



ADMINISTRATION FOR
CHILDREN & FAMILIES
Office of Family Assistance

Social Capital Initiatives To Achieve Employment Goals

**UTAH: USE OF COMMUNITY VOLUNTEERS
TO SUPPORT TANF PARTICIPANTS**

TANF participants in Utah are moving from poverty to earning incomes at or above 200% of the federal poverty level (FPL) through a social capital-building strategy implemented by the Utah Department of Workforce Services (DWS). By matching community volunteers with TANF participants in a long-term weekly support group, DWS is seeing participants move from poverty to successful employment.

TANF *Works!*

Integrating Innovative Employment & Economic
Stability Strategies into TANF Programs

EMERGING PRACTICE SERIES | 2019 - 06

THE TANF CHALLENGE:

What Issues Do TANF Programs Face?

DWS has seen short-term success for participants in their Family Employment Program (TANF), but continues to seek solutions to build longer, sustainable employment to create self-sufficiency. A number of challenges complicate that process, including:

Short Window of Time for Employment Assistance: With Utah TANF cash assistance capped at 36 months, participants must move quickly towards employment. The challenge of time limits places pressure on both them and their case managers to achieve employment goals.

Lack of Financial Literacy: As participants begin to move from poverty towards employment, they benefit from knowing the basics of budgeting and money management. DWS sees this knowledge deficit as a challenge that keeps some families from moving forward.

The Cliff Effect:¹ TANF participants may experience a gap in family income when their new employment earnings exceed

the income eligibility threshold to qualify for existing supports (such as child care subsidies or Medicaid benefits), but their new earnings are not enough to cover the costs of these services. Because this shift in available resources typically happens suddenly and without adequate planning, the circumstance is referred to as the “Cliff Effect” or the “Benefits Cliff.” Without social capital and other resources during this critical time of change, participants can get discouraged about the process of successfully raising their income level. While there are ongoing discussions about the prevalence of this problem in policy circles, most agree that the concern is not without merit, especially as it relates to the loss of Medicaid benefits.

DWS has started addressing these challenges knowing that due to the lifetime limits for TANF, participants need a permanent fix to their low-income status, not simply an immediate, temporary solution. And to secure higher wages, individuals may need education or coaching and support. This brief describes how DWS began with a strategy for building the financial knowledge of participants and ended up with a more comprehensive approach that includes building social capital to support employment goals.



THE INNOVATIVE IDEA:

What Solution Is Proposed to Address This Issue?

To achieve sustainable employment, high incomes, and stability for their participants, Utah DWS has set goals to provide financial education, support career development, and build social capital. Their innovation strategy is the utilization of community volunteers to create long-term relationships for persons living in poverty, including TANF participants.

DWS first brought this approach to Utah in 2015, using TANF block grant reserves, to address needs in their TANF program. Through pre- and post-participant surveys, the agency found a knowledge gap about utilizing budgets and credit management. This finding led to a request for proposals (RFP)

for entities to provide financial education and adult mentoring (coaching) services.

The RFP further announced the agency’s commitment to use its TANF reserve funds to broaden its service population to include any person or family living under 200% of the federal poverty level (FPL), not just individuals receiving cash assistance. It also welcomed applicants to propose a longer-term strategy for individuals to reach sustainable employment. Several community action agencies applied with proposals that utilized a social capital approach designed to achieve the measurable goal of participants achieving or exceeding incomes of 200% of the FPL.

