



AGENDA

May 1, 2019 (1:30pm)

**Kentucky History Center and Museum
Frankfort, KY**

Call Meeting to Order.....Secretary Scott Brinkman
Governor’s Cabinet

Introduction of New KWIB Chair.....Secretary Scott Brinkman
Governor’s Cabinet

Committee Updates.....Melissa A. Aguilar
KWIB / KYWC

- Funding Analysis (Chair: Kim Menke)
- Sustainability (Chair: Edwin King)
- MOA (Chair: Andy Hightower)
- Metrics (Chair: Danny Davis)

Metrics Dashboard Overview.....Deputy Secretary Josh Benton
Education and Workforce Development Cabinet

Opioid Crisis - The Kentucky Plan.....Dr. Brittney Allen
Cabinet for Health and Family Services

Future Items for Discussion

Next Steps / Next Meeting

Adjournment



Schedule

KY Works Collaborative

Meeting Schedule

- February 28, 2019 (9-11 am)
- May 1, 2019 (1:30 – 3:30 pm)
- August 29, 2019 (1:30 – 3:30 pm)
- November 20, 2019 (1:30 – 3:30 pm)

KY Works Collaborative Committees

Meeting Schedule

Funding Analysis

April 15 (1:30-3:00 pm)

May 6 (1:30-3:00 pm)

Sustainability

April 17 (1:30-3:00 pm)

May 15 (9:30–11:00 am)

MOA

April 18 (9:00–10:30 am)

*May 17 (9:00 am-1:00 pm)

Metrics

April 22 (1:30-3:00 pm)

May 28 (1:30-3:00 pm)

*Planning Meeting – Need All Entities Represented

Responses for Suggestions Relating to KWIB Strategic Plan

	Employer Engagement	Educational Attainment	Workforce Participation	Resource Alignment
Military Affairs - Col. Blaine Hedges	Consolidate a list and communicate KY's critical skills gap needs with all of the Veterans service organizations that tie into workforce development and our DOD installations	Consolidate a list of financial support outlets that support transitioning service members, Vets, Retirees, and their families.	Develop a strategic communication plan targeting our Military affiliated personnel	Work with DOL and remove constraints plan targeting our flexibility of our DVOPs and LVERs and move them into places that better facilitate a coordinated effort.
KACo - Judge Orbrey Gritton	Are there measurable metrics to help increase this?	Are there any OJT training incentives offered to graduates?	How many "working age/available/physically able" people that stay home and draw a check?	Are there regional committees or groups that could supervise this?
CHFS - Sec. Adam Meier	Assist with response to opioid epidemic	Work with EWDC to re-allocate Gov's discretionary funds given delayed implementation of KY HEALTH to ensure additional access to credentials for key populations	Improve access and use of SNAP ET, implement KY HEALTH	Actively participate on this group
DOC - Sec. Tilley	After conferring with our division of Reentry, we would recommend that one entity, preferably at the Executive Cabinet level, serve as coordinator for all workforce development projects or initiatives across all cabinets. Our Reentry Division is working well with other cabinets, but there is no centralized repository for all workforce development projects.			We are afraid that we are duplicating efforts by targeting the same individuals with multiple sets of resources since DOC reentry deals with justice-involved, recovery, and adult education populations. We think that a centralized coordinator could help prevent duplication and waste and allow for more individuals to receive the resources they need to successfully reenter the workforce .

Responses for Suggestions Relating to KWIB Strategic Plan

	Employer Engagement	Educational Attainment	Workforce Participation	Resource Alignment
<p>HDI- Kathy Sheppard-Jones</p>	<p>a & b – Ensure the workforce development system and channel for engagement are universally designed to maximize engagement across employers. (Universal Design Resource – Human Development Institute)</p> <p>c – Assist employers and trainers to look at ways to increase use of assistive technology and accommodations to develop increased participation of individuals with disabilities in work-based and apprenticeship opportunities. Focus on Chamber of Commerce as valued portal! (Resources – RETAIN Kentucky, Human Development Institute, Vocational Rehabilitation, Job Accommodation Network)</p> <p>d- Educate and assist employers to increase grade/age appropriate opportunities for work experience opportunities for individuals with disabilities. (Resources – Office of Vocational Rehabilitation, Kentucky Department of Education, Human Development Institute)</p> <p>e – Connect the talent pipeline management system to school districts. (Resources – Office of Vocational Rehabilitation, Kentucky Department of Education)</p>	<p>Ensure that all education activities are inclusive of students with disabilities, with a focus on seamless transition and higher education that includes students with <u>ALL</u> disabilities. (Resources – Human Development Institute, Office of Vocational Rehabilitation)</p>	<p>Select a specific barrier (like transportation) that a team of social services, employers and non profits can concentrate on coming up with specific ways to address. This may need to include state and local representation (Resources - Human Development Institute, Commonwealth Council on Developmental Disabilities, Employment First Council, HB144 Employment Subcommittee are currently devoting effort to this)</p>	<p>Work with Medicaid to align waivers with Employment First policies, recognizing employment as an outcomes based process and a path to economic growth for both the individual and the state (Resource – Human Development Institute and Kentucky Employment First State Mentoring Program grant).</p>

Responses for Suggestions Relating to KWIB Strategic Plan

	Employer Engagement	Educational Attainment	Workforce Participation	Resource Alignment
Ky Chamber of Commerce	Utilize Kentucky's Talent Pipeline Management (TPM) System to better engage employers and collect demand data to increase in-demand talent pools, provide employers with a measured return on investment for participating in Kentucky's Workforce System and build more productive relationships with education and workforce providers.	Increase employer and student engagement through work-based learning opportunities in K-12 with focus on Improving essential skills and increasing student exposure to in-demand career pathways.	Focus on removing barriers to employment and drive meaningful incentives for returning to work.	Track and analyze workforce performance data in order to capitalize on the most effective programs and increase return on investment for Kentucky's Workforce System.
Local WIB - Michael Gritton	Do you and the Secretary know that the federal law funds our Career Centers FORBIDS US FROM ADVERTISING? How are employers supposed to know about it if we can't advertise? What about finding a modest source of state funding (not federal) that could be used to tell employers about the system?	We ought to make community college free to all who want to attend-- as our neighbor Tennessee has done. The WorkReady Scholarships mean well, but at the state's largest community college (Jefferson Community and Technical College), only approximately 120 of their current 12,000 students are there using a WorkReady Scholarship. That tells you that the scholarships are not making the difference the Governor and Legislature imagined when they created them. Making it free would make it ways to market, encourage more high school graduates and adults to attend, and make it more likely students stay to completion of a degree or certificate.	The missing pieces in the Louisville region are transportation and child care. More people would work and stay working if they had dependable transportation. I believe the state ought to support transit like TARC more, so that they can help more people get to and from work. I also think we need either more federal or state support for child care vouchers-- otherwise, many women with small children simply can't rejoin the Workforce.	the "Texas Model" essentially uses the local/regional workforce boards as the key fulcrums for getting all workforce things done in their respective regions. Texas makes sure ALL federal and other funding streams that have to do with workforce flow through the workforce boards--so that there, child care vouchers, adult education, vocational rehabilitation, TANF, SNAP, and other funding streams all flow through local boards. Of the current "1.2 billion being spent on workforce in Kentucky", only WIOA is routinely funneled through and guided by local boards. This is madness! Don't try to run more things (like Medicaid and SNAP) from the state level-- that is the WRONG direction to take things.

Responses for Suggestions Relating to KWIB Strategic Plan

	Employer Engagement	Educational Attainment	Workforce Participation	Resource Alignment
DOL - Sec. Dickerson	Our suggestion for the top three issues would be to ensure we have organizational structure and a process in place to assess workforce issues for the long term.			Build an asset map of all the resources by agency (federal, state, local, and private) so all stakeholders could be made aware of funding requirements and combine efforts.



Sustainability Sub-Committee Meeting Members - April 17, 2019

Name	Organization	Present
Kentucky Education & Workforce Development Cabinet	Dr. Deborah Williamson	
Kentucky Cabinet of Economic Development	Kristina Slattery	X
Kentucky Labor Cabinet	Danny Davis	X
Kentucky Cabinet for Health & Family Services	Jennifer Harp	
Kentucky Justice & Public Safety	Dallas Hurley	
Kentucky Council on Post-Secondary Education	Kris Williams	X
Kentucky Department of Education	David Horseman/Charlie Harman /Robin Kinney	X
Kentucky Commission on Military Affairs	Russ Watts	
Kentucky Chamber of Commerce	No Representation	
Kentucky Housing Corporation	Edwin King	X
Chief Local Elected Official (representing the LEOs through KACo)	Judge Orbrey Gritton	
Local Board Director (representing the 10)	Sherry Johnson	
State Director of the Kentucky National Federation of Independent Business	Tom Underwood	X
Executive Director of the Kentucky Human Development Institute	Jeff White	X
Job Corps Director (representing the 7)	Troy Fitzhugh	X
Kentucky Workforce Innovation Board	Amy Luttrell	X



Sustainability / Benefit Cliff Analysis Committee Meeting

April 17, 2019

NOTES

✓ Preliminary Work and Resource Updates

- The group discussed the examples of other state models of self-sufficiency studies handed out
- [MIT has a study on self-sufficiency](#) which needs to be confirmed as to if it is updated annually. **KYStats will confirm** annual updating.
- The National [Low Income Housing table](#) of costs associated with income variances that can be shared. **Edwin will share** with the group.
- [Webinar on Benefit Cliff](#)

✓ The Kentucky Model – What Should it Look Like?

- Self Sufficiency Standard / Benefit Cliff Analysis / Calculator
 - Models for **Melissa to send** the Committee to Review:
 - Washington State
 - [Georgia](#)
 - [Indiana](#)
 - Washington DC
 - [Urban Institute](#)
 - KYStats has submitted a grant proposal to fund the SS and BC analysis. However they will not hear news about the grant award until Fall 2019
 - KY Stats preliminarily submitted a draft proposal of \$450K for both the SS and BC analysis. This model would include updates as it moves forward and as long as KY Stats has capacity.
 - **KYStats will share the grant proposal** with the group.

✓ Policy Changes

- There have been several studies completed which may assist this policy work.
- It was suggested **the committee review** the BOND study by the Social Security Administration.
- Additionally, we discussed employer awareness of available resources for low income employees.
- We also discussed the need to look at disincentives for working to provide recommendations to the federal and/or state level policy makers. This discussion was tabled for the next meeting.

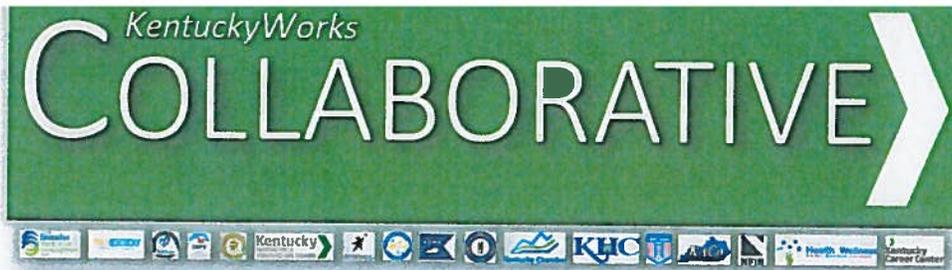
✓ Third Party Entity

- The group suggested going out with an RFQ from other third party entities to compare prices for the estimate given by KYStats.
- KYStats will forward a detailed summary of the cost proposal they preliminarily gave.

