

UNDERSTANDING THE BENEFITS CLIFF IN

SUMMIT COUNTY

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



\$52,664

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **267% FPL**



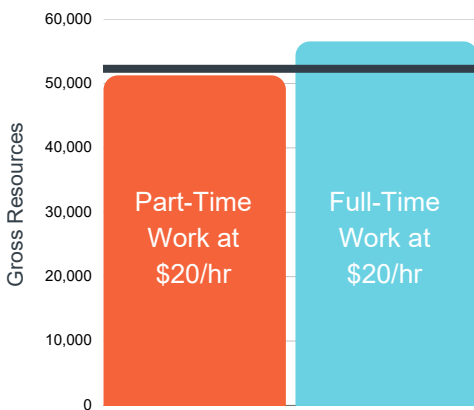
34,872

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



26.8%

Female-headed households falling below poverty level, compared to **14.1%** of male-headed households



Doubling hours worked only leads to a **10.3%** gain in gross resources, but reaches the self-sufficiency line.

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

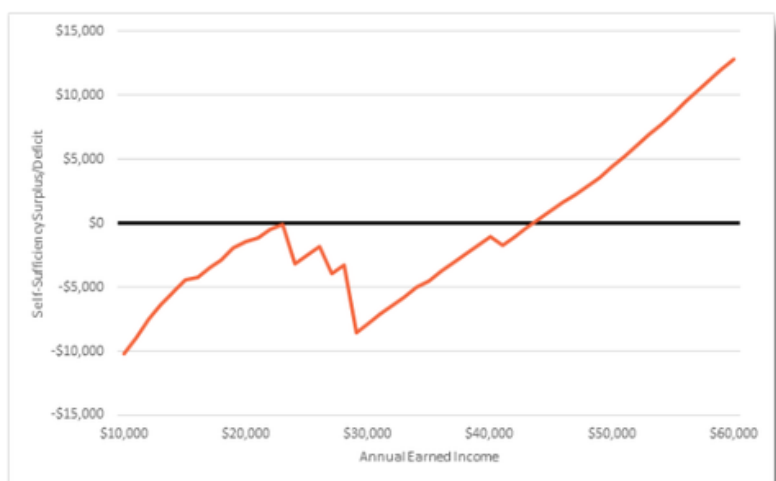
Let's fix the cliff effect.



Why would someone turn down higher pay?

Marissa, a medical receptionist and single mother, is offered full-time hours. Losing child care assistance means she must pay monthly insurance premiums. Covering the full cost erases the benefit of her higher paycheck.

1 Adult, 1 Preschooler Household in Summit 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

