jobs are management, professional and technical jobs.**

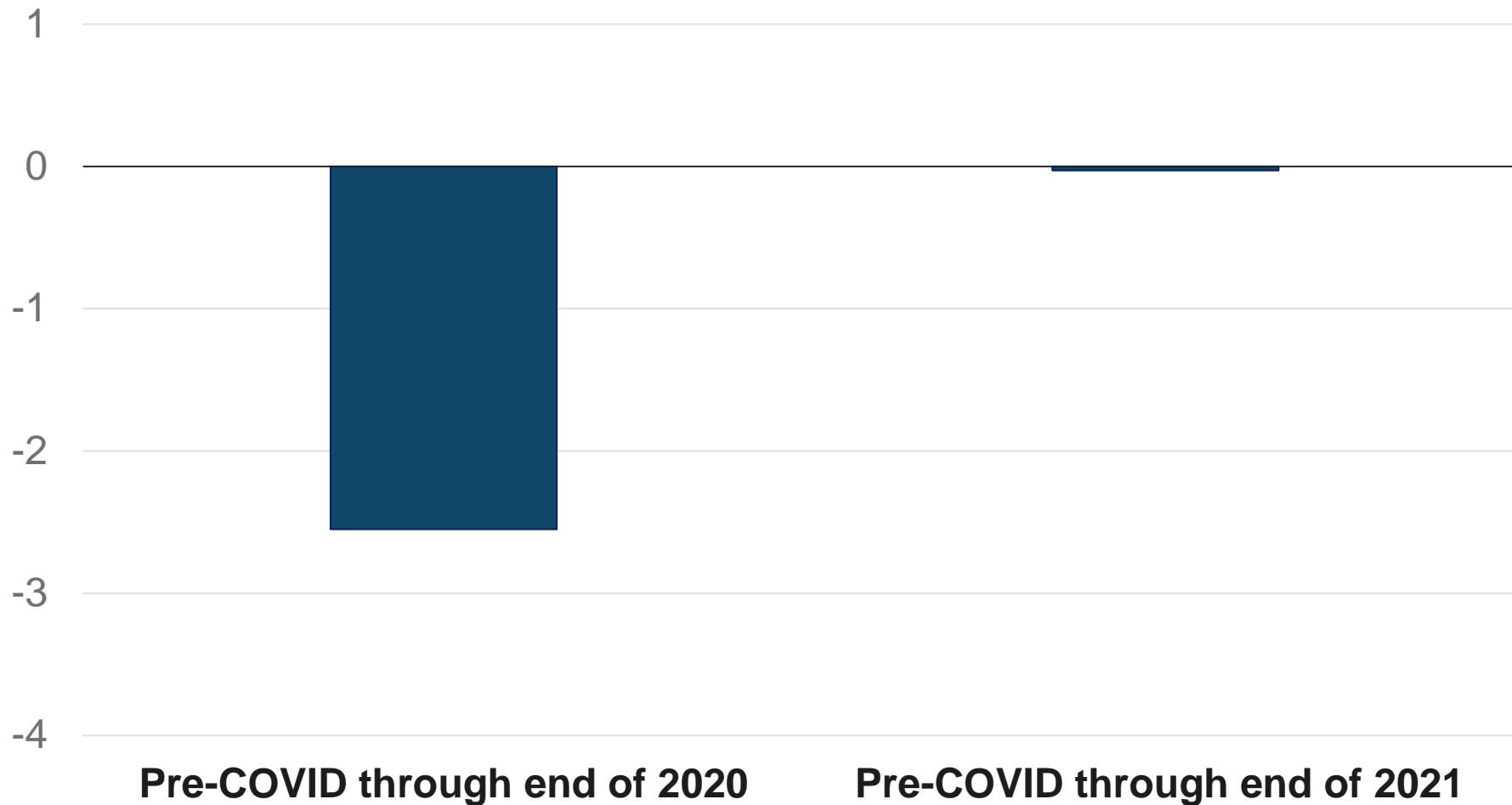
Post-COVID, workers in “low skill” jobs have fared relatively worse than workers in other occupations



Source: Current Population Survey, staff calculations. **Low-skill jobs are primarily service jobs; middle-skill jobs include sales and office, construction, production, and transportation jobs; high-skill jobs are management, professional and technical jobs.**

CFO Survey respondents do not expect lost jobs to be fully recovered until the end of 2021...

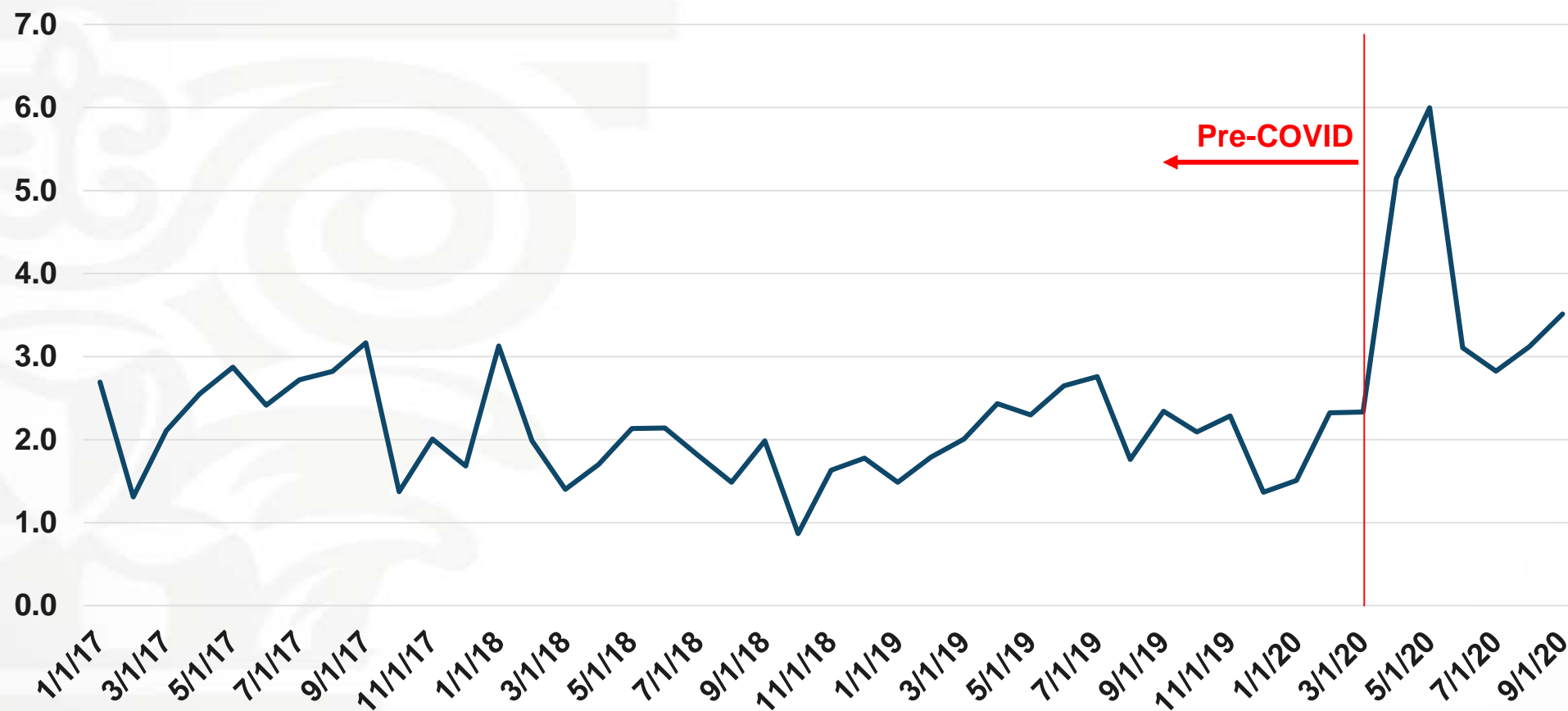
Firms' Expected Cumulative Change in Employment



... and the jobs that remain will not remain the same.

Expected Reallocation of Jobs

Percent of employment, 4 quarters ahead



Bottom line: There may be a lot of “Leia”s, with opportunities and challenges.

