

# CLIFF EFFECTS: TURNING RESEARCH INTO ACTION FOR ECONOMIC MOBILITY



**CENTER FOR SOCIAL POLICY**  
McCORMACK GRADUATE SCHOOL OF  
POLICY AND GLOBAL STUDIES



Susan R. Crandall, Director,  
Center for Social Policy



Magaly Saenz Somarriba,  
Masters of Applied  
Economics Program

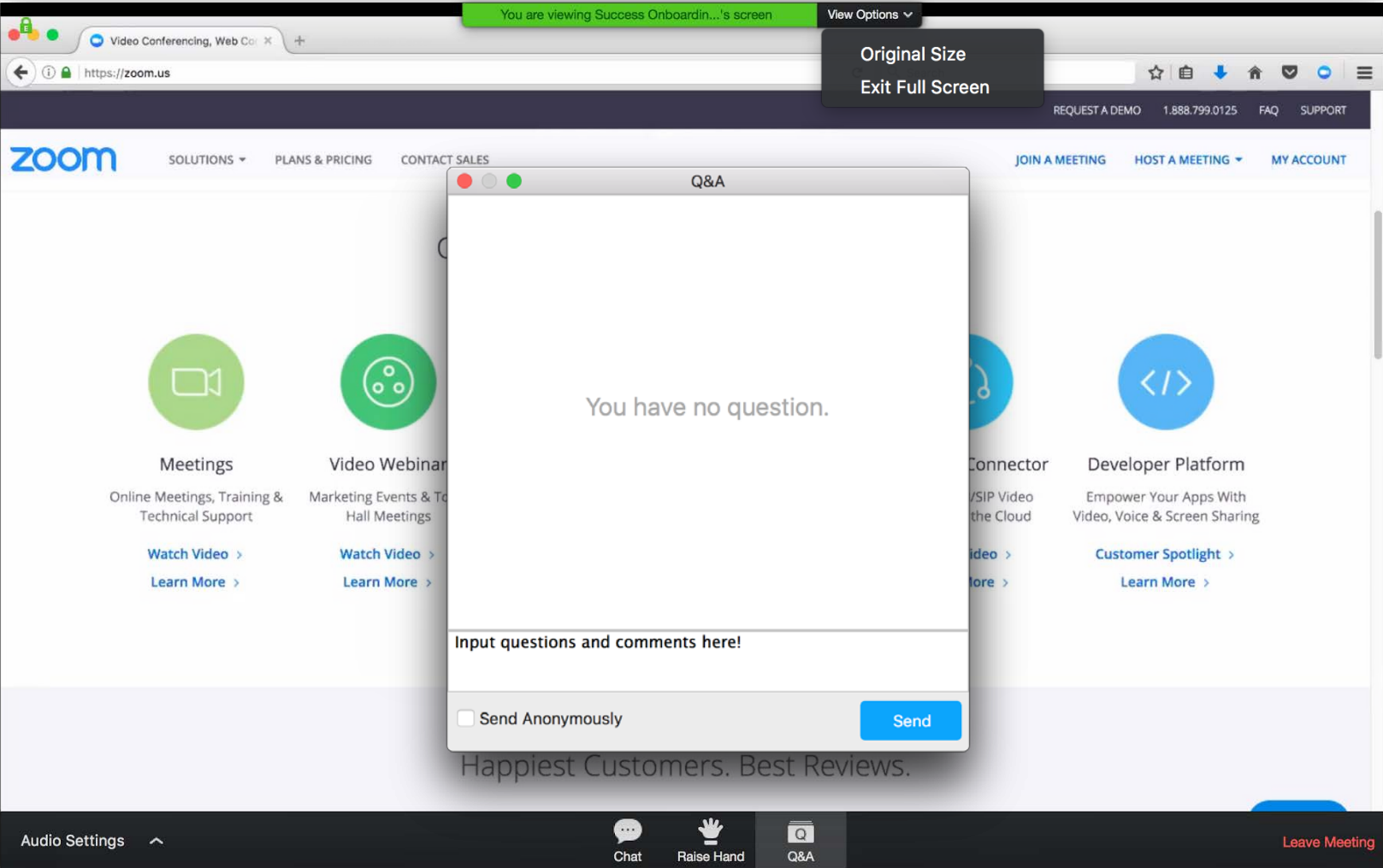


Caitlin A. Carey, Research  
Associate, Center for Social Policy



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# Participation & Interaction



# Webinar Agenda and Speakers

- **Center for Social Policy at UMass Boston**  
Susan R. Crandall, PhD, Director  
Caitlin Carey, Research Associate  
Magaly Vanessa Saenz Somaribba, UMass Boston Applied Economics
- **Learn to Earn Initiative**  
Michael Cole, Department of Transitional Assistance  
Milissa Daniels, Holyoke Community College
- **Working Cities Challenge**  
Anne Kandilis, EDC Western Mass/Springfield WORKS  
**On Solid Ground Coalition**  
Abhi Kurve, CHAPA & On Solid Ground Coalition
- **Question and Answer**



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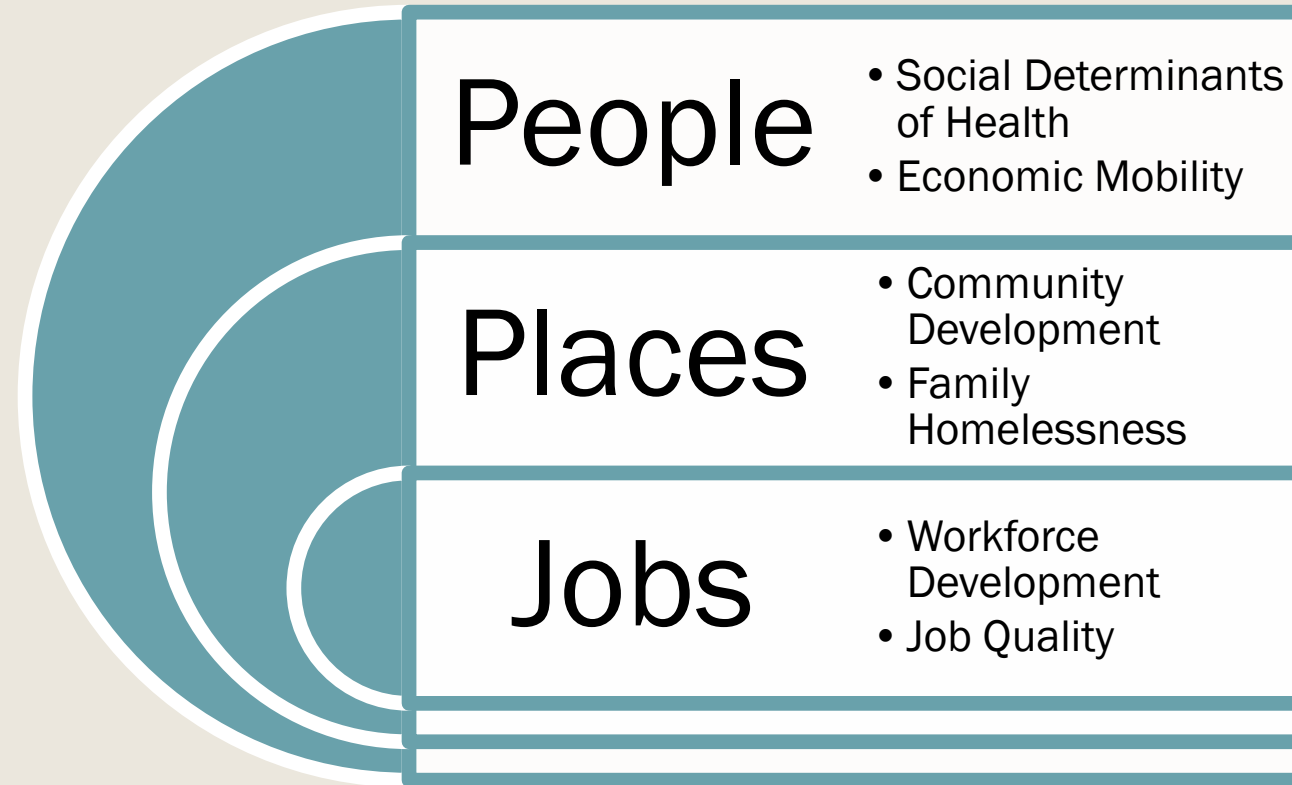
Researching the root causes of economic hardship  
and examining the intersection of public policies  
and employer practices to boost well-being.