✓ Next Meeting

- May 15 @ 1:30

VII. The Collaborative shall collaboratively fund and analyze, or have analyzed, by a qualified third party, the available data and resources regarding the population of Kentucky in order to determine an earnings standard that represents the minimum level of income by which a Kentucky resident can be considered self-sufficient. This self-sufficiency standard shall be determined for households of various compositions and must reflect what is needed to adequately meet the basic needs of Kentucky citizens in representative regions of the state absent public or private assistance. This report should include the ability to also analyze the benefit cliff with regard to individuals who are receiving state assisted benefits in comparison to the determined self-sufficiency wage via the private sector. Beginning on January 1, 2020, and every two years thereafter, this standard shall be reported to the KWIB and may be updated at that time to reflect changes in the economic condition of the state.



Sustainability / Benefit Cliff Analysis Committee Meeting

April 17, 2019

AGENDA

- ✓ **Preliminary Work and Resource Updates**

- ✓ **The Kentucky Model – What Should it Look Like?**
 - **Self Sufficiency Standard**
 - **Benefit Cliff Analysis**
 - **Calculator**

- ✓ **Policy Changes**

- ✓ **Third Party Entity**

- ✓ **Other**

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Workforce Populations	Definition	Source
Individuals with Disabilities	A person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment	www.ADA.gov
Underemployed	A person at least 16 years of age employed less than full time; employed in a position with inadequate respect to skills and training; meet the definition of low income in WIOA law; Employed but earnings are not sufficient compared to previous job's	https://www.bls.gov
Unemployed	People who are jobless, looking for a job, and available for work	https://www.bls.gov
Dislocated Workers and Spouses	A person who has been terminated or laid off, or has received a notice of termination or layoff from employment; Is eligible for or has exhausted unemployment insurance; Has demonstrated an appropriate attachment to the workforce, but not eligible for unemployment insurance and unlikely to return to a previous industry or occupation; Has been terminated or laid off or received notification of termination or layoff from employment as a result of a permanent closure or substantial layoff; Is employed at a facility, where the employer has made the general announcement that the facility will close within a 180 days; Was self-employed (including employment as a farmer, a rancher, or a fisherman) but is unemployed as a result of general economic conditions in the community or because of a natural disaster; or is a displaced homemaker who is no longer supported by another family member	https://www.bls.gov
Veterans, Transitioning Service Members and Spouses	A person who served on active duty for a period of more than 180 days and was discharged or released therefrom with other than a dishonorable discharge; was discharged or released from active duty because of a service-connected disability; or as a member of a reserve component under an order to active duty pursuant to section 12301(a), (d), or (g), 12302, or 12304 of title 10, served on active duty during a period of war or in a campaign or expedition for which a campaign badge is authorized and was discharged or released from such duty with other than a dishonorable discharge; Spouse of a veteran.	https://www.dol.gov

Workforce Populations	Definition	Source
Disadvantaged Youth	<p>Out-of-school youth must be aged 16-24, not attending any school, and meet one or more additional conditions, which could include: School dropout; within age of compulsory attendance but has not attended for at least the most recent complete school year calendar quarter; holds a secondary school diploma or recognized equivalent and is low-income and is basic skills deficient or an English language learner; subject to the juvenile or adult justice system; homeless, runaway, in foster care or aged out of the foster care system, eligible for assistance under Section 477, Social Security Act, or in out-of-home placement; pregnant or parenting; an individual with a disability; low income person who requires additional assistance to enter or complete an educational program or to secure and hold employment: In-school youth must be aged 14-21, attending school, low income, and meet one or more additional conditions, which could include: Basic skills deficient; English language learner; an offender; homeless, runaway, in foster care or aged out of the foster care system; pregnant or parenting; an individual with a disability; person who requires additional assistance to enter or complete an educational program or to secure and hold employment</p>	<p>https://www.doleta.gov</p>
Foreign Born	<p>People residing in the United States at the time of the population survey who were not U.S. citizens at birth. The foreign-born population includes naturalized U.S. citizens, lawful permanent immigrants (or green-card holders), refugees and asylums, certain legal nonimmigrants (including those on student, work, or some other temporary visas), and persons residing in the country without authorization.</p>	<p>https://www.census.gov</p>
Ex-Offenders	<p>An individual convicted of a crime who served time or who shall be treated as convicted even if he or she was placed on probation by a state court without a finding of guilty.</p>	<p>https://www.irs.gov/</p>
Other	<p>Those who are marginally attached and not currently looking for a job.</p>	

Self Sustainability and Living Wage

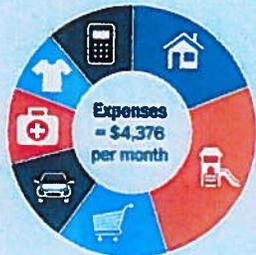
THE SELF-SUFFICIENCY STANDARD AT A GLANCE

HOW MUCH IS ENOUGH IN INDIANA?

THE SELF-SUFFICIENCY STANDARD DEFINED

The Self-Sufficiency Standard calculates how much income families of various sizes and compositions need to make ends meet without public or private assistance.

HOUSING AND CHILD CARE TYPICALLY ACCOUNT FOR ALMOST HALF OF THE BUDGET



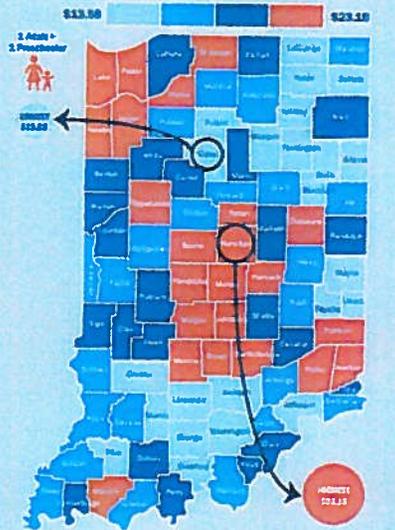
Clark County

Housing = \$832	Health Care = \$426
Child Care = \$1,149	Miscellaneous = \$352
Food = \$638	Taxes-Net = \$502
Transportation = \$477	

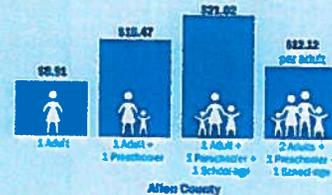
MEDIAN WAGES HAVE NOT KEPT UP WITH INCREASES IN THE COST OF LIVING



HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY COUNTY



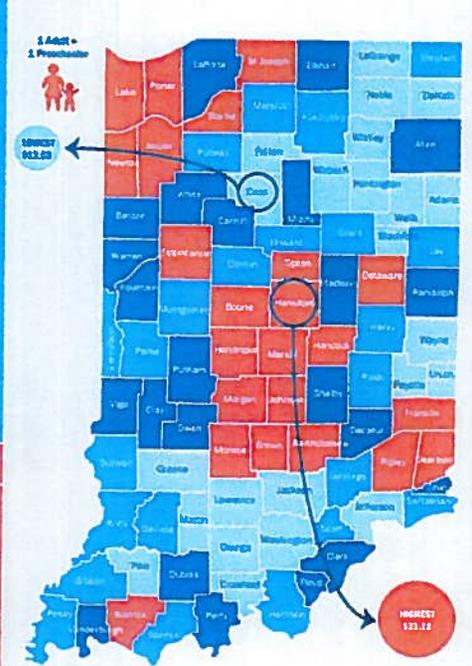
HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY FAMILY TYPE



To download the full report and data for all 92 family types visit www.incap.org/self-sufficiencystandard.org

\$13.09 - \$14.45	\$14.45 - \$15.62
Dea	\$13.09
Wayne	\$13.09
Dearborn	\$13.74
Mad	\$13.77
Wes	\$13.81
Boone	\$13.85
Adams	\$13.91
Jackson	\$13.92
Marion	\$13.93
Washington	\$14.02
Jacksonville	\$14.03
Greene	\$14.04
Holt	\$14.05
Delaware	\$14.10
Huntington	\$14.10
Union	\$14.28
Lafayette	\$14.30
Pulaski	\$14.30
Wabash	\$14.32
Fayette	\$14.35
Blair	\$14.40
Lafayette	\$14.43
Wabash	\$14.45
Duben	\$15.68
Pulaski	\$15.68
Dea	\$16.00
Floyd	\$16.05
Clay	\$16.15
Mad	\$16.15
Chic	\$16.25
Davi	\$16.25
Lafayette	\$16.25
White	\$16.45
Allen	\$16.47
Ferr	\$16.47
Clay	\$16.65
Randolph	\$16.65
Warren	\$16.66
Elkhart	\$16.66
Vanderburgh	\$16.84
Clayton	\$16.87
Decatur	\$17.00
Shelby	\$17.13
Vigo	\$17.17
Township	\$17.28
Madison	\$17.35
Morgan	\$17.40
Franklin	\$17.45
Tipton	\$17.46
Riley	\$17.58
Newport	\$17.63
Stark	\$17.82
St. Joseph	\$17.91
Warrick	\$18.01
Jasper	\$18.20
Dearborn	\$18.56
Lake	\$18.67
Delaware	\$18.68
Tipton	\$18.95
Bartholomew	\$19.03
Boone	\$19.56
Porter	\$19.17
Warrick	\$19.84
Madison	\$19.84
Decatur	\$19.99
Shelby	\$19.86
Hendricks	\$20.17
Monroe	\$20.44
Hamilton	\$23.18

FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage One Adult and One Preschooler, IN 2016



2016

Living Wage Calculation for Franklin County, Kentucky

<http://livingwage.mit.edu/>

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

For further detail, please reference the [technical documentation here](#).

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Living Wage	\$10.86	\$22.66	\$28.08	\$35.75	\$17.69	\$21.33	\$23.90	\$26.44
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

*Documentation for families with an adult working part-time is available separately, [here](#).

Typical Expenses

These figures show the individual expenses that went into the living wage estimate. Their values vary by family size, co

Annual Expenses	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children
Food	\$2,994	\$4,413	\$6,644	\$8,812	\$5,489	\$6,832	\$8,822	\$10,741
Child Care	\$0	\$6,280	\$11,915	\$17,549	\$0	\$0	\$0	\$0
Medical	\$2,269	\$6,871	\$6,527	\$6,609	\$4,986	\$6,527	\$6,609	\$6,329
Housing	\$6,312	\$8,832	\$8,832	\$11,868	\$7,296	\$8,832	\$8,832	\$11,868
Transportation	\$4,623	\$8,424	\$9,905	\$11,459	\$8,424	\$9,905	\$11,459	\$11,329
Other	\$2,824	\$4,697	\$5,099	\$5,935	\$4,697	\$5,099	\$5,935	\$5,808
Required annual income after taxes	\$19,022	\$39,516	\$48,922	\$62,233	\$30,891	\$37,195	\$41,658	\$46,075
Annual taxes	\$3,569	\$7,623	\$9,480	\$12,117	\$5,899	\$7,164	\$8,046	\$8,926
Required annual income before taxes	\$22,590	\$47,138	\$58,402	\$74,350	\$36,790	\$44,359	\$49,703	\$55,001

Typical Annual Salaries

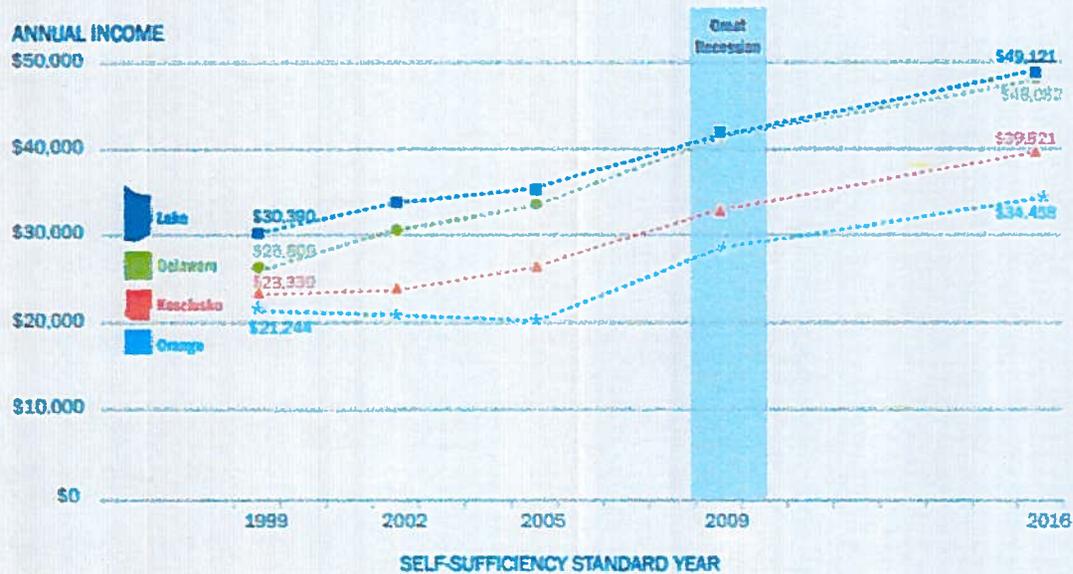
These are the typical annual salaries for various professions in this location.

