



ADMINISTRATION FOR
CHILDREN & FAMILIES
Office of Family Assistance

The Maine Department of Health and Human Services (DHHS) is partnering with New Ventures Maine (NVME), a statewide community outreach program of the University of Maine at Augusta/University of Maine System. Together they are providing TANF participants with training on entrepreneurship and self-employment. Eligible and interested TANF participants enroll in an NVME self-employment program offering financial coaching, guidance for developing a viable business plan, and support in taking steps toward both a career and economic stability.

Skills Development To Improve Employment Success

**MAINE: SELF-EMPLOYMENT AS A
PATHWAY OUT OF POVERTY**



TANF *Works!*

Integrating Innovative Employment & Economic
Stability Strategies into TANF Programs

EMERGING PRACTICE SERIES | 2019 - 07

THE TANF CHALLENGE:

What Issues Do TANF Programs Face?

All state TANF agencies seek strategies to help participants meet required work participation hours and move toward earning a self-sustaining income. However, Maine faces some unique challenges:

Rural Nature of the State: Maine is a mostly rural state characterized by a small business economy and seasonal jobs that do not offer sustainable incomes.¹ Low income individuals who live in rural areas have fewer job options and transportation barriers. Although many industries in urban areas are in need of employees, those workplaces may be several hours away for available rural workers. With limited transportation and childcare options, many TANF participants do not have the flexibility and capacity to regularly travel to work.²

THE INNOVATIVE SOLUTION:

What Solution is Proposed to Address These Challenges?

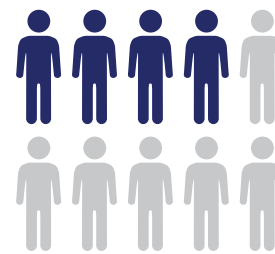
Maine DHHS has addressed these challenges by first aligning a self-employment approach with work participation requirements. It then set up specialized providers to offer entrepreneurship training to TANF participants who choose a self-employment pathway to work. Through a 12-week research and assessment period, TANF participants learn how to develop a feasible small business plan while they also acquire business management and financial skills. Maine's goal is for select participants to increase their earnings within six months and transition off assistance within 12 months. Three partners are involved in this program:

- **ASPIRE (Additional Support for Retraining and Employment)** is the TANF Employment and Training Program in Maine. In addition to offering education and training services, ASPIRE provides support services such as child care, transportation funds, tuition assistance, supplies, and occupational tools.
- Employment specialists from workforce contractor **Fedcap Rehabilitation Services (Fedcap)** identify interested TANF participants, refer them to NVME, and coordinate supports as they go through the training program. Selected by DHHS to deliver statewide employment and training services to youth and adults under ASPIRE, this contractor helps clients obtain educational or vocational certification, become work ready, secure meaningful employment, and achieve long-term economic well-being.

Meeting Required Work Participation Hours in

Rural Areas: Under state law, self employment is an allowable work activity that can help individuals meet the required number of hours to qualify for TANF cash benefits.³ However, a "work first" philosophy has historically discouraged activities that may delay participants' entry into these jobs such as the start up time needed to set up self employment.⁴ This makes it challenging for self employed TANF participants in rural areas to work enough to meet the number of hours (30 hours per week) required to satisfy their work participation goals.

MAINE'S RURAL POPULATION



Approximately
40%
of Maine's
population lives
in rural areas.

Sources: HRSA Data Warehouse (2019) and Rural Health Information Hub.
(<https://www.ruralhealthinfo.org/states/maine>)

- **New Ventures Maine (NVME)**, a contracted provider of Fedcap Breaking the Cycle, has more than 40 years of experience empowering low-income individuals who are considering a new business or career and pursuing financial security for themselves and their families. The organization's self-directed self-employment program walks participants through the complicated world of business start-up. Classes and workshops, including the 60-hour Venturing Forth class, are available at no charge with both in-person and online options.

