

**A WHOLE FAMILY APPROACH TO JOBS:  
HELPING PARENTS WORK AND CHILDREN THRIVE  
NATIONAL CONFERENCE OF STATE LEGISLATORS  
PORTLAND, MAINE  
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**An Overview of Cliff Effects:  
Challenges and Solutions**

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**CENTER FOR SOCIAL POLICY**

JOHN W. McCORMACK GRADUATE SCHOOL  
OF POLICY AND GLOBAL STUDIES

# The Center for Social Policy

We research the root causes of economic hardship and examine the intersection of public policies and employer practices to boost economic well-being.



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# On Solid Ground Coalition

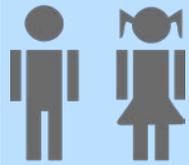
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- Cross sector coalition of 40+ organizations to **increase housing stability and economic mobility**
- Center for Social Policy lead research partner
- Family-centered and research-based
- Advocate for solutions to improve system coordination, including cliff effects



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# Public Supports for Low-Income Families



## Childcare

1. DTA vouchers
2. Income Eligible Vouchers
3. MA Head Start and Early Head Start



## Nutrition

4. SNAP
5. WIC



## Healthcare

6. Children's Health Insurance Program (CHIP)
7. MassHealth



## Housing

8. Alternative Housing Voucher Program (AHVP)
9. Family Self-Sufficiency Program (FSS)
10. HomeBase
11. Housing Choice Voucher (Section 8)
12. MA Emergency Assistance (EA) Shelter
13. MA Rental Voucher Program (MRVP)
14. Public Housing
15. Residential Assistance for Families in Transition (RAFT)



## Income Supports and Insurance

16. Earned Income Tax Credit (EITC)
17. Emergency Aid to the Elderly, Disabled, and Children (EAEDC)
18. Supplemental Security Income (SSI) + MA State Supplemental Program (SSP)
19. Transition Aid to the Families with Dependent Children (TAFDC)

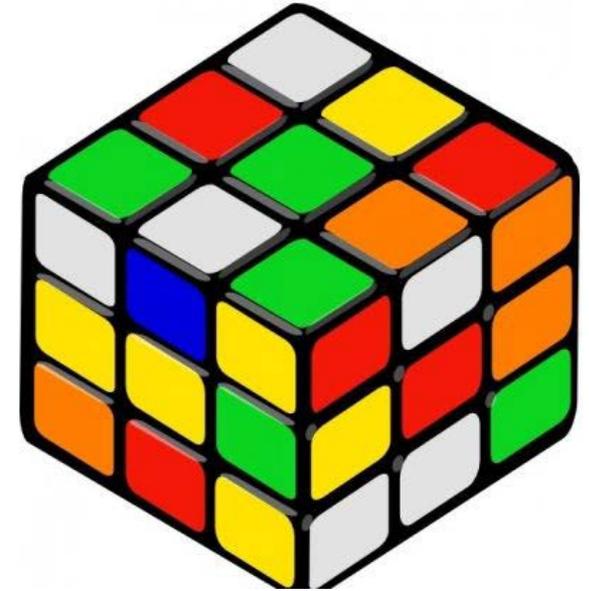
# What are Cliff Effects?

Income eligibility definitions and levels differ for each of the public supports.