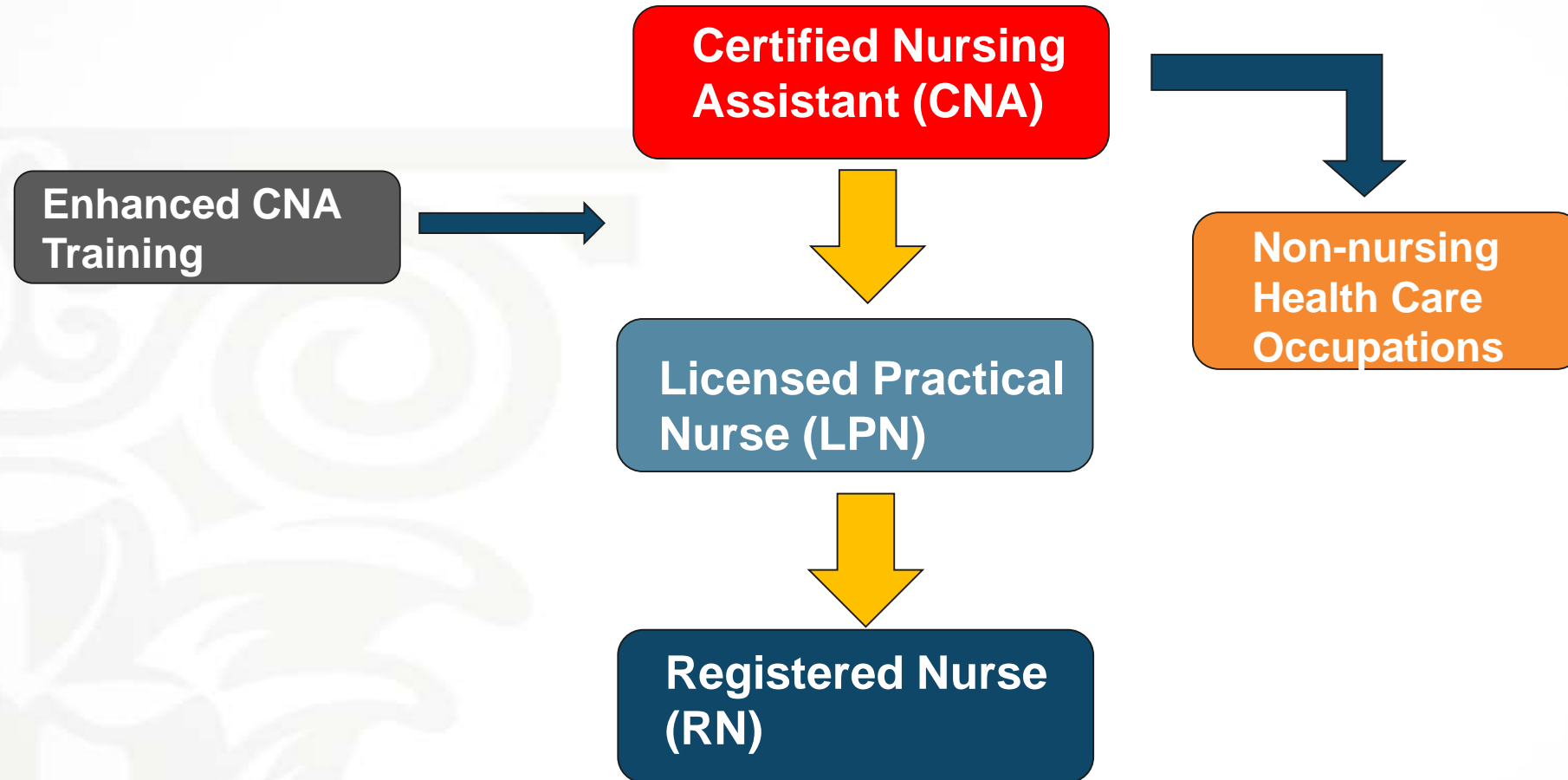


Note: Picture does not depict Leia, who is not an actual person, in case you were wondering.

Leia is a 25-year-old single mother of two children, ages 4 and 6, working at a movie theater concession stand in Birmingham, Alabama.

- **Challenge: Her old job may no longer exist.**
- **Opportunity: Access to workforce development services that can help her “skill up” to a better future.**

A popular workforce development framework: The career pathway



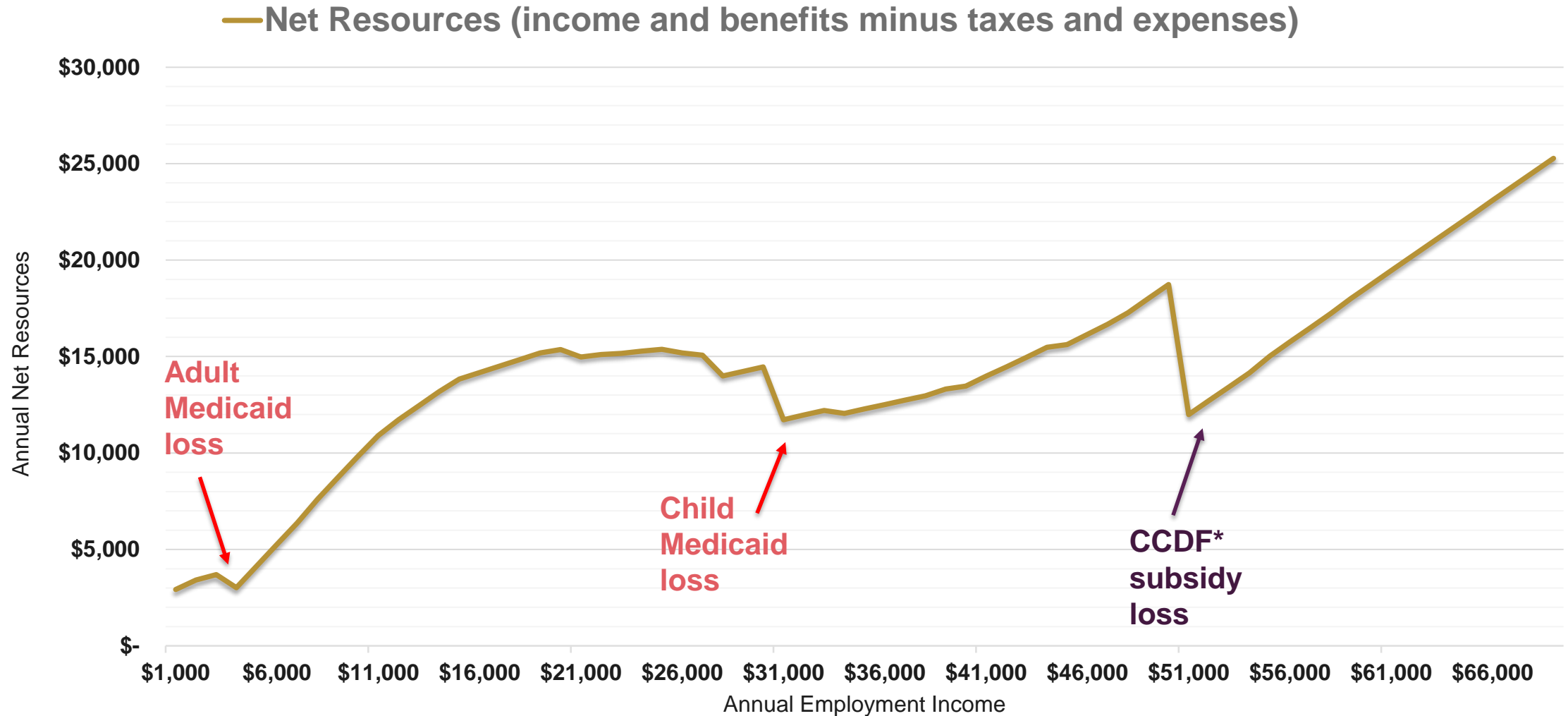
One more challenge for Leia: Benefits cliffs



Leia is assisted by a variety of support programs:

- **Food assistance**
- **Medicaid for her children**
- **Affordable Care Act subsidies**
- **Child Tax Credit**
- **Earned Income Tax Credit**

A familiar way to capture benefits cliffs

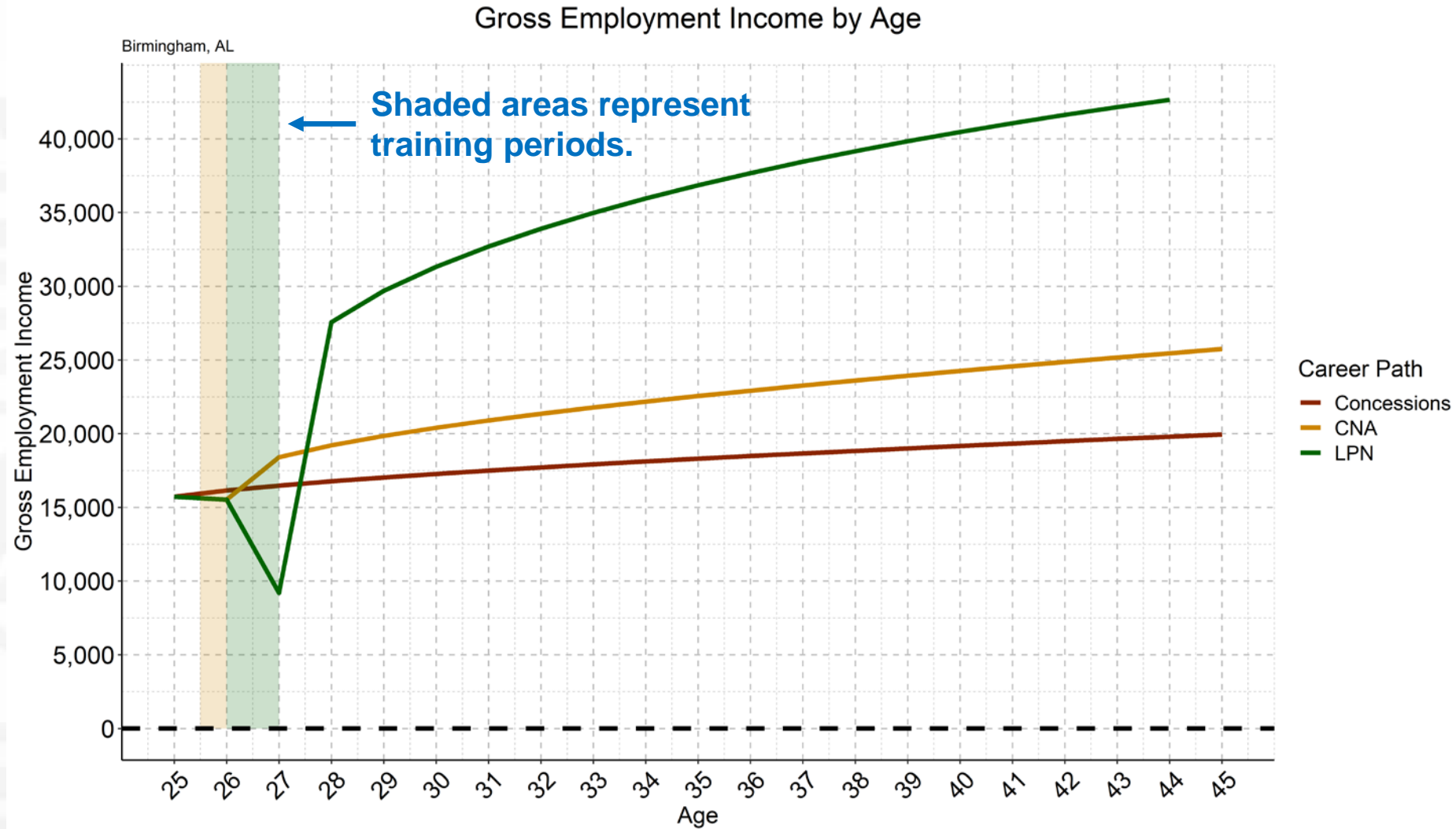


Sources: Federal Reserve Bank of Atlanta, Bureau of Labor Statistics.