NVME coaches, called Microenterprise Specialists, provide one-on-one guidance as participants develop and carry out their business plans. Microenterprise Specialists share their business background expertise while providing continuous support, feedback, and accountability to participants. Microenterprise Specialists play a critical role in the training program and in the success of each participant.

The self-employment option, in tandem with individualized financial coaching, allows TANF participants the flexibility to meet their work participation requirements while pursuing work that matches their family needs, personal interests, and unique skills. This microenterprise training approach is also responsive to the small-business culture of Maine's economy, the needs of its rural and immigrant communities, and the state's individualistic nature. It not only provides an employment option, but also enables TANF participants to reach their dreams and goals by paving their own career paths.



ALIGNING INNOVATION WITH RESEARCH:

What Is Known That Provides Confidence This Idea Can Work/Will Matter?

Self-Employment as a Welfare-to-Work Strategy: Studies have examined the effectiveness of self-employment training and offered policy recommendations for encouraging microenterprise development within TANF programs. In one evaluation, 590 TANF participants who received self-employment services from microenterprise providers across 10 sites reported improved outcomes after one year:

32%↑

increase
in employment
from 39% to 71%

59%↓

decrease
in participants on
TANF from 94% to 35%

Participants also saw an average increase in earnings.⁵ Another study in 2016 found that individualized case management—along with training and technical assistance—help unemployed and underemployed individuals gain confidence to pursue self-employment, develop feasible business plans, and access microenterprise resources in their community.⁶ In a U.S. Department of Labor-funded demonstration project, one-stop career centers (American Job Centers) served as effective gateways for job seekers to access such self-employment services.⁷

Characteristics of Self-Employment Participants: Research indicates that low-income and unemployed individuals who participate in self-employment training programs tend to be

older, have more recent work experience, and have attained higher educational levels than the national TANF caseload.⁸ Other research suggests that entrepreneurship training and business advising can help remove barriers to economic mobility for individuals with less formal education and limited access to credit and loans,⁹ as well as for individuals in rural areas facing barriers to building assets and accessing employment opportunities.¹⁰

PROGRAM MODEL:

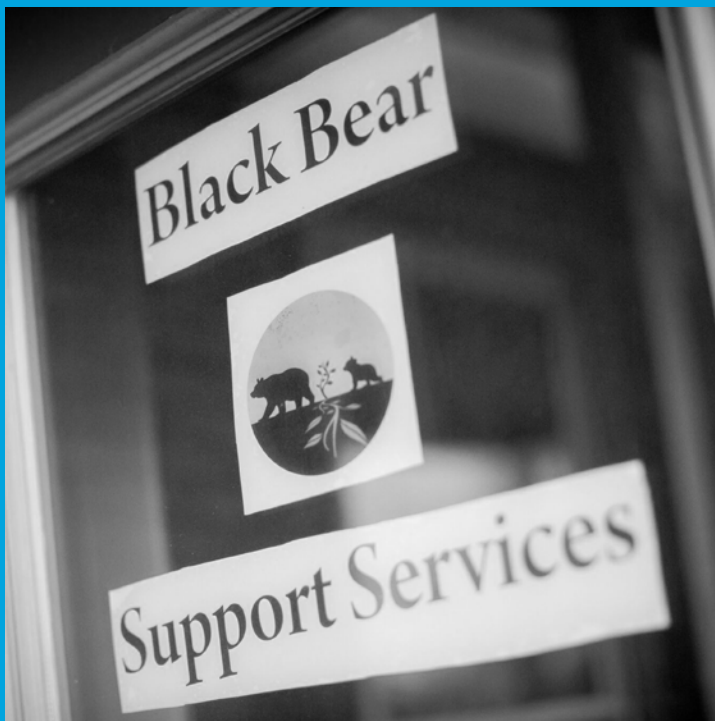
What Is Being Done?

NVME does not take a cookie-cutter approach, but rather views each participant and his/her business idea individually and holistically. The program model includes three training components—microenterprise training, financial literacy training, and workforce development—and consists of the following steps:

1

Fedcap explains to all ASPIRE participants “Why Working Pays!” This is a one-page financial projection chart that communicates the financial advantage of working versus public assistance, including potential transitional benefits.

