

Donate (/Donate)
Work With Us
Get Involved
About
Contact (/Contact)

2 Years in Louisville: Learnings and Progress in a Place-Based Partnership

APRIL 1, 2025





"The work happening in Louisville shows the power of intentional collaboration between local organizations and community leaders. By equipping coaches with the right tools to navigate benefits cliffs, as seen through our partnership with initiatives like Leap Fund, we're not just addressing immediate needs; we're empowering individuals and creating a pathway for sustainable economic mobility. It's about providing a safety net that actually works and ensuring that as people take steps forward in their careers, they don't fall behind in their lives."

- Bryce Butler, Founder/Managing Director, Access Ventures

How can communities come together to tackle benefit cliffs? This is the question we've been exploring through our 2 year place-based partnership in Louisville, Kentucky. Through the Reconstruct Challenge, we created a network of organizations working on economic mobility in Louisville with shared strategies to address benefits cliffs.

In 2022, Leap Fund joined Access Ventures' [Reconstruct Challenge](/news/2022/9/12/leap-fund-wins-2022-reconstruct-challenge) (/news/2022/9/12/leap-fund-wins-2022-reconstruct-challenge), partnering with the Louisville Urban League (LUL) and later Neighbor Network (NN) to integrate benefits cliff coaching into their programs and strengthen community-driven solutions. This was an opportune moment to work in Louisville: Louisville's [key industries](https://www.kentuckianaworks.org/explore) (https://www.kentuckianaworks.org/explore)—including healthcare, construction, and logistics—often offer wages that leave workers vulnerable to **benefits cliffs**, where a small raise can mean losing essential public benefits. At the same time, Kentucky's Benefits Cliff Task Force, created by [House Bill 7](https://apps.legislature.ky.gov/record/22rs/hb7.html) (https://apps.legislature.ky.gov/record/22rs/hb7.html), signaled policy momentum to address this issue.

Our goals for a place-based partnership in Louisville were:

-  **Build** capacity of CBOs and direct service providers
-  **Empower** public benefit recipients to make informed decisions
-  **Connect** organizations within the community to sustain growth and momentum
-  **Learn** about challenges through data and stories to increase awareness and advocacy

Over two years, we refined our coaching program, supported Louisvillians in navigating benefits cliffs, and contributed to local policy discussions. In [Phase II](https://myleapfund.com/news/2024/2/14/reconstruct-challenge-phase-ii-investment) (https://myleapfund.com/news/2024/2/14/reconstruct-challenge-phase-ii-investment), the introduction of a Cohort Community Liaison fostered cross-organization learning, surfacing best practices,

and elevating opportunities for advocacy. We collected client stories and data at scale to learn how to better serve Louisville. This brief highlights key insights from **two years of collaboration, learning, and impact** with deeply thoughtful and passionate partners in Louisville, and lessons for future place-based initiatives to address benefits cliffs.

Timeline of the Reconstruct Challenge:



Impact

From July 2022 - January 2025, we trained **53** coaches through our Benefits Cliff Coaching Program, who conducted **456** calculator sessions with clients.

Employed clients worked in a variety of industries, including

- Office/Admin – 10%
- Healthcare Support – 9%
- Community and Social Services – 7%
- Food Prep – 5%

Top benefits clients reported receiving included

- Medicaid – 67%
- SNAP – 45%
- SSI – 20%
- SSDI – 17%

We found that metrics across awareness, decision-making, and actual benefits cliffs were generally higher for older adults (age 55+). These findings are likely influenced by our work with Louisville Urban League's Urban Seniors Jobs Program (USJP), which made up the majority of older adults we served in Louisville. [See *how this compares to our 2024 numbers through our Coaching Program Learnings and Insights report*](https://myleapfund.com/news/2025/2/3/2024-report) (<https://myleapfund.com/news/2025/2/3/2024-report>).

- **1 in 4 clients were aware of benefits cliffs**
- **Over half of clients who were aware of benefits cliffs had made decisions in the past**, like not taking a job or raise, out of fear of hitting a cliff. This was especially true for single-person households
- Notably, **fear-based decision-making was higher in Louisville compared to clients we served overall in 2024 (46%)**. This could also be around the types of

programs we serve in each locality

- **1 in 4 clients were predicted to hit a benefits cliff.**

Comparatively, more older adults (ages 55+) were predicted to hit a cliff

	All Louisville clients served	Louisville Older Adults (age 55+)	Louisville Single-person Households
% clients aware of benefits cliffs before the engagement	24%	31%	27%
% clients who have made decisions out of fear of hitting benefits cliffs	56%	64%	67%
% clients predicted to hit a benefits cliff	25%	38%	32%

Of the Louisville clients we served reflected here, 38% are older adults and 50% are single-person households. These groups may overlap.

Of clients who found the calculator session impactful:

39% decided to take a new job or increase their hours/salary

24% decided to or learned that they could maintain their public benefits

Miss Joyce Monty
(<https://leapfund.squarespace.com/config/>)
previously declined a job offer due to concerns over losing crucial public benefits. After working with LUL and Leap Fund’s calculator, Ms. Monty was able to negotiate for the job she wanted at the terms that worked for her greatest benefit.
(</news/2024/7/10/joyce-monty-finds-stability>)

Cindy found a new job
(</news/2024/10/17/a-missing-puzzle-piece>) **with flexible hours, using the calculator with NN to take steps forward while retaining essential benefits.**
(</news/2024/10/17/a-missing-puzzle-piece>)

- **5%** decided to apply for benefits: JZ discovered that she could qualify for \$956 of SNAP benefits (</news/2024/7/9/securing-the-most-sustainable-solution>) by making adjustments at her two jobs, gaining more bandwidth to be with her children and study for her GED.
- **5%** decided to lose benefits: Y secured a patient care assistant role at \$16.50 per hour (</news/ys-leap-fund-journey>) while utilizing SNAP benefits for herself and her 14-year-old son, anticipating enough earnings to make up for a predicted loss in food stamps.