ALIGNING INNOVATION WITH RESEARCH:

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

Social capital refers to the value of connections, networks, or relationships among people. It produces information, emotional or financial support, and/or other resources that can be mobilized to help individuals succeed in life. Social capital can be with people like us (“bonding”), with people different from us (“bridging”), or with institutions or individuals in positions of power (“linking”).²

While social connections can play a role in determining job prospects for people of all socioeconomic backgrounds, social capital can provide essential resources and pathways for low-income individuals to move out of poverty. Multigenerational families in particular are a source of social capital that can sometimes be mobilized—such as help with child care, emotional support, knowledge about job leads, career advice, and educational opportunities—especially for immigrant families and communities of color.³ However, people in poverty often do not feel well-connected to such networks. More recent research emphasizes how low-income individuals do have strong social ties, but often face difficulty in activating and leveraging these connections to their advantage.⁴

Human services programs are beginning to focus on building low-income participants’ social networks. The Office of the Assistant Secretary for Planning and Evaluation (ASPE) released research on the role of social capital in supporting economic mobility. Findings included: 1) social capital is composed of networks of relationships characterized by trust and reciprocity, 2) building social capital includes both creating and strengthening existing relationships, and 3) social capital can help people learn about jobs and get hired.⁵

Research also shows that individuals with higher levels of social capital are happier and healthier, find better jobs, and live longer, and that communities with higher levels of social capital have higher educational achievement, faster economic growth, and less crime. While job readiness programs often focus on developing an individual’s financial and human capital (e.g., hard skills, soft skills, technical skills, and education levels), strengthening all forms of capital will more effectively break down barriers to economic opportunity.⁶

Circles USA is one organization that is collaborating with state TANF programs and government agencies to increase the social capital of low-income individuals, along with their financial and human capital.⁷ A study of the Circles pilot initiative in 2004 indicated that 57 participants, who had been receiving cash and food stamp assistance for an average of four years, moved off of

welfare within 10 months. As the Circles model expanded into other states, all locations saw increases in participants’ average income in the first 12-20 months.⁸ Research on the Circles model continues to show impacts on multiple areas of a participant’s life, including earned income, employment status, education level, housing, transportation, and social networks.

PROGRAM MODEL:

What Is Being Done?

The DWS partnership with community action agencies and their utilization of the Circles model is designed to combat poverty through the use of social capital. (Circles USA is the national organization for the Circles initiative, and Utah also calls its local efforts “Circles.”) There are eight Utah communities implementing a Circles initiative, five funded by DWS and another three communities are funded on their own. Nationally, the Circles initiative network, which includes Utah, encompasses more than 70 communities in 20 states and parts of Canada.

THE COMMUNITY ACTION AGENCIES INCLUDE:

Community Action Services and Food Bank

Southeastern Utah Association of Local Governments

Ogden-Weber Community Action Partnership

Open Doors

The Circles initiative model is based on all three types of social capital: bonding (within other participants), bridging (building relationships between participants and community volunteers), and linking (connecting participants to new resources),⁹ reinforcing the idea that economic mobility is not just about “what you know; it’s also who you know.”¹⁰

ELIGIBILITY

In Utah, individuals are eligible to participate in Circles if their household income is 150% or less of FPL, they are motivated to become economically stable, they have a stable living situation, and they are dedicated to following the model. Those who struggle with substance abuse issues, mental health challenges, or criminal activity need to be in recovery for six months or more prior to their participation. Participants are asked to make an 18-month commitment.

INITIATIVE STRUCTURE AND ROLES

Initial 12-week Class

Participants attend classes for 12 consecutive weeks, learning about their spending habits, relationships, and the obstacles they may face on their path to success. At this stage, they have the opportunity to form bonds with their peers who are learning alongside them in weekly meetings. Upon completion, participants become Circles leaders.

Paired with an Ally

Upon becoming a Circles leader at the end of the weekly sessions, individuals are paired with one or two trained community volunteers, called "allies," to help create a plan for goal completion. These allies support leaders in the development and execution of their plans, leveraging different backgrounds, experiences, and networks to surround the individual with a circle of support.