In addition, they communicate pathways to financial stability including the state-provided opportunity for self-employment. Participants may consider self-employment for various reasons, including lack of child care, transportation issues, personal barriers, and the desire for work schedule flexibility.



2

ASPIRE participants interested in self-employment are referred to NVME.

The program offers nine locations throughout Maine where participants can explore their interests. Participants complete activities to help determine if this self-employment path is realistic for them and their situations.

3

Participants present their business idea to NVME staff to determine if it is achievable.

NVME staff work with each participant to determine if the business idea is financially feasible and relevant to the local market. Participants then complete an extensive questionnaire and various assessments to determine whether they have the skills to effectively open and run their own business.

4

Participants begin a 12-week self-employment research and assessment phase.

In addition to coaching sessions with a Microenterprise Specialist, participants are encouraged to physically attend the live 60-hour Venturing Forth class to learn about self-employment and develop a viable business plan. However, because attending workshops can be a barrier for many participants, especially those with transportation or child care barriers, individuals can also access online training.

During the workshops, participants identify potential markets for their product or service and map out pathways to achieve their business goals. Participants also explore whether they have the available finances, marketing plan, and management skills to pull off a successful start-up. With one-on-one coaching from their Microenterprise Specialist, participants stay focused on the details of how to launch and sustain their business.

5

Participants build out their business plan with concrete action steps.

Business planning includes developing a mission statement, defining the ideal customer and market niche, conducting break-even analysis, and setting up a bank account. Once the business goals have been established, a participant breaks each one into actionable steps consistent with their 30 hours work activity goals for TANF.

If not already completed in the business planning phase, participants are asked to conduct interviews with people in their community who run businesses like the one they want to start, asking questions like:



6

The business is launched and evaluated for profitability and future success.

The business must generate sales within the first 90 days of the participant's referral to NVME. If it does, the participant can continue the business for another 90 days. If the business does not generate profit within this second 90-day period, NVME works with the participant and Fedcap staff to decide whether or not to extend the start-up period.

7

The viability of the business enterprise is assessed by NVME after six months.

The business must have a net profit of \$935 or more per month—the equivalent of 30 work hours at the federal minimum wage in 2019. If the enterprise does not meet this requirement, the participant returns to the job search. However, if the enterprise is deemed viable, benefits like child care can be extended to support continued business activities and growth.

RESULTS:

What Has Been Learned/Achieved?

MICROENTERPRISE AND MONEY MANAGEMENT TRAINING IS CRITICAL TO SELF-EMPLOYMENT SUCCESS

NVME serves approximately 100 people per year within a DHHS/ASPIRE caseload of 2,400 people. NVME staff have found that participants who complete the microenterprise and money management training classes have a stronger and more rapid start-up. In the FY2017 cohort, 40% of participants successfully launched a business. After the first year, 90% of those businesses were still in operation. In FY2018, 38% of self-employment participants had started businesses and achieved sales success.¹¹

WORKSHOPS CAN EQUIP PARTICIPANTS WITH THE NECESSARY TOOLS TO LAUNCH A SMALL BUSINESS

Resources that build success include sessions on business management, financial literacy, and job readiness. With a large rural and immigrant population in Maine, the workshops are designed to meet the skills and interests of entrepreneurial-minded TANF recipients and local communities comprised of small businesses. The program also provides the training needed by TANF participants who may not have a business background and may face difficulty acquiring start-up loans.

PARTICIPANTS ARE PROVIDED OPPORTUNITIES TO NETWORK AND GROW THEIR BUSINESSES BY MAKING LOCAL CONNECTIONS

By encouraging participant interviews with local business owners, the program facilitates networking and knowledge sharing among established entrepreneurs and entrepreneurs-in-training. Participants also establish business relationships with their peers in the workshops or with other business owners they meet as they set up their booths or stores. These exchanges help create mutually beneficial partnerships.