*CCDF stands for Child Care and Development Fund.

Note: Data are for a single mother with two children in Birmingham, Alabama.

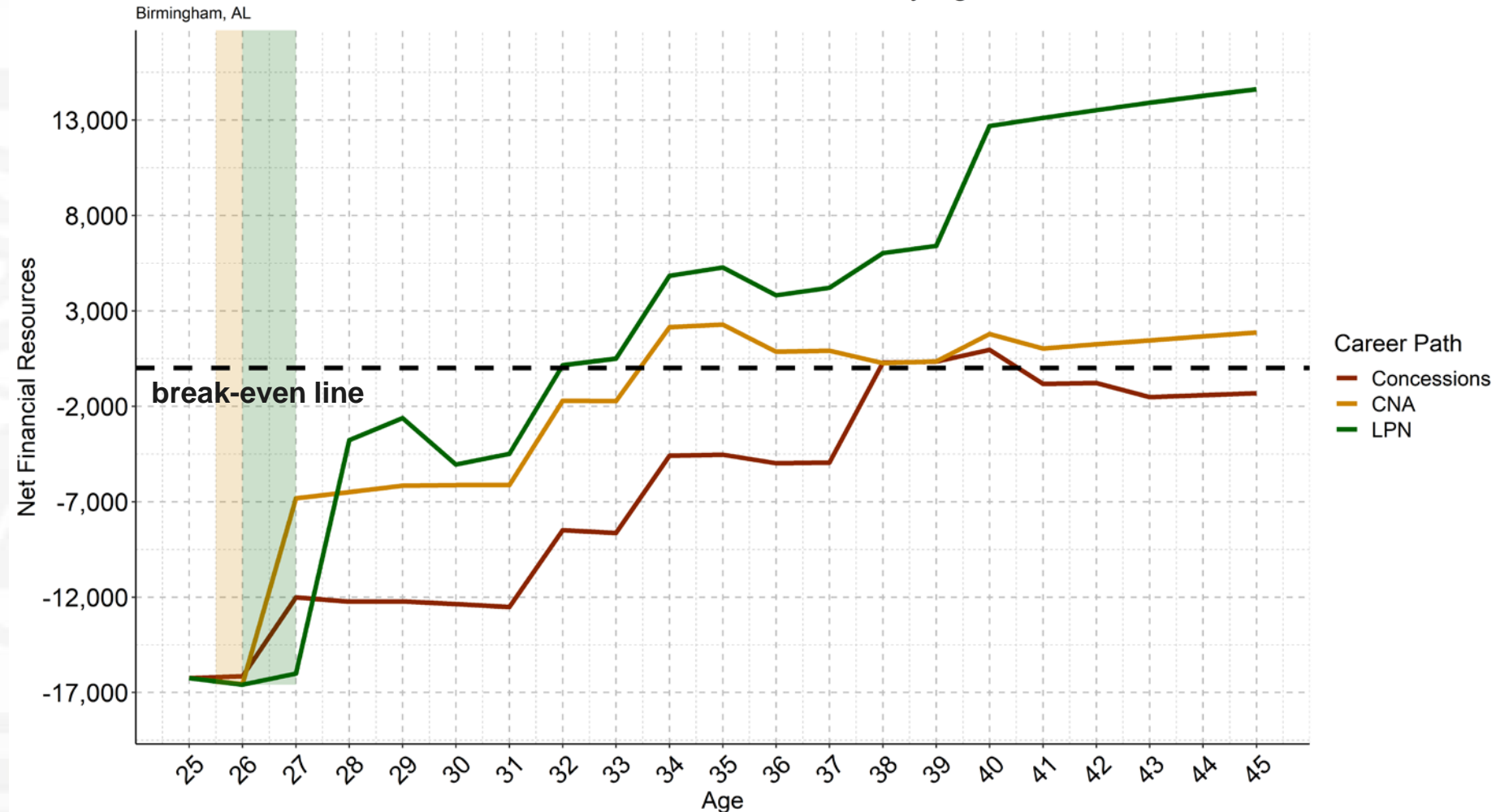
The CLIFF tool: Visualizing career pathways



Incorporating benefits cliffs into the career pathway picture: Net resources

$$\text{Net Resources} = (\text{Benefits} + \text{Income}) - (\text{Taxes} + \text{Expenses})$$

