

A close-up photograph of a woman with dark hair, wearing a black and white striped shirt, smiling warmly as she reads a book to a young child. The child, with their hair in two buns, is looking at the book with interest. The scene is set in a bright, indoor environment, likely a living room or bedroom, with soft lighting and a blurred background.

**WHOLE FAMILY APPROACH TO JOBS  
AND PARTNERSHIP WITH THE FEDERAL  
RESERVE BANK OF ATLANTA (CLIFF Tool)**

CLIFF DASHBOARD – MAINE

# WHOLE FAMILY APPROACH TO JOBS

## A Two-Generational Strategy

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- ❖ A Whole Family Approach to Jobs is a New England regional effort focused on supporting families towards greater economic mobility.
- ❖ The initiative is a collaboration of the Administration for Children and Families, Region 1, and the American Public Human Services Association.
- ❖ For the past five years, the initiative has worked across the six states and individually to identify practice and policy strategies that support states to in turn support parents/caregivers, children, and families together towards greater well-being.
- ❖ Benefit cliffs have been a core strategy both in Maine and regionally; New England leads the nation in its approach to benefit cliff practice and policy.

# Who We Are And What We Did

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- ❖ The Whole Family team in Maine, comprised of state agencies, parents, business, legislators, philanthropy, and best practice organizations.
  - **Important to break down the silos across state agencies**
- ❖ In 2017, the team commissioned an analysis of benefit cliffs for Maine programs.
- ❖ Work by the team to educate the public and legislators resulted in bipartisan passage of two pieces of legislation in 2019 that expanded the state's EITC, increased the earned income disregard in TANF to encourage employment, increased the food supplement for working families, provided support to community action programs to coach families towards economic mobility and through the cliffs, and created the Higher Opportunity Pathways to Employment program.
- ❖ At the same time, the team recognized the importance of helping workers to be able to chart their path towards their career while understanding and calculating how their benefits would change over time, as a means to ensure they are caring for their family and not losing benefits that would upset their family's economic situation.

# PARTNERSHIP WITH ATLANTA FEDERAL RESERVE - CUSTOMIZATION FOR MAINE

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- ❑ Maine partnered with the Atlanta Fed to customize the Tool for Maine AND became an early adopter of the Benefit CLIFF Tool
- ❑ Maine is one of several States that have partnered with the Atlanta Fed and one of a handful that has evaluated the Tool
- ❑ Seven Maine organizations piloted the CLIFF dashboard: Augusta CareerCenter, Family Futures Downeast, Fedcap, Kennebec Valley Community Action Program, Higher Opportunity for Pathways to Employment (HOPE), McAuley Residence, and Southern Midcoast CareerCenter

# SUITE OF CLIFF TOOLS

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1. CALCULATOR (shorter term planning): Used primarily for families who need stabilization
  - Coach can provide the most accurate snapshot and work with the family to compare their current situation to what they would like to move to- calculates changes in net financial resources for different work hours and wages
  - Explain benefits if they don't already have them and can coach the individual on how they may transition off programs through wage growth
2. DASHBOARD (longer term planning): Models lifetime career choices for hypothetical family types – generalized coaching information
3. PLANNER: Used as a resource for more individualized career planning and budgeting (provides more customization)
4. EMPLOYER EDITION: Customized for employer job pathways and specific employee benefit packages (not using currently)

# WHAT WE LEARNED

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- Easy to Use and Understand
- Informative and Encouraging
  - Jobs/Careers: most popular
  - Benefits: participants gained a better understanding of how wages impact their benefits
  - Financial Self-Reliance: Combined outlook for benefits and income showed paths to financial self-reliance
  - Good for Long-Term Planning – while the dashboard can help people think about the future, it wasn't detailed enough to be a reliable tool for individuals facing critical near-term job decisions that might impact their benefits

# WHAT'S NEXT?

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- ❖ Calculator was developed to address feedback given by participants in the first pilot
- ❖ The Planner is now ready for use
- ❖ Second pilot with several of the same organizations to:
  1. Try out the calculator wage/hour tool alone, and see if it is helpful for the coach and for participants
  2. Try out the suite of tools as a progression with participants, over a several months (Community of Practice)
- ❖ Ongoing discussions at the federal level regarding a pilot across federal programs that reduce the cliffs and demonstrate economic mobility, family well-being, and less dependence on public assistance programs.

**SHARED VISION, COLLECTIVE IMPACT: SHAPING OUR FUTURE TOGETHER**

## NEW ENGLAND STATES WHOLE FAMILY APPROACH TO JOBS INITIATIVE

*Representatives from Connecticut,  
Maine, Massachusetts, New Hampshire,  
Rhode Island, and Vermont*



Recipient of the  
**APHSA Future  
of Human Services  
Award**





# QUESTIONS?

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You can read the complete evaluation by double clicking the Photo.



Prepared for the Maine Whole Family Approach to Jobs Team  
By Maine Applied Research  
June 2022