TANF PARTICIPANTS CAN EARN ENOUGH BUSINESS INCOME TO SUPPORT THEIR HOUSEHOLDS

Examples of Businesses Started by TANF Participants

Child care center owner	Scarf designer
Cow hoof trimmer	Beautician
Home health care center owner	Grocery store owner
	Massage therapist

Outcomes for Self-Employed TANF Participants (2018)¹²

38%	Started businesses and had sales
26%	Had household earnings from their businesses
5%	Earned enough business income to transition off TANF

A FIELD VIEW OF EMERGING PRACTICES:

Voices from the TANF Agency

Maine's TANF agency has identified several benefits of this microenterprise coaching program:

Align **Alignment with Maine's entrepreneurial culture**

Because Maine is a mostly rural state and seasonal employment is common, TANF participants often have fewer traditional options for work and may face barriers related to transportation or child care. Starting and maintaining a business is a viable solution for some, allowing them to overcome these challenges.

“ The culture of Maine is very supportive of small business, and there are a lot of reasons why that works well in Maine ... Maine has a culture of, ‘We can be independent; we can do it ourselves.’

- LIZ RAY
Maine DHHS, Office for Family Independence,
Associate Director, Policy & Programs

“ We had one gentleman who became a cow hoof trimmer. Nobody in the state was doing this, and there’s a lot of rural farming in Maine. He was going around to different farms and taking care of the farmers and trimming hooves for cattle, and was very successful at it.

- **CHAD LEIGHTON**
Fedcap Breaking the Cycle, Regional Director



Choice **More pathways for employment**

Many TANF participants are unaware of self-employment options. Maine DHHS makes them aware of this possibility and that NVME can help them make hopes and dreams a reality. The self-employment choice provides participants with a different opportunity to create a work schedule that complements their skills and family life.

“ Self-employment presents another pathway for people who have the energy and vision [for] owning their own business and the initiative to follow through. It’s not for everyone. But I think Maine and DHHS are to be commended for leaving that option open as one of the pathways.

- **GILDA NARDONE**
New Ventures Maine, Executive Director

“ Working with New Ventures, participants may discover unrealized personal strengths. With support, self-discipline, and a lot of hard work, participants can make the American Dream come true for themselves.

- **DAWN CROTEAU**
Maine DHHS, ASPIRE, Program Manager

Support **Specialized services**

Starting a business requires different skills and planning than what is needed for a traditional job search. Teaching participants how to develop a business plan, market their business, and handle legal issues are critical services that positively impact the success of a new business.

Self-direct **Participant ownership**

Self-employment takes initiative, perseverance, and drive. NVME ensures participants have these characteristics by putting the onus of the process on them, while their microenterprise specialists play a mentoring and guiding role.

“ [Self-employment gives] the individual a choice in their plan and some buy-in on how they want to participate. There are different options. We try to create a family contract that’s going to work for them.

- **CHAD LEIGHTON**
Fedcap Breaking the Cycle, Regional Director

“ New Ventures Maine [is] able to really work [directly] with the participants to help them pinpoint their focus and flesh out things that work... It’s a value to have that one specialized agency.

- **LISA CROTHERS**
Fedcap Breaking the Cycle, Regional Director

“ From a state perspective, determining if a business plan is viable is critical when someone is hyper-focused on their idea and unable to see other options of self-support.

- **LIZ RAY**
Maine DHHS, Office for Family Independence, Associate Director, Policy & Programs



Coach

One-on-one coaching

Microenterprise Specialists offer participants a wealth of knowledge as they engage in one-on-one relationships, sharing their business knowledge and experience and providing support throughout the process. They also serve as accountability partners, checking in regularly with participants and helping them make necessary adjustments to their business plan.

“ [It’s so important] to have somebody who can really get down on the ground with them and discuss the nuts and bolts of what [is required for a business] to be successful. [Specialists also help participants prepare] a profit and loss statement [so they] get the work participation credit they deserve.

