

Reimagining the Benefits Cliff

Low-income families working to improve their financial situation face a major barrier called the “benefits cliff”.

This is when an increase in income results in the sudden loss of vital public benefits—like housing support, food assistance, or childcare—due to eligibility requirements for receiving those benefits to remain below a certain income level. The extra money earned is often less than the value of the benefits lost, leaving families worse off financially. This can discourage families from seeking out opportunities like better-paying jobs, additional work hours, or educational advancement.

The benefits cliff is a nationwide challenge, but its effects are deeply felt by families in Middle Tennessee. It stands in the way of financial independence, career advancement, and economic security. Addressing the benefits cliff is essential for helping families achieve economic mobility and long-term stability.

About the Martha O’Bryan Center

The Martha O’Bryan Center (MOBC) is a nonprofit that empowers children, youth, and adults in poverty to transform their lives through work, education, employment, and fellowship. MOBC works to eliminate poverty in one generation, confronting root causes and solving complex social issues. MOBC implements programs in early learning, parent empowerment, youth development, adult education, employment coaching, crisis counseling and operates public charter schools East End Prep and Explore! Community School.

This snapshot is part of a larger study on family-serving organizations or direct service organizations participating in policy and systems change work. To learn more, please visit this [site](#).

The research was commissioned by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation. For more information, please visit www.rwjf.org.

Thank you to the following partners for sharing their expertise and taking the time to contribute to this work:

- Briana Ankrum, Marsha Edwards, Kent Miller, and Jahna Riley, Martha O’Bryan Center
- Melissa Dodson, Workforce Essentials
- Peri Faulks and Jodi G. McBryant, Clarksville Area Urban Ministries

Disproportionate impacts on working families

At the start of the COVID-19 pandemic, working families in Middle Tennessee faced significant financial hardship due to the benefits cliff. In Nashville, many low-income jobs are in the hospitality industry, and when the pandemic began, many of these workers lost their jobs and began receiving government benefits. After several months, as businesses reopened, service employees were able to return to work. However, once they began earning more and increasing their work hours, they lost eligibility for these benefits, leaving them worse off than before. Because MOBC is closely connected to the community they serve, they recognized that the benefits cliff was holding families back and proving to be a significant barrier for families striving to regain financial stability.



An opportunity for innovation

In 2021, the state of Tennessee initiated the TANF Opportunity Act and announced it would fund seven pilots to demonstrate a new vision for the Tennessee Safety Net that could be scaled statewide and become a model for the nation. MOBC saw this as a once in a lifetime opportunity. There had never been a large-scale demonstration of what happens when the benefits cliff is taken away. They made a big bet that families would make investments in themselves and move forward economically if they no longer had to contend with the benefits cliff. MOBC created a public-private collaborative Tennessee Alliance for Economic Mobility (TAEM) and, in 2022, launched the nation's largest benefits cliff pilot as a program called Our ChanceTN, which will continue through 2026.

What does the pilot seek to achieve?

Our ChanceTN aims to demonstrate an innovative and scalable vision for the Tennessee safety net, increasing low-income families' ability to exhibit self-sufficiency and upward economic mobility through community-driven wrap-around supports, family-centered coaching, equitable access to employment and education pathways, financial counseling, and a temporary transitional benefit that mitigates the impact of the benefits cliff and increases caregivers' incentive to earn more. The initiative builds an economic bridge around the benefits cliff and will provide data for systems change of TANF and other benefits and how they are distributed in Tennessee and across the nation. [Read more about Our ChanceTN and the partners involved.](#)

Launching the Nation's Largest Benefits Cliff Pilot

TAEM is made up of 32+ partners including community-based organizations, faith-based institutions, government agencies, and community and technical colleges in 16 Middle Tennessee counties. Under the leadership of MOBC, which serves as the backbone organization and fiscal manager, TAEM secured a \$25 million grant through the Tennessee Department of Human Services (TDHS) to launch Our ChanceTN, and has enrolled 1,205 families.

The model is based in part on MOBC's Family Success Network, which integrates child, caregiver, and family services into one two-generational model. The pilot aims to increase family stability and upward economic mobility through strengths-based, family-centered coaching, education and employment training, and strategic resource navigation. Transitional benefits are paid directly to providers so families can access fresh food, childcare, housing, and health care when a family's net resources decrease due to the benefits cliff.

