



Advocates for Ohio's Future

Northeast Ohio Workforce Coalition: Benefits Cliffs

May 16, 2024

Sarah Hudacek, AOF Coalition Manager

www.advocatesforohio.org

Advocates for Ohio's Future (AOF) is a nonprofit, nonpartisan coalition of state and local health and human services policy, advocacy, and provider organizations that promotes health and human service budget and policy solutions so that **all** Ohioans live better lives.

Our coalition believes in investing in our state's most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families.



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Ohio Association of Goodwill Industries
Ohio Children's Alliance
Ohio CSEA Directors' Association
Ohio Family & Children First Coordinators Association
Ohio Job and Family Services Directors' Association
Ohio Provider Resource Association
Ohio Psychological Association
Ohio Statewide Independent Living Council
Ohio Workforce Coalition
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Rebecca Kusner
Hannah Halbert
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Charlotte Rudolph

AOF Budget & Policy Priorities

- **Ensure coverage protections and strengthen supportive services as enhanced COVID-era benefits and program flexibilities expire.**
- **Maintain and expand Medicaid eligibility so all Ohioans get the health care and coverage they need.**
 - Expand general Medicaid eligibility up to 300% FPL for families and children
 - Allow for continuous coverage for children up to six years old
- **Convene a dedicated coalition of AOF partners, community organizations and business leaders to develop comprehensive strategies to address the benefits cliff and strengthen work and family supports across public programs.**
 - Expand initial eligibility for publicly funded child care from 142% FPL to 200% FPL.
 - Increase the minimum benefit for SNAP for older adults and those with disabilities without earned income to \$50 per month.
 - Reward work and make a difference for low-income families by making the state Earned Income Tax Credit (EITC) fully refundable and creating a state-level family tax credit.



Economic Mobility Alliance Ohio



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EMAO Mission Statement

We are an alliance of state and local advocacy, research, workforce development, and health and human service organizations and funders committed to ending the system of disincentives to work known as benefit cliffs that trap Ohioans in poverty. As a collaborative, we raise awareness and advocate for positive solutions to mitigate and eliminate benefit cliffs to reduce disincentives to work and create a more seamless pathway to economic stability for all Ohioans.

EMAO Policy Priorities

Mitigate and Eliminate Benefit Cliffs, Improve Existing Programs

- ✓ Improved benefits administration: investments in casework over “paperwork”
- ✓ Address challenges of churn and redeterminations in benefit programs (OWF, SNAP, PFCC, Medicaid)

Reduce Disincentives to Work

- ✓ Increase Ohio Works First/TANF cash assistance eligibility level above current 50% FPL
- ✓ Create/increase earned income disregards in Ohio Works First/TANF, SNAP, and Medicaid

EMAO Policy Priorities

Create a Pathway to Economic Stability

- ✓ Increase PFCC minimum eligibility to 200% FPL and make deeper investments in child care infrastructure (funding/wages/workforce)
- ✓ Adopt a State Refundable EITC (currently OH has a 30% non-refundable EITC only)
- ✓ Employer incentivization (e.g., tax credits for employee savings accounts)

Legislation Aligned with Priorities

- ✓ [HB428](#) (Troy, Edwards): Establish state-funded minimum SNAP benefit of \$50/month for older adults with no earned income
- ✓ [HB7](#) (White, Humphrey): Require ODH to investigate feasibility of online WIC benefit loading. Ohioans currently have to present their WIC card in-person to WIC clinics for benefits to be added. No online application.
- ✓ [HB484](#) (White, Roemer): Employer tax credits for establishing on-site or near-site child care
- ✓ [HB464](#) (Jarrells, Williams): Benefit Cliff Pilot Program, \$10M/year
- ✓ [HB39](#)/[SB256](#): To create a refundable state Earned Income Tax Credit

Thank you!