**Commonwealth  
Workforce Coalition**

A Program of Center for Social Policy at University of  
Massachusetts Boston McCormack Graduate School

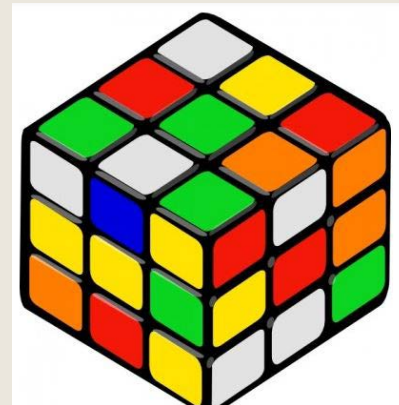
# Cross-Sector Expertise on Low Income Families



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# Public Benefit Programs

- Cliffs refer to the drop in public supports that occur when earnings go up.
- Income eligibility levels differ for each of the public supports.
- Different programs count different forms of income when determining eligibility.
- The more supports, the more pronounced the cliffs.



# Public Supports for Low-Income Families



## Childcare

1. TANF vouchers
2. Income Eligible Vouchers
3. Head Start and Early Head Start



## Nutrition

4. SNAP
5. WIC



## Healthcare

6. Children's Health Insurance Program (CHIP)
7. Medicaid



## Housing

8. Family Self-Sufficiency Program (FSS)
9. Housing Choice Voucher (Section 8)
10. Public Housing



## Income Supports and Insurance

11. Earned Income Tax Credit (EITC)
12. Emergency Aid to the Elderly, Disabled, and Children (EAEDC)
13. Supplemental Security Income (SSI)
14. Transition Aid to Needy Families (TANF)

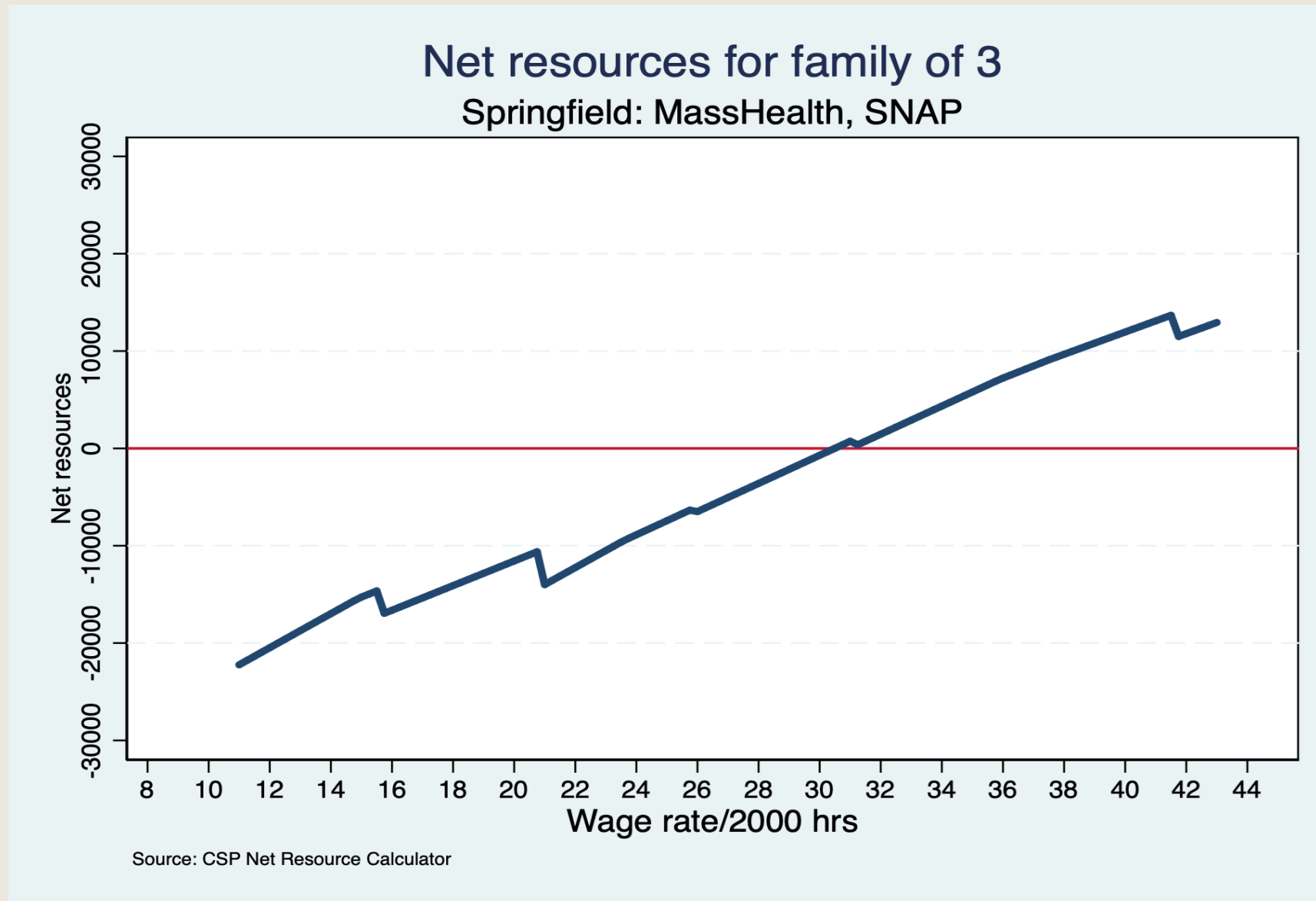


# CSP Cliff Effects Simulator Methodology

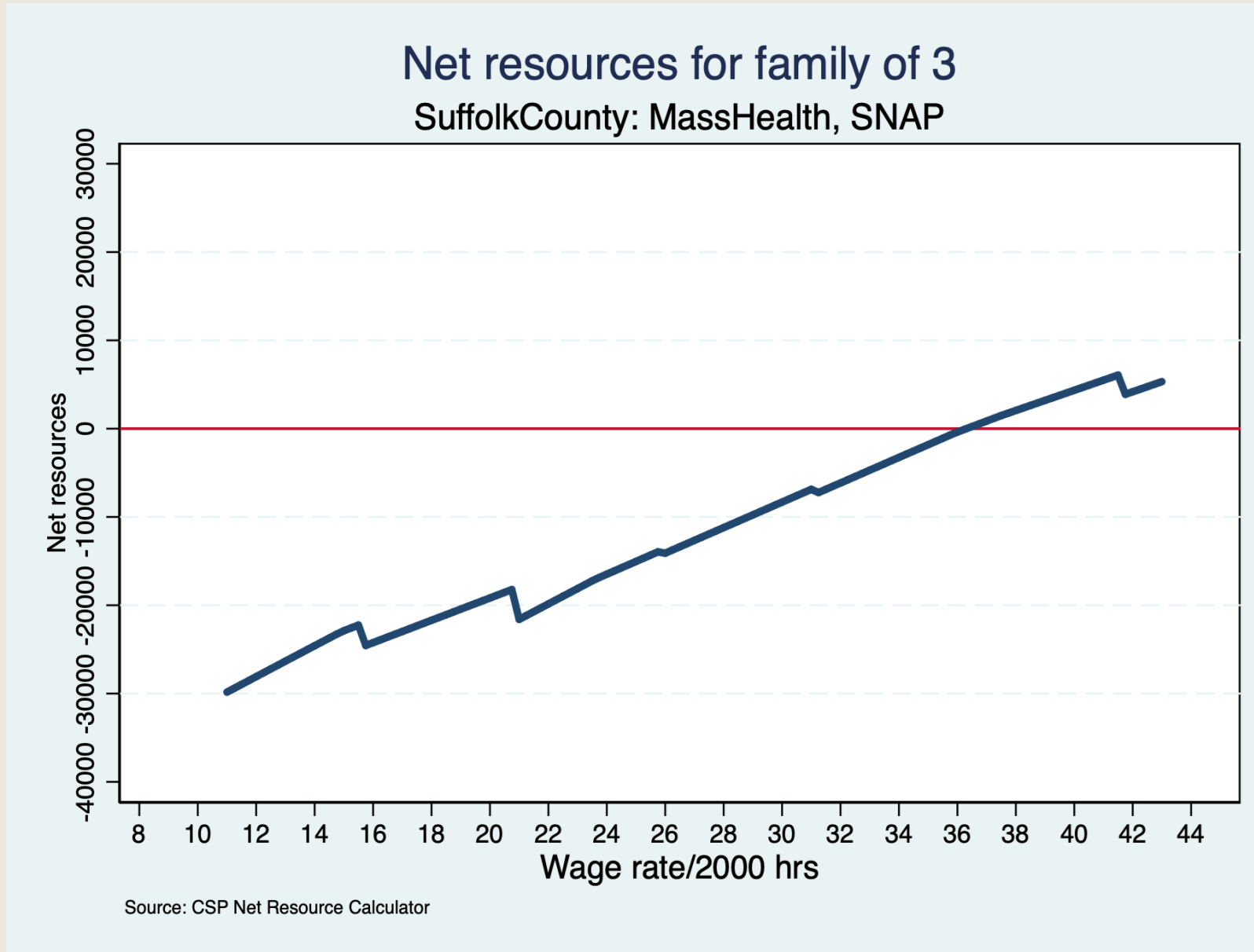


- The model calculates the amount of income a family has after taking into account costs, earnings, and the value of public supports (i.e. net resources).
- Cost are taken from the MIT living wage calculator.
- The bundle of benefits, family size, geography, and earnings all impact net resources.