Centering work on families' needs

The design phase was centered on what families needed. TAEM held community planning sessions in each region to understand each community's needs and how to best organize regionally. TAEM interviewed, surveyed, and held focus groups with families to understand their obstacles, needs, and dreams. They heard similar needs across the communities related to access to affordable housing,

child care, health and wellness services, and transportation, and that the benefits cliff was an issue. Caregivers asked for strategic resource navigation, sharing that having someone to walk beside them would be an asset. Based on that feedback, TAEM included resource navigation and employment specialists in the program. They braided together strategies from different communities and national research on solutions to best help families move forward.

We really wanted to make sure that our work was informed by those with lived experience, but also by the partners that we are bringing to the table.

– Kent Miller, MOBC

The implementation phase is also being informed by those with lived experience. There is a community advisory committee made of individuals from each geographic region that serves as a guiding team, as well as peer ambassadors who are program participants who help with recruitment and building social capital in the regions. There is a full-time Lead Peer Ambassador, Briana Ankrum, who advocates for the caregiver perspective and how to improve the program for caregivers holistically.



My story helps put a face to the person who's experiencing the benefits cliff. I'm not just a number. I'm a person with children who's trying to move forward in my life and do the best for my kids. And these are the things that I've needed.

– Briana Ankrum, MOBC

Building partnerships

At the outset, MOBC organized partnerships with a diverse group of trusted community-based organizations (CBOs). Second Harvest, MOBC's food security partner in the region, introduced MOBC to high performing CBOs in each county prior to the pilot's implementation. MOBC met regularly with interested partners to build the application for the first step of the pilot selection process, which was a 90-day planning grant. The coalition was built on trust, as it was made up of organizations that didn't all know each other. MOBC communicated with each CBO about the intensity of the work that would be required to run a successful pilot, and this transparency helped create strong partnerships.

Members of the collaborative come together in communities of practice to learn, share, and problem-solve. In addition to these convenings, all members meet every six months to discuss what's going on across the collaborative, do deep dives on data, and share feedback on implementing policies and procedures.



This is a legacy moment that truly transforms not only the system for those that we're directly serving but for everyone, and it transforms the system for all.

– Kent Miller, MOBC

Localized and holistic approach

Throughout the process, the work has been informed by local partners who bring their unique perspective and knowledge of the region to the approach. These partners vary by size and area of focus, including smaller organizations focused on single issues like food insecurity to larger organizations that have a wide variety of programs. The community advisory committee is representative of all partners and regions, with equal representation based on geography, type of service provider, and area of expertise. MOBC intentionally structured the work so that partner organizations hire project staff directly, rather than the more common approach of staff being hired as employees of the backbone organization.

MOBC's approach also includes strengthening the capacity of partners and communities to help the community succeed in continuing the work when the pilot ends. MOBC shares best practices for collaborating and interacting with families and also helps organizations identify future funding opportunities and expand their programs to a more holistic systems change approach.

What does the pilot look like for families involved?

Families are randomized into three pathways that receive a different mix of program services based on a combination of the following criteria: Coaching: each caregiver is assigned a coach and receives high- or low-intensity coaching. Caregivers and coaches develop goals and plans to achieve them and work with county resource navigators who refer caregivers to different community partners. Care Coordination: all staff members working with a caregiver work together. Caregivers are paired with education and employment specialists who meet with them and help identify opportunities. Transitional Benefits: participants are randomly selected to receive the benefit; if their income increases and they lose public benefits, they have access to funding to bridge that gap.

Engaging decision makers

MOBC has been leading advocacy and relationship-building efforts with policymakers and the business sector to bring allies to the cause. MOBC is in continuous conversation with policy and decision makers in Tennessee to share learnings from the pilot and build relationships. They also ask legislators for their feedback and recommendations to help ensure they stay invested in the outcomes. Some members of TAEM also meet with local legislators like their mayor or city council to advocate for caregivers' needs. MOBC is also engaging the business community to advocate for changes employers can make to better support families.

When you are doing something innovative, it's important to be in conversation with decision makers as you're discovering things.