Read more stories (</testimonials>), including our partner story of how LUL incorporated our tools

Learnings from Louisville Urban League (LUL)

Louisville Urban League integrated benefits cliff coaching into its workforce, financial empowerment, and housing programs, refining strategies to make conversations more effective.

Key Learnings: Successful integration requires sustained support, clear messaging, and leadership buy-in to make tools part of long-term workflows. Having a benefits cliff lead or point person in an organization helps staff

- **Intentional integration helps address needs:** LUL trained staff across multiple programs where coaches knew clients already struggled with benefit changes. Teams identified key moments to introduce the Leap Fund calculator
- **Leadership drives adoption:** Kentuckiana Builds and USJP teams were given goals early on, plus hands-on support from a team lead. The Housing and Financial Empowerment teams which didn't implement processes at first had a slower cultural adoption of our tool.
- **Client-Centered Approach:** Coaches focused on educating clients proactively about cliffs, rather than reacting to sudden benefits loss.
- **Need for client-facing materials:** based on LUL user research, we created new resources for clients to help introduce both the concept of benefits cliffs and our tools, reducing friction for coaches
- **Ongoing Adaptation:** LUL continually refines its approach, checking in, ensuring benefits cliffs tools are available to the right coaches, and providing support through a team lead if coaches have questions or need refreshers

"Family leaders are working harder than they've ever worked. They are getting the right training and securing meaningful credentials. They are getting better jobs than they've ever had before, but the world is changing, too. Financial pressures and barriers get more complex. Shifting gears economically is really hard as new demands and changing logistics make life more complicated before the payoffs happen. Now, more than ever, it's important to have [the LF] tool to sort out priorities and strategies."

— Lisa Thompson, Chief Grants Compliance Officer

Learnings from Neighbor Network (NN)

The Neighbor Network, which provides wraparound supports to people losing housing due to income fluctuation or unexpected expenses, embedded Leap Fund's tools with 15 different organizations, including ChooseWell Communities, (<https://www.choose-well.org/>) with a range of in-house programs.

Key Learnings: Staffing transitions and operational integration impact adoption. Louisville's support systems were well-positioned to distribute recent tranches of rental assistance, but had to build capacity for higher touch coaching, such as benefits cliff coaching.

- **Capacity affects uptake:** in the early stages of implementation, direct service providers wanted the tools to provide this kind of coaching, but needed more support
- **Landscape of coaching matters:** as our engagement continued, NN found that some partners' were at more emergent stages of providing case management/high-touch coaching. Work is needed to build relational supports to successfully have conversations about benefits cliffs and create long-term impact
- **Identifying engaged coaches helps drive implementation:** teams can focus on coaches who actively engage clients in future planning conversations as key users

- **Shared services deepen impact:** by providing tools across organizations, NN could identify and address capacity needs in the wider coaching community, and explore different focus areas for benefits cliff integration, like financial empowerment vs. workforce

"Collective impact is tricky business. It requires a multitude of complex pieces - including people and policies - to shift all at once toward a common goal. This requires aligned behavior change, which happens when there are sharp tools in the tool box. Leap Fund is one of those sharp tools, and their collected data and narrative paired with thoughtful leadership continue to play an important role in creating visionary alternatives to an antiquated model of care."

- Clare Wallace, Executive Director, South Louisville Community Ministries

Policy Impact & Community Cohort Advocacy

Phase II created deeper opportunities for collaboration amongst the cohort, enhanced sharing and learning, and helped groups to connect in new and interesting ways. This included a Cohort Community Liaison who organized quarterly Cohort Meetings and created sharebacks about the ideas, learnings, and new opportunities uncovered across partners.

- **Cross-network sharing deepens benefits cliff coaching:** Teams were able to share and learn about implementation across different programs and organizations, sparking interest and awareness to help maximize utilization
- **Community conversation inspires advocacy:** The cohort became increasingly interested in solutions to mitigate the impact of benefits cliffs on clients, and began an engagement with State Senator Gerald Neal to discuss Kentucky's benefits cliff policies and build on previous legislative efforts

Future Opportunities

Leap Fund will continue working with our partners at the Louisville Urban League and Neighbor Network to ensure sustained impact. We are actively looking to apply these insights to expand place-based initiatives.

If you're an organization or funder looking to implement our Coaching program in your community, we'd love to talk!

REACH OUT TO US ([MAILTO:INFO@MYLEAPFUND.COM?](mailto:info@myleapfund.com))

<https://www.facebook.com/sharer/sharer.php?u=https%3A%2F%2Fmyleapfund.com%2Fnews%2F2025%2F3%2F24%2F2-YEARS-IN-LOUISVILLE-LEARNINGS-AND-PROGRESS&text=>
<https://twitter.com/intent/tweet?url=https%3A%2F%2Fmyleapfund.com%2Fnews%2F2025%2F3%2F24%2F2-YEARS-IN-LOUISVILLE-LEARNINGS-AND-PROGRESS&text=>
<https://www.tumblr.com/share/link?url=https%3A%2F%2Fmyleapfund.com%2Fnews%2F2025%2F3%2F24%2F2-YEARS-IN-LOUISVILLE-LEARNINGS-AND-PROGRESS>





Join Our Monthly Newsletter! A

short and sweet update about what we're learning, doing, and inspired by with benefits cliffs and beyond through our Contact Us (/contact) form!

Made with ❤️ in NYC.