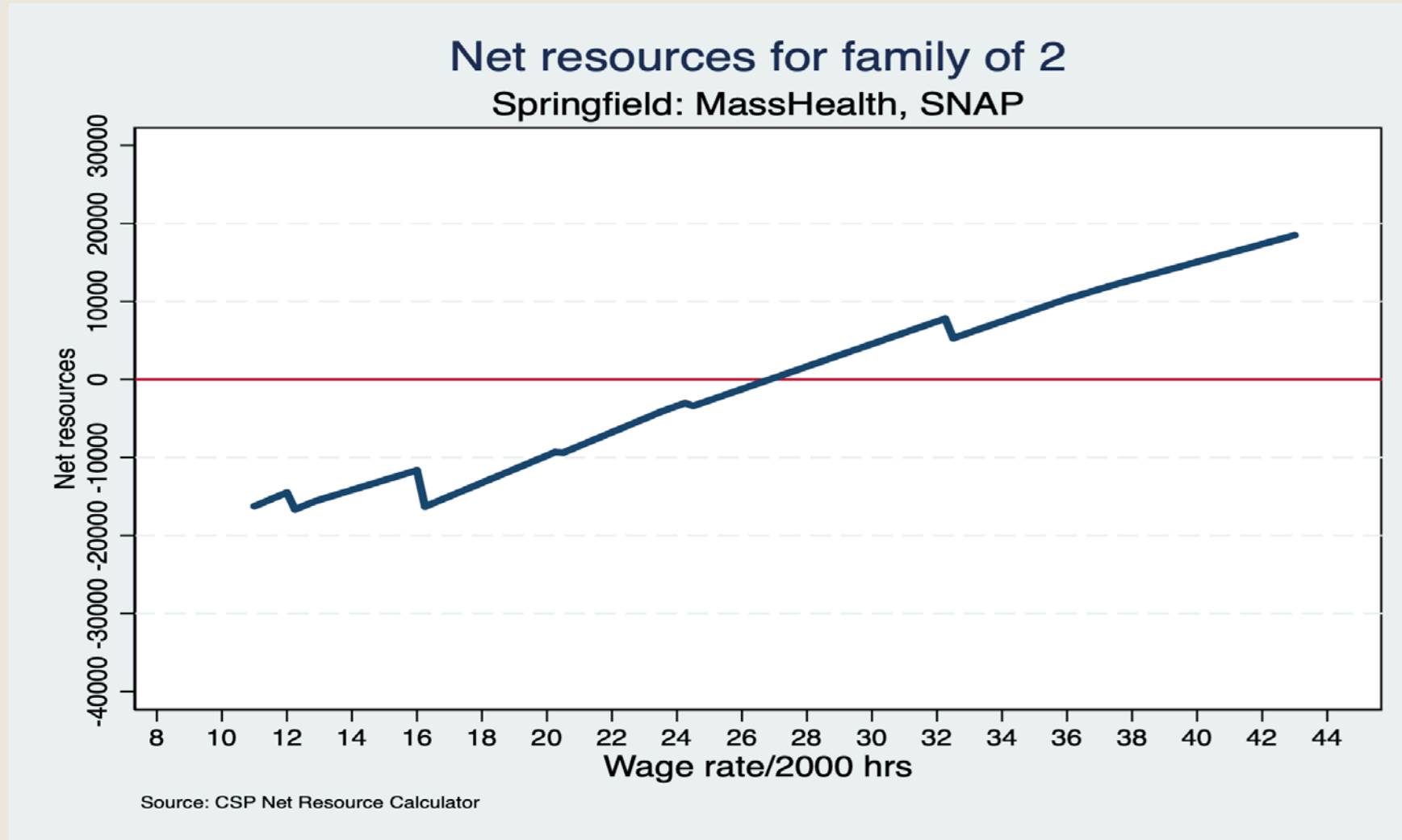
# MassHealth & SNAP – Hampden County, MA