- FRANCIS HANLEY
Fedcap Breaking the Cycle,
Employment Specialist

Train

Comprehensive services

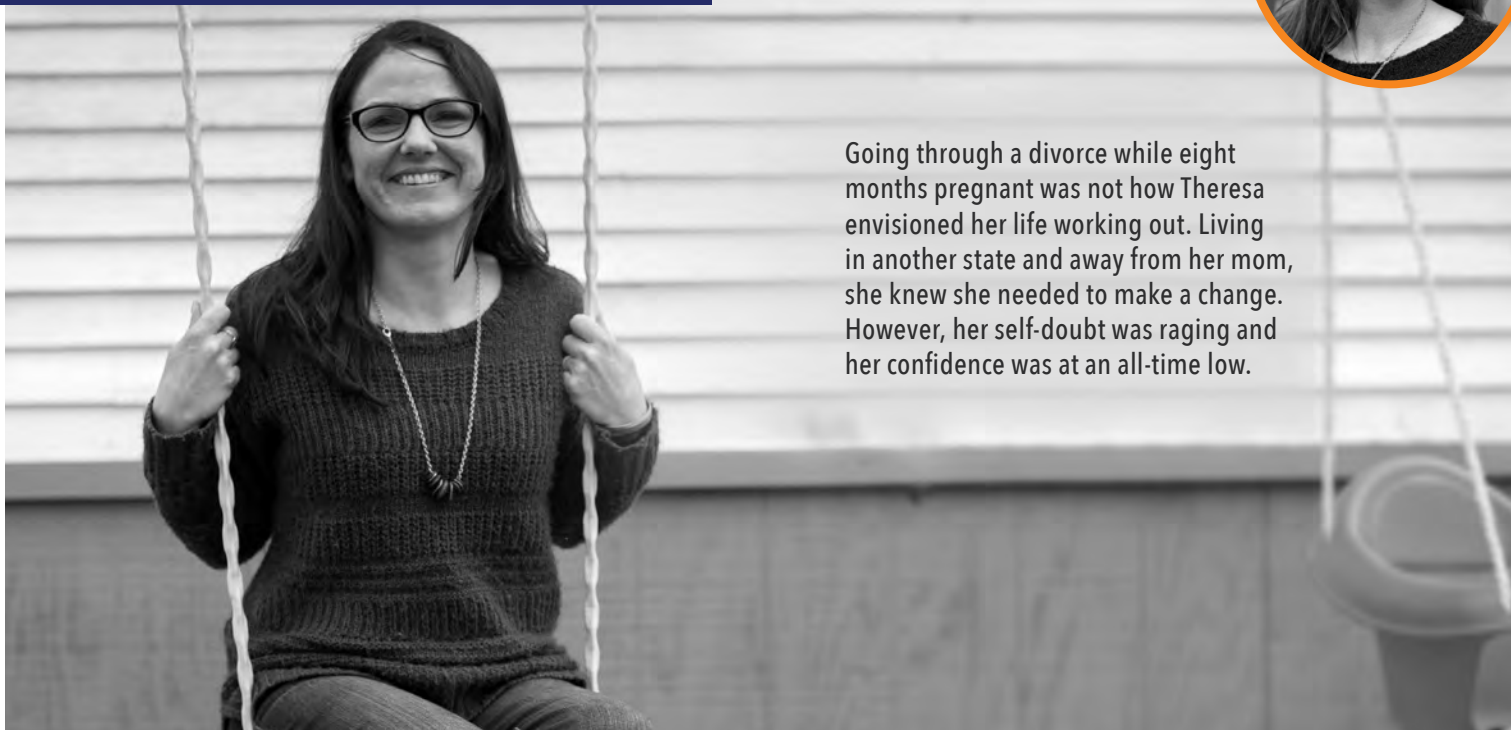
Many TANF participants can benefit from a range of services, but navigating options can be time-consuming. For example, some individuals may have a solid business idea but they may lack the knowledge required to make their vision work financially or in practice. NVME simplifies the start-up process by providing a single access point to multiple offerings.