Occupational Area	Typical Annual Salary
Management	\$82,781
Business & Financial Operations	\$56,297
Computer & Mathematical	\$67,144
Architecture & Engineering	\$70,840
Life, Physical & Social Science	\$55,633
Community & Social Service	\$39,935
Legal	\$62,625
Education, Training, & Library	\$51,045
Arts, Design, Entertainment, Sports, & Media	\$38,700
Healthcare Practitioners & Technical	\$50,061
Healthcare Support	\$28,249
Protective Service	\$32,960
Food Preparation & Serving Related	\$19,669
Building & Grounds Cleaning & Maintenance	\$24,370
Personal Care & Service	\$27,756
Sales & Related	\$24,185
Office & Administrative Support	\$31,798
Farming, Fishing, & Forestry	\$27,539
Construction & Extraction	\$43,515
Installation, Maintenance, & Repair	\$43,751
Production	\$35,666
Transportation & Material Moving	\$31,273

. KY

Owensboro, KY

FIGURE E. The Self-Sufficiency Standard for Indiana by Year for Select Counties
One Adult, One Preschooler, and One School-age Child 1999, 2002, 2005, 2009, and 2016



Self-Sufficiency Standard for Indianapolis Compared to Other U.S. Cities 2016*
One Adult, One Preschooler, and One School-age Child.



* Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Indianapolis and Columbus are updated using the Consumer Price Index.
 ** Where available, data is presented from the state labor department.

Benefit Cliff Analysis

Living Wage Calculation for Kentucky

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

For further detail, please reference the [technical documentation here](#).

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	\$10.82	\$22.68	\$26.10	\$35.84	\$17.52	\$21.35	\$23.92	\$26.54	\$24.37	\$8.76	\$12.48	\$15.39	\$18.32
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25		\$7.25	\$7.25	\$7.25	\$7.25

Living Wage Calculation for Ohio

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

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Living Wage	\$10.78	\$22.70	\$27.00	\$33.50	\$17.60	\$21.03	\$23.61	\$26.13	\$24.34	\$8.84	\$12.50	\$14.85	\$17.15
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30		\$8.30	\$8.30	\$8.30	\$8.30

Living Wage Calculation for Tennessee

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

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Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	\$10.75	\$21.94	\$25.43	\$31.17	\$17.46	\$20.84	\$23.28	\$25.81	\$23.55	\$8.73	\$12.06	\$13.99	\$15.97
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25		\$7.25	\$7.25	\$7.25	\$7.25

Living Wage Calculation for West Virginia

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

For further detail, please reference the [technical documentation here](#).

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	\$10.84	\$21.80	\$26.31	\$32.90	\$17.45	\$20.65	\$23.20	\$25.63	\$23.51	\$8.72	\$12.04	\$14.50	\$16.89
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$8.75	\$8.75	\$8.75	\$8.75	\$8.75	\$8.75	\$8.75	\$8.75		\$8.75	\$8.75	\$8.75	\$8.75

Living Wage Calculation for Indiana

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

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Living Wage	\$11.07	\$22.80	\$27.61	\$34.81	\$17.79	\$21.45	\$24.03	\$26.54	\$24.49	\$8.90	\$12.55	\$15.15	\$17.71
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75	\$7.75		\$7.75	\$7.75	\$7.75	\$7.75

Living Wage Calculation for Virginia

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year). All values are per adult in a family unless otherwise noted. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. The poverty rate is typically quoted as gross annual income. We have converted it to an hourly wage for the sake of comparison.

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Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	1 Adult 3 Children	2 Adults (1 Working)	2 Adults (1 Working) 1 Child	2 Adults (1 Working) 2 Children	2 Adults (1 Working) 3 Children	2 Adults (1 Working Part Time) 1 Child*	2 Adults	2 Adults 1 Child	2 Adults 2 Children	2 Adults 3 Children
Living Wage	\$14.17	\$27.83	\$32.86	\$39.66	\$20.97	\$25.28	\$27.83	\$31.49	\$29.39	\$10.48	\$15.05	\$17.36	\$20.23
Poverty Wage	\$5.84	\$7.91	\$9.99	\$12.07	\$7.91	\$9.99	\$12.07	\$14.14		\$3.96	\$5.00	\$6.03	\$7.07
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25		\$7.25	\$7.25	\$7.25	\$7.25

Table 1: Work Support Policies in Indiana

Work Support Program/ Limits Set at the National or State Level	Benefit	Income Eligibility Limits
Federal Earned Income Tax Credit (EITC)/Federal	Tax refund Up to \$5,094/year for 1 child; up to \$5,112/year for 2 children; up to \$5,751/year for 3 or more children	\$36,052-\$43,998 a year depending on family structure and number of children (income limits higher if married and filing jointly)
State Earned Income Tax Credit /State	Tax refund Set at 9% of the value of the federal EITC	Same as the federal EITC income eligibility as it existed before being amended by the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (P.L. 111-312)
Federal Child Tax Credit/Federal	Tax refund Up to \$1,000/year per child	Value of credit is phased out as adjusted gross income rises over thresholds (\$110,000, married/filing jointly; \$55,000, married/filing separately; \$75,000, all others)
Federal Child and Dependent Tax Credit/Federal	Tax refund Up to 35% of a limited amount of employment-related child care expenses	No income limit; share of expenses covered declines to 20% as income rises
Supplemental Nutrition Assistance Program (food stamps)/ Federal with State Option	Food subsidies (in the form of EBT card) Up to \$526/month for family of 3; up to \$668/month for family of 4	130% FPL before subtracting deductions from income 100% FPL after subtracting deductions from income
Medicaid/State with National Parameters	Subsidized health insurance for parents and children	\$3,456/year for family of 3 \$4,158 for family of 4
Hoosier Healthwise (CHIP)/State	Subsidized health insurance for parents and children	250% FPL
Healthy Indiana Plan (HIP)/State	Subsidized health insurance for childless adults	200% FPL
Child Care Development Fund/State	Child care subsidy	Program entry 127% FPL; program exit 171% FPL
Section 8/Federal	Rental assistance	50% of area median family income (with exceptions)
Low-income Home Energy Assistance Program (LIHEAP)/Federal	Credit applied to energy bill	150% FPL
Special Supplemental Nutrition Program for Women, Infants and Children (WIC)*/Federal	Food subsidies (and other benefits, including nutrition education and health screenings) for pregnant women, new mothers, infants, and children up to age 5	185% FPL
National School Lunch Program and School Breakfast Program*/ Federal	Food subsidies (meals provided at school)	130% FPL for free meals; 185% FPL for reduced-price meals

*See Appendix for eligibility for various government programs



MEET TAMMY, a single mother of one who begins her career as a home healthcare aide. Starting out, Tammy receives \$9 per hour while working 40 hours a week. This brings her to an annual income of \$18,720. With the benefits Tammy is receiving, her income is \$782 above the self-sufficiency line.



Congratulations, Tammy! She has earned a raise and is now making \$11 per hour. Still working 40 hours a week, her annual income is now \$22,880. However, this raise makes her ineligible for certain benefits and she is now \$3,493 below the self-sufficiency line.



It's a girl! Tammy has her second child. She's now working 25 hours as a medical secretary for \$15 an hour. She is now \$1,810 below the self-sufficiency line.



After taking time to spend with her newborn, Tammy decides to go back to work full time. Her annual income is \$31,200. With the increased hours, she drops to \$9,759 below the self-sufficiency line.



Tammy is a go-getter. Her hourly wage is increased to \$18 per hour and she is now making \$37,440 annually, bringing her \$6,441 under the self-sufficiency line.



WHAT DOES THIS MEAN FOR TAMMY?

Tammy's level of economic gross resources was higher when she was making \$9 per hour than when she was making twice as much.

SHE HAD A BETTER JOB, WAS EARNING MORE MONEY, BUT WAS FINANCIALLY WORSE OFF?

The increase in Tammy's hourly wage made her ineligible for particular benefits, causing her overall gross resources to fall.

WHERE DOES THIS LEAVE HER?

Tammy is a hard worker and is eager to succeed in her career. However, even if she continues to accept raises, her benefits, and subsequently her overall gross resources, will continue to drop. This will hold true until she is making \$20 per hour or more than \$40,000 annually.

HOW MUCH OF AN IMPACT DID TAMMY'S SECOND CHILD HAVE ON HER FINANCIAL POSITION?

If Tammy only had one child while making \$18 per hour at 40 hours a week, she would still be under the self-sufficiency line by \$2,764. Tammy's second child moved her \$3,677 further below the self-sufficiency line.



NICC Net Income Change Calculator

[UI Home](#)

[TPC Home](#)

[LIVE Project](#)

[State & Local Finance](#)

[TRIM](#)

[Home](#)

[Net Income Change Calculator \(NICC\)](#)

[Methodology & Assumptions](#)

[User Notes](#)

[Staff & Acknowledgements](#)

[Funding](#)

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If a low-income family earns more money, how much will the family's benefits from safety-net programs go down, how much will state and federal income and payroll taxes change, and how much will the family's total income go up?

Answers to those questions depend on many factors, including:

- the size of the earnings increase,
- the number and ages of children,
- the type of family — single parent, unmarried couple, or married couple,
- the safety net programs in which they participate,
- whether paid child care is needed,

and other family characteristics.

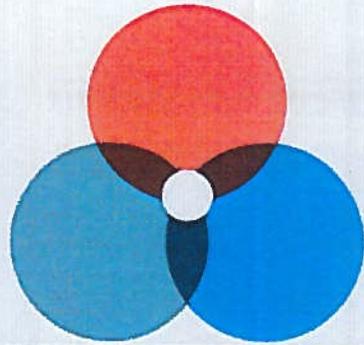
The Net Income Change Calculator (NICC) allows a user to specify a scenario to test and then shows the results for all 50 states and the District of Columbia.

NICC calculates a family's income at different earnings levels considering the effects of payroll taxes, income taxes, tax credits, child care expenses, and cash and in-kind benefits.

Safety-net programs incorporated into the calculations include Temporary Assistance to Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), housing vouchers, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and child care subsidies through the Child Care and Development Fund (CCDF).