# MassHealth & SNAP – Suffolk County, MA



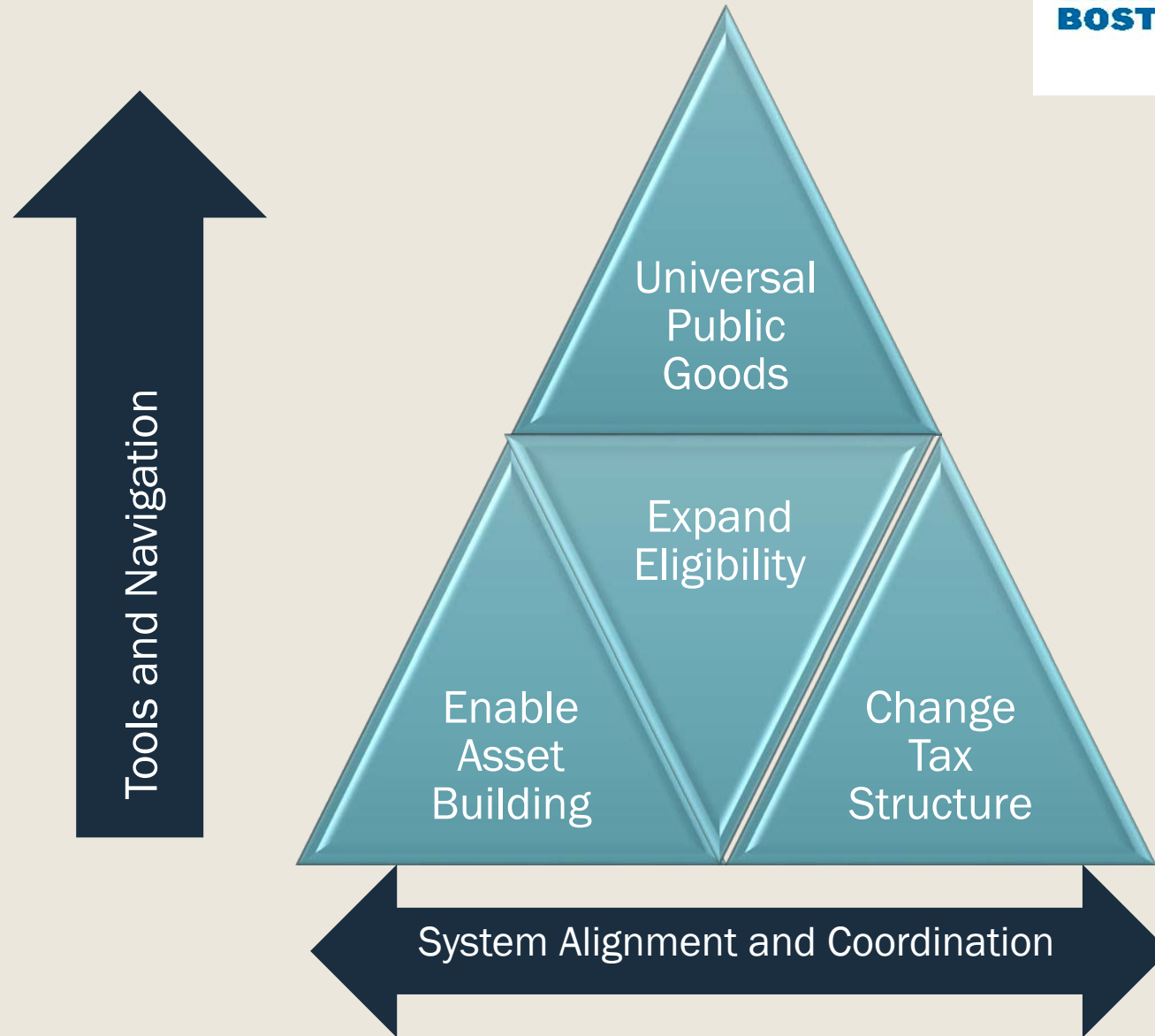
# MassHealth & SNAP – Family of Two



# Solutions to the Cliff Effect

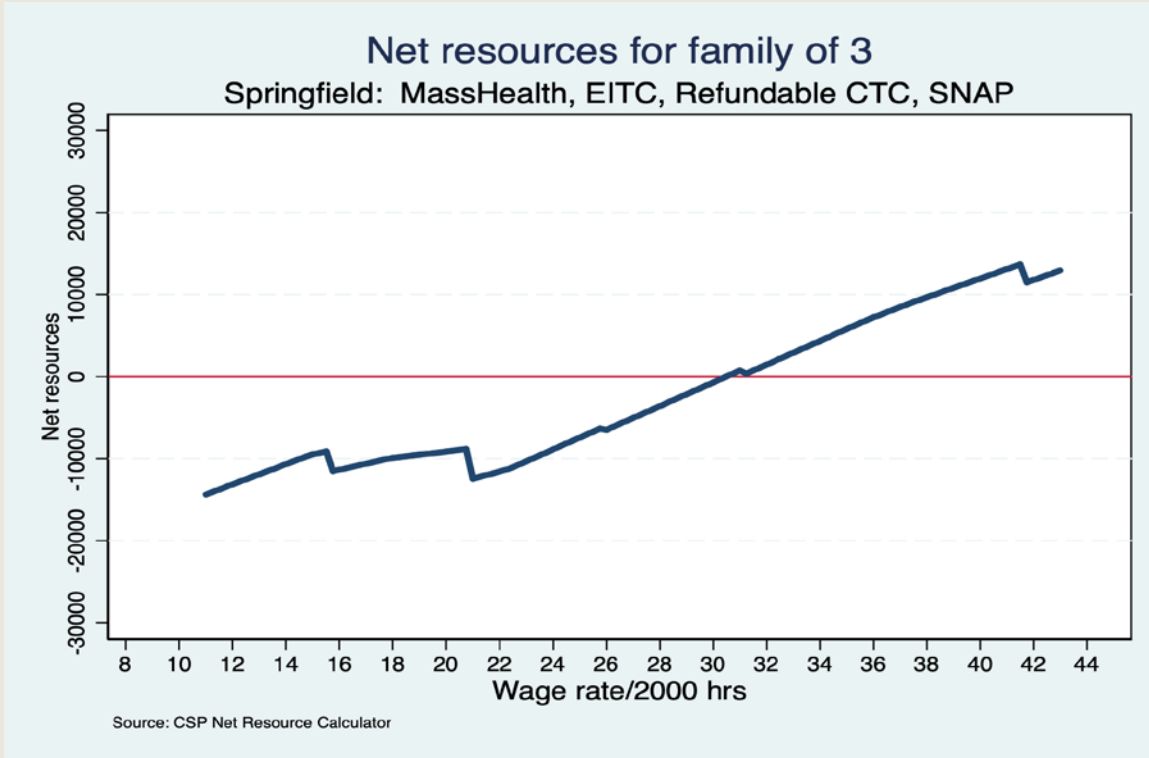


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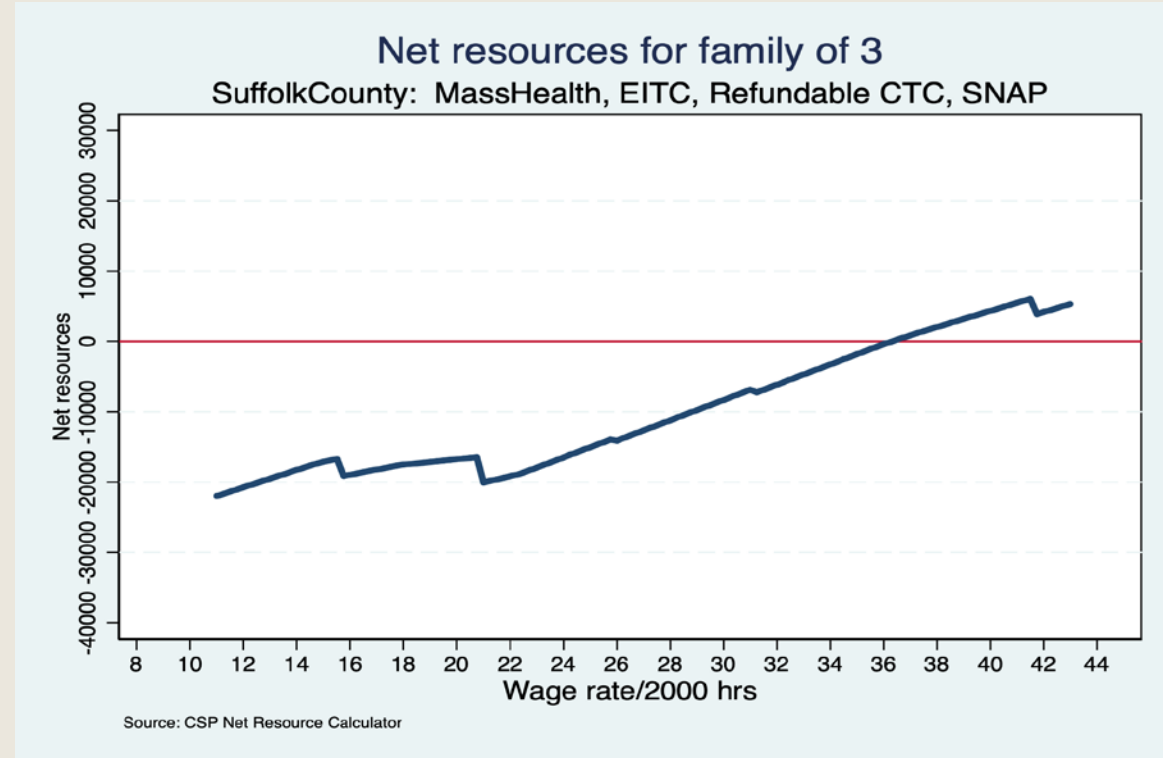


# MassHealth, SNAP, EITC, & Refundable CTC

## Hampden



## Suffolk

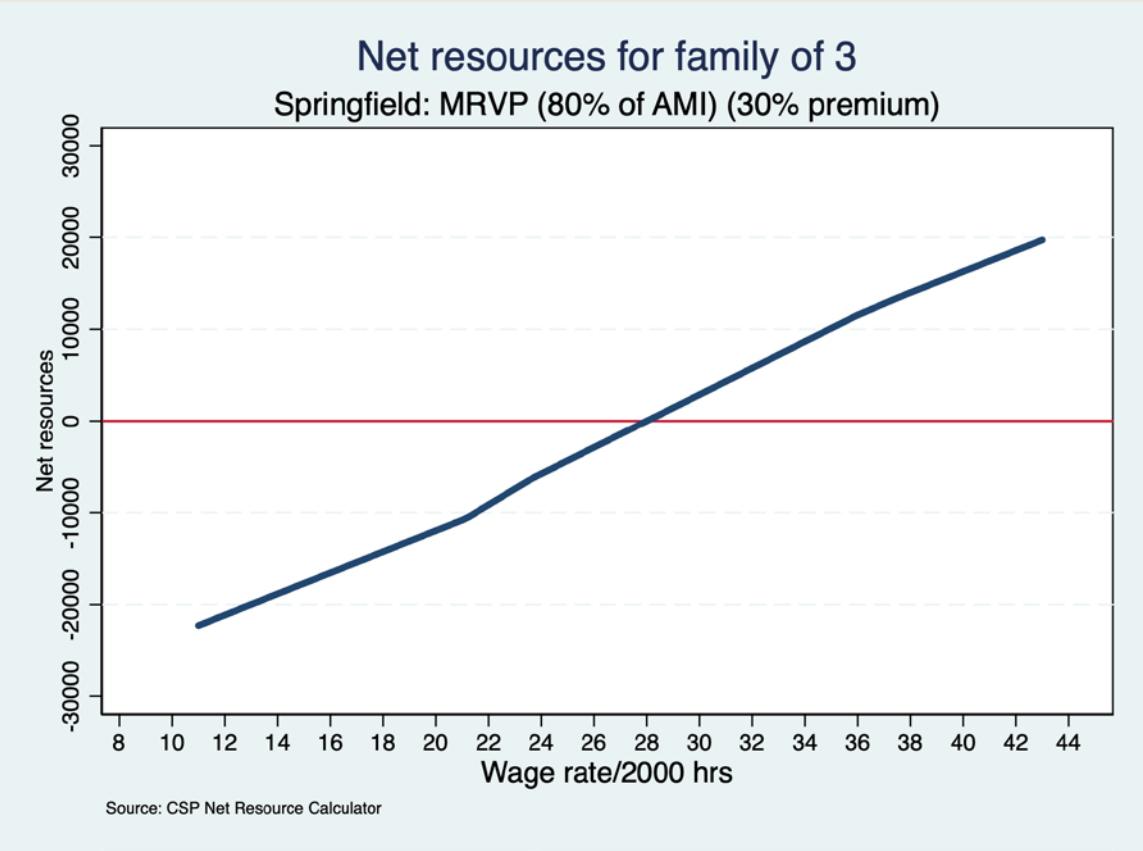
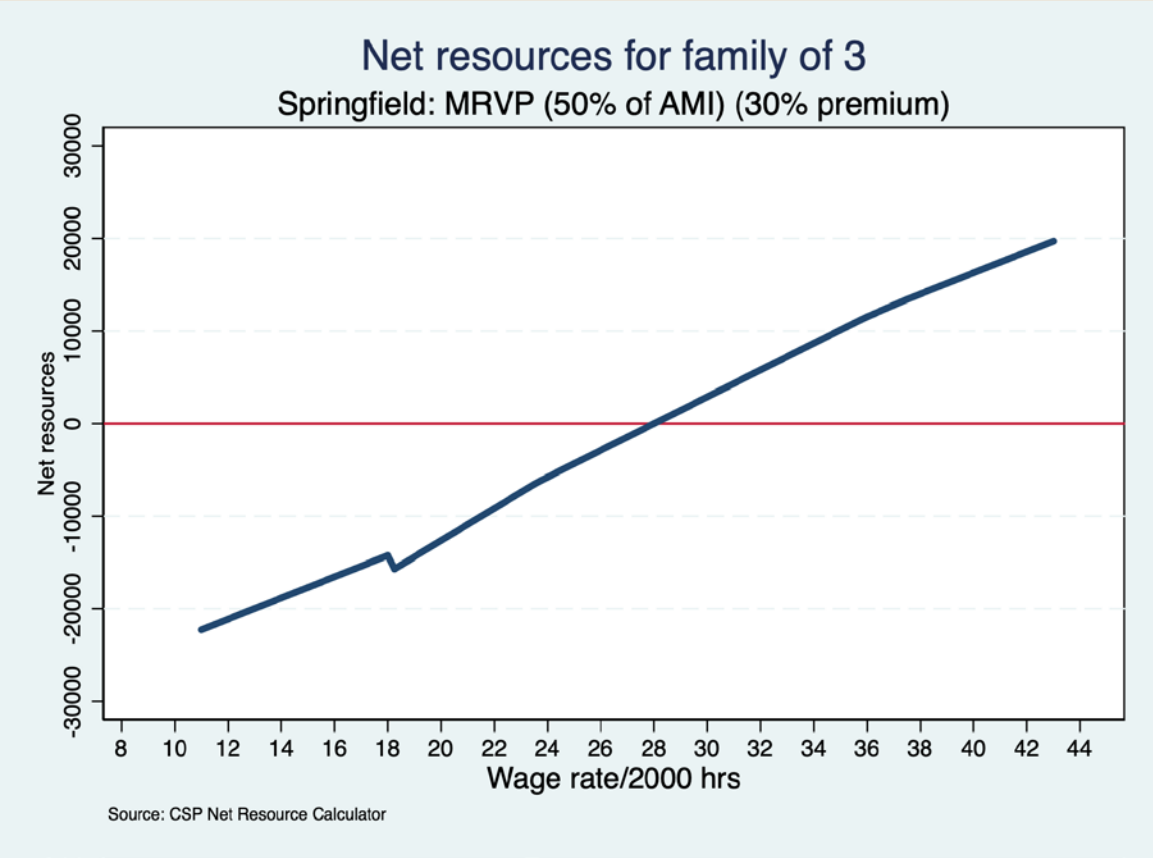


