

UNDERSTANDING THE BENEFITS CLIFF IN

HAMILTON COUNTY

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



\$53,391

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **271% FPL**



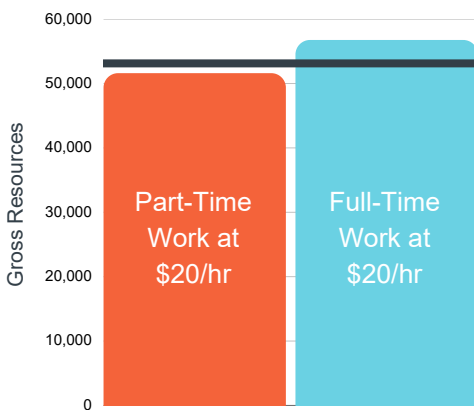
42,375

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



30.7%

Female-headed households falling below poverty level, compared to **11.7%** of male-headed households



Doubling hours worked only leads to a **10%** 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?

Tanya, a pharmacy technician and single mother, accepts more hours to better support her family. But earning more makes her ineligible for child care assistance. Paying for care on her own leaves her with fewer resources than before.

1 Adult, 1 Preschooler Household in Hamilton 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