– Marsha Edwards, MOBC



Transforming families' lives and livelihoods

Three years in, with one year to go, the pilot is showing increased stability and economic advancement for families. Two-thirds of families have already increased their stability based on the Arizona self-sufficiency matrix, and just under 40% have increased their income at an average of \$19,000 per household. Participants value coaching, and are building community and relationships with coaches and other caregivers. MOBC is building relationships and support among decision makers, and strengthening partner organizations' capacity for systems change.

Coaching as a catalyst

Many participants say the most important part of the model is the coaching. Coaches help participants with their goals, bringing in education specialists and resource navigators so participants can get the support they need. Coaches not only connect participants to resources, but help them embrace possibilities for their future.

Coaching is the essential piece of the puzzle.

– Briana Ankrum, MOBC

Coaches, other TAEM staff, and participants have observed that the program provides participants more space to follow their hopes and dreams about their education and employment.

Coaches check in weekly and share successes and lessons learned with each other. They have seen that for a lot of caregivers, having the support of a coach who believes in them has made a huge difference and helps them to see their own potential and increase their confidence to improve their education or employment. Coaches have also reported success getting participants into education programs and moving them into higher income brackets.



My role and my responsibility as a family centered coach is not only coaching the caregivers to better themselves, but overall staying to the objective of the program, which is helping those that stand in need...moving them forward to a place of self-sufficiency and...helping them to visualize...what that looks like and working with them.

– Peri Faulks, Clarksville Area
Urban Ministries

Sense of community

The caregiver advisory committee meetings are a **supportive space where caregivers share their experiences, their needs, and resources and advice for other caregivers.** Caregivers have shared they want more chances to collaborate and share together and the team is working on building affinity spaces for them.

[Caregivers] are really supporting each other. I think that is a beautiful thing that can't be painted in the data, but it is really awesome to see in real time.

– Jahna Riley, MOBC

Support of government and employers

There have already been some policy changes in Tennessee related to the benefits cliff and increased support from **employers that have met with MOBC.** In 2025, the Governor of Tennessee expanded a program for child care vouchers and mentioned the benefits cliff as the primary reason for the change. Families will be able to access those resources as they earn more, which helps smooth out the cliff. Since January 2024, MOBC has met with almost 500 unique employers and over 900 individuals to talk through the best strategies they're implementing and some employers have begun to champion onsite education and training. The Tennessee Department of Human Services (TDHS) is involved in the national Beyond the Cliff network as one of the partners, and the Commissioner has been extremely supportive of this work.

Beyond the Cliff National Network

In 2024, MOBC started a national learning and advocacy network on the benefits cliff, called Beyond the Cliff, to share best practices on lessons learned. The network is made up of nonprofits, state and local governments, and collaboratives from across the country. They are building evidence and creating a story bank of the individual narratives they've seen and developing a federal policy agenda based on the learnings to advocate for state and federal policy change.

[Read more about Beyond the Cliff.](#)



However our grant ends and something else begins, we'll be prepared with the allies we need to make the changes that will make a difference for families' lives.