- First drop at \$15.74 due to the change in health cost
- Second drop at \$21 where families lose SNAP and health benefit decreases from \$4,161 to \$3,681.
- The EITC and CTC benefits do not change the cliff, they increase net resources.
- In Hampden families at wage level of \$15 families still need \$9K to make ends meet, while in Suffolk is 17K.

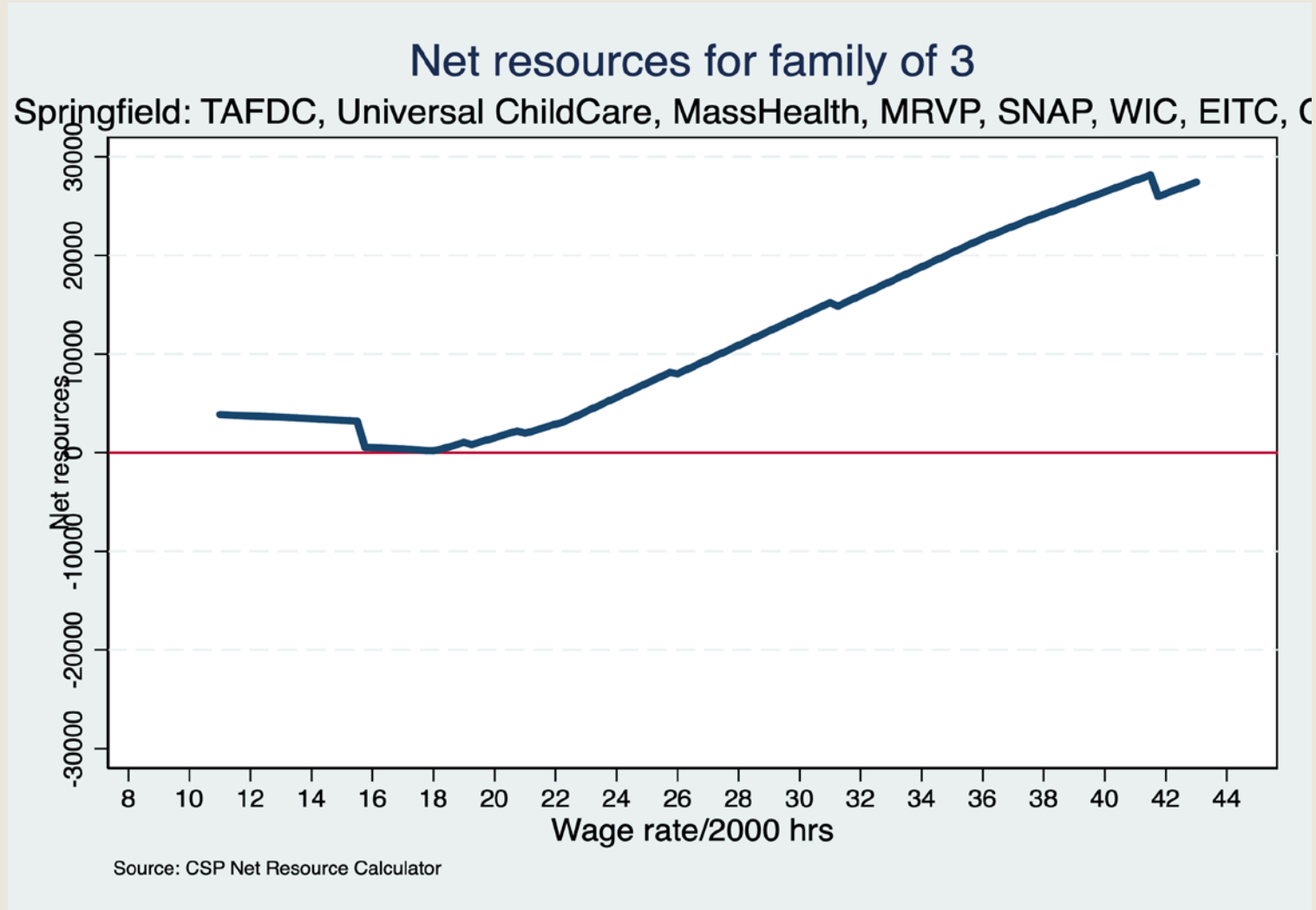
# MA Rental Voucher Program (MRVP) Eligibility Increase

Before 50% AMI, 30% Co-pay

After 80%AMI, 30% Co-pay



# Public Good: Universal Childcare







Michael Cole, Director of Budget and Analytics, Massachusetts Department of Transitional Assistance



# Learn to Earn and CommonCalc

Benefits navigation

Cliff Mitigation

Informed PLANNING

MICHAEL COLE | DIRECTOR OF BUDGET AND ANALYTICS

MASS. DEPARTMENT OF TRANSITIONAL ASSISTANCE | [MICHAEL.COLE@MASS.GOV](mailto:MICHAEL.COLE@MASS.GOV)

# Learn to Earn

- Overview of LEARN TO EARN
  - Interagency Council
- LTE Next Steps and COMMONCALC

# Catalysts

Learn to EARN's Interagency efforts to:

- Connect public beneficiaries to the workforce system
  - Simplify and align public benefits programs
    - Mitigate Cliff Effects

Policy impact projections modeling

FY19 TAFDC Reforms

# Models

Economic Stability Indicator - Children's Defense fund (MN)

Cliff Effects Calculator - Center for Social Policy (Umass B)

Calculator ideation Project – WCAC, WCCC, WPI (Worcester)

Program-specific Calculators (DTA, DHCD)