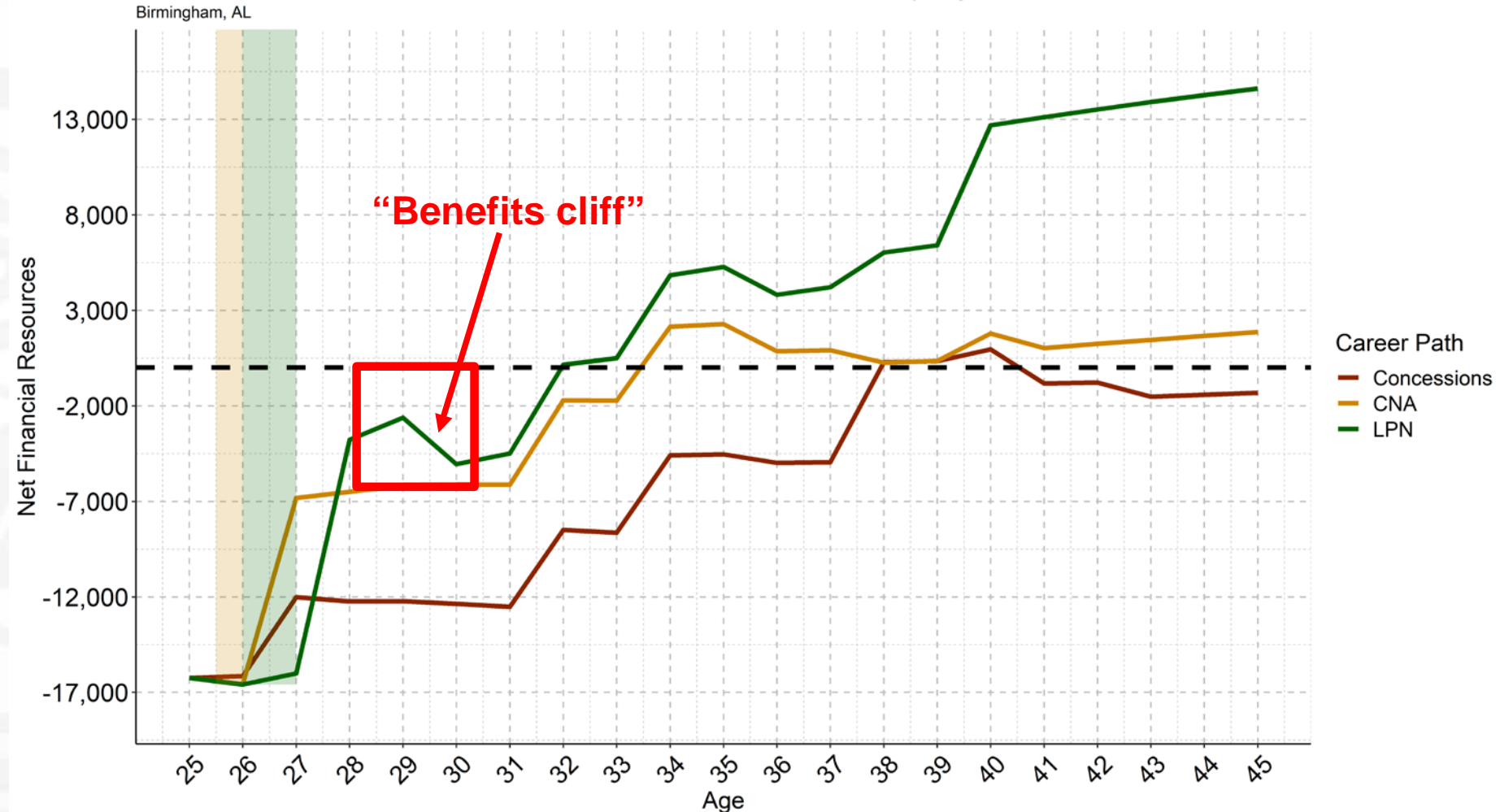
Annual Net Financial Resources by Age



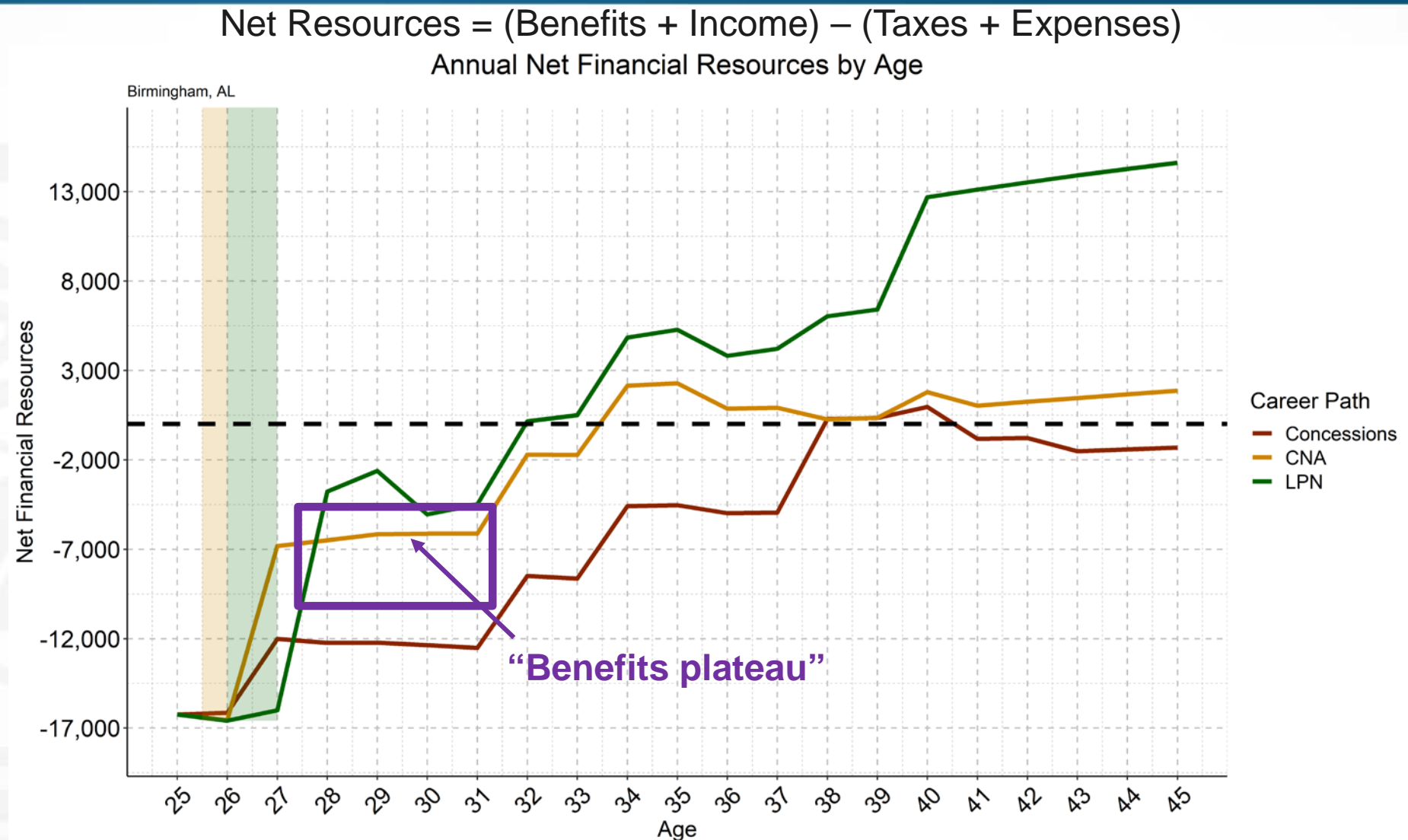
Challenges along the pathway, I: Benefits cliffs

$$\text{Net Resources} = (\text{Benefits} + \text{Income}) - (\text{Taxes} + \text{Expenses})$$

Annual Net Financial Resources by Age



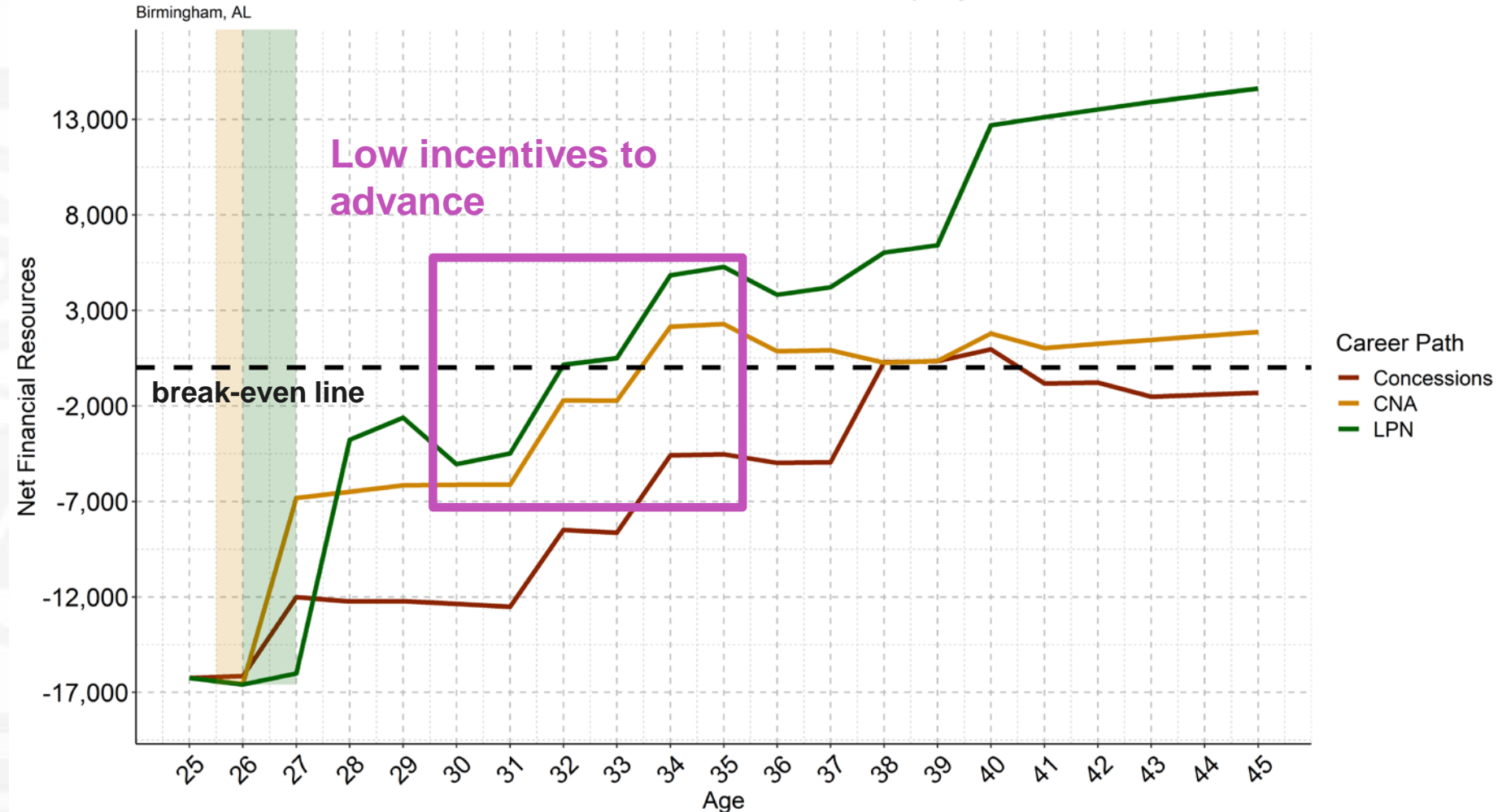
Challenges along the pathway, II: Benefits plateaus



Challenges along the pathway, III: Disincentives to invest in career advancement

$$\text{Net Resources} = (\text{Benefits} + \text{Income}) - (\text{Taxes} + \text{Expenses})$$

Annual Net Financial Resources by Age



An operational tool: The CLIFF Dashboard

Select City
Birmingham, AL

Select Industry
Information Technology

Select Career Path
Computer User Support Specialist (CSS)

Select Family Type
Single adult with one child

Select Public Assistance Package
RTC + TANF + Food + Housing + Childcare + Healthcare

Definitions:
RTC: Refundable Tax Credits, including the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC)
TANF: Temporary Assistance for Needy Families (TANF)
Food: Supplemental Nutrition Assistance Program (SNAP)
Housing: Section 8 Housing Voucher
Childcare: Child Care Development Fund Subsidies (CCDF)
Healthcare: Medicaid, Children's Health Insurance Program (CHIP), Medicare, or Affordable Care Act (ACA) subsidy

Introduction **Income and Self-Sufficiency** Net Resources For Policymakers Eligibility by Program 20 / 22

Quality job training for an in-demand career can increase the amount of money you earn and raise your standard of living. Higher income from your new career can put you on a path towards self-sufficiency - the ability to pay all your bills without having to rely on public assistance.

Making an informed choice can be difficult if you are enrolled in public assistance programs. As you earn more money, you may lose some of these programs, but those changes can be difficult to predict. This dashboard can be used to better understand these changes.


This dashboard gives you more information about which in-demand careers are likely to help you overcome a loss of public assistance and leave you in a better position financially. The dashboard also shows how long it will take to achieve self-sufficiency on a chosen career path.

To Get Started:

Use the left-side navigation pane to select a family type most similar to your own and to identify careers of interest to you in various industries.

The tabs above show how much a typical worker in the chosen career can expect to earn locally, pay in taxes, and how much the worker's family can expect to receive in public assistance over time.**

You can customize the results further by selecting different public assistance packages using the dropdown menus in the left-side navigation pane.