AdvocatesForOhio.org/newsletter
@Advocates4OH



Cuyahoga County
Together We Thrive

Benefit Bridge

Bridging the gap between Public Benefits and Independence

Benefit Bridge Team

Paul Bounds – Deputy Administrator, CJFS

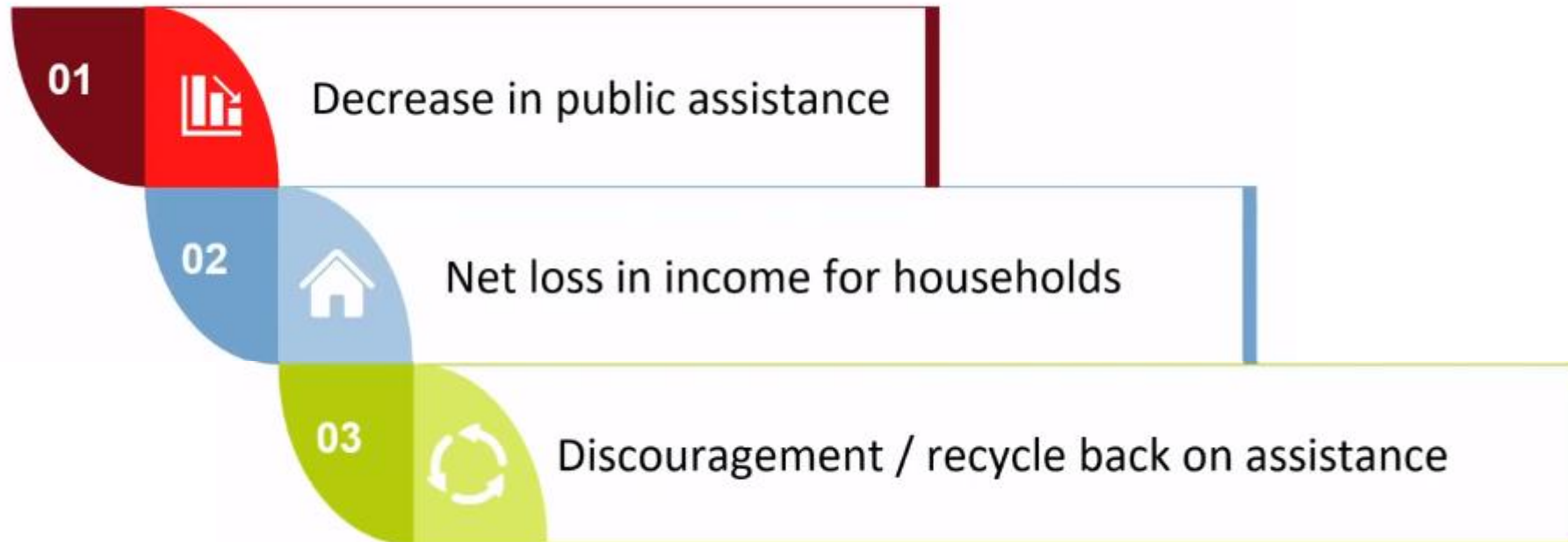
Andrea Turi – Program Officer 4

Doug Cantlay – Business Advisor



The Cliff Effect

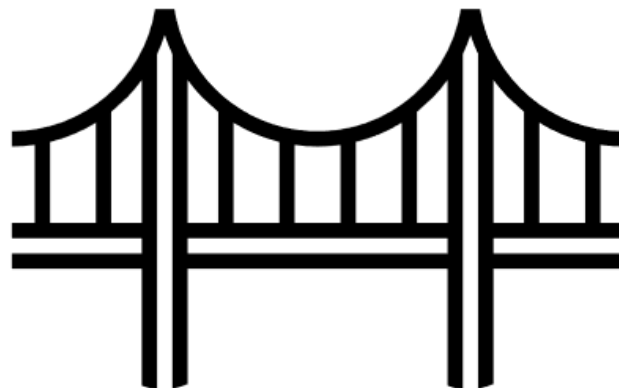
When an increase in earnings leads to:



Background

Purpose: The Benefit Bridge's purpose is to help families who experience a reduction or loss of benefits due to wage increases continue their path to self-sufficiency and end their dependency on public assistance.