NICC uses 2012 tax laws and benefit rules, capturing both the detailed rules of each program and the complex interactions across programs.

[Start using the Net Income Change Calculator \(NICC\)](#)



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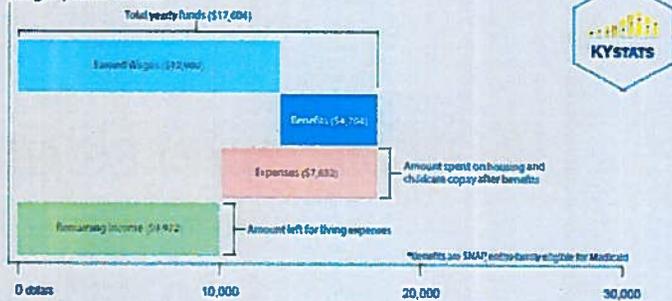
Benefit Cliffs and Helping Families on the Path from Poverty to Prosperity

EXAMPLE

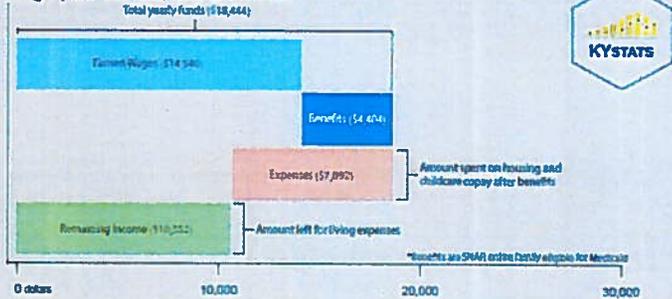
Policy Changes...

- <https://www.uvm.edu/~vlrs/EconomicIssues/Benefits%20Cliff.pdf>
- <http://www.bellpolicy.org/wp-content/uploads/2018/03/A-Look-Past-the-Cliff-March-2018.pdf>
- http://www.dhs.state.or.us/caf/ss/tanf/docs/tanf_reducing_the_benefits_cliff.pdf
- AND SO MANY MORE!!!!

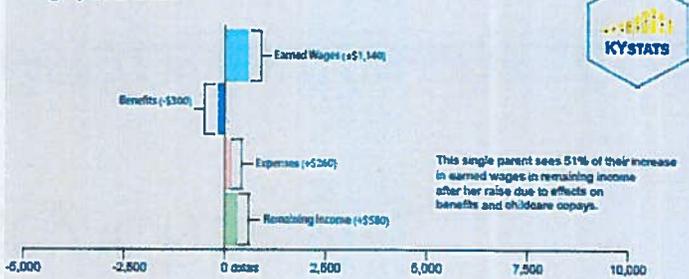
Yearly family resource snapshot
Single parent of two



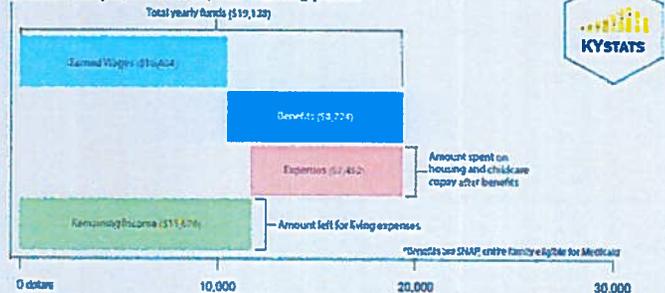
Yearly family resource snapshot
Single parent of two, after \$0.75 raise



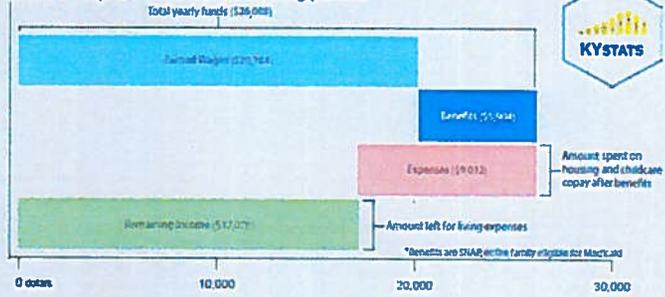
How a \$0.75 raise impacts yearly family funds
Single parent of two



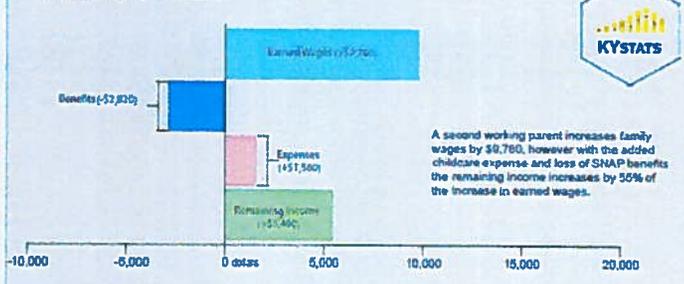
Yearly family resource snapshot
Married couple, 3 children, one working parent



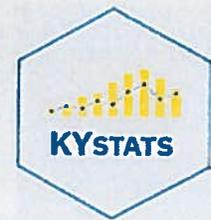
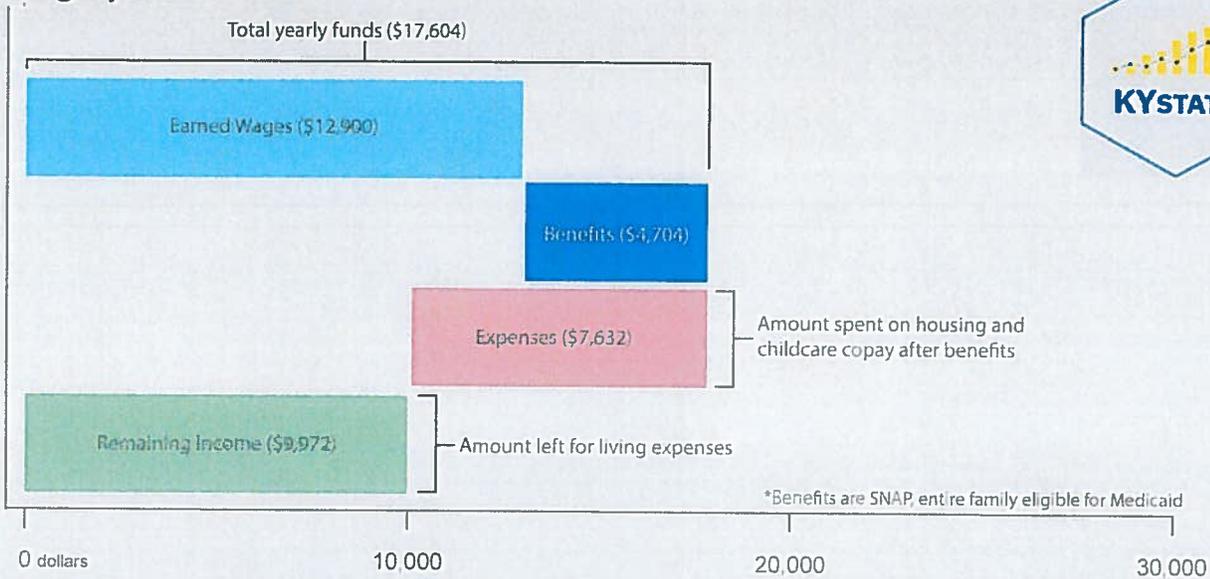
Yearly family resource snapshot
Married couple, 3 children, two working parents



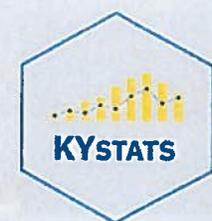
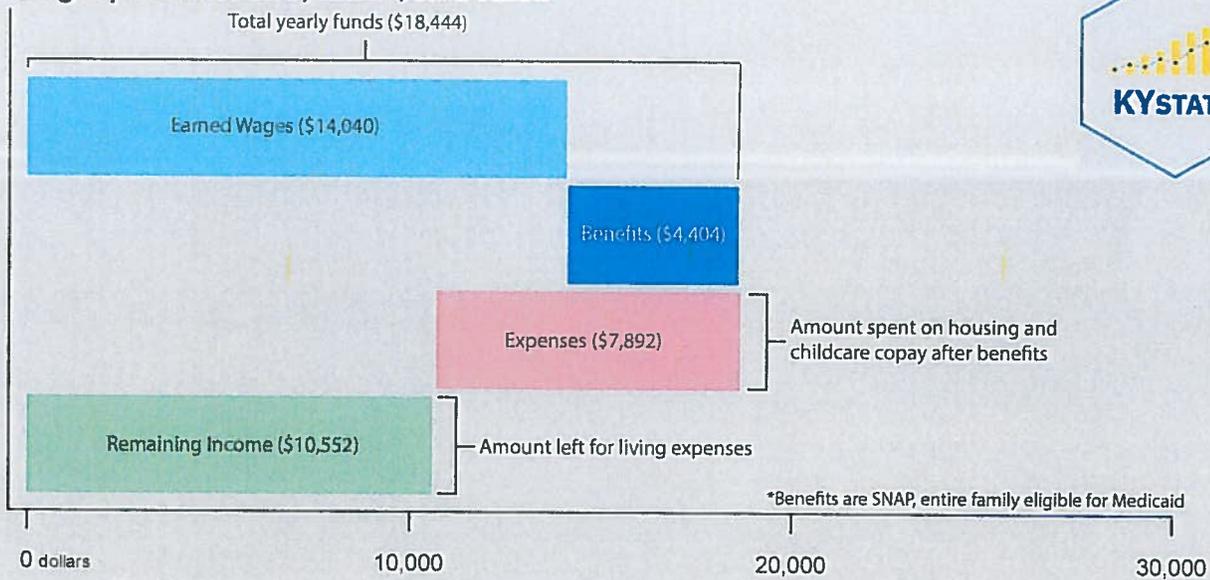
How adding a second income impacts yearly family funds
Married couple, 3 children



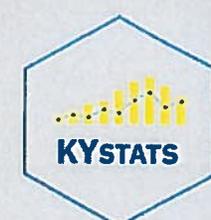
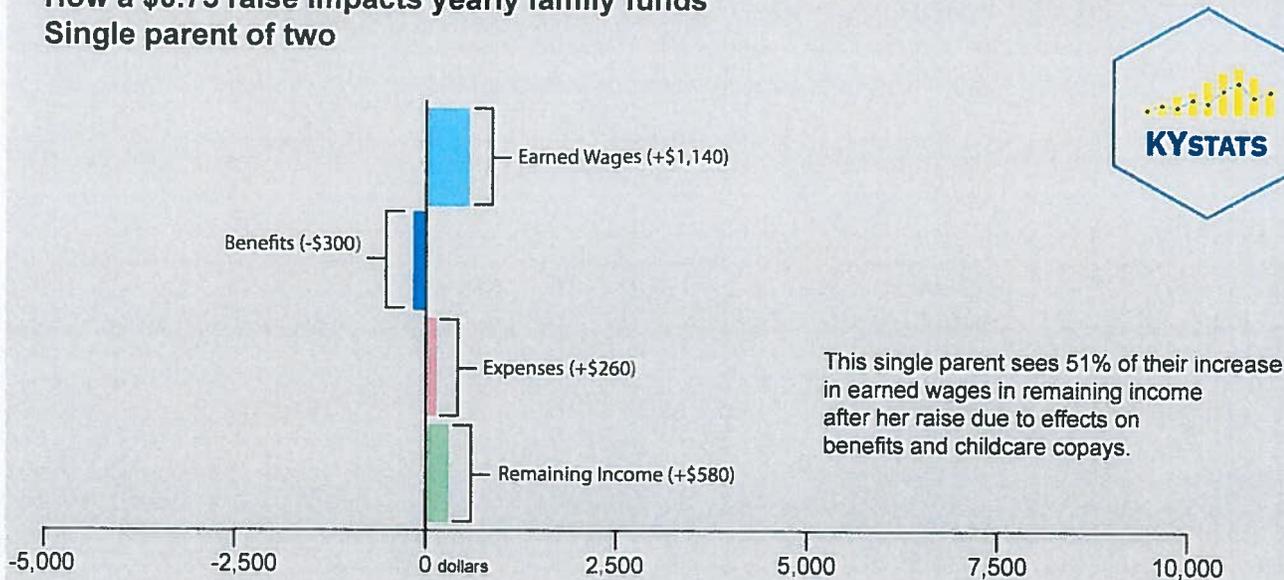
Yearly family resource snapshot Single parent of two