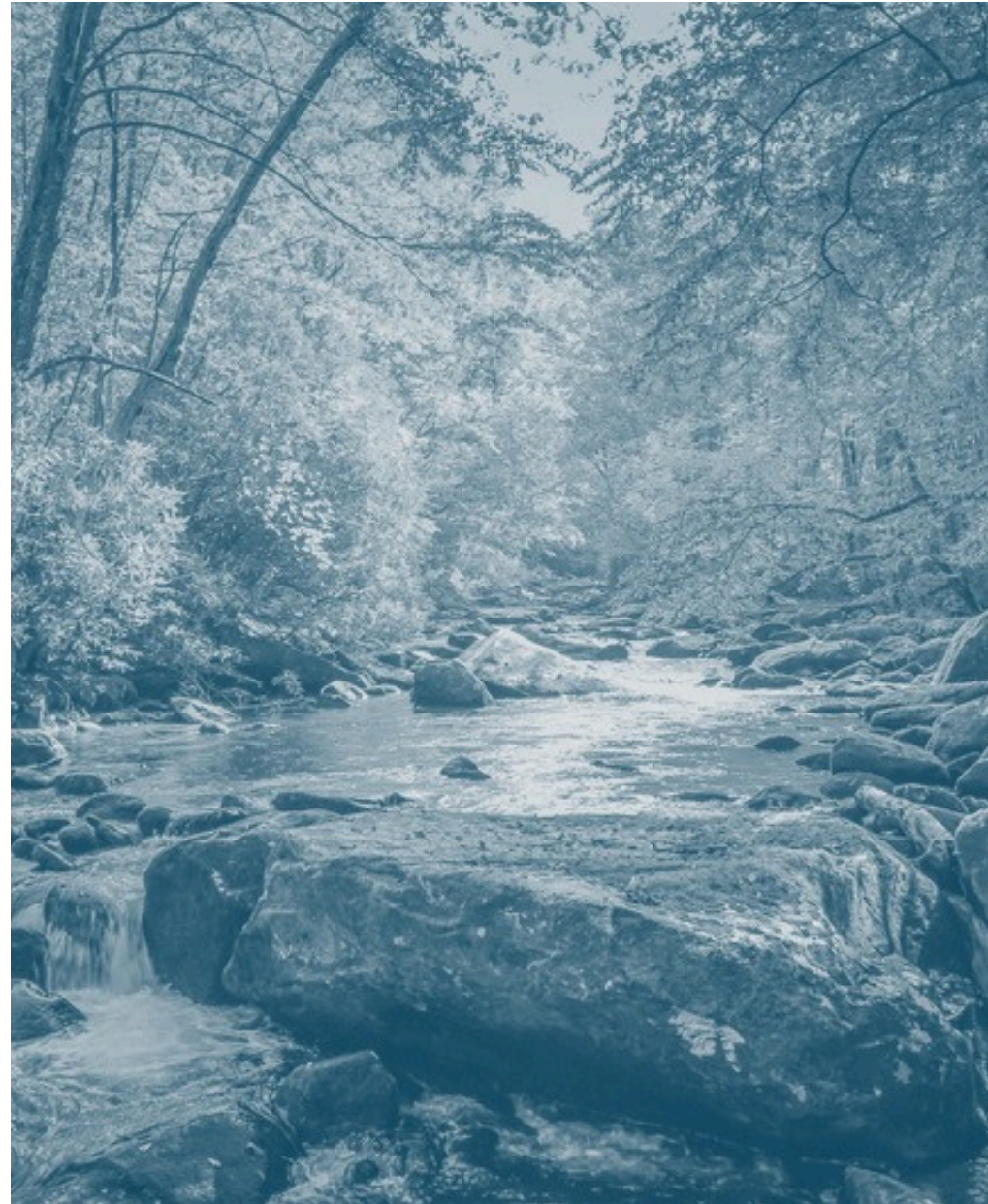
– Marsha Edwards, MOBC

Strengthened capacity for systems change

MOBC continues to help strengthen local organizations' capacity to work collaboratively and in areas beyond direct services. Services are provided through local organizations within each community and prior to this pilot, many groups hadn't worked together or worked beyond direct service. MOBC is working with nonprofit and government partners to support them to implement the programmatic model through providing professional development through communities of practice. They are also supporting them to recognize the strengths and assets of each community and best practices for taking a strengths-based approach with clients, in addition to creating a culture of curiosity around data and improvement.

We want to make sure that when we leave these communities, that the infrastructure that is created, the foundation that's been laid over this period is greater than we first began and that they can continue this work... and the partnerships.

– Kent Miller, MOBC



Lessons Learned

Lesson 1: Being committed to iterating and learning improves partnerships and supports communities

TAEM is made up of a group of partners that saw injustice and wanted to be part of the solution and were ready and able to best support families. They understand that the work is difficult but are willing to fail fast and learn from those experiences to ultimately succeed. There has been buy-in to the process of learning as they go from the front end with all the partners because they believed the approach would be the best for the communities being served. Some partnerships were pre-existing but many were new, and all organizations are driven by wanting to do more for their community, which helps everyone work together effectively.



The strength that community-based organizations can bring is that we deeply care and because we care so much, we find ways to innovate and we find ways to pilot and we find ways to braid resources together to change the conditions to best support those that we love, and that's our communities.