- 18-month comprehensive program
- Pilots in 10 counties
- Provide supports and stability to:
 - Maintain employment
 - Move into higher paying positions
 - Become self-sufficient



Funding

- Ohio: General Revenue Fund
- Federal: Temporary Assistance for Need Families (TANF) Funding



80 participants from these groups

- Employed individuals whose SNAP or Publicly Funded Child Care (PFCC) benefits have decreased due to earned income and who want to increase their wage and/hours with the desire to go off SNAP
- Employed individuals who have experienced a discontinuance of SNAP or child care benefits within the prior 60 days due to earned income
- Those unemployed and in receipt of SNAP and/or PFCC, but are enrolled in a WIOA or SNAP E&T short-term training program (4 months or less) and are expected to have employment within 60 days of the training program ending

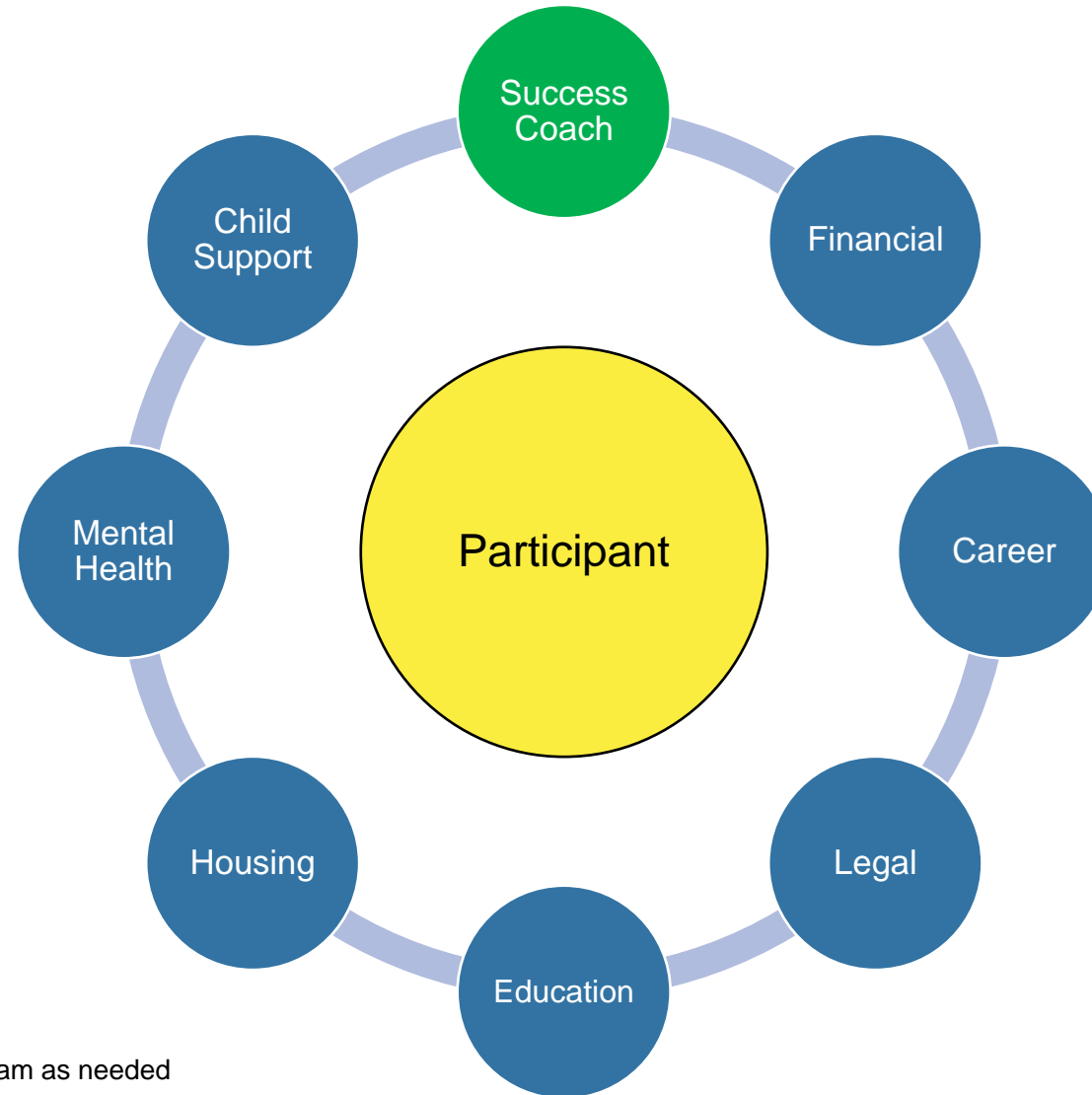
Components of Benefit Bridge



Benefit Bridge offers:

1. Personal, intensive coaching
2. Specialized coaching from experts when needed
3. Personal finance education
4. Earned financial rewards
5. Supportive services (including financial supports)



Care Team



-  Required on the Care Team
-  These and others added to the Care Team as needed

Supportive Services

Some examples of services the Benefit Bridge Program will pay for

- Food
- Hygiene Kits
- Utilities
- Transportation
 - Vehicle repair
 - Vehicle Down payment
- Child Care
- Clothing
- Internet
- Legal Services



Incentive Payments

Examples of Incentive payments

- Employment
 - Employment Retention
 - Pay raise
 - Promotion
- Education
 - GED
 - Degree
 - Certification
 - Apprenticeship
- Goals
 - Stable Housing
 - Reliable transportation
 - Open a savings Account
 - Pay down debt



Example

Assumptions:

- Single Mom
- 1 child
- Works minimum wage job 30 hours/week
- Lives with sister

Goals:

- Finish GED
- Get a higher paying job
