

# Forsyth County Benefits Cliff Community Learning Group: Phase II

March 2021 - August 2023

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## EXECUTIVE SUMMARY

This report covers Phase 2 (March 2022 - July 2023) of the community learning groups hosted by the [Asset Building Coalition of Forsyth County](#) (ABC) and focused on the benefits cliff in Forsyth County, North Carolina. It includes a description of the work we did together, a reflection on what we learned, and a discussion of the work that followed. As we navigated this new and different process, we decided to create this report to reflect on our own experience and share what worked well and what was challenging. These insights are particularly relevant as collaborative work in our community and across the country is shifting to models of systems change that operate through networks and center the voices of people with lived experience as well as fostering a practice of being led by community. This was a critical early experience of doing work in this way in Winston-Salem. We hope that sharing our experience is beneficial to others and helps to spark insights and continue the conversation around what it will take to create communities where everyone thrives.

### **ABC and the Benefits Cliff Learning Groups**

The Asset Building Coalition is a nonprofit that works to address asset poverty in Forsyth County, North Carolina. In 2019, the group decided to explore and address the benefits cliff, a condition in which a pay increase results in a net loss of combined income and public benefits. A large community meeting in November 2019 served as the launch of three community learning groups that would work together to learn more about the benefits cliff and come up with ways to address its negative effects. Regular meetings ended quickly in March 2020 with the onset of the COVID pandemic.

### **Phase 2**

This report covers Phase 2 of the community learning groups which began after the online meeting in 2021 and ended in July 2023. Many of the previous participants, especially those with lived experience, rejoined the learning groups for Phase 2. Our monthly meetings were hybrid so that participants could join in-person or online, and logistics required extra attention as we all adapted to the ongoing pandemic.

As participants expressed a common interest in policy and community awareness, we quickly combined the three groups (nonprofit, employer, and policy) into a single learning group. We maintained two separate meeting times for a while to provide a greater opportunity for participation, but later consolidated into a single meeting time. Late in Phase 2, we added an additional, virtual-only monthly meeting to delve into the topic of affordable housing. Overall, there were 26 learning group meetings between May 2022 and July 2023.

Most meetings included components of looking back, catching up folks on recent developments, and sharing opportunities to get involved in other ways. The heart of the agenda, our forward facing work, included topics around our group operations, advocacy and policy change, child care subsidy programs, and the local outlook for affordable housing.

## Community Learning Groups

The learning groups stopped meeting regularly in the summer of 2024 after making a decision to merge with ABC. Since then, ABC has shared with former learning group participants about opportunities to be involved with the work of ABC and hired a second staff member to increase the organization's capacity for community engagement.

### Results

As the community learning groups met together in different ways and in different configurations in Phase 2, the work emerged and shifted. We formed an identity as a group and built relationships between members, even after an extended hiatus. We learned collectively about the benefits cliff overall as well as other issues, especially around child care and housing. With the expertise of the [NC Budget and Tax Center](#), we learned about options for policy change. We also learned about other groups working locally and at the state and national level across child care, affordable housing, economic mobility, and policy change. During the final months of Phase 2, we also explored local issues around the lack of affordable housing.

With contracted assistance from [Forsyth Futures](#), we reviewed the public benefits available in North Carolina and learned from local data about child care subsidies. By the end of Phase 2, the Asset Building Coalition along with Learning Group participants had developed a written [report](#) about the local effects of the benefits cliff and other issues related to child care subsidies including potential pathways to improve the way public benefits operate for local families.

This way of working collaboratively was new for our participants, our stakeholders, and our community. It was an early step that is very much in the direction of the types of work our broader community is exploring now. This way of working is about systems change, collaborative networks, and equity. We learned about what is needed to support this type of work and are bringing those lessons forward into other projects and collaborations.

### The Benefits Cliff

We had learned a lot about public benefits from our Phase I work together. We knew that public benefits are connected to earning living wages and are not designed to support people getting ahead financially. We learned about many different public benefits, each with different, complex, and interconnected issues. As we began meeting together again, we also discussed changes in context and what we had learned from the pandemic about how our community operates and what it might take to engage in policy change.

Our group discussion was rich and wide-ranging. These were complex issues, we were a diverse group, and the times were complicated as we were emerging from the worst stages of a global pandemic. The group continued to wrestle with the issues surrounding the benefits cliff--and the issues with public benefits more broadly--as well as the issues with economic immobility beyond that. At different points in our work, we framed our conversations in different ways to adapt to the group and how the work was emerging. We eventually narrowed our focus to learning about the benefits cliff and other issues related to specific child care subsidies and potential solutions to improve them.

## Community Learning Groups

Each aspect of our learning and our attempts to move to solutions led to more complexity--across different public benefits, the policies that govern them, what it would take to actually change them, and the many interrelated issues that drive economic immobility in our community and across the country. Any conversation we had led to other issues impacting our community, and in many cases, to issues directly impacting people in our learning group. These issues that extended beyond public benefits per se were often more harmful to people in our community and felt even more difficult to address.

### Reflection and Insight

From the beginning, this work was framed differently than other collaboration efforts in our community. It was a group of concerned community members with a variety of perspectives, many of whom had no previous connection to the rest of the group members. In retrospect, we use tools from [CoCreative](#) in this report to reflect on our process, where we made progress, and where we struggled.

We had successes and this work was groundbreaking, but we also had significant challenges. We were operating from different perspectives of the level of engagement that was needed to be successful. We all joined this work with at least some lack of appreciation for just how complex, messy, and unpredictable it would be. Our key challenges included interrelated issues around our group's purpose, our process, and our capacity.

- A lack of clarity about the **purpose** of the Learning Groups after we learned about the complexity of the benefits cliffs and that the focus was too narrow for the participants
- Uncertainty about the **process** of how we would achieve our purpose, especially at the levels of leadership, governance, and decision-making
- Lack of **capacity** around who would do the work once decisions were made and how they would have the skill sets, resources, and bandwidth to do so

We would do many things differently now if we could turn back the clock, but there were also many things we did not have control over, most especially the disruptions of the pandemic and navigating various perspectives without having a governing process set from the beginning. The work was a test of something new--a new way of working, a new way of approaching a problem that wasn't top-down or led by a single organization. Our lessons were as much about this way of working as they were about the public benefits cliff and its negative effects here in our community. Yes, we would have done some things differently, and ultimately, we would have still done the work. These were new muscles we needed to build, and these were the lessons we needed to learn. This is the work we need to do then and need to do now, and this is the way we need to do it.

