A Whole Family Approach to Jobs: Helping Parents Work and Children Thrive
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An Overview of Cliff Effects: Challenges and Solutions

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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.
On Solid Ground Coalition

- 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
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
Potential Solutions to the Cliff Effect

- Universal Childcare
- Increase Eligibility
- Enable Asset Building
- Change Tax Structure

System Alignment and Coordination

Cliff Effects Online Tool
A Sampling of Policy Solutions in Massachusetts

• 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

- Economic Growth and Prosperity
- Workforce Retention and Advancement
- Gender and Racial Wealth Equity
- Human Right to Psychological Wellbeing
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.