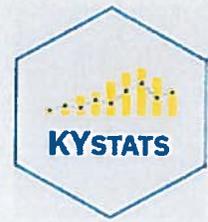
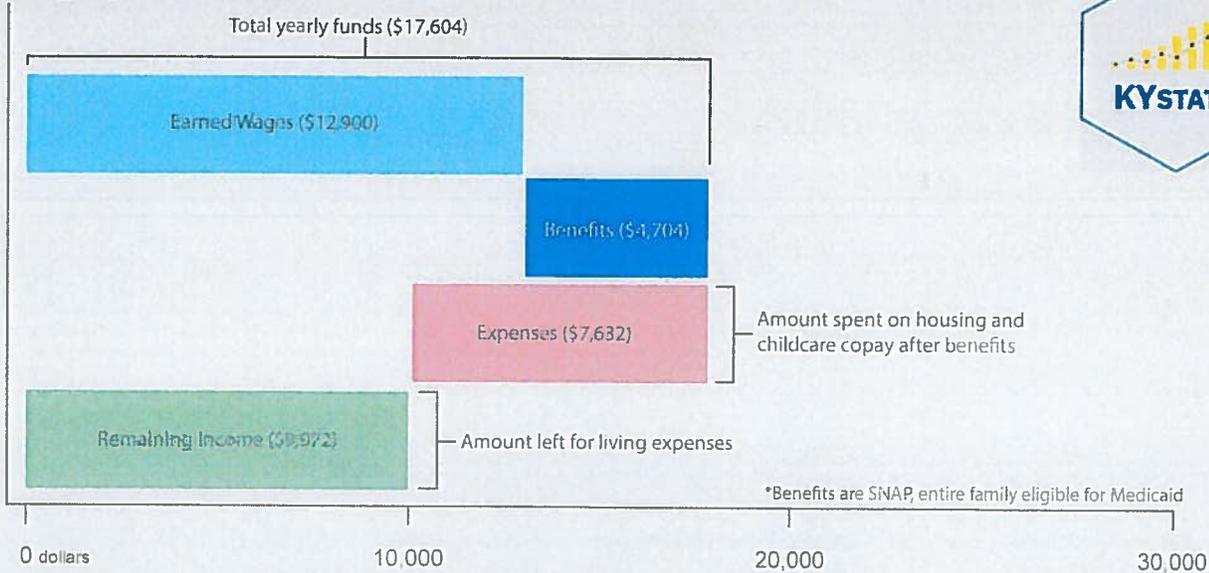
Yearly family resource snapshot Single parent of two, after \$0.75 raise



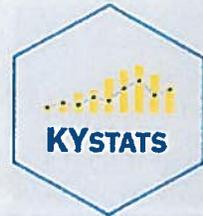
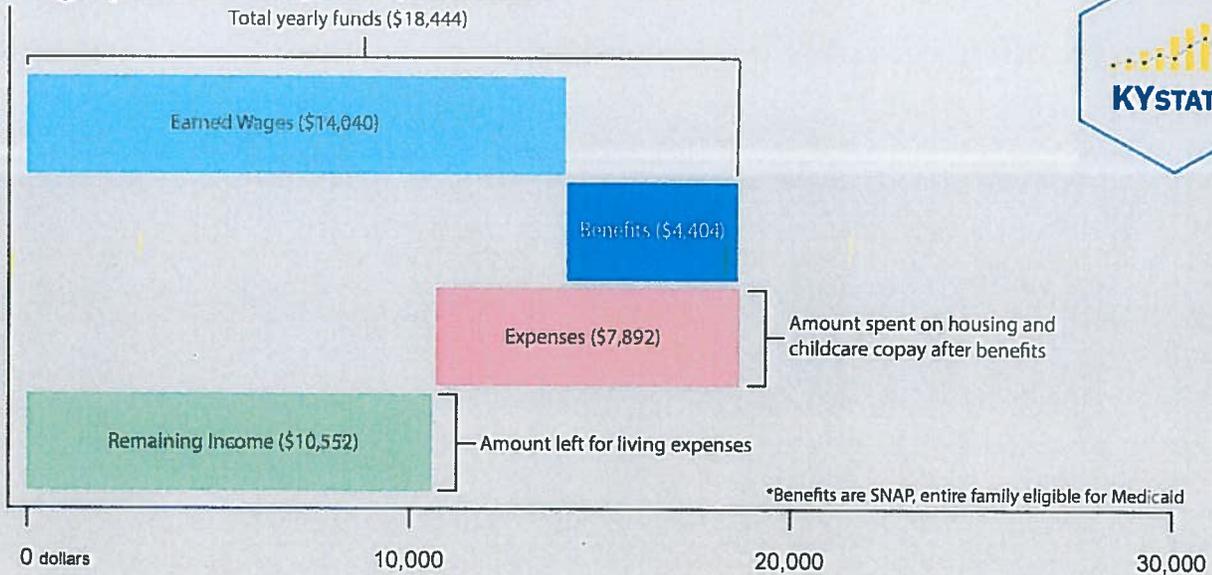
How a \$0.75 raise impacts yearly family funds Single parent of two



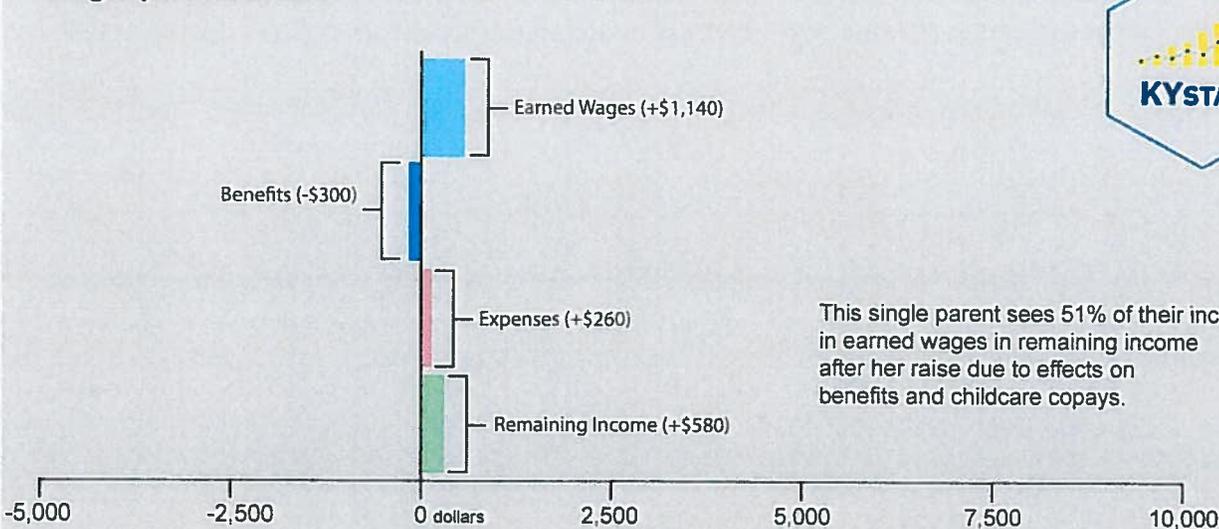
Yearly family resource snapshot Single parent of two



Yearly family resource snapshot Single parent of two, after \$0.75 raise



How a \$0.75 raise impacts yearly family funds Single parent of two

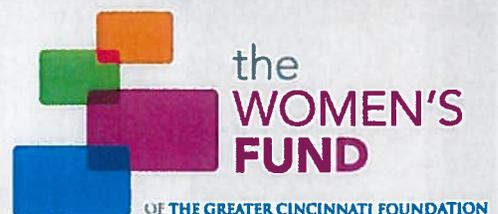




PULSE REPORT:
Outlining the Disincentives and
Opportunity Costs for Working Mothers

August 30, 2016

EconomicsCenter



About the Women's Fund

The Women's Fund of The Greater Cincinnati Foundation leads our community in ensuring the economic self-sufficiency of women in our region and ignites a shared desire to improve it.

We believe, and research shows, that when you invest in women, the entire community benefits.

Although there are many factors that contribute to a woman's ability to be self-sufficient, we focus on four areas: access to affordable, quality child care, training and education, employment, and getting more women into living-wage careers.

We lead.

Always at the table, The Women's Fund provides a strong voice for women in our community. We bring together decision makers from different sectors so we can solve big community problems faster.

We research.

Our research is a gift to the community. The Women's Fund has issued seven groundbreaking studies on the status of women and girls. This research helps us clarify the challenges, educate our leaders across the community, and gives us a road map of what issues to tackle first.

We invest.

We've granted nearly \$1 million to empower women and girls in our eight-county service area.

Dear community partners,

"I'm working harder and harder, but I just can't seem to get ahead."

The Women's Fund has been exploring this sentiment for more than four years and it was the impetus for our initial interest in the Cliff Effect. In 2012, we issued a PULSE Briefing about the Cliff Effect—when a small increase in wages triggers a complete cut-off of a public benefit that often leaves the worker worse off financially.

In order to understand the challenges of lower-wage workers more deeply, we commissioned the UC Economics Center to study the impact of Cliff Effect and other policies that contribute to working families staying in a cycle of instability and dependence, even as they try to achieve self-sufficiency. Although we found the cliffs have been smoothed out considerably in Hamilton County, there are numerous other complex challenges on the road to self-sufficiency.

As you will read, the results show that the journey to economic self-sufficiency is a long one marked by complexity, economic fragility and frustration.

We know our community is stronger when all people can participate, prosper and reach their full potential. Women are disproportionately represented among those living in poverty. If we want to tackle poverty, we absolutely must understand and address the needs and challenges of working mothers.

Let's use this data as a floodlight to illuminate the challenges we must tackle together.

Meghan Cummings

Meghan Cummings
Executive Director
The Women's Fund of The Greater Cincinnati Foundation

HAMILTON COUNTY, OHIO, like many other regions around the country, is affected by the harsh reality of poverty. Of the 800,000 individuals living in Hamilton County, nearly 145,000 of them live in poverty. Women make up 80,000 of those Hamilton County residents. In particular, single mothers face an even greater challenge in their struggle to better their families' financial situations. Of approximately 12 million single-parent households in the U.S., 84 percent are headed up by single mothers. The average annual income for working single-mothers in Hamilton County is \$19,700, which is 20 percent above the poverty threshold for a family of two, and 46 percent of these families live in poverty.

The Women's Fund of the Greater Cincinnati Foundation, an organization leading the community to **ensure economic self-sufficiency for women**, focuses its mission in part on these single mothers who are battling high poverty rates, lower wages, and no way out.