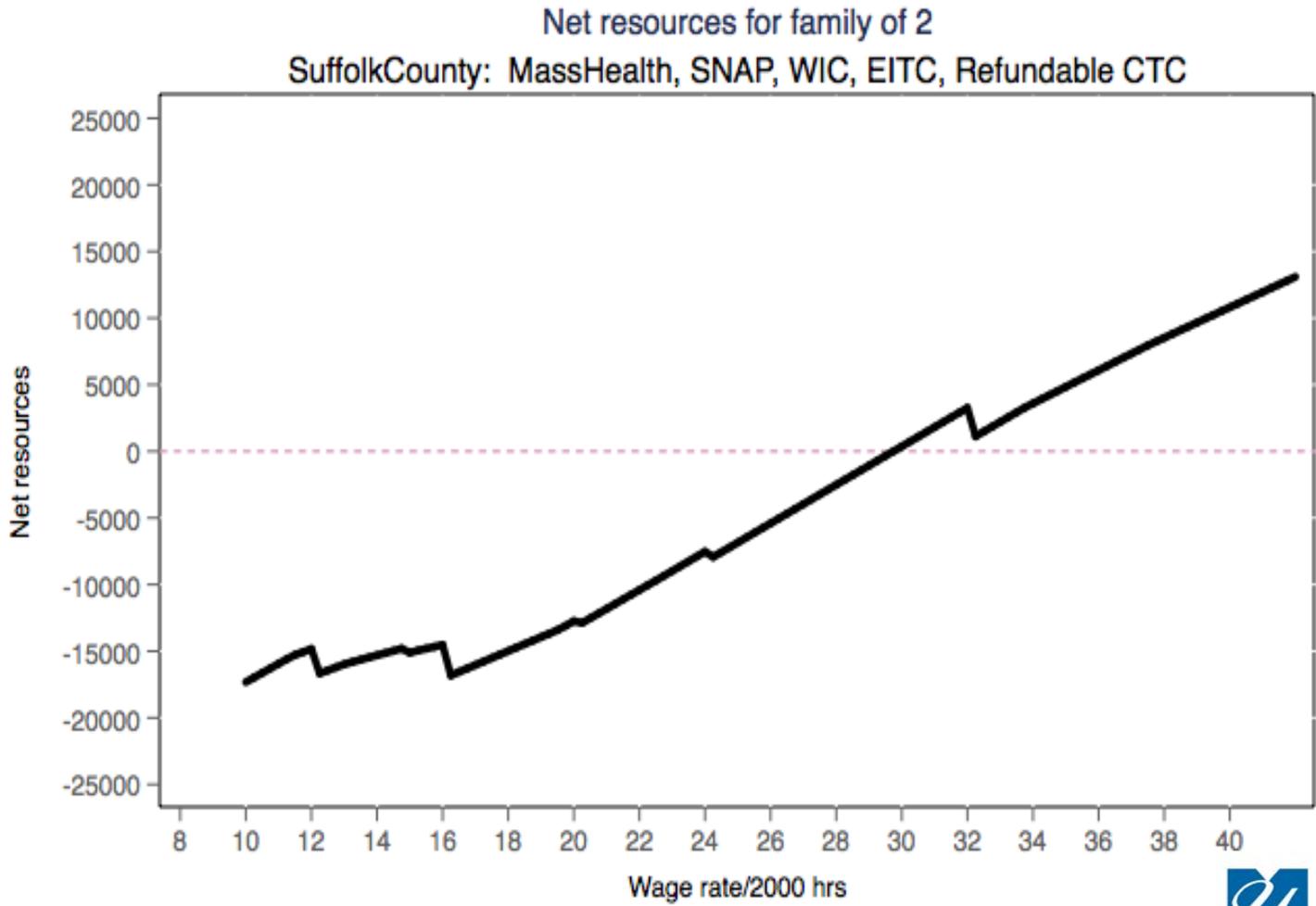
Cliffs refer to the drop in public supports that occur when earnings go up.

Cliffs only affect families that have earnings *and* public supports.

The more of these supports you receive, the more pronounced the cliffs.