“ One of the things that is unique about our organization is that we have these three program areas—workforce development, microenterprise development, and financial literacy—that often intersect. [They each] provide opportunities for people to explore [and] keep moving forward. If one path is not going in the right direction, we can redirect [efforts]. The intersection of the three program areas works very well in terms of the comprehensive nature of our services.

- GILDA NARDONE
New Ventures Maine, Executive Director

TANF SUCCESS IN ACTION:

Theresa's Story



Going through a divorce while eight months pregnant was not how Theresa envisioned her life working out. Living in another state and away from her mom, she knew she needed to make a change. However, her self-doubt was raging and her confidence was at an all-time low.

That's when an opportunity came for Theresa to move to Maine and be closer to her mom. With two kids and another one on the way, Theresa took the plunge, moving to a very small town in northern Maine. Despite poor job prospects in the area, Theresa was actively searching for a way to stabilize her children's lives. Now living in a small house provided by her mom and having secured help from TANF, Theresa felt she was finally ready to move ahead. After a lot of broken relationships, Theresa was regaining control of her life. Getting a job that could support her family seemed like the obvious next step to continue improving her situation.

Theresa got a job that helped her come out of her shell and start feeling better about herself. But it didn't take her long to figure out that the job she had would not meet the financial needs of her family.

As Theresa explored other job options, she continually struggled with getting child care. When she received an email from TANF asking if anyone knew of area child care options, she realized she was not alone in this challenge. More importantly, Theresa realized this problem was actually an opportunity. Having been introduced to NVME, she began to entertain the idea of opening her own child care business. If she were successful, Theresa could help others while also finding a solution to her own child care issues. With encouragement from Fedcap, a TANF employment and workforce development partner, she decided to move forward.

NVME Microenterprise Specialist Karin gave Theresa a valuable resource to engage while exploring this dream: the program's Venturing Forth class. The new accountability and structure provided

by NVME was helpful as Theresa reestablished her life. Starting a business from scratch was a scary idea, but Karin pushed Theresa out of her comfort zone while walking alongside her to bolster confidence. It worked. "The class made me take things a little more seriously, and it held me accountable," Theresa shared.

To launch her business, Theresa first needed a business plan. In the beginning, that seemed out of reach. She felt like she was researching ideas for something that would never happen, leaving her wondering, "Why am I doing this?" Slowly, the plan came together. But it wasn't long until Theresa learned that even with a plan, ideas rarely go as you expect. Her business model had planned for caring for four kids full time, but she ended up caring for nine kids part time.

“ Not knowing everything shouldn't keep you from starting.

Like all new businesses, Miss Theresa's Daycare faced challenges during the start-up period. However, the business was also making her a better parent, and the responsibility of having three children provided the motivation and perseverance to push through those obstacles. While Theresa still experiences triggers that remind her of her troubled past, she's achieved success. Thanks to the NVME program and the support she received from Karin, Theresa has changed her future, and life is working out better than she had planned.

TANF SUCCESS IN ACTION:

Laura's Story



Motherhood came as a surprise to Laura, but she was quick to decide: "You can choose to let single motherhood crush you or light a fire within you . . . and I chose fire!" When she looked into the eyes of her new baby daughter it was easy to promise, "One day I'm going to make it!"

It quickly became apparent that her current job would not support them both. The most Laura had ever made was \$13/hour. She turned to public assistance, signing up for TANF and receiving a Fedcap case manager. Having worked for a company where she helped children with disabilities, Laura shared her idea about being self-employed in that field, resulting in a quick referral to New Ventures Maine.

There, Karleen, a Microenterprise Specialist, provided structure to her planning and useful information about how to start a business. One-on-one training prepared Laura to stay focused and to keep going on those days where quitting seemed easiest. NVME offered templates and guides to create a business plan, business goals, and cash flow projections. They helped turn Laura's dreams into a viable business option, with the 2016 launch of Black Bear Support Services.

After one year in business, Laura's business had met and surpassed the goals she had set. Thanks to Black Bear Support Services, she is now able to offer employment to more than 75 people, many with backgrounds like hers.