Meeting Format

Leaders and allies meet as a group one evening per week, following a well-defined meeting format. Each meeting begins with the group sitting down to enjoy a meal together. This is a chance for allies to meet the leader's family members, if they have accompanied them, and reflects the Circles' multigenerational approach to serving both leaders and their children. Following dinner, the children participate in activities with a learning component while leaders and allies engage in the following:



WEEK 1 & 3

Match Circles: During weeks one and three of each month, leaders meet with their allies in small circles to discuss their plans and strategies for overcoming challenges. The third week incorporates a 20-minute period for all Circles participants to meet together before breaking into small circles discussions. The groups discuss job readiness, financial information, and life skills.

WEEK 2

Team Night: During week two, different teams meet to coordinate plans. For example, the Recruitment Team meets to share strategies for engaging both allies and Circles leaders, while the Community Team makes suggestions for meal donations and ideas related to any other weekly meeting needs. For leaders, this night is an opportunity to consult with volunteers other than their assigned allies, such as an entrepreneur who can provide guidance on starting a small business.

WEEK 4

Big View: The meeting during week four is a public event where business, government, education, faith, civic, and/or philanthropic community leaders are invited to hear directly from Circles leaders about their struggles. Together, the entire group considers systemic barriers to self-sufficiency and identifies ways to remove them.

Meeting Locations

Weekly Circles meetings must have access to a kitchen and a meeting space that can hold a large number of people, plus two additional rooms for child care and youth programs. Faith organizations are often good meeting locations because they can meet these criteria.

Upon completion of the 12-week class, individuals gain the title of **Leader** because they are now leading their own journey out of poverty. Leaders identify their personal goals, including what they will do to gain economic self-sufficiency.

Allies listen, offer support and encouragement, and leverage their own social network to connect a leader with jobs and/or other opportunities. While they are available to help develop a plan and support achievement of goals, it is not their role to facilitate discussions or make decisions for the leaders. On average, allies volunteer about 8-10 hours per month and, through regular interactions, build a strong relationship with their Circles leaders. Circles asks allies to make an 18-month commitment, though many remain engaged for much longer.



“Circles connects individuals who are middle- and upper-income with families in poverty, which helps break down stereotypes. If people make friends with a low-income family and see who they are, then lives and mindsets can change: ‘Maybe some Circles leaders don’t have skills for the business world, but they have skills that I don’t have. And they can learn new skills.’ We help people find a path that makes sense to them, honoring them as smart individuals.”

- JEN NIBLEY
Director, Arrive Utah

“ I don’t care how long it takes. I want to get [each Circle leader] to 200%. That is our main focus. We’re going to figure it out together.

- LAMONT HAMPTON
Circles Program Director, Open Doors Community Action Agency, Clearfield



TRAINING AND TECHNICAL ASSISTANCE

Arrive Utah, initially funded by DWS, is a statewide initiative to reduce poverty in the State of Utah. The organization leads and works to expand the Circles initiative across the state; recruits additional volunteers by educating the public about the challenges facing low-income families; and provides training and technical assistance to help communities achieve excellence in local implementation. Although Circles locations have the freedom and flexibility to provide services based on local community needs, all follow the same program model, as described in this section. Circles locations are defined by DWS region/county boundaries, and each operates independently from Arrive Utah.

RESULTS:

What Has Been Learned/Achieved?

While DWS has many success stories, their initiative was not designed to measure the outcomes of a social capital program. However, because communities are implementing Circles with fidelity to the model, there is confidence in the replication of Circles USA outcomes, which are found in Circles’ longitudinal data and 2018 year-end impact reports.¹¹

The success of Circles participants is due, in part, to the removal of obstacles they may encounter, with the help of allies and other Circles volunteers that become engaged to solve problems. DWS knows that challenges with securing child care or reliable transportation can prevent leaders from getting or keeping a job, participating in job training, or taking other steps to reach their goals. The strength of the larger Circles social network is greater than that of the leader’s own network, which in most cases may be nonexistent or quite small.

EXPANSION OF SOCIAL NETWORKS

At intake, participants had difficulty identifying people as part of their support networks. But after 18 months, Circles leaders expanded their networks and were able to name more than three people they could turn to for support.