## INTRODUCTION

### Background

The [Asset Building Coalition](#) (ABC) was founded in 2014 and became a nonprofit in November 2019. ABC works to raise awareness about asset poverty and its effects and to coordinate strategies to build, rebuild, and protect the assets of residents in Forsyth County, North Carolina. This coalition of 41 organizations and individuals hopes that collective awareness about and connected activities to specifically address financial stability and asset poverty will be more effective than the lone activities of each member.

The ABC had early explorations around a potential living wage campaign. Those involved in the discussions realized that a successful living wage campaign where employers gradually increased wages over time could actually have devastating financial effects for some employees and their families through a phenomenon known as the benefits cliff, a condition in which a pay increase results in a net loss of combined income and public benefits. (Learn more about the benefits cliff at ABC's [microsite](#).)

The early coalition members chose to pivot from living wages to focus on the benefits cliff. They started with a strategy to build community awareness. This led to a well-attended community meeting held at the Enterprise Center in November 2019. At that meeting, people were asked if they were interested in being a part of new community learning groups that would learn more about the benefits cliff and come up with ways to address its negative effects.

Three community learning groups were formed. Each learning group focused on one of three potential pathways to address the benefits cliff—through nonprofits, through employers, and through policy. We were testing whether those were indeed three viable approaches, and we hoped to arrive at a couple of testable, fundable ideas in each of the three pathways.

We were very intentional about including people with lived experience in this project, starting with the November 2019 community meeting and continuing with the Community Learning Groups.

Those community learning groups met multiple times from December 2019 until March 2020, when they were abruptly stopped due to the COVID pandemic. The participants were eventually invited to participate in an online relaunch meeting in February 2021. After another extended hiatus, the participants began meeting again in May 2022.

## Intended Results

Overall, this work has been about testing the original thinking of the early coalition as they were planning the November 2019 community meeting and hiring a consultant to form and lead the Community Learning Groups.

The key hypotheses, although not explicitly articulated, were:

- Community learning groups of diverse individuals will create testable, fundable ideas to address the local negative effects of the benefits cliff.
- Organizing around three pathways--through nonprofits, employers, and policy--would help the groups to generate multiple and varying ideas from which to choose.
- Including and actually centering those with lived experience of the benefits cliff would lead to stronger, more successful ideas.

*Intended results and key learning question for each of phase of work with Lori Fuller*

Phase 1	
<b>Intended Results</b>	<ul style="list-style-type: none"> <li>● To form three community learning groups at the Nov 2019 community event.</li> <li>● Each learning group works together to:                             <ul style="list-style-type: none"> <li>○ Deepen our collective thinking about that pathway,</li> <li>○ Consider how individuals with lived experience might be helped or harm in solutions, and</li> <li>○ Generate a few testable, fundable ideas.</li> </ul> </li> <li>● Develop pilots and/or key solutions to reduce the negative impact of the benefits cliff in Forsyth County.</li> </ul>
<b>Learning Question</b>	<ul style="list-style-type: none"> <li>● <b>What would it 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?</b></li> </ul>
Phase 2	
<b>Intended Results</b>	<ul style="list-style-type: none"> <li>● Learning Groups will present key solutions/pilots to the ABC Benefits Cliff Committee and Board of Directors.</li> <li>● The presented key solutions/pilots will have initial steps to take with direct participation from residents with lived experience.</li> </ul>
<b>Learning Question</b>	<ul style="list-style-type: none"> <li>● <b>What resources and support do the Community Learning Groups need to develop key solutions/pilots and to create the initial steps?</b></li> </ul>

## Phases & Timeline

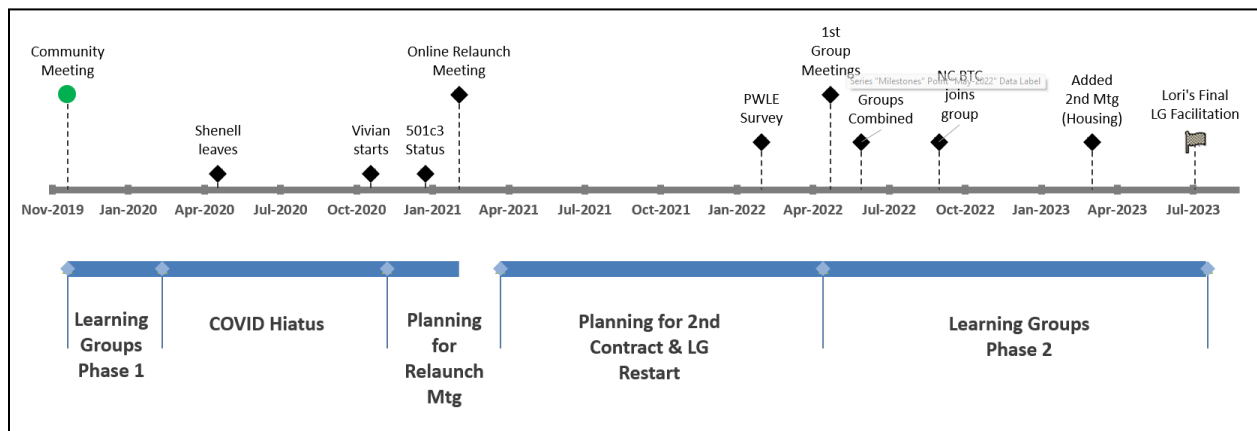
The work of the Benefits Cliff Community Learning Groups falls into two phases.

Phase 1, which was covered in the [first report](#), ran from the Community Meeting in November 2019 and was initially scheduled to go through March 2023. This would have given each of the three learning groups six in-person meetings (two per month in January, February, and March).

By February, project leaders realized that the timeline would need to be extended and we would need to consider different approaches to reach our initial goal of testable, fundable solutions. However, the COVID pandemic put a swift stop on the Community Learning Group meetings in mid-March 2020. As a result, this phase as well as Lori’s original consulting work extended through the Online Relaunch meeting in February 2021.