CLIFF

Career Ladder Identifier and Financial Forecaster

** The CLIFF tool is not intended to provide career or financial advice. The calculations provided by this site are summaries to be used for educational and informational purposes only. Do not rely on them as a determination of public assistance. Determination of eligibility and amount of public assistance is made solely by the applicable provider(s). It is possible that persons may be eligible for additional public assistance not covered by this site.

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Introduction Income and Self-Sufficiency Net Resources

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The

To red.

Use the left navigation pane to select a family

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User chooses from a customized menu that specifies:

- Geographic area
- Career path
- Family structure
- Benefit packages received

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Introduction

Income and Self-Sufficiency

Net Resources

For Policymakers

Eligibility by Program

20:22

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Making an informed choice about which career you are enrolled in public assistance programs. As you earn more money, you may lose some of these programs, but those changes are hard to predict. This dashboard can be used to better understand these changes.

This dashboard also shows which in-demand careers are likely to help you overcome a loss of public assistance and leave you in a better position financially. It also shows how long it will take to achieve self-sufficiency on a chosen career path.

Tools to help you explore different career paths and to identify careers of interest to you in various industries.

Expect to earn locally, pay in taxes, and how much the worker's family can contribute to the household budget.

Use the public assistance packages using the dropdown menus in the left-side navigation pane.

The tool generates wage and net resource paths like those shown earlier (stored in tab views in the dashboard).

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To Get Started:

Use the left-side navigation pane to select the city, industry, career path, family type, and public assistance package you want to use in various industries. The tabs above show how much you can expect to receive in public assistance and how much the worker's family can expect to receive in public assistance. You can customize the results by selecting the public assistance package you want to use in the left-side navigation pane.

Additional tabs contain information on:

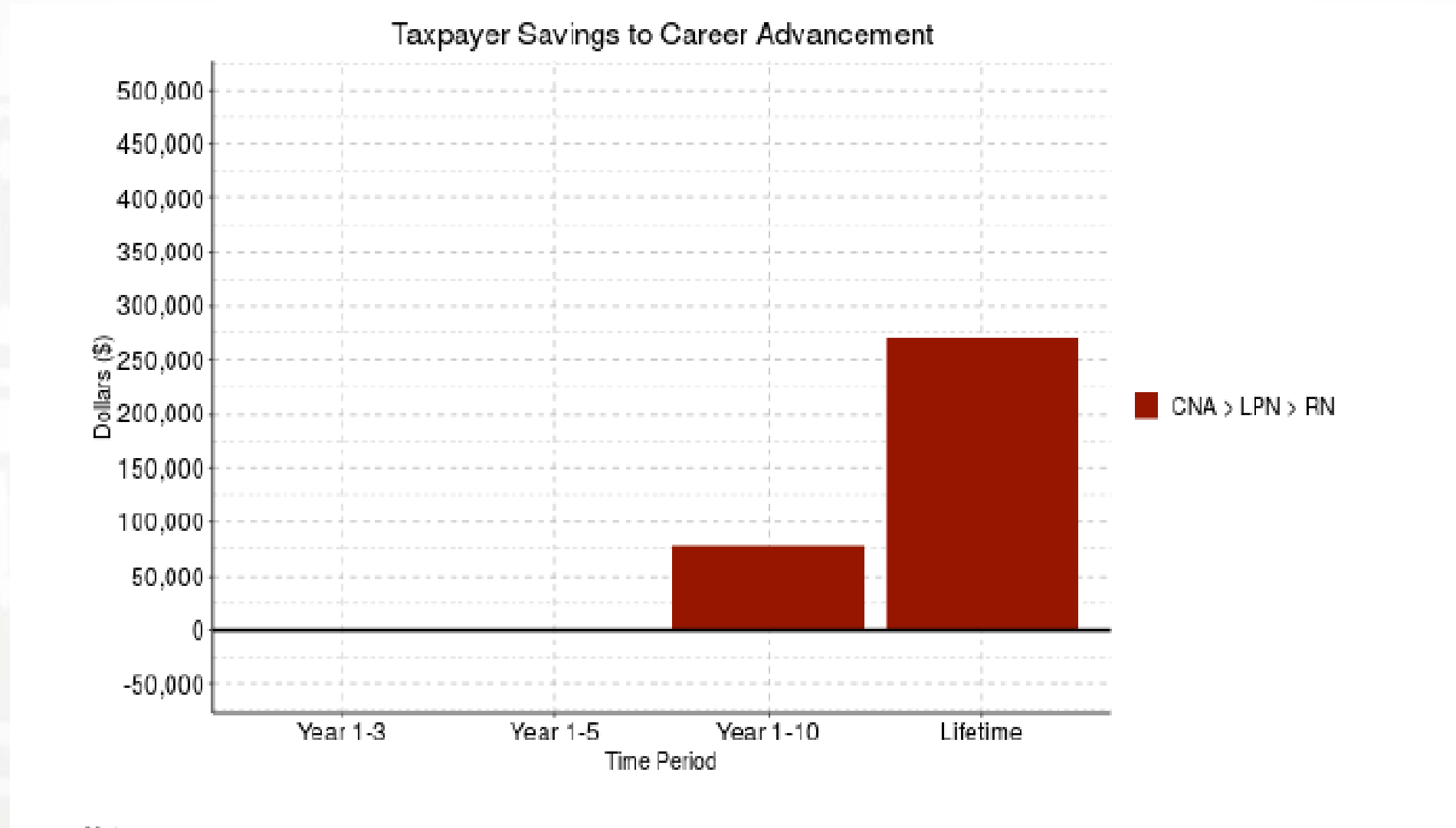
- Benefit eligibility
- Data relevant to policymakers



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For informational purposes only. Do not rely on them as a basis for determining eligibility for additional public assistance not covered by this site.

For policymakers: The public return to individual career advancement



CLIFF use cases: The Dashboard (currently available)

Mapping Benefits Cliffs

- Awareness of Issue
- Benefits Cliffs Calculators

CLIFF use cases: Policy analysis (partial current availability)

Policy Simulation/Changes

- Change Asset Limits
- Income Disregards
- Alignment of Rules/Services Across Programs*
- Tax Credits for Working Families
- Graduated phase-outs*

* For examples, see “[Benefits Cliffs and the Financial Incentives for Career Advancement: A Case Study of the Health Care Services Career Pathway](#),” FRBA

CLIFF use cases: The Financial Planner (ETA, 2021:Q1)

Workforce Development

- Student advisement to increase post-secondary attainment
- Career planning and coaching toward self-sufficiency
- Career pathways design/targeted occupation and industry analysis
- Align wraparound supports
- Employer engagement



Partnerships with signed or pending MOUs

- **Alabama Governor's Human Capital Task Force**
- **Broward College, Florida**
- **Connecticut Governor's Workforce Development Task Force**
- **Florida Children's Council (FATES)**
- **Louisiana Board of Regents**
- **State of Oklahoma Office of Workforce Development (joint with the Federal Reserve Bank of Kansas City)**
- **Goodwill of North Georgia**

Other MOUs being drafted: CareerSource Florida, Circles USA, Goodwill of Southern Piedmont (joint with the Federal Reserve Bank of Richmond), Goodwill Industries of Arkansas



Take a test drive:

https://emar-data-tools.shinyapps.io/cliff_dashboard_demo/

Thank you!

#EveryonesEconomy



Reframing Benefits Cliffs: Solutions for an Inclusive Recovery

Nick Moore
**Alabama Governor's Office of Education
and Workforce Transformation**

2478-80
S-56780-321
BN-37775P54-W



Alabama's Talent and Human Capital Development Strategic Plan

**Mitigating Benefits Cliffs,
Extending Economic
Resiliency, and Forging
Pathways to Self-Sufficiency**



- Governor Ivey has set a postsecondary education attainment goal for Alabama of ***adding 500,000*** highly skilled employees to Alabama's workforce by **2025** through the Success Plus plan.
- The governor has also set the goal of ***surpassing the national labor force participation rate by 2025 by braiding resources*** to help Alabamians overcome their barriers to education or employment.
- Reducing the impact of the cliff effect on Alabamians who are transitioning from public assistance to paid employment is a cornerstone of Governor Ivey's strategy to reach the attainment and labor force participation goals.

