

UNDERSTANDING THE BENEFITS CLIFF IN

FRANKLIN COUNTY

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



\$55,380

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **281% FPL**



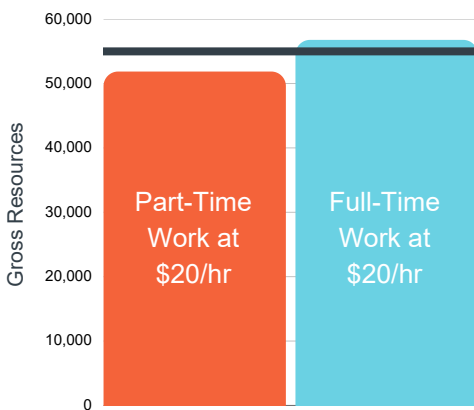
84,111

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



27%

Female-headed households falling below poverty level, compared to **13.2%** of male-headed households



Doubling hours worked only leads to a **9.5%** gain in gross resources, but reaches the self-sufficiency line.

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

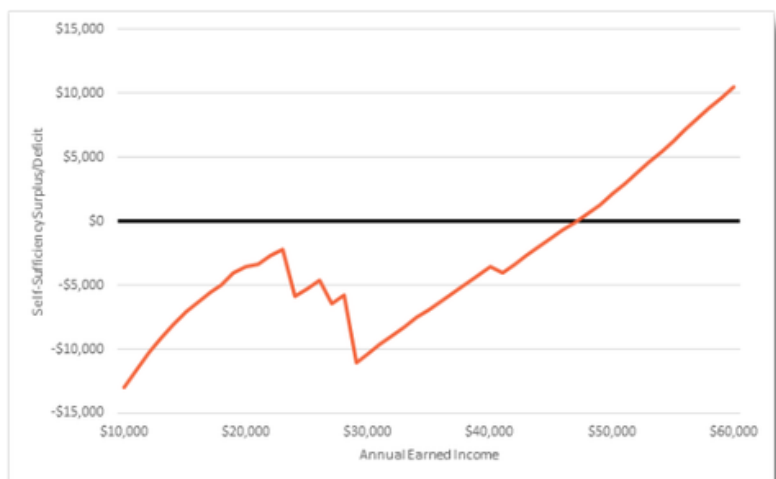
Let's fix the cliff effect.



Why would someone turn down higher pay?

Alicia, a bank teller raising her preschooler, accepts a promotion to full time. But losing Medicaid means paying for health insurance, leaving her struggling to stay financially stable.

1 Adult, 1 Preschooler Household in Franklin 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