Phase 2, which is covered in this report, began in March 2021, immediately following the Online Relaunch meeting and went through the end of Lori’s direct work with the Community Learning Group in July 2023. At that time, ABC planned to continue the Community Learning Group and was in the process of recruiting a 2nd staff member to focus on this work along with ABC’s rebooted Living Wage work.

*Timeline of Development and Implementation of the Community Learning Groups*



## **PLANNING TO RESTART COMMUNITY LEARNING GROUPS (APRIL 2021 - APRIL 2022)**

### **Work Plan and Consulting Agreement**

Following the Online Relaunch meeting in February 2021, there was an extended period of discussion about the next phase of the project. We eventually established a consulting agreement for Phase 2 in October 2021. The new planning group of Vivian, Lori, and Sandra Fishel-Booth, the new Benefits Cliff Committee Chair, began meeting regularly that same month.

What caused it to take so long? Multiple factors. We were still very much in a global pandemic. Vivian Perez Chandler had joined ABC as its first Executive Director in time to participate in the Online Relaunch meeting in February 2021, but she had not participated in other parts of Phase 1. During this time, Victor Isler, the chair of the ABC Benefits Cliff Committee, left the committee because of a job change. The greatest contributing factor was possibly the newness of this different type of collaborative work, especially when combined with the newness of ABC, a different type of nonprofit that focuses not on direct services but on coalition building.

### **Reengaging Previous Participants**

This was the first priority for the planning group. We wanted to continue to do this work with an intentional focus on the People with Lived Experience (PWLE).

Overall, we reached out to 16 PWLE and 26 others from the community who had participated in Phase 1. First, we engaged those with lived experience. Lori sent a survey to them in February 2022. We asked about their preferences for meeting in person or online and how they would like to receive compensation for their participation, via a gift card or a digital app. We had a good response rate, and many folks replied to the survey within the first day or two.

There were some people we couldn't reach. There were also several who had left their jobs and/or moved out of town, especially among the 26 community members who were not recruited for their lived experience with the benefits cliff.

Overall, many folks wanted to return to the group even though it had been *two years* since we had met together in person. This included 12 PWLE and 13 others from the community.



## Meeting Logistics During COVID

There were so many questions in early 2022. Our work together had stopped abruptly in March 2020. Two years later, some office workers had returned to the office, at least for part of the time. Many of us had figured out online meetings if it was required for our jobs, but we had limited technology and even less experience with hybrid meetings. For more local context, some of our middle and high school children returned to in-person learning for the last 8 weeks of the 2022 school year, but many of them would not return until August 2023.

Our early engagement with folks who had participated previously as well as our conversations with the planning team centered around returning to meetings while still coping with COVID. When would it be ok to begin? Would we need to account for spacing / physical distancing? Should we require folks to wear masks?

For folks with lived experience, we had additional questions. Was there a part of town that was more convenient to meet? Suggestions for places to meet other than the Winston Salem Foundation, where we had met for Phase 1? Did folks need assistance with child care? Did people need technical assistance to join meetings virtually?

In general, the people with lived experience said that downtown or East Winston was convenient. They mentioned libraries as a potential place to meet. Most of them shared that they liked meeting at the Winston Salem Foundation. Only a couple of people said they would have to figure out child care. Folks who would have needed technical assistance to join virtually were all comfortable with and chose to join us in person.

We didn't rush to restart the meetings in the hopes that COVID case numbers would decline. That didn't happen, but we did ensure a hybrid meeting format so that everyone could choose to join in person or online. As long as our county COVID transmission levels were high (and they were until October 2022), we required people attending in person to wear masks. We made sure to have masks available throughout Phase 2.

## RESTART OF THE COMMUNITY LEARNING GROUPS (MAY 2022 - JULY 2023)

### How Many Learning Groups? How Many Meetings?

In May of 2022, the community learning groups met together for the first time in 15 months since the online relaunch in February 2021. There were three separate meetings based on a reconstitution of the nonprofit, employer, and policy groups. These hybrid meetings were the first time folks had met in-person in over 2 years.

We quickly chose to move to a single Community Learning Group, rather than maintain the original structure focused on nonprofit, employer and policy solutions. Why? It was quickly obvious that there was now limited interest in nonprofit and employer solutions. The group had a common interest in both policy and community awareness. Overall, our numbers were somewhat smaller than when we had stopped in March 2020. The groups expressed clearly in May that they were ready to re-engage and preferred to meet twice a month (as they had done in 2020). However, the planning team had limited capacity to design and facilitate these meetings. We were also concerned about accessibility, and based on the surveys and interviews, participants had a widely varying availability for meetings. We decided to be ONE group, but to meet TWICE to provide a greater opportunity for participation..

By September 2023, we decided to consolidate the two meetings into one. Why? Trying to connect a single group across two separate meeting times was difficult and confusing. Fewer people were attending the daytime meeting, so we consolidated into the evening time. In March 2023, we decided to add an extra 30 minutes to our regular meeting and a new monthly virtual-only meeting to delve into the topic of housing. That group met 5 times from March to July 2023.

So overall, there were 26 learning group meetings between May 2022 and July 2023.

### Who Attended?

These meetings were attended by a total of 32 different people with an average of 11 people per meeting. This includes the planning team (i.e, Vivian, Sandra, and Lori) and other support folks (e.g., [Forsyth Futures](#)). We generally had the majority of folks in-person with two to four people joining online. We invited the members of ABC's Benefits Cliff Committee to join us. However, no one joined who hadn't already participated in the Learning Groups.

The [NC Budget and Tax Center](#) (NC BTC) joined the work in Fall 2022 to provide policy analysis and related expertise. Logan Rockefeller Harris attended and presented at multiple learning group meetings between October 2022 and June 2023.

Although the number dwindled slowly over time, there was a small, faithful contingent of five to seven community participants who attended most or even all of the meetings; all but one of those participants were persons with lived experience.

## The Meetings Over Time

The table below lists agenda items for the Phase 2 Learning Group meetings. Most meetings included components of looking back, catching up folks on recent developments, and sharing opportunities to get involved in other ways. These are listed under the “Recaps & Updates” column. The heart of the agenda, our forward facing work, is listed in the “What Now?” column. These meeting components often involved small group activities, discussions, etc. Lori facilitated these components unless otherwise noted.