There are many social assistance programs intended to alleviate the challenges faced by low-income individuals and families. Although the intent of these programs is assistance, navigating their complex rules can be a challenge. A potential participant may even fear a situation called the income "**cliff effect**," a wage threshold where a family or an individual becomes ineligible for particular benefits, causing their total gross resources to decline. This could disincentivize individuals from taking a job promotion or a raise, and more broadly, **stifles the potential of an individual to better their own circumstances**.

All benefit programs are designed to help those who need assistance. It is a disservice to both the mission and intent of these programs, and to the programs' participants to not address the cliff effect, because it **negates the primary objectives** of these programs – to help lift people out of poverty.



MEET TAMMY, a single mother of one who begins her career as a home healthcare aide. Starting out, Tammy receives **\$9 per hour** while working **40 hours a week**. This brings her to an annual income of **\$18,720**. With the benefits Tammy is receiving, her income is **\$782 above the self-sufficiency line**.

Congratulations, Tammy! She has earned a raise and is now making **\$11 per hour**. Still working **40 hours a week**, her annual income is now **\$22,880**. However, this raise makes her ineligible for certain benefits and she is now **\$3,493 below the self-sufficiency line**.



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Tammy is a hard worker and is eager to succeed in her career. However, even if she continues to accept raises, her benefits, and subsequently her overall gross resources, will continue to drop. This will hold true until she is making \$20 per hour or more than \$40,000 annually.

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If Tammy only had one child while making \$18 per hour at 40 hours a week, she would still be under the self-sufficiency line by \$2,764. Tammy's second child moved her \$3,677 further below the self-sufficiency line.

EVEN AT A HIGHER WAGE...



SINGLE MOTHER OF 1 PRESCHOOLER

Works 20 hours per week at \$20/hr

\$20,800 earned income plus \$21,900 in public benefits

\$42,700 gross resources

Works 40 hours per week at \$20/hr

\$41,600 earned income plus \$2,000 in public benefits

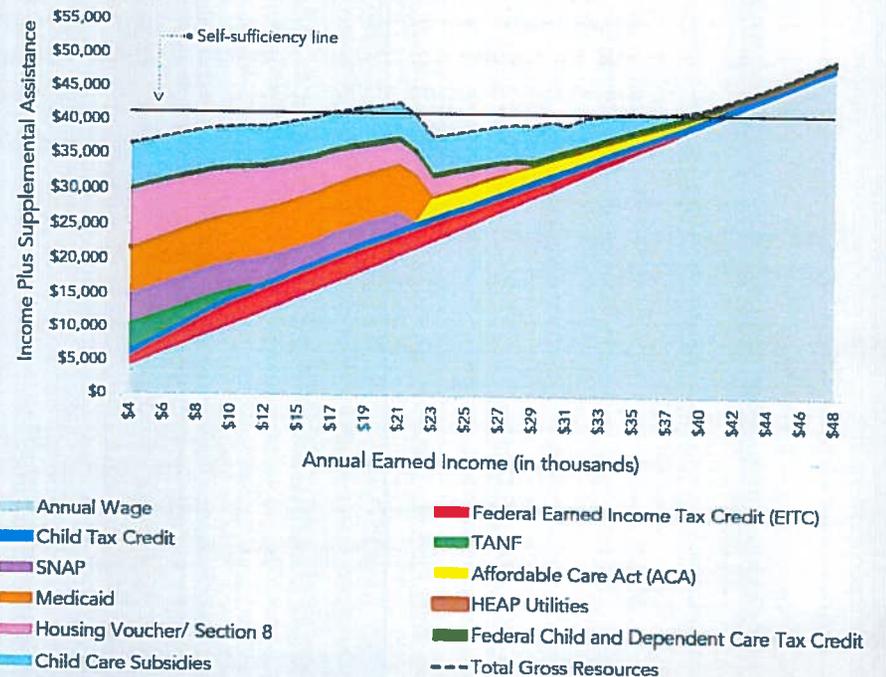
\$43,600 gross resources

WOULD YOU WORK AN ADDITIONAL 1,000 HOURS FOR \$900?



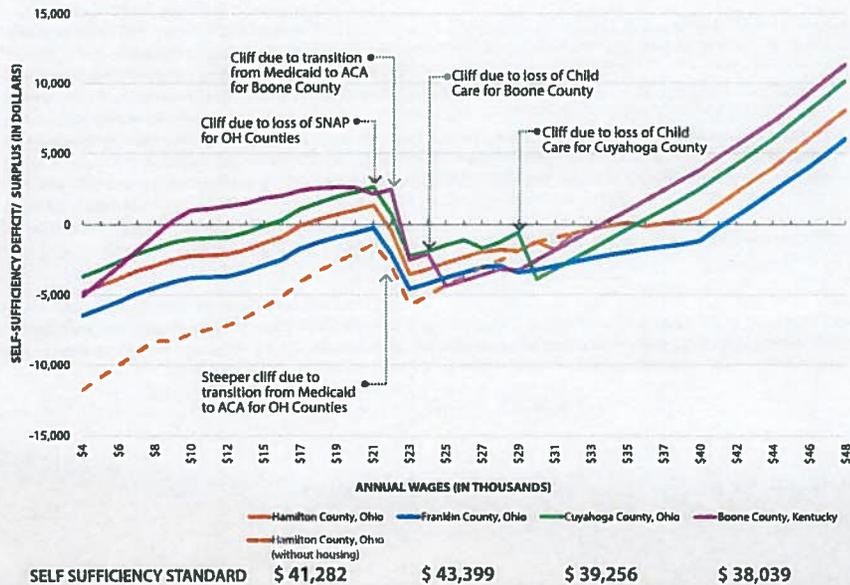
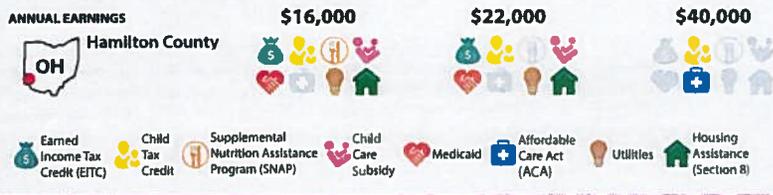
The graph below illustrates the dynamics between annual earned income and the array of varying social assistances for a single mother of a preschooler in Hamilton County. As the annual earned income increases, the total gross resources (the black dotted line) remains relatively flat due to a tapering of social assistance programs. Unless a household is making more than \$40,000 a year, or \$20 an hour full time, there are no significant impacts on their gross resources despite their career advances.

Gross Income Across a Range of Earned Incomes for 1 Adult + 1 Preschooler, Hamilton County, Ohio 2015



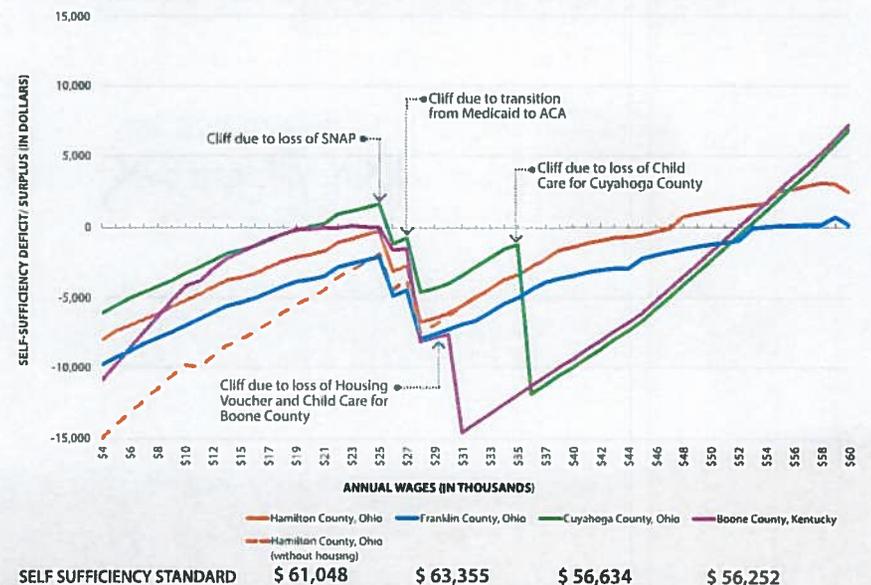
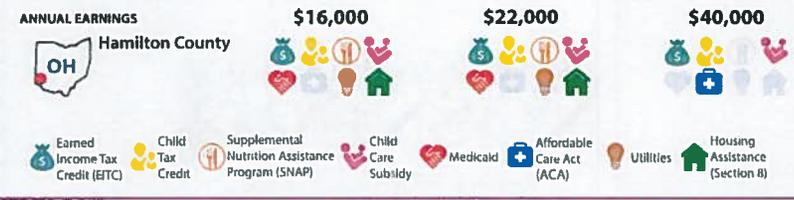
As we learned with TAMMY'S STORY, a household loses eligibility for social assistance programs once its earnings surpass certain thresholds. The chart below shows the benefits eligibility at different income levels. The flatness of the benefits curve in the graph below illustrates the relationship between wages and available benefits. An increase in wages does not always lead to an increase in self-sufficiency because the lost benefits can outweigh the increased earnings.

SINGLE MOTHER, 1 PRESCHOOLER SOCIAL ASSISTANCE ELIGIBILITY



In the case of a single mother with one preschooler, earned income between \$6,000 per year and \$40,000 per year results in less than a \$5,000 change in gross resources. To a lesser extent, the benefit curve is also flat for the case of a single mother with a preschooler and an infant. Overall, this flatness of the benefits curve may disincentivize career advancement, as individuals may feel as if they cannot work their way to self-sufficiency.

SINGLE MOTHER, 1 PRESCHOOLER, 1 INFANT SOCIAL ASSISTANCE ELIGIBILITY



RECOMMENDATIONS AND CONSIDERATIONS

Based on the report prepared by the Economics Center, research into best practices from other communities, our qualitative Cliff Effect findings and input from key stakeholders in Greater Cincinnati, The Women's Fund has developed the following recommendations:

COMMUNITY EDUCATION AND ALIGNMENT

- Develop a common understanding about what constitutes self-sufficiency and how we can move more people toward it.
- Increase understanding about the financial fragility of families who are near or slightly above the self-sufficiency level and develop wrap-around systems to provide more stability during this critical period.
- Encourage active collaboration among sectors that are addressing poverty issues to develop a common agenda and shared measurements.
- Share data and findings among all poverty initiatives to create a common understanding and strongly advocate that all data includes a racial and gender lens.
- Strongly advocate that all community recommendations and actions regarding poverty are firmly rooted in the way race, gender and the intersectionality of the two play a critical role in the experience of individuals and in developing effective interventions.

PUBLIC POLICY

- Advocate to eliminate the Cliff Effect in the Commonwealth of Kentucky and other affected counties in Ohio.
- Close the gender wage gap which is present at all levels of work in all occupational groups.
- Advocate for paid family leave policies to increase career stability for working families.
- Increase the availability of subsidized housing in our area.

BENEFITS ADMINISTRATION PROCESS IMPROVEMENT

- Apply design thinking principles to the public benefits administration process to make the process more accommodating and encouraging to clients.
- Benchmark effective practices for benefits administration in other communities and pilot them locally.
- Promote full spectrum of benefits eligibility to those who qualify and collect more accurate data about usage rates.
- Continue to monitor the Cliff Effect by tracking eligibility requirements and the rate at which benefits taper off, and by examining how benefits interact with one another, all of which can have detrimental consequences for families trying to reach self-sufficiency.

