

UNDERSTANDING THE BENEFITS CLIFF IN

WARREN COUNTY

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



\$56,282

Annual Self-Sufficiency Standard for a 1 adult, 1 preschooler household, which is **285% FPL**



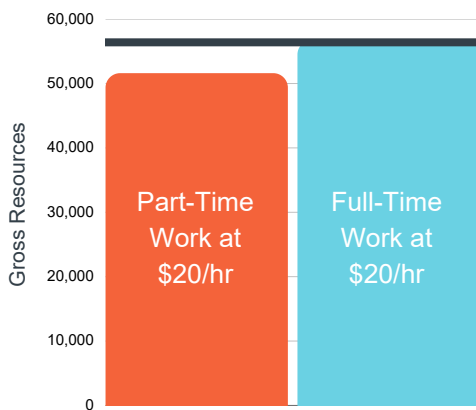
8,830

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



18.5%

Female-headed households falling below poverty level, compared to **8%** 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.

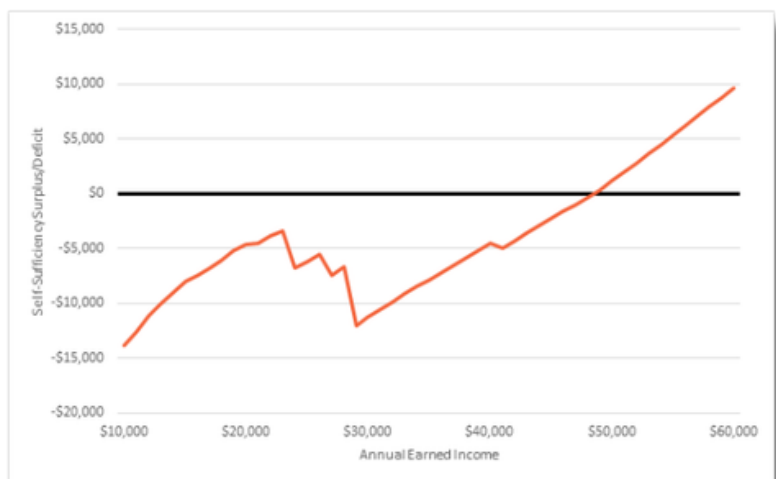
Let's fix the cliff effect.



Why would someone turn down higher pay?

Jasmine, a preschool teacher and single mother, moves into a full-time role to increase her income. That extra income pushes her above the SNAP limit, cutting her food benefits. Paying for groceries herself leaves her with less money for rent and bills.

1 Adult, 1 Preschooler Household in Warren 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