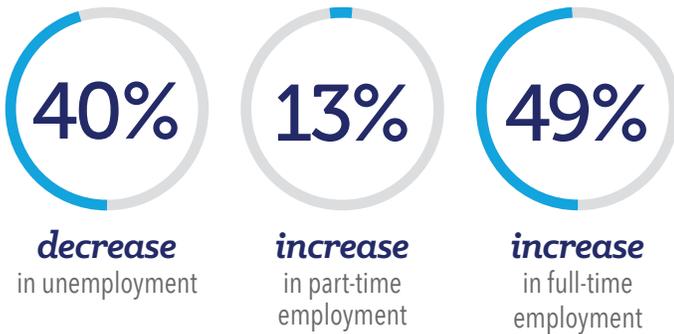
GRADUATION

Circles leaders graduate once their household income has reached 200% FPL. However, some leaders extend their participation to continue drawing on this new social network, stabilize their new income and employment, and support others. Leaders may also choose to become allies and mentor new Circles leaders.

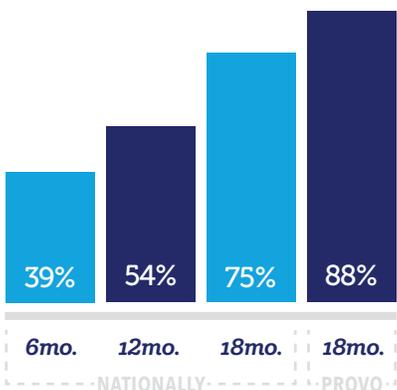


ADVANCEMENT IN EMPLOYMENT STATUS

Circles leaders made progress in moving from unemployment to part-time and full-time work. Nationally, among 740 Circles leaders there was a...



HIGHER EARNED INCOME



On average, graduates nationally achieved a 39% increase in income after six months, a 54% increase after one year, and a 75% increase after 18 months. The DWS Provo site saw an income increase of 88% after 18 months.

EDUCATION AND TRAINING OPPORTUNITIES

With the goal of improving their education and skill levels to earn higher incomes, Circles leaders nationally reported a 24% increase in certifications, 16% increase in four-year degrees, and 27% increase in graduate degrees after 12 months of Circles involvement.

HOUSING STABILITY

Circles supported participants in maintaining stable housing, as well as estimating and navigating the projected loss of housing benefits as they earned more income.¹² Upon completing 18 months, Circles leaders nationally experienced a 35% decrease in temporary housing and a 22% increase in home ownership.

TRANSPORTATION OPTIONS

Circles leaders' access to reliable transportation, supporting their ability to be successful at work, improved nationally by 18% after 6 months, by 27% after 12 months, and by 36% after 18 months. One Circles group organized a program to provide donated cars to low-income families.¹³

Collectively, these data show that the Circles initiative is empowering participants to build and leverage social ties to access more resources and opportunities. Ultimately, DWS is building participants' capacity to successfully move toward economic stability.



A FIELD VIEW OF THE EMERGING PRACTICE: *Voices from the TANF Agency*

DWS TANF staff and partners see the importance of making referrals to local Circles initiatives because they observe the immediate and long-lasting benefits of building social capital into the lives of participants.

KEY TENETS THAT MAKE THE TANF/ COMMUNITY ACTION AGENCY PARTNERSHIP WORK INCLUDE:

In-person handoffs from TANF to Circles



We've had Circles representatives present to our participants in the Work Success program. They explain Circles and help participants understand the benefits of a commitment as a next step... and that also creates personal connection points.

- **WESTON MILLER**
Provo DWS



Network

A network of resources to provide wraparound services for participants



A lot of the [Circles] families need somebody to be an advocate for them and help them build their social network. It's not about what you know, it's about who you know. So, just coming together [at Circles] they're able to have access to more resources.