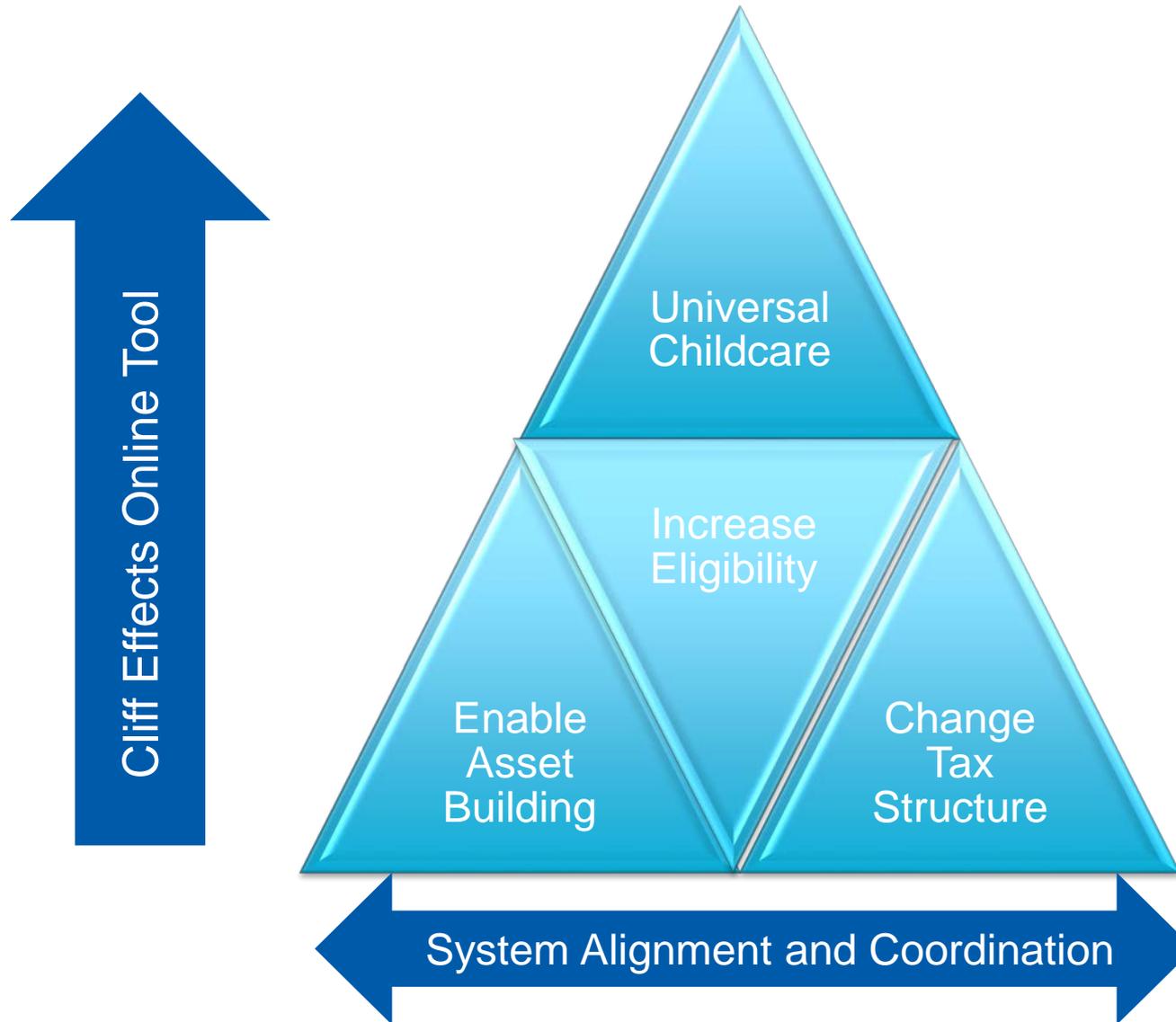


# Scenario 1: CSP Net Resources Simulator (Albelda and Carr) with Baseline Package for Family of 2 in Suffolk County, Massachusetts