It's important to Laura that her daughter develop a good work ethic and be inspired by her business start-up story. Her success has set an example for her daughter to follow. Looking back, Laura's only regret is not pursuing self-employment earlier. Her success as a small business owner is now more than a promise to a baby girl – it's a reality.



“ [My Microenterprise Specialist coach] believed in me. Sometimes when your tank is on empty, you need their fuel to run on.

TANF SUCCESS IN ACTION:

Olivia's Story



Olivia calls getting pregnant a big “oops” moment. Still, her son, Isaiah, turned out to be the biggest blessing of her life, even though having a child put her in a precarious situation.

Now a single mother—a role she had never imagined for herself—Olivia struggled to meet her financial obligations with her part-time job. Her pride and the stigma of receiving public assistance initially kept her from accessing support from TANF. Eventually, Olivia realized the resources offered could help her build a stronger future for herself and her son. She took the leap and applied.

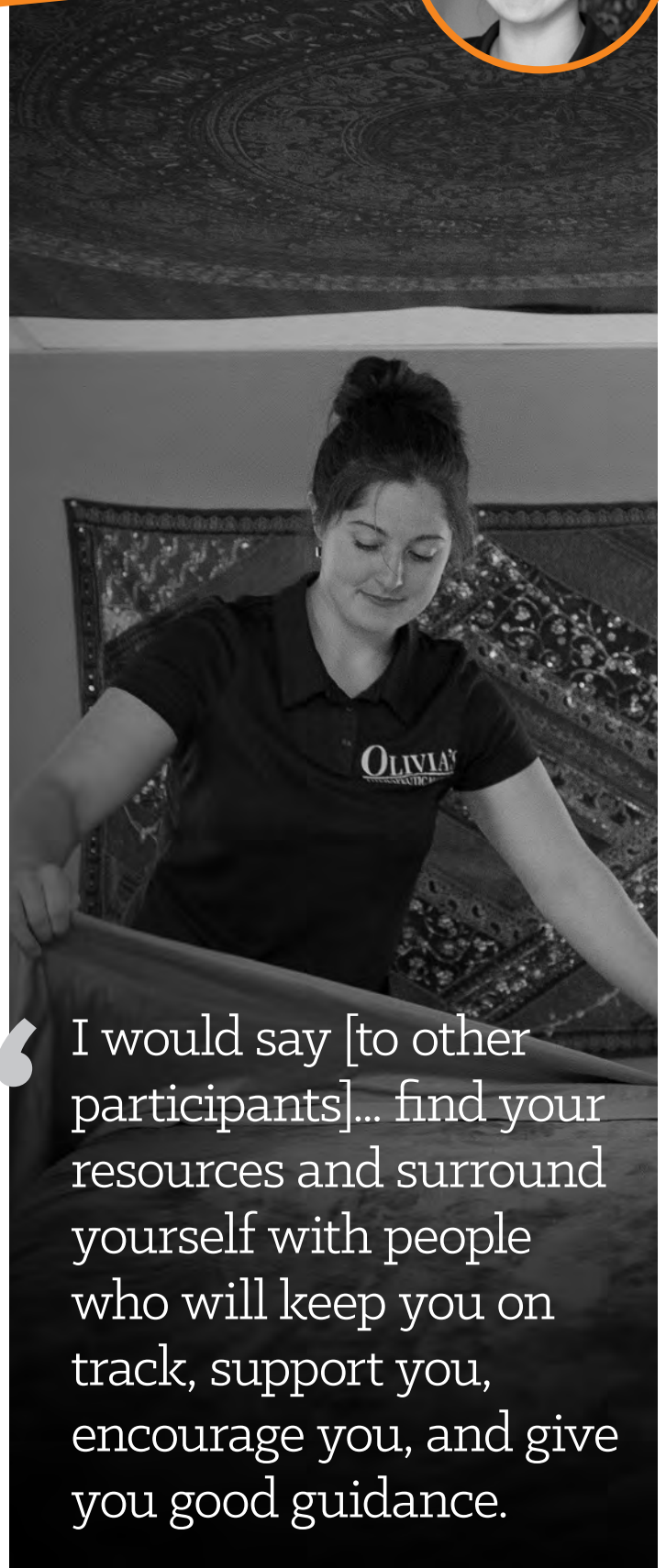
One of Olivia's non-negotiables in life was to be able to have quality time with her son. She quickly discovered that working for low wages 40–50 hours a week was not compatible with that goal. As a licensed massage therapist, she had worked for several businesses. In these jobs she found that work did not provide the income and flexibility she needed. That's when she decided she wanted to work for herself. She did just that for a while, knowing that being on public assistance came with certain work requirements. In Maine, however, self-employment is an allowable work activity so she expressed her desire to fully pursue self-employment to her case manager.

