

Benefits Cliff Community Learning Groups

November 2019 - February 2021

Executive Summary

The benefits cliff community learning groups were launched in November 2019 at a community meeting that was collectively organized by the Assets Building Coalition, the Winston-Salem Foundation, Forsyth Futures, the Department of Social Services, and others. Attendees at that event were invited to participate in a learning group that would focus on one of three pathways to address the negative effects of the benefits cliff in Forsyth County--**nonprofit** solutions, **employer** solutions, and **policy** solutions. The learning groups would work together to create testable ideas that could be implemented using available funding.

Each group met in person five to six times between January 2020 and the suspension of the work in March 2020 due to the COVID-19 pandemic. The groups ranged in size from 7 to 14 people at each of those meetings. Each of the three groups had multiple members who were recruited based on their lived experience with the benefits cliff (nearly 50% of group members for two of the groups.) Not only were the groups composed differently than most work groups, the groups were intentionally facilitated to center those with lived experience and foster a culture of learning and inclusion among individuals working together in new ways.

The groups made significant progress and generated multiple ideas and potential solutions. They also identified the current gaps in our collective knowledge and potential next steps, which were often not the fully developed programs that had originally been pictured. Those ideas were combined into a framework that was presented to a reunion/relaunch meeting of the learning groups that was held virtually in February 2021.

The learning groups collectively generated lessons, ideas, and questions about moving forward. Many of the individuals from those learning groups still very much want to be involved in this work. The collaborative work around the benefits cliff in this community has reached the end of its first phase of work. Now, it is time to begin a new phase of work--one that somehow weaves together the Asset Building Coalition, the multiple organizations doing work in this area, and interested community members, especially those most impacted by the negative effects of the benefits cliff and other issues of economic mobility.

This report presents a summary of this work following a format of: What? So What? Now What?

- **Intended Results** (p. 2)
- **Community Learning Groups** (p. 2-4)
 - What?
 - So What?
- **Relaunch Meeting** (p. 5-6)
 - What?
 - So What?
- **Now What?** (p. 6-7)
 - Questions
 - Resources
 - Recommendations

Intended Results

This project involved forming community learning groups as a way to test three different pathways to address the benefits cliff--through nonprofits, through employers, and through policy. We were testing whether those were indeed three viable approaches. Ultimately, we hoped to arrive at a couple of testable, fundable ideas in each of the three pathways.

Our intended results were:

- To form three community learning groups at the Nov 2019 community event.
- Each learning group works together to:
 - Deepen our collective thinking about that pathway, and
 - Generate a few testable, fundable ideas.

We were also very intentional about including people with lived experience in this project. We sought to learn about what it would take to create and hold a structure where everyone (truly) has a voice and those representing people closest to the effects of the benefits cliff have the most weight and leadership.

COMMUNITY LEARNING GROUPS (Nov 2019 - Mar 2020)

WHAT? (What happened?)

Each of the three learning groups met for the first time at the community meeting in November 2019 and then by phone in December 2019. Each of the three learning groups met together in-person twice in January 2020 and twice in February 2020. The nonprofit and employer groups were also able to meet once each in March 2020 before the COVID-19 shutdown.

GROUP	# Meetings (including Nov and Dec 2019)	Avg # of People	Avg # Recruited for Lived Experience
Nonprofit	7	12	3
Employer	6	7	3
Policy	7	14	6

The groups had very consistent attendance. Many people attended all or most of the meetings for their group.

SO WHAT? (After Action Review)

What were our actual results?

- We did form 3 active community learning groups. They each explored their respective pathways--nonprofit, employer, and policy.
 - Groups of diverse people who didn't know each other came together to have important conversations, learn new things and develop their ideas.
- Each of the groups generated many ideas for continuing the work towards solutions.
 - These ideas were not as fully developed as was originally thought. That is, the ideas would not have been ready to present for funding/implementation at the end of March 2020. Before COVID hit, we had been planning for the learning groups to continue working into the summer.
- Each of the groups did include numerous people who had been recruited for their lived experience.
 - Many of these people attended most if not all of the group meetings and participated in substantial ways, including sharing their own perspective.
 - We centered the leadership of those with lived experience--not always, but definitely in a deeper way than what we typically experience in group work.
- Clarity and lessons learned:
 - The benefits cliff is only a part of the problem.
 - We need major changes to other systems such as transportation and affordable housing.
 - We need more access to benefits. Limited eligibility and limited availability mean that benefits don't help to make ends meet for many.
 - What we really need is living wage jobs so that we can support ourselves and our families.
 - We need others at the table.
 - We were missing employers, politicians, policy analysts, and Latinx neighbors.
- We advanced our collective thinking on what it will take to address the benefits cliff.
 - Fix the problem--living wage jobs, policy changes
 - Change the culture--we thrive when we all thrive
 - Make bold innovation--e.g., guaranteed basic income, resident-led solutions
 - Understand the issue and increase awareness
 - Direct help from nonprofits and flexibility from employers

Community Learning Groups

What caused these results?

