

UNDERSTANDING THE BENEFITS CLIFF IN

SCIOTO COUNTY

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



\$40,896

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **207% FPL**



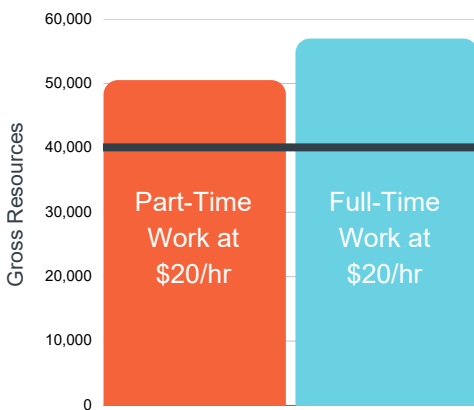
3,225

Households falling below the Poverty Level representing **17.6%** of all households in Scioto County, OH



41.4%

Female-headed households falling below poverty level, compared to **31%** of male-headed households



Doubling hours worked only leads to a **12.8%** 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?

Crystal, a nursing assistant and single mother, accepts a raise to support her child. But earning more makes her ineligible for Medicaid. Paying for health insurance leaves her with fewer resources than before.

1 Adult, 1 Preschooler Household in Scioto 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