Source: CSP Net Resource Calculator

# Potential Solutions to the Cliff Effect



# A Sampling of Policy Solutions in Massachusetts

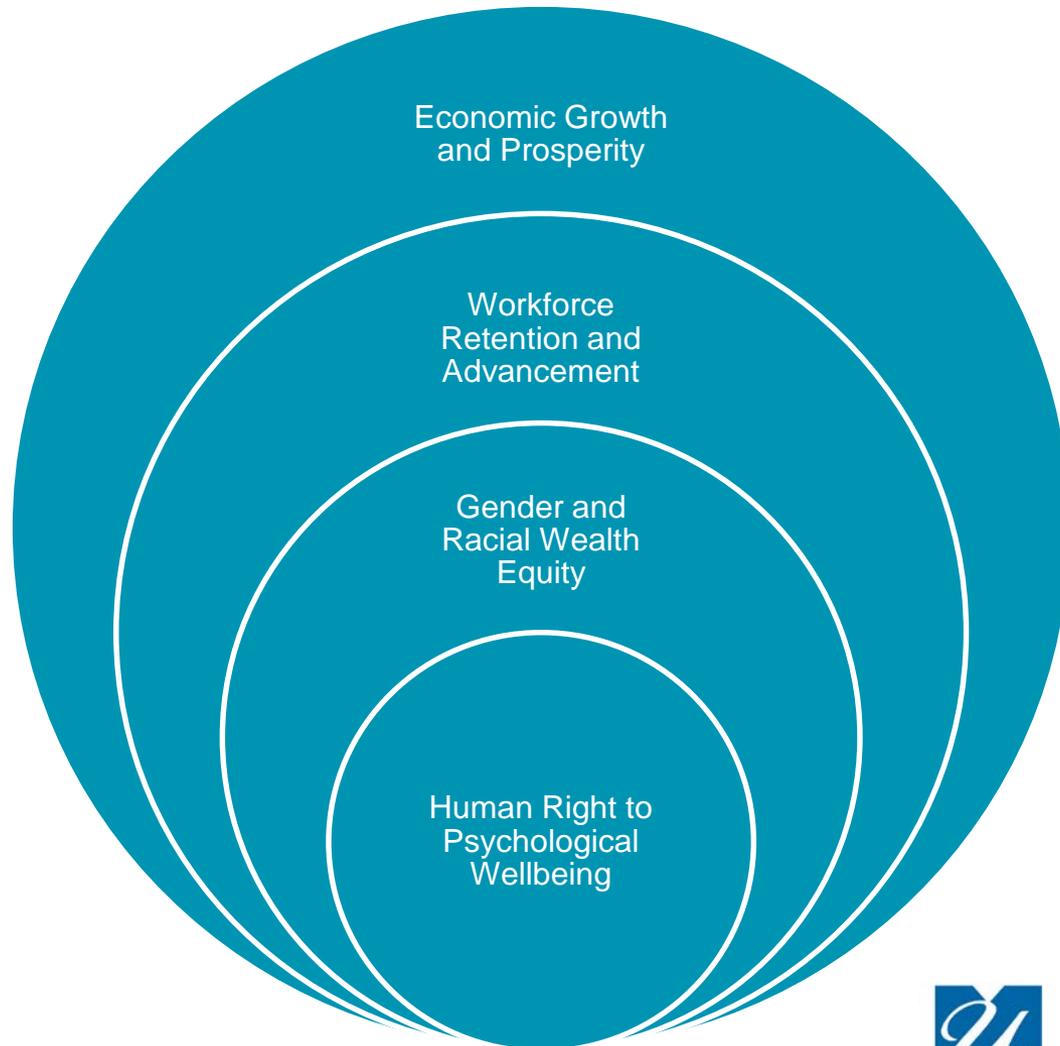
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- Enact the Economic Mobility Commission
- Coordinate: Close the SNAP Gap
- Increase Income Eligibility for Subsidized Housing from 50% to 80% of Area Median Income (AMI)
- Launch the Learn to Earn Initiative



# Why We Must Solve the Cliff Effect

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1 Current Benefits

2 Household Size

3 Previous Income

4 Previous Expenses

5 Current Income

6 Citizenship

7 MassHealth

8 Results

## Current Benefits

Select the benefits you currently receive.



SNAP



Section 8 Housing



MassHealth

## Warnings and Alerts



SNAP

All Good! Based on your inputs, your SNAP benefits are safe.



Section 8 Housing

FYI! You are in danger of losing your Section 8 Housing benefits.