DATE	TOPICS - Recaps & Updates	TOPICS - What Now?
May 2022	<ul style="list-style-type: none"> <li>• What did we do in 2019 - 2021?</li> <li>• New data advisory group</li> </ul>	<ul style="list-style-type: none"> <li>• Where are we going together?</li> </ul>
June 2022	<ul style="list-style-type: none"> <li>• Commonality around community awareness</li> <li>• Combined groups</li> </ul>	<ul style="list-style-type: none"> <li>• Decision making</li> <li>• Group norms</li> <li>• Digital platform to communicate and share resources</li> </ul>
July 2022	<ul style="list-style-type: none"> <li>• This is <i>your</i> work</li> <li>• Using Google Drive</li> <li>• Group norms review</li> </ul>	<ul style="list-style-type: none"> <li>• How could we make decisions?</li> <li>• What is community awareness?</li> </ul>
August 2022	<ul style="list-style-type: none"> <li>• Sign up for Google Group</li> <li>• Child care data from Forsyth Futures</li> </ul>	<ul style="list-style-type: none"> <li>• Advocating for change</li> <li>• Influencing policy development</li> </ul>
September 2022	<ul style="list-style-type: none"> <li>• Key takeaways</li> <li>• Video recording</li> <li>• Working as a network</li> <li>• Benefits Cliff summary</li> </ul>	<ul style="list-style-type: none"> <li>• How does policy change happen?</li> <li>• What are the stages of a policy campaign? (Alexandra, NC Budget &amp; Tax Center)</li> </ul>
October 2022	<ul style="list-style-type: none"> <li>• Policy change presentation</li> <li>• New benefits cliff summary</li> <li>• Employers showing interest</li> <li>• Prosperity Now conference</li> <li>• A bit more about networks</li> </ul>	<ul style="list-style-type: none"> <li>• Child Care Subsidy: Some of the basics</li> <li>• Eligibility and funding (Logan, NC Budget &amp; Tax Center)</li> </ul>
November 2022	<ul style="list-style-type: none"> <li>• Developing messaging</li> <li>• Employers showing interest</li> </ul>	<ul style="list-style-type: none"> <li>• Child care subsidy presentation and discussion (Logan, NC BTC)</li> </ul>
December 2022	<ul style="list-style-type: none"> <li>• Child care memo</li> </ul>	<ul style="list-style-type: none"> <li>• Child care subsidy: options for policy change (Logan)</li> <li>• Now what do we do moving forward towards our line of sight? (Lori)</li> </ul>
January 2023	<ul style="list-style-type: none"> <li>• Hunger cliff</li> </ul>	<ul style="list-style-type: none"> <li>• Potential pathways to action?</li> <li>• Now what do we do moving forward towards our line of sight?</li> </ul>

## Community Learning Groups

DATE	TOPICS - Recaps & Updates	TOPICS - What Now?
February 2023	<ul style="list-style-type: none"> <li>Challenges from last month</li> <li>You don't have to know everything to get started</li> <li>Meeting more often to move the work forward?</li> </ul>	<ul style="list-style-type: none"> <li>Child care policy review (Logan)</li> <li>Child care policy - continue or not? (Vivian &amp; Sandra)</li> </ul>
March 2023	<ul style="list-style-type: none"> <li>What we heard in February:               <ul style="list-style-type: none"> <li>We can focus on more than one thing</li> <li>Let's move into action!</li> <li>Need more time together</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Proposal for Group Meetings</li> <li>-Add extra 30 mins to current meeting</li> <li>-New monthly meeting, virtual, special topics starting with housing</li> </ul>
2nd mtg		<ul style="list-style-type: none"> <li>Folks for Good Housing</li> </ul>
April 2023	<ul style="list-style-type: none"> <li>Opportunities (WSF Annual Meeting &amp; 2 rallies in Raleigh)</li> <li>Decisions from last month</li> <li>Housing meeting with Folks for Good Housing</li> </ul>	<ul style="list-style-type: none"> <li>Review child care memo</li> <li>Consider proposal for ABC to make it public</li> </ul>
2nd meeting	<ul style="list-style-type: none"> <li>What we've learned &amp; what do we wonder about housing?</li> </ul>	<ul style="list-style-type: none"> <li>Most important local housing issue to YOU?</li> <li>What are you individually most interested in doing around housing?</li> </ul>
May 2023	<ul style="list-style-type: none"> <li>Opportunities (same as last month)</li> <li>Housing meeting</li> </ul>	<ul style="list-style-type: none"> <li>Releasing the child care memo</li> <li>Opportunities for policy advocacy (Logan)</li> </ul>
2nd meeting	<ul style="list-style-type: none"> <li>County budget meetings</li> <li>WS Rise housing charette</li> </ul>	<ul style="list-style-type: none"> <li>Ideas from last meeting...what are YOU most interested in doing around housing</li> <li>Consider immediate next step for THIS GROUP</li> </ul>
June 2023	<ul style="list-style-type: none"> <li>Forward 2045 (city/county survey)</li> <li>Shift for next phase - Lori through summer</li> <li>Anything happened since the last housing meeting?</li> </ul>	<ul style="list-style-type: none"> <li>Share policy opportunity around state budget</li> <li>How to contact your legislator (Logan)</li> </ul>
2nd meeting		<ul style="list-style-type: none"> <li>What have you engaged in since last time?</li> <li>Where do we go from here?</li> </ul>
July 2023	<ul style="list-style-type: none"> <li>Forward 2045</li> <li>State budget update</li> <li>The group's affordable housing priorities</li> <li>Report on local vacant property</li> </ul>	<ul style="list-style-type: none"> <li>Where do we go from here?</li> <li>Our model: Why? How? What?</li> <li>ABC - What it is and what's next</li> <li>What's our "Why?" and how will we do the work together?</li> </ul>
2nd meeting		<ul style="list-style-type: none"> <li>A new phase ahead</li> <li>Any housing issue updates?</li> </ul>

## WHAT WE ACCOMPLISHED TOGETHER

As the community learning groups met together in different ways and in different configurations in Phase 2, the work emerged and shifted. We engaged in different activities and explored different topics along the way. We adapted as we went, and we all learned along the way.