# Lessons

CANNOT BE DEPENDENT ON FREE RESOURCES

MUST BE CONTINUITY OF DEVELOPMENT AND SUPPORT

PRODUCT OWNER MUST BE FULLY INVESTED

PERFECT IS THE ENEMY OF THE GOOD

NOT A ONE-TIME DELIVERABLE

# CommonCalc Tool

Sep 2018: Development Started



SEP 2018: DHCD Engagement

Oct 2018: User Testing

Nov 2018: First Full Release (v1.6)

DEC 2018: Latest Release (v1.71)

CommonCalc

Not for benefit determination  
For estimation purposes only

Please enter:		
Earned Income:	\$250	every <span style="border: 1px solid black; padding: 2px;">Week</span>
Housing Type:	Private	
Bedroom Size:	1	
Contract Rent:	\$1,000	
Location:	Boston	
(check to include person in case)		
Age of Household Members:	50	<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
	5	<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
		<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
		<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
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		<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
		<input checked="" type="checkbox"/> SNAP <input checked="" type="checkbox"/> TAFDC
Monthly Unearned Income:	SSDI	<input type="checkbox"/>
	SSI	<input type="checkbox"/>
	SSRI	<input type="checkbox"/>
	Unemployment	<input type="checkbox"/>
	Contributions	<input type="checkbox"/>
	Child Support	<input type="checkbox"/>
	Pension	<input type="checkbox"/>
	Veterans Benefits	<input type="checkbox"/>
	Workers' Comp.	<input type="checkbox"/>
	Interest, Dividends	<input type="checkbox"/>
Manual Adjustments to Grants	TAFDC: Other	<input type="checkbox"/>
	SNAP: Other	<input type="checkbox"/>
	Housing: Other	<input type="checkbox"/>
	Child Care	<input type="checkbox"/>
Monthly Expenses:	Child Support	<input type="checkbox"/>
	Medical	<input type="checkbox"/>
	Heating	<input type="checkbox"/>
	Other Utilities	<input type="checkbox"/>
Telephone	<input type="checkbox"/>	
Does someone in the household have a disability?	No	


Not for benefit determination  
For estimation purposes only

Months 1-6	
Earned Income:	\$1,083
TAFDC:	\$531
SNAP:	\$148
Housing:	\$0 (voucher share)
Housing:	\$1,000 (share)
WIC:	Ineligible
Child Support:	
Transportation:	\$80
<b>Total Income + Assistance:</b>	<b>\$1,842</b>

Months 7+	
Earned Income:	\$1,083
TAFDC:	\$89
SNAP:	\$281
Housing:	\$0 (voucher share)
Housing:	\$1,000 (share)
WIC:	Ineligible
Child Support:	
Transportation:	\$80
<b>TSS Total:</b>	<b>\$1,534</b>

Not for benefit determination  
For estimation purposes only



# CommonCalc



Please enter:

Earned Income:	\$250	every	Week
Housing Type:	Private		
Bedroom Size:	1		
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		<input checked="" type="checkbox"/> SNAP	<input checked="" type="checkbox"/> TAFDC
Monthly Unearned Income:		SSDI	<input type="checkbox"/>
		SSI	<input type="checkbox"/>
		SSRI	<input type="checkbox"/>
		Unemployment Contributions	<input type="checkbox"/>
		Child Support	<input type="checkbox"/>
		Pension	<input type="checkbox"/>
		Veterans Benefits	<input type="checkbox"/>
		Workers' Comp.	<input type="checkbox"/>
		Interest, Dividends	<input type="checkbox"/>
		TAFDC: Other	<input type="checkbox"/>
Manual Adjustments to Grants		SNAP: Other	<input type="checkbox"/>
		Housing: Other	<input type="checkbox"/>
Monthly Expenses:		Child Care	<input type="checkbox"/>
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<b>Total Income + Assistance:</b>	<b>\$1,534</b>

Not for benefit determination  
For estimation purposes only



# Applications and Limitations



to be used by caseworkers with clients  
USED AS A 'What-If?' PLANNING tool  
Should help inform options and decisions  
Apply as One piece within a broader conversation

Not eligibility or referral tool  
Not Integrated eligibility  
Not A guarantee of benefits  
Not a BENEFITS Maximization tool





# Utility



“All the staff have this tool and love it. They are using it when they have clients in their cubicle during their face to face interactions. It’s been helpful to see the Effect it will have on their case and assist in making a decision.”

– Director DTA LOCAL Office

# Roadmap

“A WEB-BASED VERSION OF COMMONCALC AVAILABLE FREELY ONLINE THAT MEETS THE NEEDS OF A WIDE RANGE OF STAKEHOLDERS”

**2018**  
NOVEMBER

## Proof of Concept

First Official CommonCalc release to DTA local offices for use within TAFDC reforms context.

**2019**  
JANUARY

## Acquire Contractor

Contractor to develop, maintain and support the web-based CommonCalc tool to be located at DTA

**2019**  
FEBRUARY

## Initial Development

Begin migration of calculator logic into final environment (e.g. Java) and develop user-interface

**2019**  
APRIL

## CommonCalc Online Release

Version 1.0 complete for release, testing. Begin Inventory of additional programs for potential inclusion

**2019**  
JULY

## 2nd-Stage Development

Continuous three-month build cycles to include additional programs and enhance design



Milissa Daniels, Career  
Development Councilor,  
Holyoke Community College



# LTE MEDICAL ASSISTANT PROGRAM

Milissa Daniels

# Goals of Initiative

- Create a collaboration with government agencies, social agencies and employers that provides support for students.
- Report Barriers that can not be overcome on our own.
- Use recruitment to identify issues, and to calculate possible problems that may arise.
- Educate 30 Students in Medical Assisting and help to place in permanent employment.
- Make Legislative and local changes that impact the lives of Massachusetts Residents For the better.

# Progress To Date

- Program Collaborative
- Recruitment-Info session-interviews
- Pretraining
- Medical Assisting Program



# Stats

- Over 100 applicants
- 17 entered the MA Cohort, 17 Retained
- 1 Went to Part/time and will finish with Cohort 2.
- 2 made Presidents List and 6 made Deans list.
- Cohort 1 in their last semester
- 29 Invited to Cohort 2 Orientation



# Take Aways

- Importance of Building Trust In The Relationship with students and partners
- The importance of empathy balanced with reality
- Continued check in throughout the program with students and with each other.
- We build bridges to Islands







Anne Kandilis, Springfield WORKS/Working Cities  
Challenge Director, Economic Development  
Council of Western Mass



*Partners Working Together to Transform our Workforce Ecosystem*

A Working Cities Challenge  
January, 2019



*Thank you for your generous contributions in Support of Springfield WORKS Working Cities Challenge*

**Baystate Health**

**Western Mass**  
ECONOMIC DEVELOPMENT COUNCIL



**workingcities**  
challenge

**wayfinders**



The Irene B. & George A. Davis Foundation

HELPING PEOPLE. CHANGING LIVES.  
**SPRINGFIELD PARTNERS**  
for Community Action

**COMMUNITY FOUNDATION**  
OF WESTERN MASSACHUSETTS

**United Personnel**

**SkillSmart**

## LEADERSHIP

Baystate Health; City of Springfield; Community Foundation of Western Mass; Economic Development Council of Western MA; Food Bank of Western Mass; HCS Head Start; Holyoke Community College; Mass Mentoring Partnership; MassHire Hampden County Workforce Board; MassHire Springfield; MGM Springfield, Pioneer Valley Planning Commission; Public Health Institute of WMass; Springfield Partners for Community Action; Springfield Public Schools; Springfield Technical Community College; Square One; Tech Foundry; United Personnel Services; United Way of Pioneer Valley; Way Finders; US Tsubaki; Western MA National Machine & Tooling Association

## PILOT SITES

Beacon Communities, LLC; Christina's House, Dress for Success Foot in the Door; HCS Head Start; MassHire Springfield, Home City Development; Springfield City Library; Springfield Housing Authority; Springfield Public Schools (Adult Basic Education), Way Finders Economic Mobility



# Employer Partners



A Woman Owned Business  
T 413.562.2359 | F 413.562.2351  
info@peerlessprecision.com  
22 Mainline Drive, Westfield, MA 01085