- **JULIE ROSIER**
Community Services Program Manager / Circles Coordinator, Southeastern Utah Association of Local Governments



The biggest difference I see between successful TANF customers and those who aren't successful is support. And Circles provides that needed support.

- **REGINA HOWARD**
Senior Employment Counselor, Clearfield TANF

Capital

Meaningful relationships and social capital that can be leveraged for success



[Circles] isn't money. It isn't things. It's relationships. It's something very often [the participants have] never had before, just that real wraparound of people. It's a community that they join, that gives them hope and the vision that life can be different than the way that they've previously seen it.



- **KATHY GIVENS**
Circles Utah Valley Coordinator, Community Action Services and Food Bank

A whole-family approach to meet the needs of parents and their children

One of the selling points [of the Circles model] is the opportunity for the family to be involved together. Participants going to this meeting can take their kids along, plus dinner is also provided. That's great for somebody who is feeling frustrated and needs a break.



- JULIANNA URIANZA
Provo DWS

Knowledge-sharing among Circles leaders and allies to link participants to new opportunities

A lot of people that deal with poverty—especially if they have multiple barriers, including whatever kind of trauma they've been through—need someone that can be their navigator. Someone that they can tell, 'I've got 50 different things going and I don't even know where to start.' The allies can say, 'Well, let me help you with this. Start right here. And I'll drive you.'



- LOGGINS MERRILL
Workforce Development Division Director
Salt Lake City DWS

Coordination of community resources

One of the cool things about Circles is that it brings the community to the table in a way that we [the TANF office] don't. It takes a village.

- DAVID OSTROM
Provo DWS

Our Circles program is a strategy that aligns sectors throughout the whole community towards getting people out of poverty and helping low-income people find living-wage jobs.



- JASON WILDE
Executive Director, Open Doors Community Action Agency, Clearfield

Creativity with TANF funding to serve more low-income individuals

We don't have a lot of flexibility with cash assistance because of work participation [requirements]...but you can be creative with other resources. That's where we decided to develop both career pathway programs and initiatives that increase financial education, relationship competency, soft skills development, and social capital.



- SISIFO TAATITI
Former Utah TANF Program Administrator (presently DWS Assistant Director for Program and Training)

POTENTIAL CHALLENGES DURING THE REFERRALS PROCESS:

- 1 Participants must have housing stability; however, transitional housing works if efforts are being made to secure more stable housing.
- 2 TANF rules may determine who is eligible for the program.
- 3 Participants may not have reliable transportation to get to the weekly meetings, although typically Circles locations work to provide transportation when needed.
- 4 An 18-month commitment is required (which is half of the TANF eligibility timeframe in Utah), so an early referral is critical.

Steps for Integrating a Social Capital Initiative into TANF Services

A number of social capital models can be implemented as part of an effective TANF program. Once the goals for incorporating a social capital initiative into existing services are identified, then TANF leaders can research options. Some strategies for successful integration include:

- 1 Deliver presentations on social capital programming to TANF staff at various levels. Create a broad understanding and awareness about social capital and the potential benefits for eligible participants.
- 2 Recruit and train a TANF team that recognizes the benefits of building social capital. Ensure TANF staff understand that service delivery will look different from more traditional programming, and that it will take time to see results.
- 3 Utilize word-of-mouth outreach to recruit volunteers. Once the initiative is established, the best messengers are those who have been positively impacted by the initiative.
- 4 Engage the community by sharing information about the importance of social capital and the contributions each person can make towards reducing and even eliminating poverty. Community support can significantly impact the sustainability of a social capital initiative.
- 5 Explore opportunities to fund community-based organizations that provide social capital models for TANF participants. Identify performance measures for accountability, realizing that more time may be needed to yield results, but the gains may be longer lasting.
- 6 Invite community partners to build social capital teams to help low-income participants secure and retain new jobs while working together to remove service gaps and systems/cultural barriers.