A Talent Development Strategy Predicated on Human Capital Development

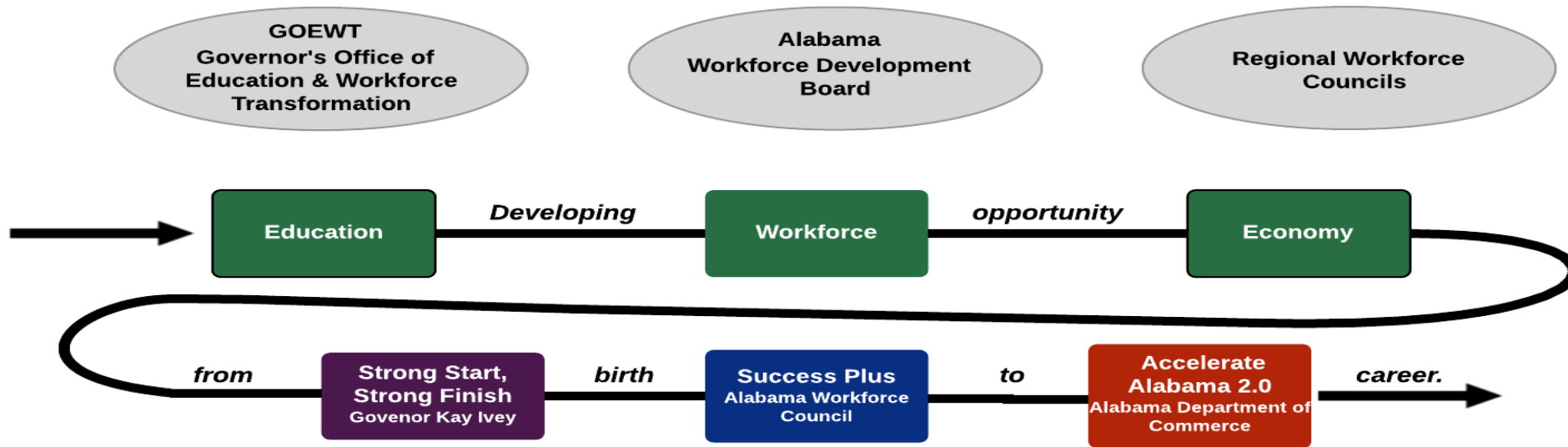
- Alabama is committed to meeting the Alabama postsecondary attainment goal of adding 500,000 credential holders to the workforce and raising Alabama's labor force participation rate to the national average by 2025 through human capital development.
- Using the combined 2020 WIOA plan and the Alabama Career Pathways Model, Alabama is working to establish a wage premium for individuals who presently are unable to enter the labor force due to barriers such as benefits cliffs.
- The career pathway model will provide a feedback loop between employers and employees through competency-based career pathways. A currency of credentials of value will also facilitate progressive wage increases, upward mobility within a firm; and transferability of skills within; and between, industry sectors.
- The WIOA performance indicators have been updated to ensure that the public workforce system is responsible for meeting the needs of all Alabamians with barriers to education and workforce training in each of Alabama's seven workforce regions.



The State of Alabama's 2020 Combined Plan for WIOA

Vision & Theory of Change:

Competency-Based Career Pathways into the Middle Class: A New Social Compact for Alabama Predicated on Human Capital Development



Alignment of Priorities across the Education and Workforce Development System

Awareness	Access & Success	Pathways	Leadership & Collaboration	Assessment & Continuous Improvement
<p>Making information about education, training, and jobs widely available</p> <ul style="list-style-type: none"> Public Awareness Campaign Alabama College & Career Exploration Tool (ACCET) Recruitment 	<p>Increasing access to education, training & support for all individuals</p> <ul style="list-style-type: none"> Strategy to serve individuals with barriers to education, training & employment Literacy & Numeracy Pre-K, school, college & career readiness One Stop Career Centers Career Cluster Strategy Retention 	<p>Creating clear education and training tracks that lead to in-demand jobs</p> <ul style="list-style-type: none"> Secondary to Postsecondary Transition and Alignment Career Exploration Credentialing Expanding Alabama's Apprenticeship Efforts 	<p>Working together across agencies, organizations & systems</p> <ul style="list-style-type: none"> Align the activities and programs of colleges, universities, training agencies & investment boards Braiding Workforce Development Funding Streams (WIOA, Perkins V) Industry Collaboration 	<p>Using data to inform decision making</p> <ul style="list-style-type: none"> Alabama's Terminal on Linking and Analyzing Statistics (ATLAS) longitudinal data system Renewal

KEY

- Strong Start, Strong Finish
- Success Plus
- GOEWT / WIOA
- Accelerate Alabama 2.0

A stronger educational and workforce development system in Alabama!

ACCCP

- The Alabama Committee on Credentialing and Career Pathways (ACCCP), a public-private entity, was codified by Act 2019-506. Act 2019-506 passed the Legislature unanimously during the 2019 session and was signed into law by Governor Ivey on June 10, 2019.
- The ACCCP is tasked with a two-fold mission: (1) to identify Alabama's regional and statewide in-demand occupations and (2) to identify competency models, career pathways, and credentials of value linked to those in-demand occupations using labor market information.
- The ACCCP also includes 16 Technical Advisory Committees (TACs) that are each composed of seven gubernatorially appointed members who are members of business and industry.
- Each of the TACs are led by an officer. There are 64 subject-matter experts (SMEs) who are employed by state education and workforce agencies. The SMEs help TAC members translate their ideas into action by navigating the education and workforce systems.

ACCCP

The Five-Star Rubric for Identifying In-Demand Occupations

Criteria I	Criteria II	Criteria III	Criteria IV	Criteria V
Occupation must earn at least 70 percent of the median regional wage	Occupation shows positive projected growth over the coming decade	Occupation is projected to have a minimum of 15 openings a year	Occupation median wage exceeds the current lower living standard income level (LLSIL) 70%	Occupation requires a postsecondary degree, certificate, or credential for initial employment

- Occupations will be evaluated against the Five-Star Rubric for Identifying In-Demand Occupations to qualify for each of the seven regional lists of in-demand occupations.
- Occupations must possess all of Criteria I-III and one or both of Criteria IV and V to qualify for a regional list.
- Occupations that qualify for at least three regional lists will qualify for the statewide list of in-demand occupations.

The Alabama Occupational Ontology

Alabama Competency Taxonomy

2342-	KNO-	06-	08	20190817	E	094161258
Career Cluster-Career Pathway-Occupation-Competency	KNO-Knowledge SPE-Specialized Skill PER-Personal Skill SOC-Social Skill COM-Competency	Rate of Decay (in months)	Level of Proficiency	Date of Current Assessment	Summative Assessment Format A—Artifact E—Exam P—Performance	D-U-N-S Number

Alabama Credential Taxonomy

02	43	S	B	R	2342-KNO-06-08-20190717-E-094161258
Career Cluster (01-16)	Career Pathway (01-79)	Division (Secondary or Postsecondary)	Category (Advanced or Basic)	Complementary (C), Regional (R), or Statewide (S)	Competencies Mapped to the Credential (Not included as part of the five-digit taxonomy for the compendia of valuable credentials.)

The ACCCP's Non-Degree Credential Quality Assurance Process

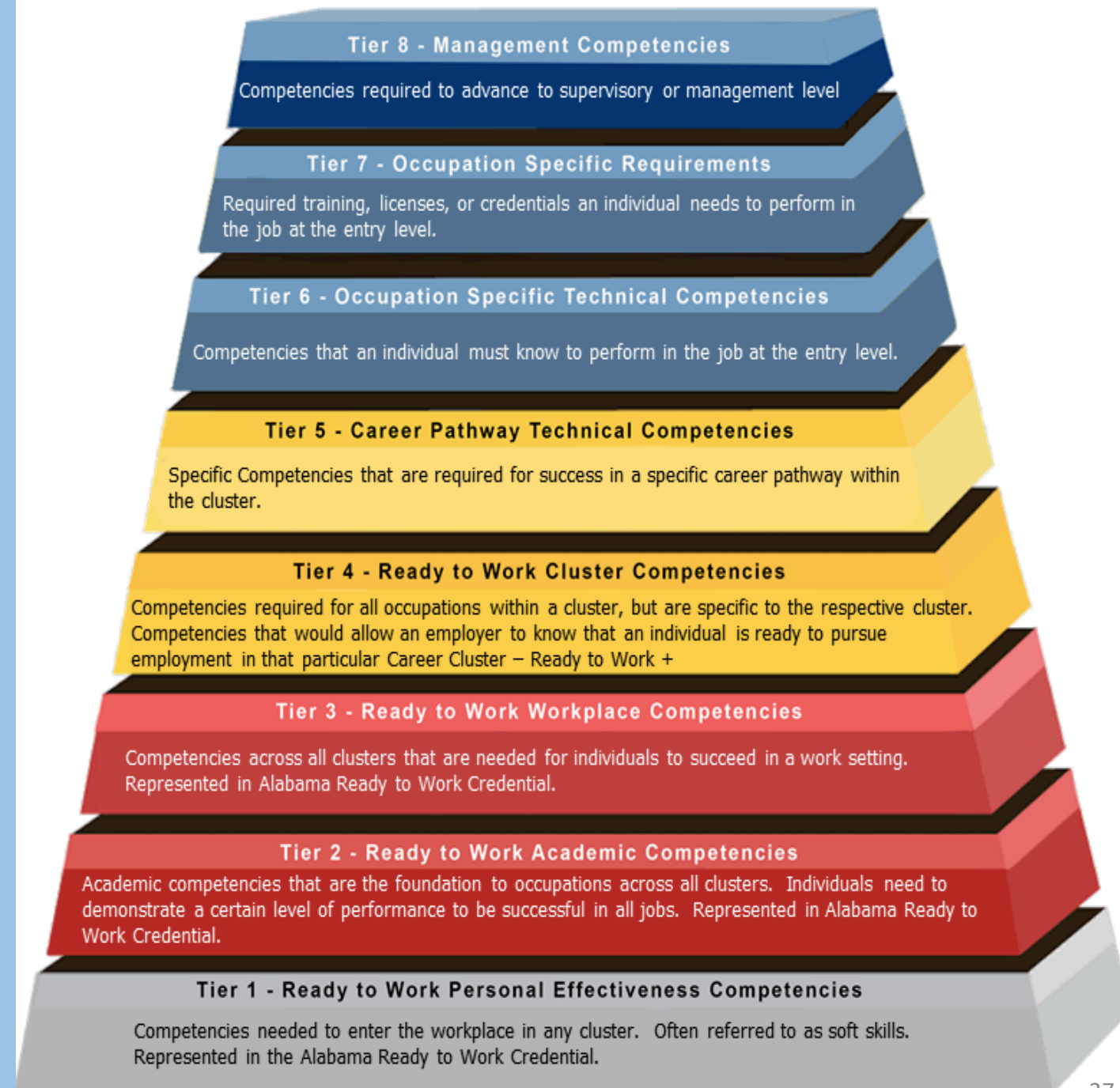
1. The TAC will classify the underlying credential referenced in the application as either: <ul style="list-style-type: none">a. Required by lawb. Mandated by industryc. Preferred by industry	6. Earned after a minimum number of hours of instruction time
2. The TAC will determine whether the credential is: <ul style="list-style-type: none">a. Required to obtain a job;b. Part of a stackable sequence; orc. Complementary, but not directly aligned, to an occupation or career pathway	7. Stackable in a sequence of aligned competencies
3. Accredited or recognized by a statewide or national industry-recognized accrediting body	8. Valuable as determined by leading to at least a 20% wage premium over a high school diploma
4. Credential is aligned to an occupation on a regional or statewide list of in-demand occupations	9. Traceable and trackable by the ATLAS on Career Pathways
5. Achievable by students in a secondary and/or the postsecondary level of study	10. Portable across or within an industry sector