Actual results included:

- **Group Formation**--We built relationships and trust between group members and reestablished our identity as a group after an extended hiatus. We did this while learning together how to meet in a hybrid format and continually adapting to the ongoing, unprecedented global pandemic. We continued to evolve our group identity as the work developed over time.
- **Build Collective Knowledge**--Together, we learned about the benefits cliff overall as well as other issues especially around child care and housing. With the expertise of the NC Budget and Tax Center, we learned about options for policy change. We also learned about other groups working locally and at the state and national level across child care, affordable housing, economic mobility, and policy change. During the final months of Phase 2, we also explored local issues around the lack of affordable housing. (See [Resources List](#) for a collection of online resources related to our work.)
- **Exploring Local Data**--With the assistance of Forsyth Futures, we reviewed the [public benefits available in North Carolina](#). We learned from local data about child care subsidies. Some members of the group also participated in data advisory meetings with the Asset Building Coalition to provide community feedback on ways that data was presented and how to make it more easily understandable at various reading levels.
- **Development of Report on Local Child Care Subsidies**--By the end of Phase 2, the Asset Building Coalition along with Learning Group participants had developed a written [report](#) about the local effects of the benefits cliff and other issues related to child care subsidies. This was done with ongoing feedback from the learning group and the incorporation of their ideas and discussions. The report includes potential pathways to improve the way public benefits operate for local families.
- **Practicing and Building Civic Muscle and Infrastructure**--This way of working collaboratively was new for our participants, our stakeholders, and our community. It was an early step that is very much in the direction of the types of work our broader community is exploring now. This way of working is about systems change, collaborative networks, and equity. We learned about what is needed to support this type of work and are bringing those lessons forward into other projects and collaborations.

## WHAT WE LEARNED ABOUT THE BENEFITS CLIFF

### Early Learning

We had learned a lot about public benefits from our Phase I work together. Here are some key insights that we reviewed early in Phase 2:

- Public benefits are connected to earning living wages.
- Public benefits are not designed to support people getting ahead (ex: accepting a pay increase, applying for better paying jobs).
- There are many different public benefits and so many different issues with them. In addition some of the issues had shifted significantly over time. For example, asset limits were no longer a major barrier to obtaining public benefits, and our local community no longer had a waitlist for child care subsidies.
- Trying to understand or improve public benefits involves complexity.
- Public benefits involve many related issues, all tangled together.

By September 2022, after we had been meeting together again for several months, the learning group generated this list, which included new economic and social context as well as issues of insularity and capacity for the learning group.

#### **The Pandemic--and Now Inflation**

- The pandemic showed that policy can be changed quickly (e.g., stimulus checks, emergency SNAP benefits, expanded unemployment benefits, and the eviction moratorium).
- Inflation, along with changes for public benefits back to pre-COVID status, added pressure on folks.
- Both the pandemic and inflation may have helped some people understand economic challenges better.

#### **Our Community**

- Some people are not connected to poverty at all. They don't deal with it. This creates a divide.
- A small percentage will oppose our work, but there are folks who wouldn't oppose it once they understood it.
- Elected officials who have been in office for an extended amount of time and aren't necessarily accountable to people's basic needs.
- No sustainability for support. Many are evicted every day with nowhere to go.

#### **Negative Narratives and Myths**

- Bootstraps myth--Why don't you just go out and get an apartment? People don't deserve financial support. They waste money on \_\_\_\_\_. If you give them money, you need to control what they spend it on.
- Zero-sum mentality, scarcity--like crabs in a bucket pulling each other down.

### **Public Benefits and the Cliff**

- We know as a group that our work is about the benefits cliff. But we're not getting the word out. We're not clear on goals. Lots of conversation--but not everyone is present.
- We know how our group feels, but not the broader public. We have folks with lived experience--but we haven't reached out to anyone beyond our group in a long time.
- The term "benefits" doesn't tell the whole story and can be misunderstood.
- It's about funding, but the benefits cliff has to compete with so many other major needs like housing.

### **Policy and Our Group**

- Understanding and influencing policy and shifting public opinion requires different expertise.
- Some of us have a high level of understanding of policies, but not the details.
- We know the policies through their impact on us--that a benefits cliff exists.
- Do we have the capacity for this? NC BTC will be able to add to our understanding.

## **Shifts in Framing**

Our group discussion was rich and wide-ranging. These were complex issues, we were a diverse group, and the times were complicated as we were emerging from the worst stages of the global pandemic.

The group continued to wrestle with the issues with the benefits cliff--and the issues with public benefits more broadly--and the issues with economic immobility beyond that.

At different points in our work, we framed our conversations in each of the three following different ways.

An overall frame of the issues we discussed:

### **Benefits Gaps**

- Benefits are **hard to get** (limited funding, income limits, asset limits).
- Benefits are **hard to use** (co-pays, availability of places to accept them, timeframe to use them).
- Benefits are **hard to keep** (benefits cliff).

### **Living Wage Jobs**

- Compensation (low wages with limited benefits, if any, and little willingness from employers for innovative approaches to equitable, expanded benefits).
- Path to a living wage (getting a job and having a career path).

The types of approaches we talked about:

**Potential Solutions**

- **Advocating for policy change** (included county, state, and some federal level)
- **Building awareness** (included for the community, policy makers, and employers)
- **Starting pilot programs** to help individuals (there was only limited interest in this approach in Phase 1 and no interest in this in Phase 2)

As Phase 2 continued, we delved deeper into child care with a policy focus.

**Policy Approaches to Improve Child Care Subsidies**

- **Affordability** of Using a Child Care Subsidy
  - Benefits cliff--increases in family income lead to loss of benefit
  - Co-Pays--high cost for the family
- **Availability** of Finding a Child Care Provider that Accepts Subsidy
  - Low teacher pay--staffing shortages due to inadequate compensation
  - Reimbursement rates--low rates paid by the State to providers via subsidies
  - Transportation limitations

These shifts and narrowing of focus reflects what we were learning about the benefits cliff and what might possibly work in reducing their negative effects as well as highlights ways our discussions went well beyond the benefits cliff.