Other Social Capital Resources to Explore

<u>OPEN TABLE</u>	Connects people in poverty with a group of volunteers who act as a team of life specialists, encouragers, and connectors to social capital.
<u>JOBS FOR LIFE</u>	Addresses unemployment and poverty with workforce development training, mentoring, and an ongoing community of support.
<u>GETTING AHEAD</u>	Offers a 16-session curriculum widely used by human services programs to help individuals in poverty build resources for a more prosperous life.
<u>FAMILY INDEPENDENCE INITIATIVE (FII)</u>	Provides a small capital investment to each family and a community-building platform for families to build social connections, set financial goals, and share expertise with each other.
<u>THREAD, INC.</u>	Connects at-risk high school students to a network of volunteers, who work with each student for up to ten years, and community resources to address barriers to academic success.
<u>BUILDING WEALTH AND HEALTH NETWORK</u>	Supports low-income parents in building up their family wealth, health, and social networks with peer support groups, financial education, and matched savings accounts.

TANF SUCCESS IN ACTION:

Autumn's Story



Autumn felt stuck and trapped as a single mother with two kids and an incarcerated ex-husband who was dealing with a drug addiction. She was barely making minimum wage as a medical assistant. She decided to relocate from California to Utah, where she had her parents and church as support networks, but still struggled to make ends meet. Her efforts to become a registered nurse didn't pan out because it wasn't possible to work enough hours to qualify for childcare assistance and attend classes, and she wasn't aware (until later) of scholarships that could assist with childcare. Finding herself on public assistance, in another abusive relationship, and pregnant again, she knew something had to change.



Autumn connected with a local Circles group and things began to improve. She received meals, childcare, and an open ear, and began to feel empowered to steer her life in the direction she wanted to go. Autumn and her allies kept brainstorming. They would even send her emails and ideas, which she would then explore. "By this time, I had so much energy, I was ready to make this happen."

Autumn reached out to everyone she knew with more questions. Her Circles director, Margie, connected her to DWS where she asked for examples of "how other women have gone from poverty to success." Based on Autumn's interests, a DWS staff person described the success story of a single mom who became a heavy equipment operator. This intrigued Autumn, and she decided to try to enter the trucking industry. She secured a scholarship to enroll in a truck driving school, learned how to drive a 13-speed semi-truck with a 53-foot trailer, and began studying for a commercial driver's license (CDL). Her Circles group provided encouragement as she prepared for the permit test: "They were there in the trenches with me... really helping me, and not talking at me." Every week people would read questions out loud to practice with her. The group also provided childcare support.

After successfully passing the permit test and getting her license, she applied for many jobs but received no response. With her newfound confidence, she decided to pound the pavement with her resume and talked to potential employers face to face. It worked! She landed

a trainee position at a local Pepsi plant before moving up to a truck driver recruiter position at a large trucking company, where she is employed today.

As a Circles graduate who is completely off public assistance and is living at more than 200% of the poverty level, Autumn is sharing the strength she gained with applicants at her trucking firm, as well as with Circles leaders who may feel trapped in their situation. She is helping others realize the same dream that she had.

“ I started out by asking everyone I knew: “What do you do for a living?” I just became curious, because people are out there making it. I’m not. Why? How do I get from Point A to Point B the quickest?”

TANF SUCCESS IN ACTION:

Heidi V.'s Story



Completely alone and estranged from her husband and with no job, income, or family nearby to support herself and her six-month-old son, Heidi found herself in a homeless shelter. While living in the shelter, she became friends with another family who invited her to a Circles meeting.

At first, the Circles group environment—sharing personal experiences with strangers—seemed foreign. But as Heidi let down her guard and reflected on her past struggles and future goals, she began to build trust and confidence to take the next steps toward her own self-sufficiency.