# Shared Vision



***TEN YEAR SHARED RESULT: The employment-to-population ratio will increase from 58% to 75%.***

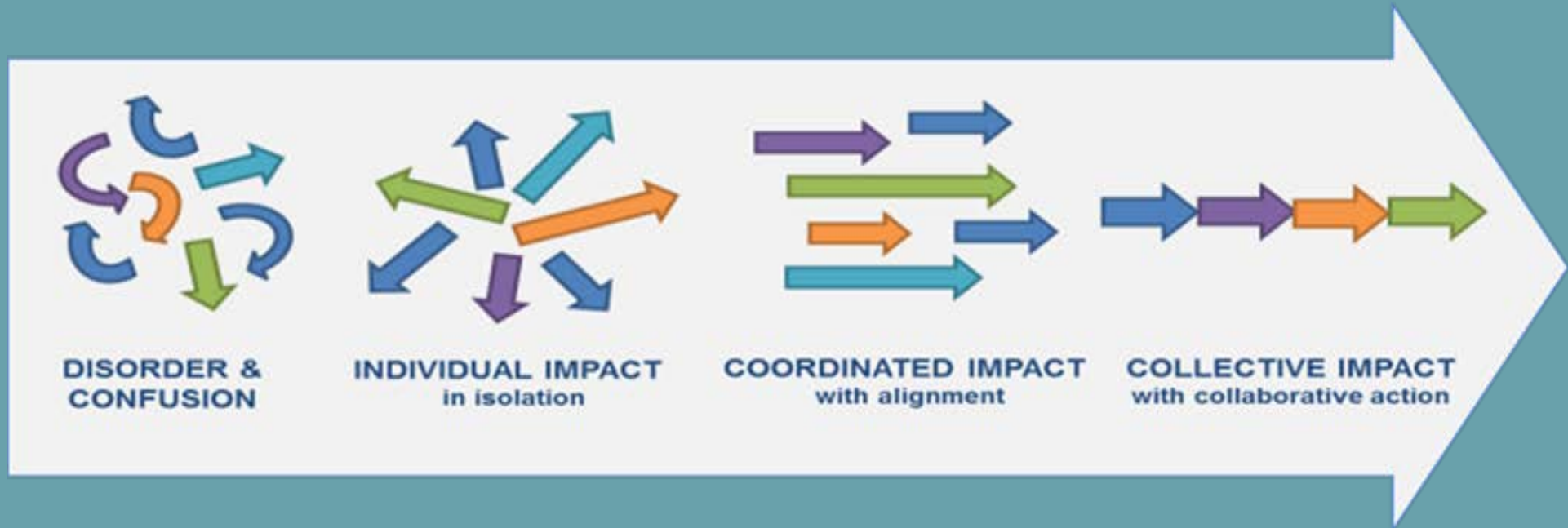
***Anyone in Springfield will be able to find a job who wants one, retain the job, and increase earnings through career growth***

***Systems are aligned to support an impactful workforce ecosystem***

***Employers are able to hire and retain qualified workers that match their needs.***



# COLLECTIVE IMPACT



*Systems Change*

Alignment: Longer term outcomes

Funders, Employers, CBOs, Fed, State, Local

*Is anyone better off?*

## FOUR STRATEGIES LED AND SUPPORTED BY SPRINGFIELD WORKS PARTNERS

1. Launched a Skills-based technology portal to connect jobseekers, employers, education/training, and supports
2. Pursuing state-level systems change to mitigate the cliff effect and support work
3. Expanding access to quality training, coaching and mentoring for prospective workers
4. Advancing collective impact relationships to drive alignment
  - *Share data and analysis for continuous improvement*
  - *Expand Two Generation/Whole Family approach to jobs*
  - *Secure employer & funder participation*

# CHRISTINA'S DILEMMA

An illustration of public assistance “cliffs” on family economic outcomes in Hampden County, Massachusetts.

*Illustration based on policies prior to December 31, 2018*



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# Christina's Dilemma

		NOT WORKING		WORKING FT - \$18/HR		
CATEGORY	ANNUAL EXPENSES*	Benefits Received	Net Expenses (Income)	Benefits Received	Net Expenses (Income)	
SUPPORTS	Food/SNAP	\$7,680	\$6,048	\$1,632	\$4,872	\$2,808
	Childcare	\$15,684	\$0	\$0	\$7,900	\$7,784
	Medical	\$6,775	\$6,775	\$0	\$5,844	\$931
	Housing	\$12,684	\$11,180	\$1,504	\$1,971	\$10,713
	Transportation	\$7,828	\$0	\$0	\$0	\$7,828
CASH/CREDIT	Other Necessities	\$4,736	\$7,416	\$(2,680)	\$0	\$4,736
	(Wages/Salary)	n/a	n/a	\$0	n/a	\$(32,666)
	(EITC & MATC)	n/a	n/a	\$0	n/a	\$(2,053)
<b>Totals (Out of Pocket)</b>		<b>\$55,387</b>	<b>31,419</b>	<b>456</b>	<b>16,440</b>	<b>81</b>

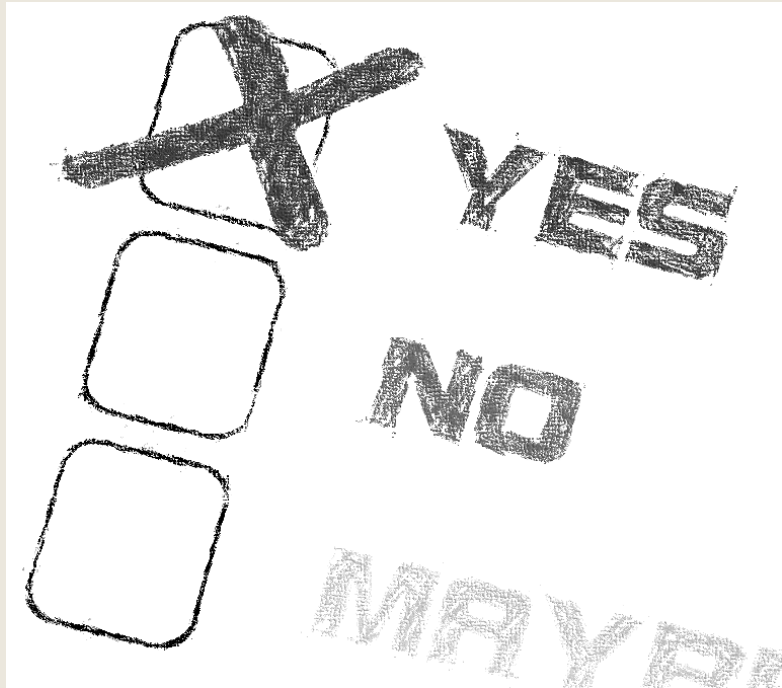
\*MIT Living Wage Calculation for Hampden County, 2017

# Public Assistance Benchmarks



# Christina puts her family's financial security at risk if she works full-time.

## Should she work?



- Christina must reach an hourly wage of \$27/hour to stop experiencing public benefit cliffs, even if she receives all benefits at their maximum levels. Yet, she is not “better off” without public assistance until her wages reach approximately \$30/hour.
- If resources and benefits can be better aligned to support Christina while she builds a career pathway to increased earnings she will have a greater chance to achieve economic stability for her family.

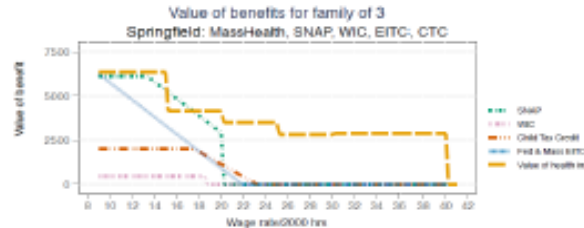
# Let's Close the Cliff Gap AND Incentivize Work

## Springfield WORKS/Working Cities Cliff Effects Pilot Program

“An act relative to public assistance for working families and the creation of a pilot program to address the impacts of the cliff effect”  
(SD1537 Filed by Senator Lesser / HD3189 filed by Representative Vega )

### Summary of Pilot Program

- Supports 50 Western Mass individuals and their families who are experiencing the cliff effect which eliminates the incentive to exit public benefits programs.
- Administered by the Economic Development Council of Western Mass / Working Cities Challenge Group in collaboration with the Department of Transitional Assistance for a period of three years concurrently.
- Enrollees will receive a MA Earned Income Tax Credit Adjustment that will reward work and help close the cliff gap each year
- Enrollees will be required to save up to 80% of their additional earned income from year one into a special savings account available to them upon disenrollment or for an emergency.
- Case managers, coaches and mentors will provide intensive support



### Summary of Pilot

#### Program Plan

#### Costs\*

- State Incremental (Benefit) Cost\* over a three year period range from \$12,000 to \$20,000 per participant \*Costs will depend on current levels of benefits received
- Scalable: The State will experience an immediate revenue surplus when a non-working participant on full benefits enters the workforce
- Participants achieve economic stability between \$24—\$31 per hour



#### For more information, contact:

Anne S. Kandilis, Springfield WORKS/Working Cities Challenge Director, Western Mass EDC  
Ph: 413.755.1365



ECONOMIC DEVELOPMENT COUNCIL



**TEN YEAR SHARED RESULT:** The employment-to-population ratio will increase from 58% to 75%.

*Anyone in Springfield will be able to find a job who wants one, retain the job, and increase earnings through career growth*

*Systems are aligned to support impactful workforce ecosystem*

*Employers are able to hire and retain qualified workers that match their needs.*