## Multiple Layers of Complexity and Connections

Each aspect of our learning led to more complexity. The policies that govern the existence and implementation of public benefits are at various levels of government--local, state, and federal. Policies, including government budgets, are made in different ways, on different cycles for each jurisdiction. To make it more complicated, each public benefit program is created separately by different departments at different levels with different guidelines, rules, and regulations.

Determining who was involved with key policies and their implementation was another level of complexity. Even when we were focused on the state-funded child care subsidy, learning about how the program is designed, managed, and implemented required learning about our General Assembly's complicated budget making process and the operations of the Division of Child Development and Early Education (DCDEE) within the North Carolina Department of Health and Human Services (NC DHHS).



## Community Learning Groups

As we considered ways to change a benefits program to ameliorate the benefits cliff (and/or other issues), we had to consider which policies created the rules we wanted to change. What change was theoretically possible? For example, if we wanted to focus on changing the family co-pay for the state child care subsidy, where did that rule originate? Was it governed by federal guidelines? Or was the decision made at the state level? Was there a local approach to change or even influence it? In addition, how might one change cause a potentially negative domino effect on other benefits, wages, etc.?

Those conversations quickly led to learning about what changes had the potential to be changed. What change was practical--and in what time frame? Who were the key elected officials or others involved in making the policy change? What would it take to advocate for that change?

When we felt like we might have a handle on one of these complicated pathways to policy change, we would remember that other problematic aspects of that same benefit--for example, lack of funding to provide the subsidy for more than a small percentage of eligible families, low reimbursement rates for child care providers, or the length of time a family could retain the benefit after an increase in family income above income guidelines--likely had different answers to all of these questions.

And, of course, that was only for one benefit. (Actually, we focused on one of the two state-funded public benefits available to assist families with the cost of child care, the [NC Child Care Subsidy](#) program through the NC DHHS. [Smart Start](#) funding also helps parents pay for child care.) To consider housing subsidies or public health insurance or other public benefits led in different directions, each with their own consideration and complexities.

Meanwhile, any conversation we had led to other conversations that were impacting our community, and in many cases, directly impacting people in our learning group. If we talked about child care subsidies, our conversation naturally led to lack of availability of child care--which is affected by but also larger than the state-funded child care subsidy program. That led to conversation about the low wages of early childhood educators, which was a direct economic mobility issue for those in the field, including some members of our learning group. In some cases, these related issues that extended beyond public benefits per se were more harmful to people in our community and were felt even more difficult to address.

## REFLECTION AND INSIGHT

### What We Learned About Our Work Together

From the beginning, this work was framed differently than other collaboration efforts in our community. The learning groups:

- Intentionally included and worked to center the leadership of people with lived experience;
- Did not center an organization, an existing team or group, or really any sort of hierarchical structure;
- Focused on the benefits cliff, a specific but complicated national issue with the way our disparate public benefits for low-income residents were designed to operate; and
- Did not start with a particular solution in mind but were instead meant to be emergent and generative.

Instead, it was a group of concerned community members with a variety of perspectives, many of whom had no previous connection to the rest of the group members. With the exception of the planning team, it wasn't anyone's job to show up, figure this out, and do the work. This was a different sort of project all the way around.

We had learned a lot about doing this work together from our Phase I work. Here are some key insights that we reviewed and reaffirmed early in Phase 2:

- We can center people with lived experience around an issue.
- The benefits cliff is only a part of the economic mobility problem, and the group is not interested in focusing solely on the benefits cliff.
- We need others at the table, and before we invite others, we first need to know our basic plan. What are we inviting them to? What are we asking them to join us in doing?
- It will take multiple approaches to address the benefits cliff, and policy change at a state and federal level is what would actually fix this.

By September 2022, after we had been meeting together again for several months, the learning group generated this list.

- Slow process, but important.
- Centering those with lived experience changes the conversation--for the better!
- Hybrid meetings are necessary and complicated.
- Adding expertise is critical.
- Moving to action is moderately slow when we include many perspectives.

## Frameworks for the Work Together

This configuration for a project provided a great deal of flexibility, but at the same time, left us with limited experience to pull from as we built the new pathway together. During Phase 2, Lori pulled concepts from a number of resources related to collaborative networks. These included:

- Emergent Learning ([principles](#));
- Project Nia ([decision-making models](#));
- Circle Forward ([range of tolerance](#));
- Community Toolbox ([advocacy campaigns](#) and [changing policies](#));
- Network Weaver and Converge ([networks](#)); and
- Sociocracy for All ([circle structure](#) and [consent process](#)).

Those frameworks helped in different ways, but none of them helped to frame the project as a whole. There are frameworks that describe the process of networks in catalyzing change and creating impact that are more comprehensive. This includes [CoCreative](#)'s framework of Collaborative Innovation. Although this model was not intentionally used for the work of the Learning Groups, its concepts provide a solid grounding to reflect on the emergent nature of the work we did together.

Among the [key tools](#) offered by CoCreative, the 4 Agendas and the 6 Patterns in Collaborative Innovation provide the opportunity to reflect on ways that our work embodied these concepts or didn't as well as where our work was more successful and where we tended to get stuck.

The basis of Collaborative Innovation is the [4 Agendas](#) of connecting, aligning, learning, and making. Overall, we made significant progress and had a remarkable experience around the Connecting and the Learning Agendas; it was in the Aligning and the Making Agendas that we most struggled and were least able to discern a way forward.

- **Connecting:** We were able to build trusting connections across many boundaries between us. We did this in a way that did not follow the typical culture of previous collaboration work in our community. We sustained those connections over a long period, including major pauses of the work, and we had an especially dedicated smaller group of folks who participated throughout the timeline of the Learning Groups.
- **Aligning:** Early on, we did have a collective belief in and support of the intent for our work together, even though that shared intent had been created by leadership of the Asset Building Coalition. However, it was quickly apparent that the Learning Groups saw the salient issues as extending well beyond the public benefits cliffs. We never fully shifted the purpose of our work to clearly address this.

## Community Learning Groups

One reason was that people were interested in different things. Although we tried to connect participants with other local and statewide groups working on their issues of interest, no one left the learning group to engage in a different one. The group had a compelling draw and identity even as we struggled to narrow or clarify our purpose given a broad set of interests and perspectives.