WORKFORCE DEVELOPMENT AND CAREER MOBILITY

- Grow good, accessible jobs that provide pathways to the middle class.
- Recognizing that women are disproportionately represented in low-wage work, encourage career mobility by building bridges to better paying jobs through mentorships, education and on-the-job training.
- Develop a toolkit for businesses to help them recognize and address practices that have unintended consequences for their lower-wage workforce.
- Increase the availability and affordability of child care to ensure women can participate fully in the workforce.

We gratefully acknowledge the Murray and Agnes Seasongood Good Government Foundation and the Charlotte R. Schmidlapp Fund, Fifth Third Bank Trustee for their financial support of this research.

Murray & Agnes
Seasongood
Good Government Foundation



We appreciate our long-time Women's Fund Season Sponsor,
Johnson Investment Counsel.



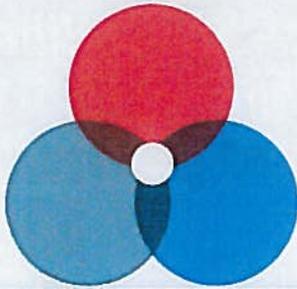
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Visit www.cincinnatiwomensfund.org to download this report and the accompanying white paper. You can also access all of our other research, including the qualitative companion findings to this report, learn more about The Women's Fund and explore our Self-Sufficiency 101 resource library.

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Benefit Cliffs and Helping Families on the Path from Poverty to Prosperity

March 9, 2018

Nonpartisan and Nonprofit since 1913

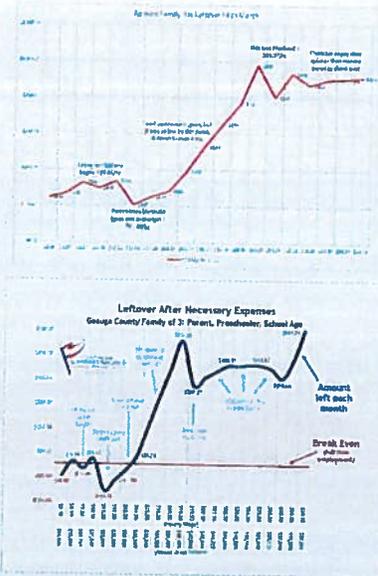
The Center for Community Solutions provides strategic leadership and organizes community resources to improve **health, social, and economic** conditions through applied **demographic research, nonpartisan policy analysis and advocacy, and communication.**



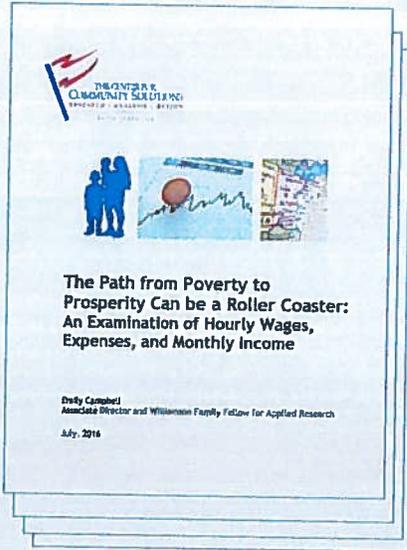
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For the past several years, we've examined the benefit cliff in Ohio.

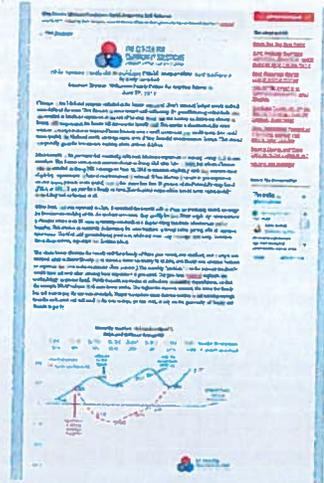
2015



2016



2017



What is the Benefit Cliff?

Low-income families qualify for “work support” benefits that help cover the cost of basic necessities.

However, as earnings increase, families begin to lose these benefits.



The Result? People can earn more without improving their financial situation



Public benefits help families make ends meet.



FOOD
=
SNAP



HOUSING
=
HCVP
(Section 8)



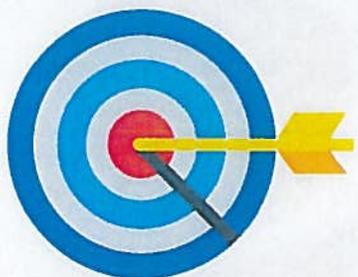
HEALTH
=
Medicaid



**CHILD
CARE**



Benefit eligibility and program design has implications.



Scarce resources should go to those most in need.



Benefit eligibility and program design has implications.

ABOVE THE LINE

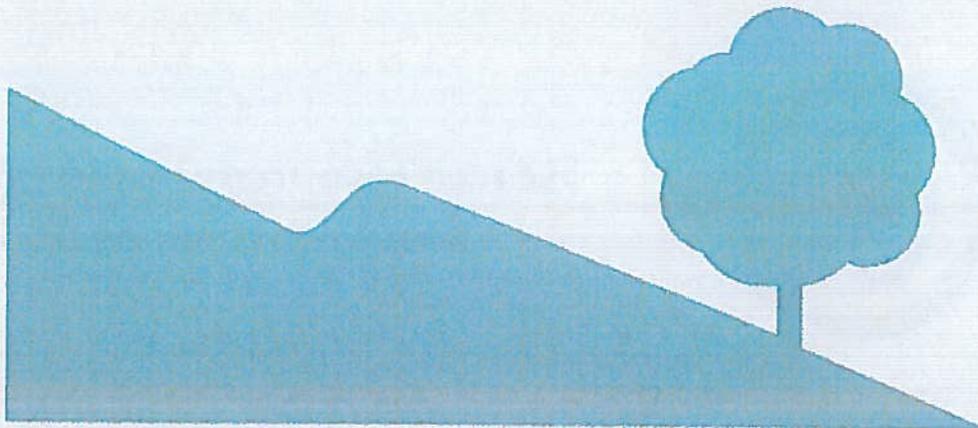
BELOW THE LINE



Eligibility is based on income.



Ideally, benefits would phase out gradually.



Unfortunately, some benefits have a hard cut-off.
The result is a “cliff”.



Our model begins with a basic monthly budget.



FOOD



HOUSING



TRANSPORTATION



**CHILD
CARE**



**HEALTH
COVERAGE**



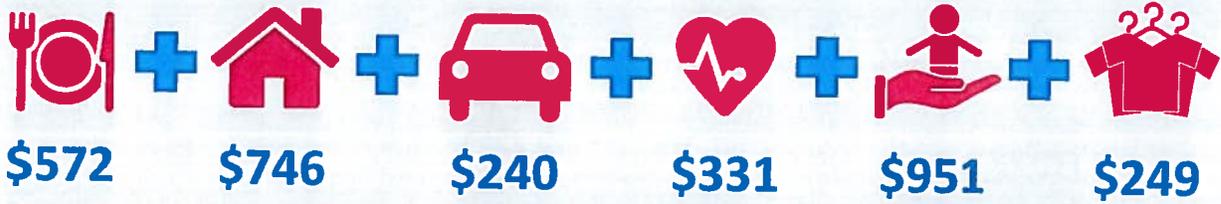
**PAYROLL
TAXES**



**OTHER
NECESSITIES**



The break-even income is enough to cover the basic monthly budget.



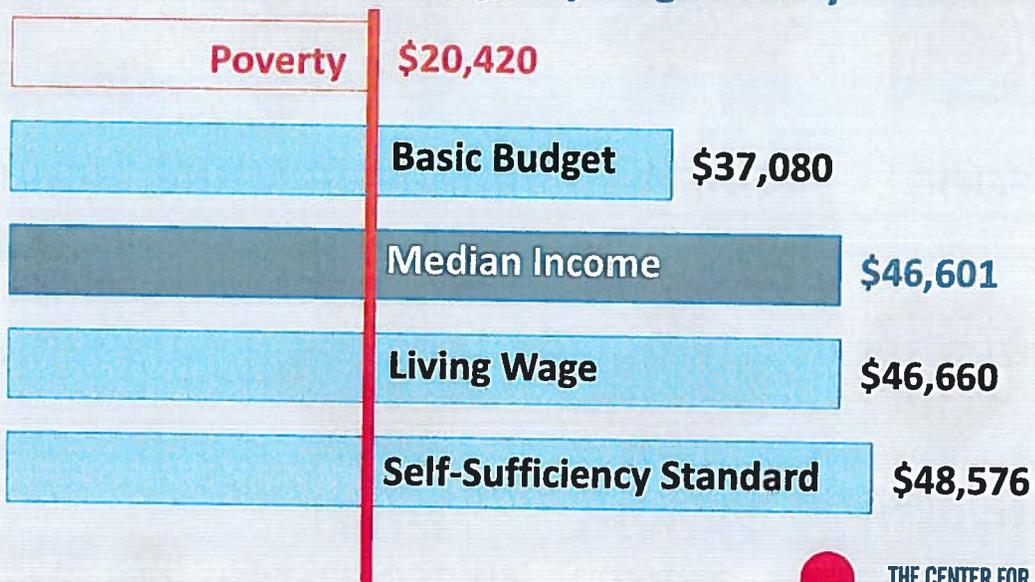
= \$3,090 + 

Ohio
Family of 3:
1 Adult, 2 Children



Earning enough to cover the basic budget, a family would be well above poverty.

3 Person Family, Cuyahoga County



We examine how benefits reduce a family's monthly expenses.



FOOD
=
SNAP



HOUSING
=
HCVP
(Section 8)



HEALTH
=
Medicaid



CHILD CARE



We make some assumptions.

Adult works full time (40 hours per week)

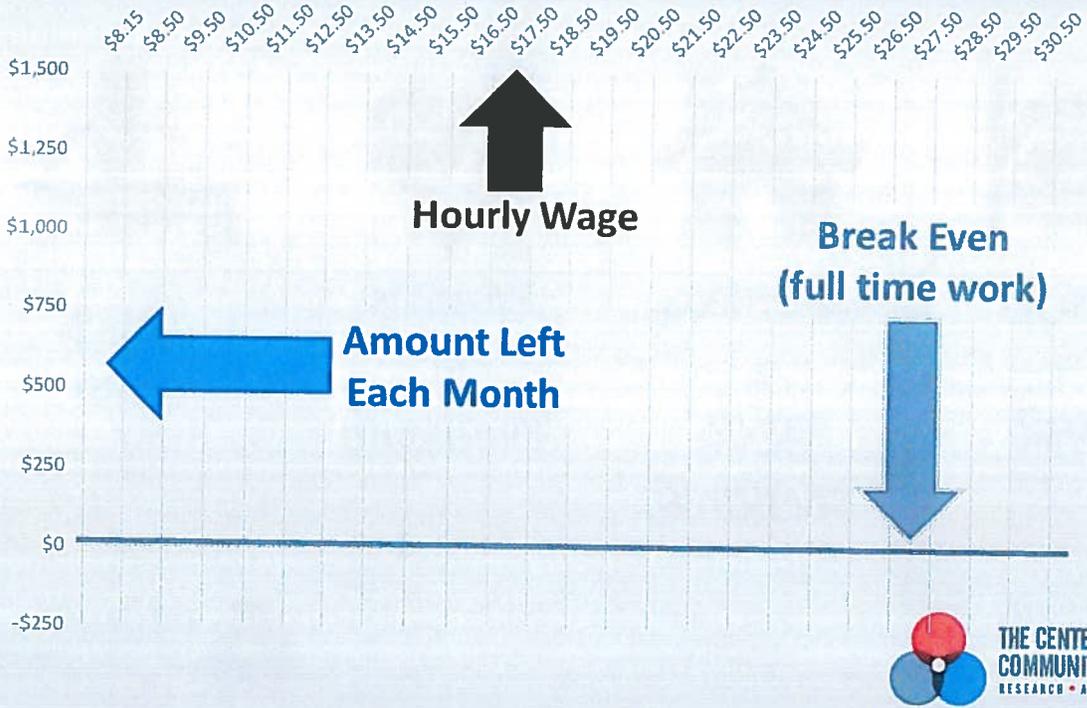
The family receives all the benefits for which they qualify