– Kent Miller, MOBC

Lesson 2: Consistent communication with and feedback from community partners supports clarity, connection, and learning

MOBC learned early on that as the backbone organization, it was important to communicate frequently and be very transparent about the project so all partners felt connected and aware of what was going on. They began to share a weekly video message for partners about what had taken place that week, any changes to policies or procedures, and any ideas, issues, and obstacles. The pilot involves building new strategies and iterating to tackle problems that are coming up, so sharing the process and being transparent has helped partners feel like they are being communicated with appropriately and has strengthened relationships and ways of working.

Keeping communication open with our partners is key. When we stay connected and collaborate closely, we strengthen our ability to support families and reach our shared goals.

– Melissa Dodson, Workforce Essentials

MOBC respects community partners' expertise as leaders in the community, so they solicit feedback from them often and support them to be open about what's working and where there are challenges, so they can work together to make changes. Partners have become more vocal and have given constructive feedback that has helped create a healthier collaborative.

There is a strong component of learning and adapting, particularly because this is a pilot program. Partners appreciate MOBC's willingness to receive feedback and implement changes based on those insights. For example, an all-partner community of practice was established due to feedback from partners wanting better communications and an opportunity to share best practices across the collaborative.

Lesson 3: Celebrate every milestone to build momentum across partners

Every Friday the team celebrates wins across the collaborative. Partners share success stories from caregivers, like if they have obtained housing or increased their income, and it's rewarding for staff to see what families have achieved. Celebrating every milestone during the project can also help partners appreciate all the strengths of the families being served, which ultimately helps families believe in themselves.

Every caregiver's journey is filled with moments worth honoring. From the small steps to the major achievements, each milestone reflects hard work, resilience, and dedication. By celebrating these moments together, we build confidence, strengthen connections, and inspire continued success.

– Melissa Dodson, Workforce Essentials

Lesson 4: Combine multiple perspectives with community-specific needs

An essential part of the approach is that programs are specific to each community. Partners are part of their community and know the specific issues families are struggling with and can tailor the program to address the local context. Having different partners with different resources helps families move forward, and partners rely on each other to be successful. The backbone team is then able to take an overarching view to see how all the approaches fit together, and share that learning back with each community.

Every partner agency plays a vital role in helping families advance toward economic mobility.

– Melissa Dodson, Workforce Essentials

In partner meetings, members of different organizations and communities share their perspectives, which opens everyone up to more ideas and helps them take a more holistic view of the work. This reduces barriers across partners; by hearing what other organizations are facing, they can see how to help their own organization and county. In addition to improving the approach of each community, the backbone team can better understand the issues, which strengthens the program and the model.

Lesson 5: Listening to families improves programming

By listening to families during the design phase and continuing to involve them in the implementation, the program truly centers the experiences of caregivers and their families. Incorporating participants' feedback throughout the program has strengthened the model and also helped build trust between TAEM and families. Caregivers see that staff want to understand their experience of the program and that they are incorporating their feedback into improving the work and helping them get over the benefits cliff.



[MOBC] is not like a doctor writing a prescription for an illness. They're doing the research: why is this illness happening, what caused it...what supplements do they need, what exercise do they need? It's not just about make more money and get out of the situation, it's why did they get into the situation, what are the parts that got them there and what are the parts that can help them get out of it...They're looking at it from the perspective of problem solving, but they also have empathy and care for the people and respecting the humanity of the caregiver; they're not just a number or a problem to solve, they are a person...Being able to see the humanity of the people they're serving is an essential part of the work.

– Briana Ankrum, MOBC

What's Next for the Benefits Cliff and MOBC?

While the pilot concludes in 2026, MOBC is continuing to build the case for what is possible locally and nationally. The Beyond the Cliff network will continue to engage on policy and innovative solutions nationally, and this pilot is helping to inform that thinking. This work is just the beginning—more demonstration and learning on the benefits cliff is needed. MOBC is committed to using their lessons learned to build upon the idea of smoothing the benefits cliff to make the future iterations even more successful.

This snapshot was written by Rebecca Perlmutter from Innovation Network (www.innonet.org), with support from Kayla Boisvert and Cory Georgopoulos. It is part of a larger study on family-serving organizations or direct service organizations participating in policy and systems change work.

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