- **Learning:** We were able to make significant progress in deeply understanding the public benefits systems and relevant issues including benefits cliffs. More broadly, we learned about the systems, policies, and funding that hamper economic mobility in our community. The experience of learning together was particularly meaningful because it did center the experiences and reflection of community members who had been--and still were being--directly impacted by these systems.
- **Making:** We made very limited progress towards building and testing tangible solutions. We quickly learned that the actual long-term solution to our original problem--the local negative effects of the benefits cliff--was policy change at the federal and state levels. This felt both impractical in general and beyond our capacity specifically. It was difficult, especially given our original assignment, to come up with tangible solutions.

Another key tool is the [6 Patterns in Collaborative Innovation](#). According to CoCreative, these can be “harness(ed) and shape(ed) to help any collaboration work better.” We definitely recognized and leveraged some of these patterns better than others. All of these patterns highlight opportunities where we could have improved our work together. Here are some reflections of the more salient patterns in our work:

- **Diverging & Converging:** This was a pattern opening and expanding and then narrowing and focusing was difficult for us to manage. This type of emergent work was new for the planning team to lead and new for Lori to facilitate. It was also new to the members of the learning group. Trusting a process we had not experienced before was difficult. We also struggled to converge in ways that moved the group forward because we did not have a clear, updated focus for the group (beyond just the benefits cliff) and we did not have a sense of who would “do the work” if we did define a plan or set priorities.
- **Checking Back:** We often reviewed what had happened so that everyone understood what we had learned, what we had decided, and how we got there. This helped us to not leave anyone behind. However, many of the things we checked back on were not resolved. We checked back on our original intent, but never clearly determined a new one. Checking back on our analysis often made things more complicated because of the complexity of the issues. We were often aware that we didn’t have all of the people we needed to do the work around the table, but we also never felt we had enough clarity of purpose and a high-level plan to invite new folks to join us. So although we often “checked back,” we struggled to actually shift our work based on changes or insights that emerged over time.

## Community Learning Groups

- **Leveraging Tensions:** The tension of learning vs. action would likely resonate for many who participated in the learning groups. So would the tension between the collective group vs the individual participants and the tension of coordination and cohesion vs. autonomy and variety. (These are discussed in depth in [Facilitating Breakthrough](#) by Adam Kahane.) Our frustrations often occurred when we could not find a way to cycle between the best of each of these. Even when these critical tensions were overtly named and we tried to deal with them directly, we often found ourselves still polarized or stuck. Determining leadership roles and governing principles, especially decision making, would have been very helpful in navigating these tensions; however, the group wanted to move into action and did not find governing principles to be a priority.
- **Working Concurrently:** This is a pattern that we never achieved in a deep, meaningful way. There was some acceptance, especially over time, that the process would not be linear and sequential, but it was difficult for the group to consider separating out aspects of what was already ambiguous work for smaller groups to work on concurrently. Although we got some glimpses of this, in general, we couldn't find a way to let go, to set free the possibilities that this would open up. This was driven by multiple dynamics including not having a revised purpose, lack of experience with this type of work (both innovative, collaborative work in a network and the specific work around policy change), and an overall discomfort with ambiguity. We did at the end of Phase 2 successfully create an extra series of meetings to explore the topic of affordable housing while we continued the regular meetings to work on child care. However, this was an extra meeting with essentially the same people, not separate teams.

## Key Challenges

Although we had successes and this work was groundbreaking, we also had significant challenges. Our key challenges included issues around our purpose, our process, and our capacity.

- A lack of clarity about the **purpose** of the Learning Groups after we learned about the complexity of the benefits cliffs and that the focus was too narrow for the participants
- Uncertainty about the **process** of how we would achieve our purpose, especially at the levels of leadership, governance, and decision-making (Who was accountable for what parts of the process? How would we decide who decides, how they decide, and what they decide?)
- Lack of **capacity** around who would do the work once decisions were made and how they would have the skill sets, resources, and bandwidth to do so (Who will do what works beyond the group participants and/or the group meeting times?)

## Community Learning Groups

Issues with each of these affected our efforts to move forward, and the issues were interrelated. Deciding on a process was more difficult because we didn't have a clear purpose. Not being able to clarify a process for guiding the work made it difficult to determine the capacity we would need to do the work.

Above all, the most challenging area for us was, one where we felt stuck and never could quite work through, was around the process of decision making. Who decides who decides? How do they decide? What do they decide? We tried multiple times to consider different types of decision-models, especially majority vote, consensus, and consent. (See [Turning Towards Each Other](#), Ross & Ghabian, 2021, p. 34-25). Making decisions like setting priorities remained elusive.

We struggled around decision making for multiple reasons.

- We weren't sure who "owned" what parts of the process. Leadership at ABC wanted the Learning Group to take the lead. Throughout the process, especially as we were working to restart the groups for Phase 2, people would ask, "What do the Learning Groups say? What do they think?" Although the learning groups were a group, they didn't operate as a "they," not in the sense of being a single entity like a board committee. They had a common interest, and they were each understandably passionate about what impacted them. Together, they were a collection of people who participated in a process, added their perspective, and learned new things.
- We weren't certain what our purpose was. When we tried to make decisions, it was difficult to discern which possible option under consideration was most likely to be successful when we held different ideas about what success would be.
- We couldn't even decide--despite trying multiple times--how we would make decisions, in part because we couldn't imagine the types of decisions we would be making in this new type of work with this new type of group.

## What We Would Do Differently

If we had it to do over again, we would:

1. Ensure clarity of **purpose** once we knew the original line of sight didn't fit;
2. Build collective understanding of leadership, governance, and decision-making **processes** from the start and revisit throughout the project; and
3. As it emerged, continuously articulate e the type of work this group as would engage in and consider the implications that had for the **capacities** that were needed

## Community Learning Groups

We knew by the end of Phase 1 that we were no longer defined by the scope of the original line of sight--reducing the negative effect of the [benefits cliff](#) in Forsyth County. If we had clarified our revised purpose at the start of Phase 2, that would have gone a long way to making the issues around process and capacity easier to resolve. We discussed updating our purpose at the beginning and early parts of Phase 2 but ended up not doing so.

