June 1, 2022 – Welcome & Thank You for Joining!

This meeting will be recorded. We’ll be starting momentarily.
Agenda

1. Welcome & Introductions 9:00 – 9:08 AM


3. Atlanta Fed Career Ladder Identified and Financial Forecaster (CLIFF)
   Advancing Careers for Low-Income Families 9:15 – 10:00 AM

4. Discussion and Q&A 10:00 – 10:25 AM

5. Wrap up & Next Steps 10:25 – 10:30 AM
Thank you to all employers who have committed to hiring high school summer interns!

- Beth Israel Deaconess Medical Center
- Boston Children's Hospital
- Brigham & Women's Hospital
- Brigham & Women's Hospital - Project TEACH
- Dana-Farber Cancer Institute
- Faulkner Hospital
- Mass Eye & Ear
- Massachusetts General Hospital
- New England Baptist Hospital
- Tufts Medical Center
Announcements

• Congrats to DFCI & Candace Burns

• Job Openings
  • MGB
  • BILH
  • DFCI

• National Fund for Workforce Solutions – Convening September 27-29 | Minneapolis
SCALE Planning Grant

There are 3 major lead applicant use cases for the SCALE grant

SCALE grants are meant to increase seat capacity statewide by funding partnership who will:
- Add seat capacity to existing programs (e.g., 2-3x increase in seat capacity of current programming, expanding existing programs to "franchises" across regions, adding partners, etc.)
- Achieving economics of scale in operation (e.g., per student cost decreases)

Employer/industry association
Fund employers or industry associations with **skilled hiring need** to add seat capacity in **existing training partnerships** and / or **identify new training providers and solutions** (e.g., expand MA player to new region or seat capacity, bring in national expert, etc.)

Convenors
Fund convenors (e.g., Workforce Boards, unions, etc.) to act as the backbone for identifying and **convening training providers and employers** with skilled hiring need to bring existing training programs to a new region / scale

Training provider(s)
Fund training providers with identified employer partners to **expand their existing capacity** 2-3x through regional expansion and partnership (e.g., multi-regional partnerships, franchise model for successful programs, etc.) or to **establish training in MA**
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<tr>
<th>Employer/Industry Association/Convenor</th>
<th>Training Provider/Convenor</th>
<th>All Provider/Convenor</th>
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| - Identify Training Providers in chosen industry/occupation  
  - Formalize roles/responsibilities of stakeholders | - Develop and deepen employer commitments to hiring training program graduates in the design of grant  
  - Incorporate employers into training schedule (e.g. job fairs, training modules, etc.)  
  - Attract participants when recruiting by outlining committed employers and long-term career paths  
  - Recruit with employers/include them in the process | - Attract applicants with creative programmatic elements  
  - E.g. stipends, hybrid models, work-and-learn etc.  
  - Leverage learnings from other providers to scale training and best practices |
SCALE Planning Grant

- **RFP Date:** 5/16
- **Marketing Video:** 6/3
  - Designed for employer audience
  - Will share ideas for how employers might utilize these funds & can have support from the Market Maker
- **Questions:** Rolling through 6/30/2023
  - In writing
- **Submission Due Date:** Rolling through 6/30/2023

- [https://commcorp.org/funding/](https://commcorp.org/funding/)

- To learn more, contact Mark Wigfall, the Greater Boston Market Maker at Mark.Wigfall@BostonPIC.org
Welcome
Federal Reserve Bank of Atlanta
Benefits Cliffs and Tools to Support Mitigation Strategies

Healthcare Careers Consortium

June 1, 2022
The Atlanta Fed's Advancing Careers initiative works to improve economic mobility and resilience by:

- Identifying how benefits cliffs and other structural barriers create financial disincentives to career advancement
- Conducting research, developing tools, and analyzing solutions on mechanisms for reducing barriers to economic mobility and resilience
- Engaging in partnerships to support community and state efforts to improve economic security for families
A barrier low-income families may face when working to improve their economic mobility. Also known as the “cliff effect,” a benefits cliff occurs when career advancement puts a family above the income eligibility threshold for public assistance and the family is financially worse off than before the wage increase.
“I get a couple of checks with this new salary, and when I submit the documentation required [to re-certify], I am $6.00 over and I no longer qualify for my $500 a month SNAP benefits. So $6.00 has essentially cost me $500.”

--Talethia Edwards
Grassroots Organizer / Coalition Builder
The Impact of Benefits Cliffs

Annual Net Financial Resources
Income + Public Assistance - Expenses - Taxes
The Impact of Benefits Cliffs

Annual Net Financial Resources
Income + Public Assistance - Expenses - Taxes
Career pathways lead to progressive earnings gains
Incorporating benefits cliffs into the career pathway picture
Incorporating benefits cliffs into the career pathway picture
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Worker better off as CNA than LPN or RN
Short-term barriers may prevent the worker’s realization of long-term gains.
The net returns to the taxpayer are significant if the worker becomes an RN.
The CLIFF Suite of Tools

**CLIFF Dashboard:** Models lifetime career choices for hypothetical family types.

**CLIFF Planner:** A budgeting resource for career planning using individualized information on expenses and income.

**CLIFF Dashboard – Employer Edition:** A dashboard customized for employer job pathways and specific employee benefit packages.
The CLIFF suite of tools is customized to multiple use cases.

**Policymakers, employers, funders, and other stakeholders:**
- Maps changes to net financial resources along various career pathways
- Identification of potential benefits cliffs
- Visualizes policies to support programmatic solutions and mitigation strategies
- Estimates net return to the government

**Career coaches and workers:**
- Supports career exploration as a complement to LMI typically provided during workforce development coaching sessions
- Provides information on earnings and earnings growth for potential career pathways
- Visualizes changes to public benefits and net financial resources overtime

The CLIFF Dashboard can be used to inform policy and innovation for mitigating barriers to economic mobility.
The CLIFF Employer Edition can be used to support internal career pathway development and benefit planning.
The CLIFF Planner

It also allows the user to create a budget that will mitigate financial barriers to career advancement.
Use of CLIFF Tools

Mapping Benefits Cliffs
- Awareness of Issue
- Benefits cliffs calculators

Workforce Development
- Student advisement to increase post-secondary educational attainment
- Adult career planning and coaching toward self-sufficiency
- Career pathways design/targeted occupation and industry analysis
- Align wrap-around supports with training plans
- Employer engagement on matching talent needs to skill attainment

Policy Simulation/Changes
- Change asset limits
- Income disregards
- Alignment of rules/services across programs
- Tax credits for working families
- Graduated phase-outs

Cross-system Collaboration
- Asset mapping
- Common definition of economic self-sufficiency
- Identify target populations for services
For More Information:

For additional background on research and tools, please visit: https://www.atlantafed.org/economic-mobility-and-resilience/advancing-careers-for-low-income-families

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