- Intentional planning for the kick-off of the learning groups at the community meeting
- Wide variety of people who attended the kick-off meeting (and who were also interested in the community learning groups)
- Substantial effort to contact, build relationships with, and provide support to the people who were recruited for their lived experience
- Variety of activities in the learning group meetings, including the use of *Liberating Structures*, which helped to bring everyone into the conversation
- Balance of a planned agenda and letting the groups go at the pace they needed
- Meeting with the same group/facilitator over time provided an opportunity to build trust
- Recognition that we didn't have time to establish deep group norms in the beginning and that these groups were atypical in their makeup
 - Facilitator/organizers set some subtle norms and stepped in directly when there was a potential for harm (e.g., stereotypes and disagreements)
- Intentionality to showing up as individuals--e.g. name tags with first name only

What would we sustain?

- The schedule (twice a month), length (2 hours), and location (WS Foundation) of meetings all seemed to work well.
- Creating a meeting culture where we used first names only and didn't speak from our affiliations with organizations. Helped to even the playing field.
- Mix of activities during the meeting. 25/10 Crowdsourcing from *Liberating Structures* worked particularly well.
- Regular discussion, feedback, and adjustments via Lori, Shenell, and Sandra. This was truly emergent work.

What would we improve? What would we change if we could turn back the clock?

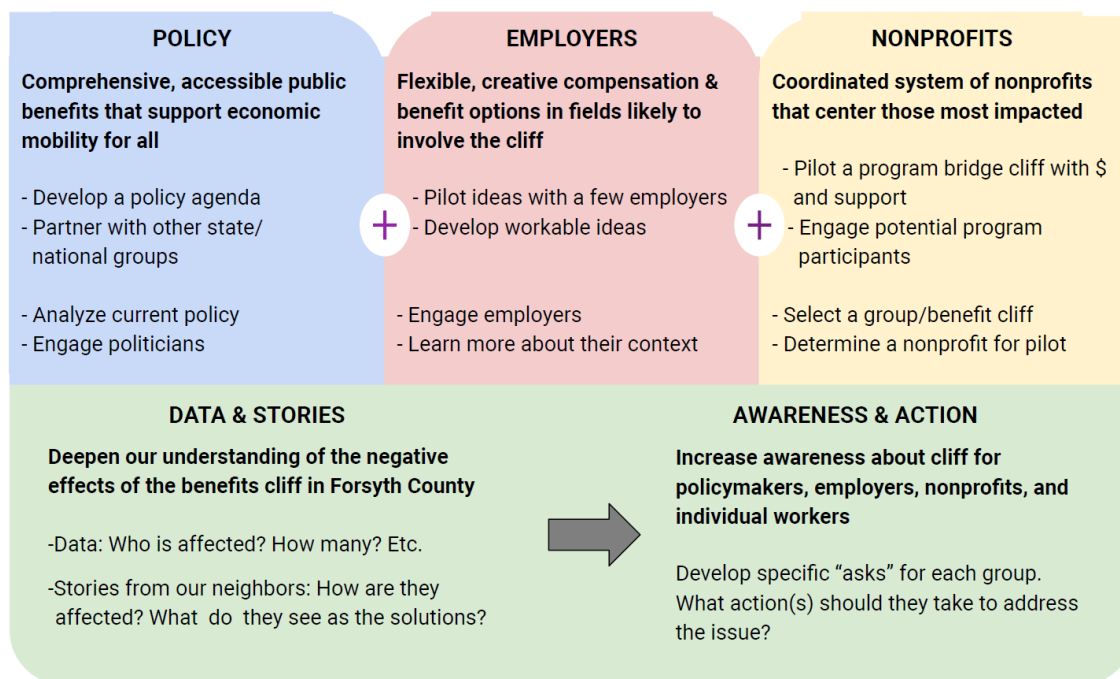
- We definitely didn't have all of the types of skills/perspectives in the room that could have helped with the discussion. Recruitment of certain people would have helped (but could also have changed the dynamic that everyone was there as an individual and because they were interested.)
- Make entry into the groups less open after the first two meetings. The groups needed some consistency to move forward, and some who joined later were disruptive.
- Build in more time for work between the learning group meetings. For example, reaching out to other individuals/organizations/experts; developing ideas raised by the learning groups.

