

UNDERSTANDING THE BENEFITS CLIFF IN

ALLEN COUNTY

The benefits cliff, or cliff effect, is when a small raise triggers lost benefits, leaving workers with fewer total resources despite earning more.



\$40,471

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **205% FPL**



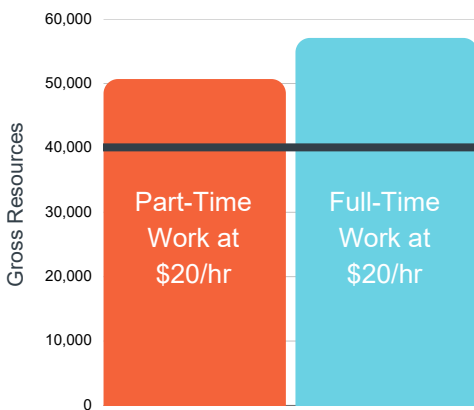
6,022

Households falling below the Self-Sufficiency Standard in Allen County, OH



28.1%

Female-headed households falling below poverty level, compared to **13.3%** of male-headed households



Doubling hours worked only leads to a **12.6%** gain in gross resources, but stays above the self-sufficiency line.

When earnings rise, families should move forward, not fall behind.

Let's fix the cliff effect.



Why would someone turn down higher pay?

Monica, a production worker and single mother, accepts overtime to get ahead. Her higher income reduces SNAP benefits, making it harder to cover groceries each month.

1 Adult, 1 Preschooler Household in Allen County, OH



Data Source: The Alpaugh Family Economics Center

This line shows the cliff effect. As workers earn more, they experience a financial cliff, where a raise leaves them with fewer resources to support their family.

Learn more at cincinnatiwomensfund.org