## *For More Information Contact:*

*Anne S. Kandilis*

*Springfield WORKS/Working Cities Challenge Initiative Director*

*Economic Development Council of Western Mass*

*1441 Main Street, Springfield, MA 01103*

*a.Kandilis@westernmassedc.com*

*Office: 413.755.1365*

*Visit our website:* <https://springfieldworks.net/>

<https://www.facebook.com/SpringfieldWORKS/>

<https://twitter.com/SpfldWORKS>

<https://www.linkedin.com/company/springfieldworks/>





Abhidnya Kurve, Policy Associate & Coordinator,  
On Solid Ground Coalition & Citizens' Housing And  
Planning Association (CHAPA)

# ON SOLID GROUND COALITION

Abhidnya Kurve, MPH  
January 28th , 2019





# On Solid Ground Coalition





# Need for Collaborative Approach

## OSG's Four Pronged Strategy:

-  Advance System Coordination to Improve Access to Support Services
-  Combat Cliff Effects
-  Increase Resources for Affordable Housing
-  Data informed policy

# On Solid Ground Legislative Priority

An Act Relative to Economic Mobility for Families with Low-Income (HD.2519/  
SD.910)

Filed by Rep. Aaron Vega & Sen. Jason Lewis

- Study the impacts of minimum wage increases on cliff effects
- Access to data and information around economic mobility and assistance programs for families

# On Solid Ground Legislative Priority

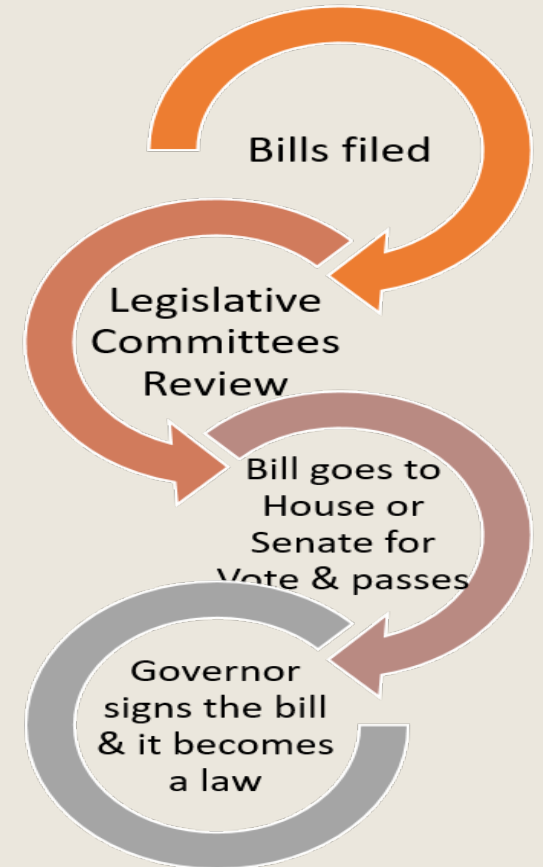
An Act Providing for Coordinated Data and Assistance to Address Family Homelessness  
(SD.1433)

Filed by Sen. Comerford

- Focus on data transparency and system coordination to improve access to support services to families
- Establishes an agency telephone hotline and website posting of program information for improving access to resources for families

# Why Advocate for Legislation

- 2 Year Legislative Session in Massachusetts
- Creating Awareness through Advocacy
- Advancing Policy Solutions that are Effective
- Share Your Story!



# How can you get involved with On Solid Ground?

The screenshot shows a web browser displaying the On Solid Ground website. The URL in the address bar is <https://onsolidgroundma.org/advocacy/developing-shared-policy-priorities-for-2019-2020/>. The website features a navigation menu with the following items: HOME, ABOUT US, ADVOCACY CORNER, RESEARCH CORNER, and NEWS & NEWSLETTERS. A purple arrow points to the 'ADVOCACY CORNER' menu item. Below the navigation menu, the main content area is titled 'On Solid Ground Policy 2019-2020'. The text on the page reads: 'The new legislative session has begun and On Solid Ground is collaborating with our members and more organizations to build on the current efforts and policy work from 2019-2020 building on the current efforts and policy work. On Solid Ground priority legislation will help families...'. To the right of the main content, there is a search bar with the text 'Search ...' and a button that says 'Click here to sign on OSG mailing list!'. At the bottom of the page, there are social media icons for Facebook, Twitter, and LinkedIn, along with a 'Share' button.

# How can you get involved with On Solid Ground?

 Visit our Website – [www.onsolidgroundma.org](http://www.onsolidgroundma.org)

 Take Action with On Solid Ground -

<https://onsolidgroundma.org/advocacy/action-alerts/>

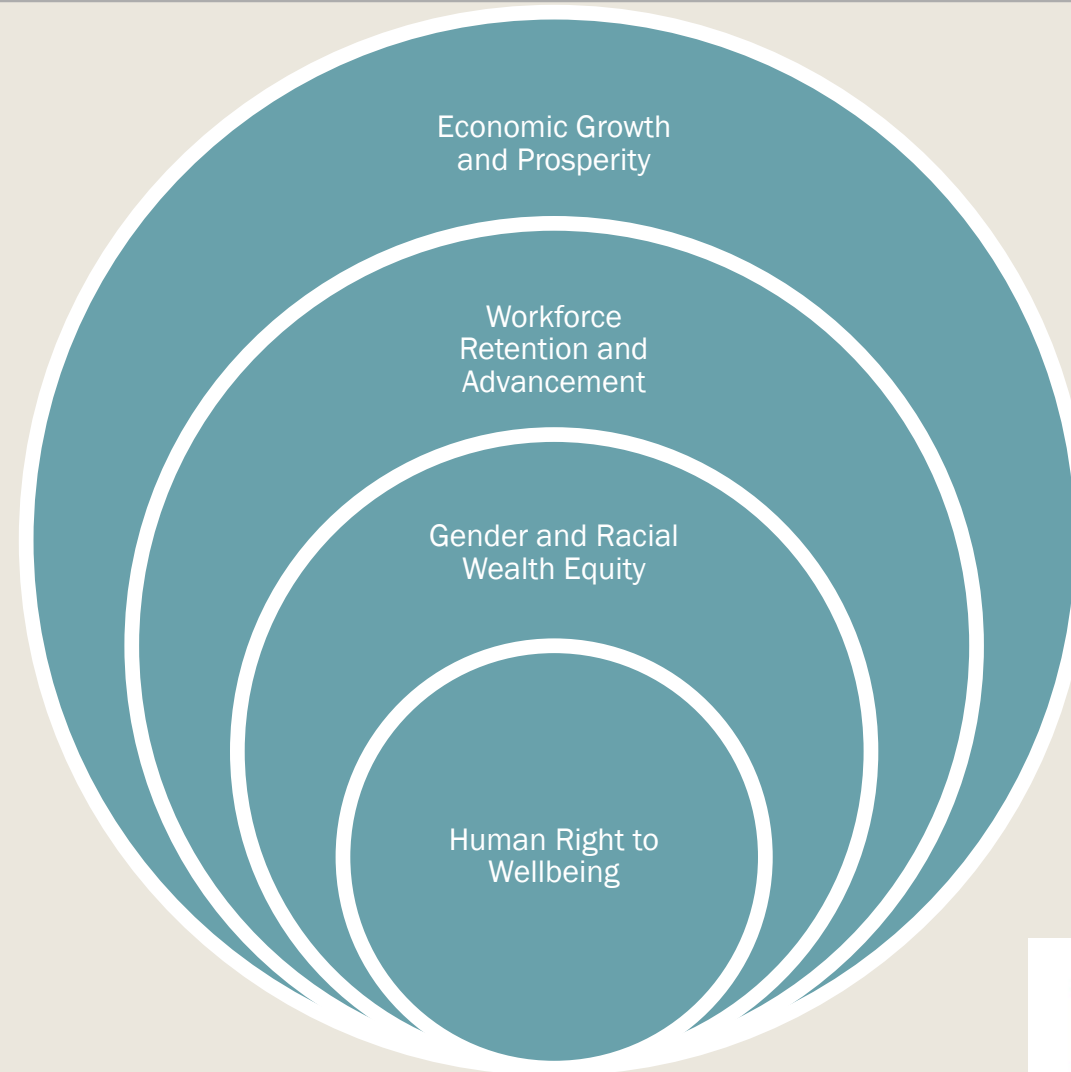
- *Sign Up for our alerts and updates*
- *Become a Member*
- *Advocate for On Solid Ground Priorities*



It will take a  
Collaborative Approach &  
A System Coordination Strategy  
to increase the number of Families  
to be On Solid Ground!

# We Must Solve the Cliff Effect!

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OF POLICY AND GLOBAL STUDIES





THANK YOU!

Questions?

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