Fedcap, a TANF provider, then connected her with NVME, which assigned her a Microenterprise Specialist, Karleen, who provided structure and accountability for her new enterprise. That was a big step forward because even though Olivia was licensed, she wasn't organized. Moreover, Olivia's disorganization wasn't just due to a lack of time; it was also the result of no one holding her accountable to her goals, even herself.

Karleen encouraged Olivia to look at her finances to determine how much she was earning, how much she was spending, and why. Olivia faced a steep learning curve, and she quickly realized had to make adjustments to ensure success. New Ventures Maine helped her set up the structure she needed to push through the process of business development.

Olivia was able to relaunch her business with a formalized business plan and a lot of support from the NVME team. When questions arose, she discovered there was always someone there for her. She felt she wasn't alone on her journey and realized the importance of her support system.

Olivia is happy with her business, which provides well for her and her child. Just as important, it allows her the freedom to spend time with her son. She credits NVME for supporting her on this journey and continuously asking, “How are we going to make this work for you?” With that extra support and hard work, Olivia was able to turn a life of struggle into documented success.



“ I would say [to other participants]... find your resources and surround yourself with people who will keep you on track, support you, encourage you, and give you good guidance.

Endnotes

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¹¹ New Ventures Maine. Program reports.

¹² New Ventures Maine. Program reports.

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Further Resources

TECHNICAL ASSISTANCE SUPPORT

- [Strategies for Small Business Development in Rural Communities](#) (OFA PeerTA Webinar)
- [Fresh Tools for Fighting Poverty: Empowering Low-Income Americans to Build Assets](#) (Harvard Ash Center for Democratic Governance and Innovation)
- [Entrepreneurship Competency Model](#) (U.S. Department of Labor)

OTHER PROGRAMS OF INTEREST

- [Crossroads Community Food Network](#) (Microenterprise Training)
- [Budget Buddies](#) (Financial Coaching)

FURTHER RESEARCH

- [Self-Employment Training Demonstration](#) (Mathematical Policy Research)
- [Entrepreneurship in Low-Income Areas](#) (U.S. Small Business Administration, Office of Advocacy)
- [Growing America Through Entrepreneurship: Final Evaluation of Project GATE](#) (U.S. Department of Labor, Employment & Training Administration Study)

TANF EMERGING PRACTICE SERIES

The Emerging Practice Series highlights strategies being deployed by TANF Agencies and their partners to address the needs of TANF participants seeking to gain and sustain meaningful employment. These ideas are often in the innovation stage, yet show promise for consideration by other TANF programs based on implementation success and evidence from related research. This innovation by TANF Agencies is critical to an on-going learning agenda and to the ultimate development of Promising Practices, which are ultimately documented through a more rigorous process.

Each publication is structured with a similar format:

- **The TANF Challenge:** What Issue(s) Do TANF Programs Face?
- **The Innovative Idea:** What Solution Is Proposed to Address These Challenges?
- **Align Innovation with Research:** What Is Known That Provides Confidence This Idea Can Work/Will Matter?
- **Program Model:** What Is Being Done?
- **Results:** What Has Been Learned/Achieved?
- **A Field View of Emerging Practices:** Perspectives from the TANF Agency
- **TANF Success in Action:** TANF Clients' Perspectives

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