Through a referral from another Circles leader, she got a seasonal job at a telemarketing company selling insurance. Her Circles group took turns watching her son, helped her find a daycare, and arranged carpool rides so she would be able to work. She also gained insights and motivation from her allies, some of whom had been through the same challenges: “Just being able to see that we literally came from the exact same place, and how far they got, was hugely motivating.”

“ Being able to stop being afraid... and realize that I had the willingness and the resources to make it through was probably the biggest thing. Just knowing that there was a way.

Just when she felt she had some stability in her life, Heidi's boyfriend committed suicide. Devastated and shaken up by her loss, she struggled to get back on track: “The one resource I had other than Circles was gone for good, and with everything so new and transitional I didn't know how to keep going.”

Her Circles community stepped in and provided the strength to keep going: “They really prevented me from giving up. They just wouldn't leave me alone... which is really exactly what I needed.” They provided a shoulder to cry on, a helping hand with taking care of her son, and the push to keep herself active while finding her “own drive again.” Heidi now has a stable full-time job, owns her home, and has been off public assistance for over a year. She had to press the “reset” button, but she came back stronger with more confidence and a support group that has her back. And she has a community she now calls family.

TANF SUCCESS IN ACTION:

Heidi J. and Jimmy's Story



Heidi and her husband Jimmy initially attended Circles meetings with their children for the warm meal. For a family of eight who had been mostly living off instant noodles and mac and cheese, this meal made a difference. But the couple discovered that Circles offered much more: connections to job opportunities, financial coaching, and most importantly a support network.

Heidi and Jimmy first heard about the Circles initiative in their church but hesitated to join even though they were struggling to support their six kids. Both were unable to work, with Jimmy suffering ankle injuries from years of construction work. The family was on full public assistance, including Supplemental Security Income (SSI), Medicaid, food stamps, and cash assistance. With this limited income for a large family, they could only afford to pay part of their bills and were behind 3 months of payments.

This all changed when the couple decided to give Circles a chance and went through the 12-week journey. They learned how to budget their limited resources so they could pay every bill on time and fix their credit score. They also mapped out their major goals on a "dream board" which included finding a job for Jimmy that wouldn't strain his physical health, buying a car, and owning a home.

In addition to working toward "baby goals," their new social connections made it possible to reach the first dream board goal. Their Circles ally arranged a job interview for Jimmy with an aerospace manufacturing company. He aced the interview and quickly advanced from entry-level pay to doubling that salary. Now, not only are they earning enough to live on, but they are also managing their money so effectively that they can plan family vacations. Their credit score has improved to the point they were able to buy a car and a home – achieving all the goals "on our dream board from three years ago."

The couple's social bonds and bridges, with their allies and with each other, have only become stronger. Heidi is now a Circles ally herself,

“ Both of us are more confident about where we are and where we want to go. And we're more structured about how we plan to get there.

helping Circles leaders identify "where they're struggling and letting them take the reins." With improved confidence and networking skills, she has also connected with people she probably wouldn't have interacted with before: "Who would have thought that this former homeless drug addict would be going out to dinner with a mayor, just for conversation? And I'm friends with most of the people on the police force who would have locked me up seven years ago!"

Heidi and Jimmy went from having no plans to stay for a Circles meeting after a good meal to showing up every week and forming plans for their life. They have progressed from no income to three bank accounts, and from no safety net to a strong support system within their family and community. While they have already achieved their main goals, they have set another one for themselves: "to never stop having goals."

Endnotes

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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 the Emerging Practice:** Perspectives from the TANF Agency
- **TANF Success in Action:** TANF Participants' Perspectives

Further Resources

- [Minimizing the Cliff Effect](#) (OFA PeerTA)
- [The Cliff Effect: New Approaches to Overcoming Self-Sufficiency Barriers](#) (Women's Fund of the Greater Cincinnati Foundation/Design Impact/CityLink)

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Submitted to Damon L. Waters, Contract Officer's Representative, OFA.