RELAUNCH MEETING (February 2021)

WHAT? (What happened?)

The three groups were brought together for a virtual re-launch meeting in February 2021. Approximately 30 people attended, eight or so of whom had been recruited for their lived experience. Together, we reviewed what happened from the community event in November 2019 through their last meetings in March 2020.

Lori shared a framework that she had crafted from the ideas of the different learning groups.



Feedback from participants included:

- Set a high-level timeline for actions
- The framework is broad; consider demographic profiles based on work status, age, etc.
- Cross-learning among the learning groups
- Create repository, a way to share information; collect both data and stories
- Continue to center those directly affected, hold those with lived experience as experts
- Create frameworks and calls to actions for employers and other groups
- Need certain skills and bandwidth for policy interpretation, comparative analysis, etc.

SO WHAT? What were our actual results?

- Recognized and reflected on the work we did together before the pandemic.
- General consensus on organization of groups' ideas for potential work/solutions
- Broad sense of wanting to keep participating in this work

What caused these results?

- Very quiet group--completely different than when meeting in person in separate groups.
- Many people recruited for their lived experience attended, but most were not on video and/or did not speak much.

What would we sustain?

- Checking in one-on-one with all of the people recruited for their lived experience on their interest, availability, and potential barriers to joining the meeting
- Pulling together / framing the groups' work from last year

What would we improve? What would we change if we could turn back the clock?

- Offered a couple of smaller groups and/or phone calls; maybe a survey?
- Sent out the summary document earlier for more review

NOW WHAT?: Where do we go from here?

Questions

- What level of commitment do we have to equity? What will that look like?
 - Will a racial equity lens be used in the work?
 - What will it take to continue to center the leadership of those with lived experience?
- What type of infrastructure is needed?
 - What is the minimal structure and bandwidth needed to keep the collaborative moving forward and learning as you go?
 - What type of work, including conversations and building connections, needs to be done between meetings?
 - How will you connect and/or weave together different projects, especially since multiple efforts will be led, controlled, and managed by different groups/orgs/people?
- What is the role of the ABC Benefits Cliff committee?
 - Specifically, what does the committee make possible?
 - Is the committee an implementer? If so, of what?
 - Is the committee a decider? If so, of what? Who decides? And how?

Resources

- [Systems Change & Deep Equity--Pathways Toward Sustainable impact, Beyond "Eureka!," Unawareness & Unwitting Harm](#): *Change Elemental's* monograph about the inseparability of systems change and equity if they are deeply pursued
- [Crosswalk of Frameworks for Understanding Systems Change](#): *Mathematica* and *Equal Measure's* first resource in a suite of materials about place-based systems change
- [Financial Solution](#): *Leap Fund's* income deferment product so workers can safely and legally keep their benefits as the move ahead in their career
- [Advancing Careers for Low-Income Families](#): *Federal Reserve Bank of Atlanta's* work on benefits cliffs, including this [summit](#) from October 2020

Recommendations

The ABC Benefits Cliff committee becomes a multi-sector network that does two things:

- Holds and fosters the community's collective **learning** about what it will take to address the negative effects of the benefits cliff in Forsyth County.
 - Hold key learning questions...such as...
 - What does it make possible when individuals who may be facing a benefits cliff learn about their financial situation?
 - What pathways currently exist for local households to realistically bridge across the benefits cliffs?
 - What are the interests of employers around this issue? What are they able to do differently?
 - What do our local/state/federal policy makers know and think about the benefits cliff?
 - Keep track of various efforts towards this across the community and thread the learning back to the group. The existing efforts include. . .
 - Using a benefits cliff calculator for individual households through financial coaching
 - Creating a publicly available benefits calculator, targeted at employers
 - Employers who are increasing their minimum wage to \$15/hour
 - Training programs designed to advance the careers of individuals
- Communicates about the benefits cliff to build **awareness** and to **advocate** for actions/changes needed from different groups.
 - Collect stories and data
 - Build communications tools and messages
 - Develop calls to action
 - Advocate for change