Alabama's Credential Registry

- The Alabama Credential Registry launched on July 1, 2020, and the open registration period for 2020–2021 will close on November 1, 2020.
- Credential and degree providers will register credentials to the Alabama Credential Registry through the Alabama Commission on Higher Education portal.
- After being registered by the credential provider to the registry, credential info will be vetted by the appropriate Technical Advisory Committee (TAC) against the ACCCP's non-degree quality assurance standards and sent to the ACCCP for approval.
- The first Compendia of Valuable Credentials will be released on December 21, 2020.

Mission Two: Survey of Employer Competencies, Competency Models, and Career Pathways

- The Governor's Survey of Employer Competencies is conducted annually to extend the reach of the TACs by surveying all employers in each of the 16 industry sectors on the in-demand occupations and credentials of value at their firm.
- The inaugural Survey of Employer Competencies was conducted statewide between June 15 and July 3, 2020.
- Between July 13 and August 24, 2020, the TACs developed competency models using the results of the Governor's Survey of Employer Competencies results and a competency dictionary.
- Between August 24 and September 18, 2020, the TACs completed career pathways and lattices by stacking approved competency models.

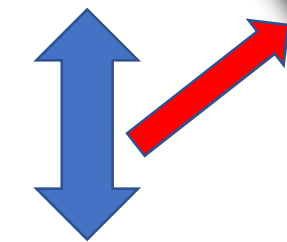


Alabama's Two-Pronged Career Pathways Model

Youth Prong

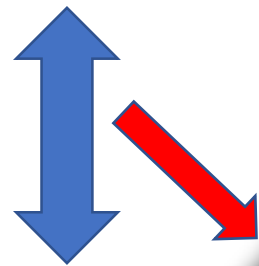
(Secondary CTE, Postsecondary CTE, and WIOA programs align to provide career pathways for in-school youth)

Secondary CTE



Postsecondary CTE and WIOA Tile I and IV

The Secondary to Postsecondary and the Adult Career Pathways align at the postsecondary level with stackable credentials mapped to a traditional postsecondary degree.



Adult Basic Education

Adult Prong

(Co-enrollment in Adult Basic Education, Postsecondary CTE, and WIOA programs provides career pathways for adult learners and non-traditional students)

Credential Attainment, Work-Based Learning, and Dual Enrollment

Stackable Credentials mapped to AA/AS → AA/AAS → BA/BS

Progression across a competency-based career pathway provides multiple points of entry and exit between education and the workforce.

Low-Skill Jobs

Middle-Skill Jobs

Semi-Skill Jobs

Advanced-Skill Jobs

Outcomes

- Delivers career pathways for traditional and nontraditional learners in all 16 career clusters and 79 career pathways.
- Facilitates the braiding of CTE and WIOA funds to ensure all Alabamians have the support needed to complete a career pathway.
- Facilitates the alignment of CTE and WIOA performance indicators.
- Provides a targeted approach for reaching the state's education attainment and labor force participation goals.
- Fosters the development of a "credential currency" based on stackable credentials, which will provide participants with multiple entrance and exit points between education and workforce programs without losing credit.
- Provides a transparent and intentional process for overcoming benefits cliffs when coupled with a continuum of supportive services.
- Promotes work-based learning as a catalyst for operationalizing the two-prong career pathways model.



Reimagine Workforce Preparation Grants

Supporting economic growth and entrepreneurship

Expanding educational opportunities

The Alabama Workforce Stabilization Program (AWSP)

- On September 25, 2020, Alabama was awarded a three-year, \$17.8 million Reimagine Workforce Preparation grant to implement the Alabama Workforce Stabilization Program (AWSP), which will provide short-term educational and training programs to help Alabamians who have been displaced by COVID-19 transition into new fields.
- Alabama's RWP grant award will fund the implementation and scaling of industry-sector-based education and training programs in five areas: (1) advanced manufacturing; (2) healthcare; (3) information technology; (4) transportation, distribution, and logistics; and (5) construction.
- The AWSP participants will receive wraparound services through the Human Capital Development Fund to offset costs associated with transportation, childcare, housing, and equipment.
- The AWSP will serve 2,648 participants per year, for a total of 7,944 total participants served over three years.

Alabama Terminal on Linking and Analyzing Statistics (ATLAS)

GOVERNOR'S OFFICE OF EDUCATION AND WORKFORCE TRANSFORMATION



WORKFORCE PARTNERS

Commerce – AL Dept of Commerce (WIOA Title I)
ACCS – AL Community College System (WIOA Title II)
ADOL – AL Dept of Labor (WIOA Title III)
ADRS – AL Dept of Rehabilitation Services (WIOA Title IV)
DHR – AL Dept of Human Services (TANF & SNAP)
ADSS – AL Dept of Senior Services (WIOA Title I)
AIDT – Alabama Industrial Development Training (ETF)

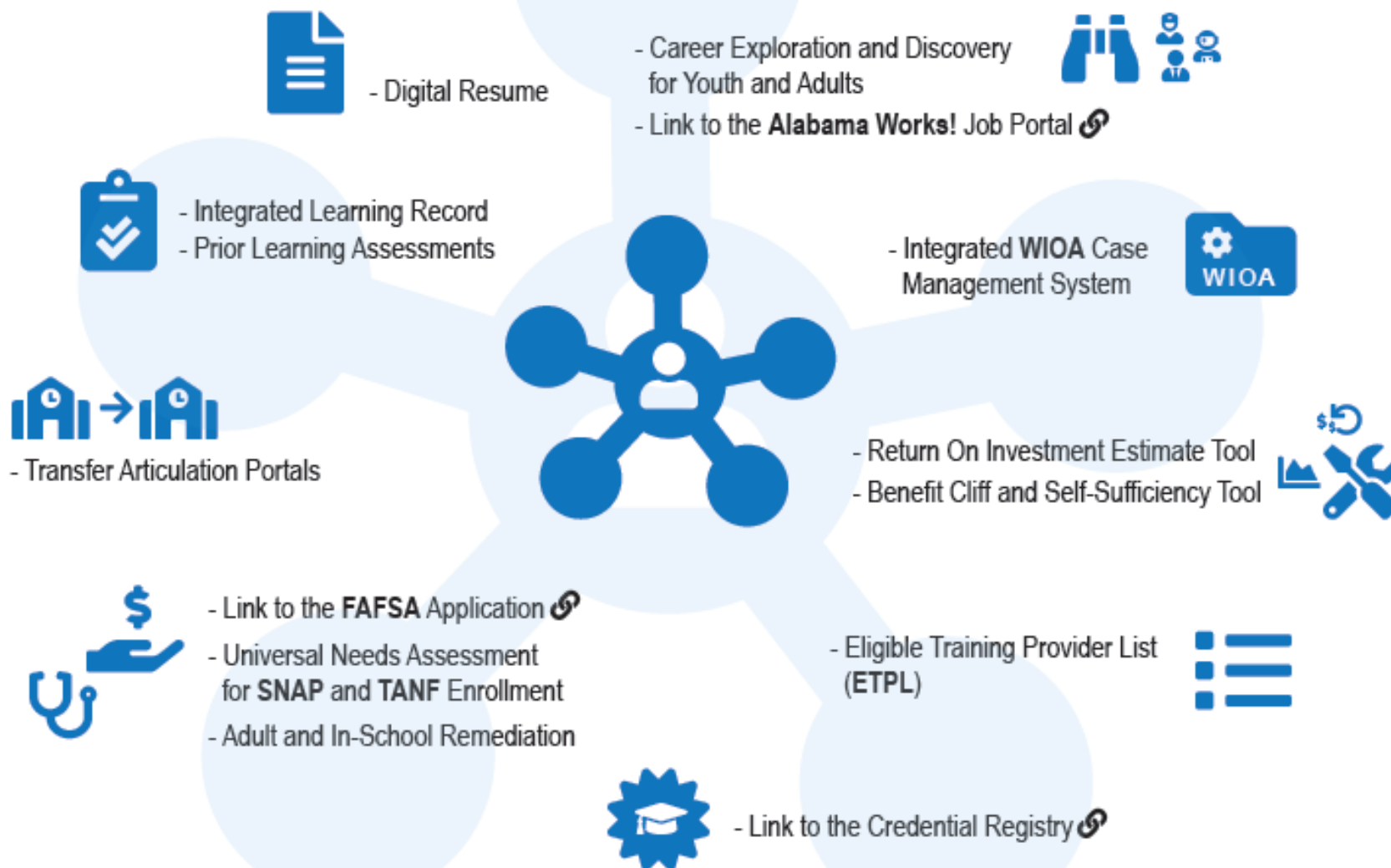
EDUCATION AGENCIES

ACCS – AL Community College System
AEDC – AL Dept of Early Childhood Education
ACHE – AL Commission on Higher Education
ALSDE – AL State Department of Education (K-12)



Alabama College and Career Exploration Tool (ACCET)

The **ACCET** will provide all Alabamians with access to...