Finding a resolution was difficult due to many dynamics in the project including the long pause due to COVID, changes in leadership at ABC, and the collaborative nature of the origins of this project. Maybe the most compelling reason for not redefining our focus was that we were centering the many participants in our learning group with lived (and often, living) experience with economic mobility. Narrowing our focus to something, even if it was broader than the benefits cliff, felt like excluding the experience and passion of those in our group, especially during a time of intense and widespread economic struggles.

However, not having a collectively held line of sight for the project led to significant other confusion and challenges. In hindsight, we would have persisted until we came to a collective agreement about a new, revised line of sight in order to enable success later in the project.

If we had it to do over again, we would still allow the group's work to emerge, but we would also be clear about the type of work that this would be. We could have clarified both our processes and better determined the capacities we needed if we had been clear about our thinking around what levels of engagement (see [5 Levels of Engagement](#) from CoCreative), would be needed.

In looking back, we were clearly operating from different perspectives of the level of engagement that was needed to be successful--and how those levels of engagement might need to shift and change over time. When the learning groups were first created, many saw this work as collaborating to invent solutions (Level 4). That led to a disconnect with the capacities that would be needed for that level of engagement. The group participants themselves didn't have the structure, time, or expertise to do all of that work themselves. Instead of resolving that disconnect, we spent a long time trying to support them in coming up with potential solutions.

Towards the end of Phase 2, we tried shifting to something like "involvement to evolve and analysis" (Level 3). We began offering proposals and using a consent process to decide, but we struggled with the consent process, but that was in part because we tried it later in the life cycle of the group--and the planning team was still not clear on our role collectively or individually as leaders, guides, and decision-makers. We could have made more progress on Level 3 ("ensuring that analysis draws in enough diversity of experience and perspective"), if we had approached the work that way earlier.

## Community Learning Groups

Being explicit about the level of engagement from which we were operating (a tool we didn't have at the time) would have been helpful in illuminating potential disconnects and moving us towards alignment of purpose and clarity of process. It would also have enabled us to identify needed capacities as the work emerged. For example, when the participants were clear at the beginning of Phase II that they were interested in policy change and community awareness building, we could have mapped out options of what that might look like and arrived at and resolved key questions earlier in the process.

One key question was "Who would be needed to implement those types of projects?" We knew the answer included people not on our team who had both skill sets and time that we did not have, but we never fully clarified our thinking about the roles we were missing--beyond expertise in policy change, which we eventually secured through a partnership with the NC Budget and Tax Center. For the group to move from learning to action, we also needed additional roles and capacities, especially between our learning group meetings, to do that. This included both additional project management / meeting planning time beyond what Lori and Vivian were able to staff. This could have been especially helpful early in Phase 2 when the group participants were energized and ready to go. It also included additional roles to move parts of the work forward including community organizing, drafting proposals and communications, connecting with other networks and organizations, and meeting with policymakers and others.

We probably all joined this work with at least some lack of appreciation for just how complex, messy, and unpredictable it would be. CoCreative notes that design-led innovation can at times be "full of insights but no clear path forward", which feels very accurate for a large period of Phase 2. Although there were some strategies and solutions that emerged over time, many of us worked for years without arriving at a sense of fulfillment in completing the design process. There are many things we would do differently now if we could turn back the clock, but there were also many things we did not have control over, most especially the disruptions of the pandemic and navigating various perspectives without having a governing process set from the beginning.

This work was unique and complicated. We adapted the best we could given the changing context and what we learned along the way. It was a test of something new--a new way of working, a new way of approaching a problem that wasn't top-down or led by a single organization. We made progress and had challenges. Our lessons were as much about this way of working as they were about the public benefits cliff and its negative effects here in our community. Yes, we would have done some things differently, and ultimately, we would have still done the work. These were new muscles we needed to build, and these were the lessons we needed to learn. This is the work we need to do then and need to do now, and this is the way we need to do it.



## AFTER PHASE 2

In July 2023, the learning group participants considered the future of the group. They shared about what felt like a “missing piece” of this work. Many wanted to have direction from outside of the group. For some, that was a way to receive a “call to action” so they knew when and where to show up for a meeting and what questions to ask. Others wanted a “step-by-step plan” of how to achieve specific goals” followed by the creation of “bigger plans.”

*“A lot of us with lived experiences are showing up in spaces saying exactly what we are saying here. What we need is a shared ABC language so that when we go out we’re all saying the same thing. I think we need this shared language because now we’re just showing up as individuals even though we’re saying a different version of the same thing but if we formulate a shared language when we speak and say the same thing I believe people would listen.” - Learning Group Participant*

After in-depth discussion about the lessons from the work over almost four years and the overall structure and mission of the Asset Building Coalition, the learning group decided to merge with ABC. The learning group as it had been originally conceived and then adapted came to a close.

In November 2023, ABC brought the learning group back together to share possible integration opportunities with ABC. These were ways for members of the group to join ABC under its current mission, vision, and strategic priorities.

*Integration opportunities shared with learning group participants*

Advisory Committee	<ul style="list-style-type: none"> <li>Decision and Overall Direction</li> </ul>
Serve on One/Various Committees	<ul style="list-style-type: none"> <li>Advocacy Committee</li> <li>Benefits Cliff Committee</li> <li>Living Wage Committee</li> </ul>
Take Action!	<ul style="list-style-type: none"> <li>When it’s time to show up, be a network and attend city/county meetings and other events.</li> </ul>

Some members of the learning group felt they could see themselves integrated into the work of ABC. However, others felt that they were being asked to join yet more meetings that would be about ongoing discussion rather than moving into action. Some of the members asked for more information to be provided to them about the opportunities that exist with joining ABC.

In December of 2023, learning group participants were invited to an event co-hosted by Goodwill Industries of NWNC and the Asset Building Coalition that focused on the benefits cliff and child care. A learning group participant served on the discussion panel for that event.

In the summer of 2024, ABC hired a second staff member, a Living Wage & Benefits Cliff Coordinator to increase its community engagement capacity. ABC will be convening the learning group again in 2024 to re-engage and determine how to best integrate those who are interested into ABC’s strategic priorities and goals.