The family only receives state benefits

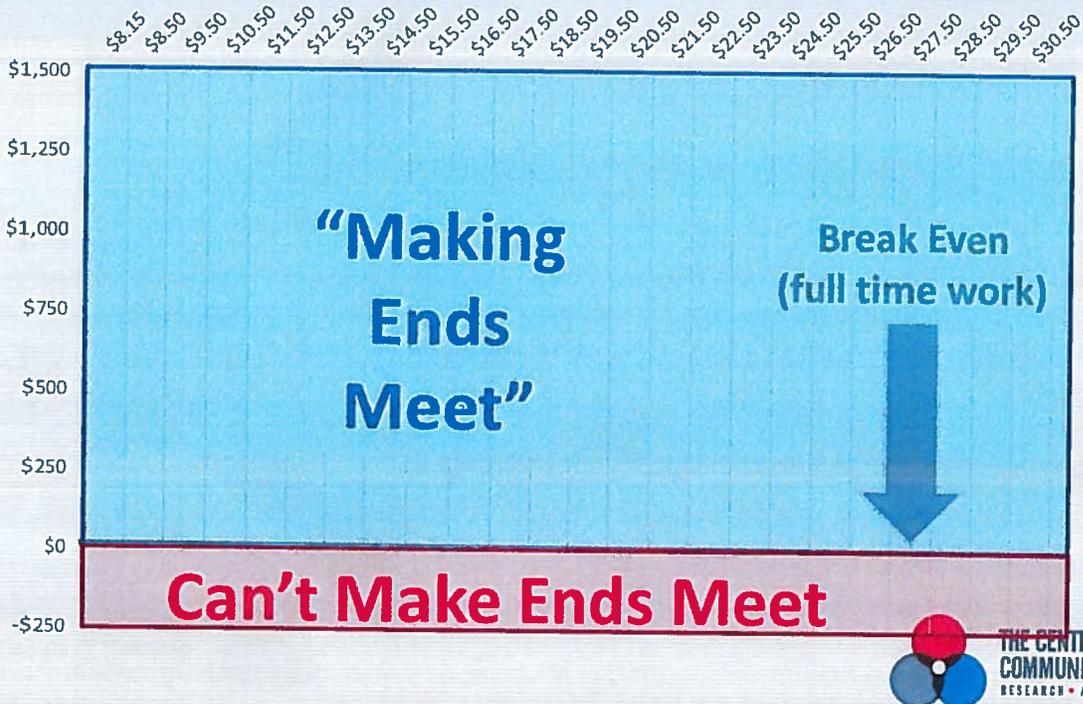
They are able to find subsidized housing and child care which accepts subsidy



How to Read the Charts



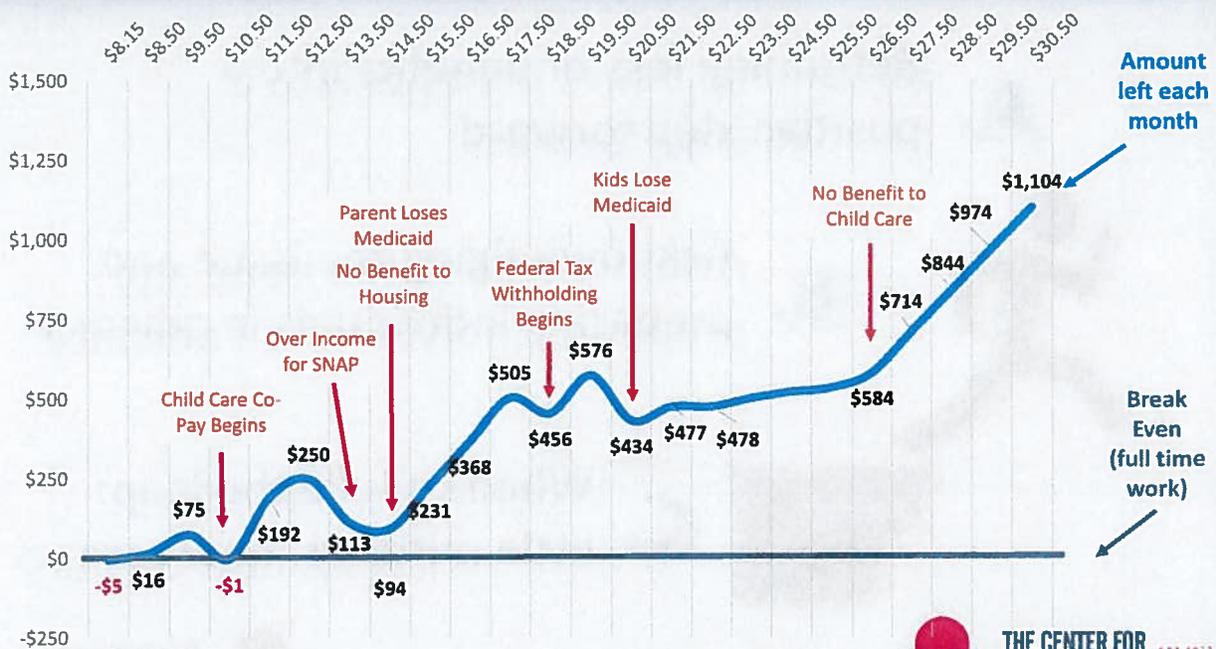
How to Read the Charts



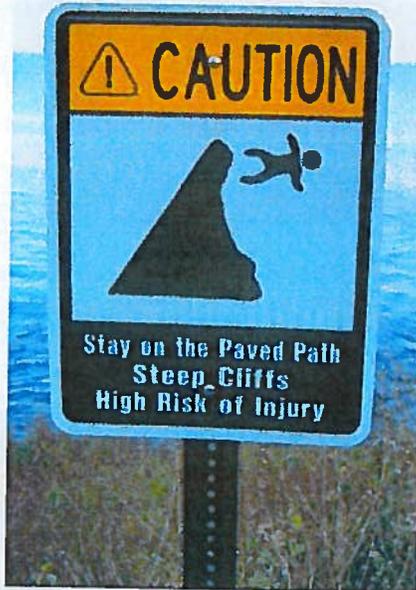
Ohio Benefit Cliff = Family of 3 1 Adult, 2 Children



Ohio Benefit Cliff = Family of 3 1 Adult, 2 Children



Research found that even if people don't encounter the cliffs themselves, it still has an impact.



"The cards are stacked against me."

"Despite my hard work, I have less."

"I'm doing everything right. Why am I being punished?"



Talking to Clients about the Benefit Cliff

A. Reframing loss of benefits into a positive step forward

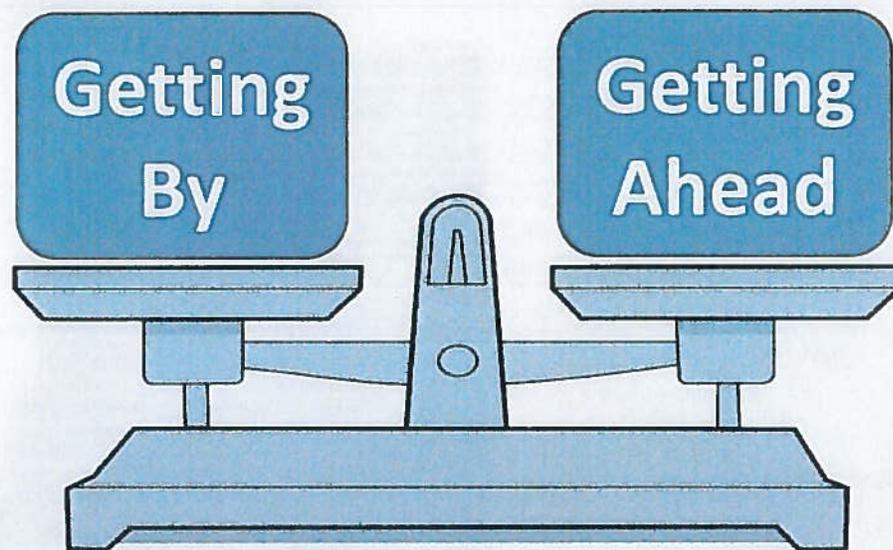


B. Acknowledging the issue and preparing individuals in advance

C. When to take the leap: little raises vs. new careers



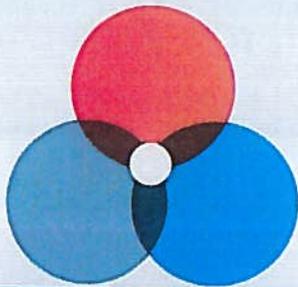
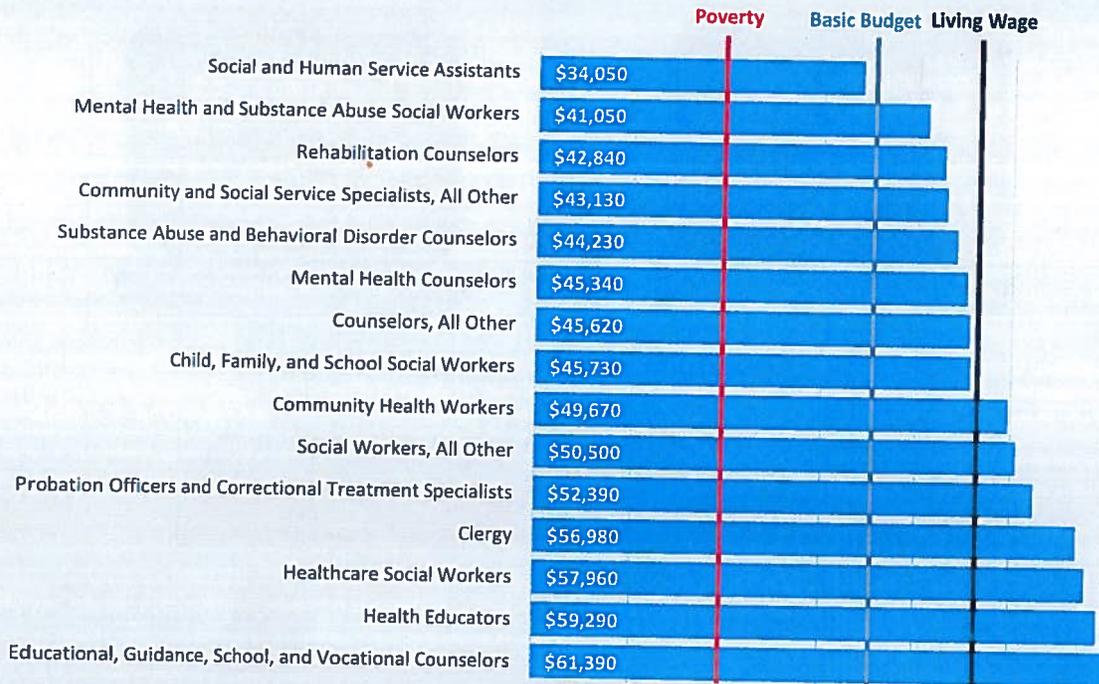
Reframing the Loss



When to Take the Leap



Getting By & Getting Ahead



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Presented at Cuyahoga County
 Conference on Social Welfare

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