DAVID



Dashboard for Alabamians to Visualize Income Determinations

- The Atlanta Fed has partnered with the State of Alabama to create the Dashboard for Alabamians to Visualize Income Determinations (DAVID).
- DAVID is designed to help people navigate benefit cliffs by visualizing how their incomes will increase over time as they move toward self-sufficiency.
- DAVID will also help us implement a no-wrong-door approach to the workforce development system by helping individuals overcome benefits cliffs by identifying a continuum of services for consumers of the public workforce system.
- Throughout the summer of 2020, the State of Alabama and the Atlanta Fed partnered to conduct a usability survey and trainings on how to use DAVID for state workforce development staff and education and human service providers.
- A competency-based training course and assessment are under development for future use by public workforce system staff as part of the cross-training process to ensure that benefits cliffs abatement is central to Alabama's strategy for helping people achieve self-sufficiency.

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Reframing Benefits Cliffs: Solutions for an Inclusive Recovery

Maggie Mickler
Florida Department of Children and
Families

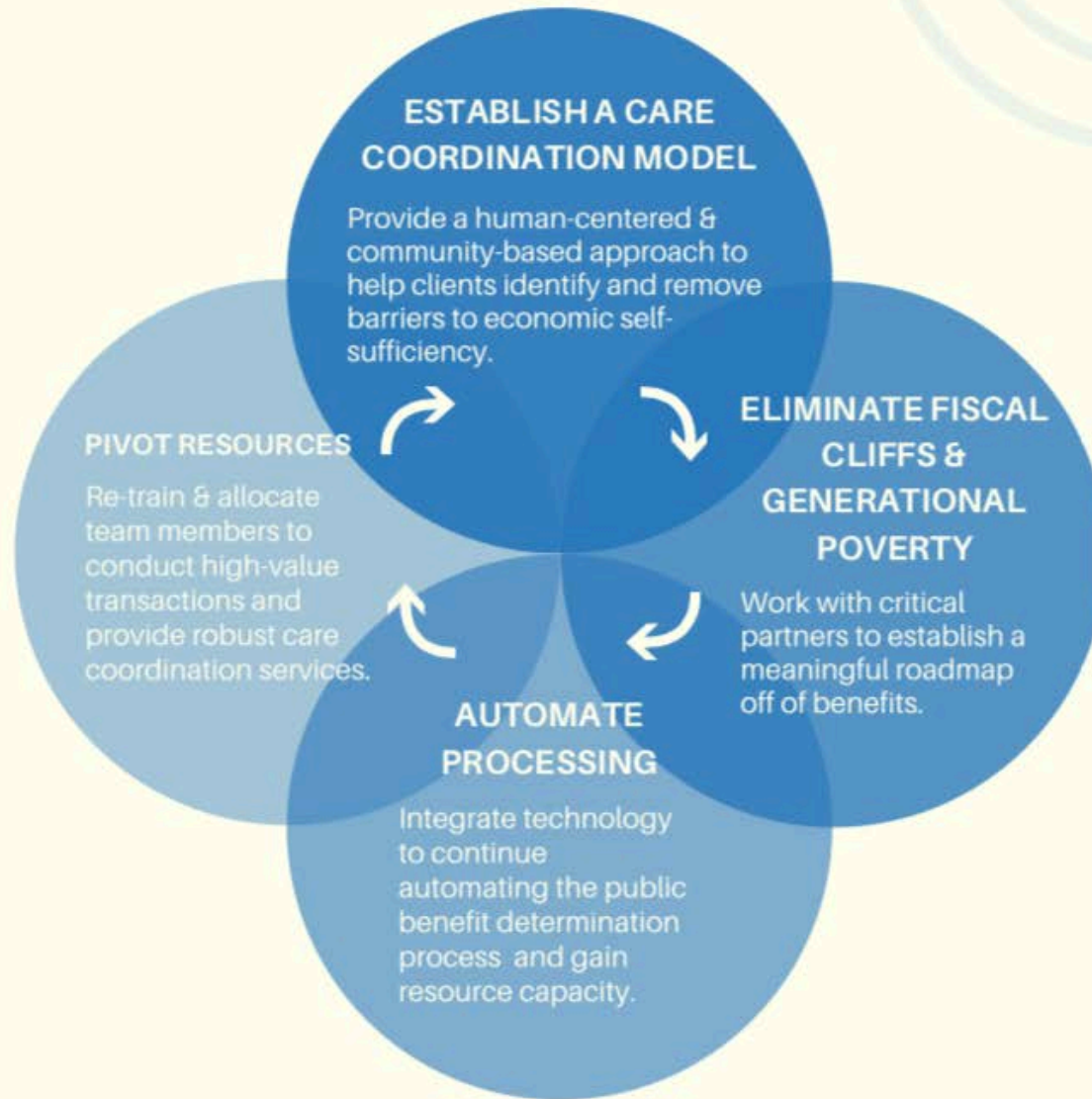
DCF ESS 2021

WIG:

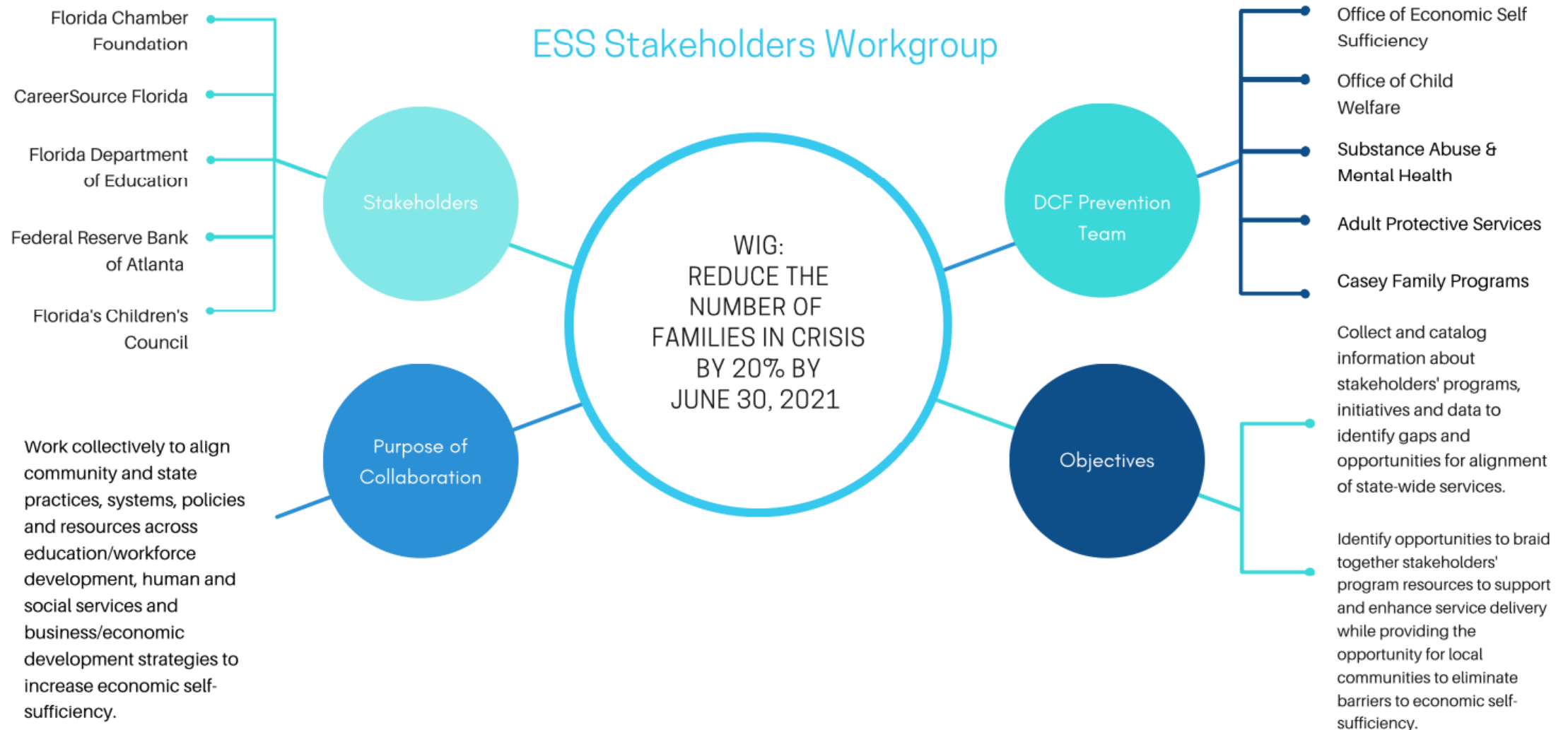
Reduce by 20% the number of non-disabled adults ages 18-59 on SNAP and/or TANF over 21 months by June 30, 2021.

- *Increase prevention contacts through care coordination*
- *Decrease the number of families in crisis by 20%*
- *Reduce recidivism and re-entry by 25%*

To reduce the number of families in crisis, ESS will transform it's business model and service delivery towards prevention.



ESS Stakeholders Workgroup



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ADMINISTRATION FOR

CHILDREN & FAMILIES

Reframing Benefits Cliffs: Solutions for an Inclusive Recovery

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