- Have her own apartment

1. She's taking personal finance classes as required **and** she's taking classes toward her GED.
2. She realizes she's struggling with her GED studies.
3. She confides in her Success Coach and together they decide she could really use the help of a tutor.
4. \$60 for each tutoring session, and she needs 2 session per week for 8 weeks. For a total of \$960.
5. The Benefit Bridge program would pay the **\$960 for a tutor as a supportive service**.
6. She finishes her GED, so she will earn **\$250 as an earned incentive**.
7. After getting her GED she begins working with OMJ (a specialized career coach) and gets a job offer to be a bank teller at \$16/hour for 40 hours/week.
8. When she starts working there and gets her first paystub, she will earn a **\$250 earned incentive for getting a better job** and **another \$250 earned incentive because her hours increased to 40 hours/week**.
9. She has also researched apartments in the area and has found one
10. But she does not have enough money to pay for both the security deposit and the first month's rent because now she has to pay for childcare co-payments.
11. The County has chosen to pay the **first month's rent as a supportive service**. This will allow her the breathing room to collect a couple paychecks from her new job and build up her savings account.
12. In the meantime, she has finished her financial literacy classes. So she will earn **\$250 as an earned incentive**.

Project Timeline

- Plan approved by Ohio Job and Family Services: February 2024
- Contract for Intensive Case management approved: April 2024
- Participant Recruitment: Began in May 2024
- 80 participant enrollment: September 2024



Thank You!

Kevin Gowan
Director, Cuyahoga Job and Family Services
Kevin.gowan01@jfs.ohio.gov



A National Survey of Efforts to Mitigate the Benefits Cliff

KEITH BARNES, SENIOR DIRECTOR OF BEYOND THE CLIFF

MAY 16, 2024



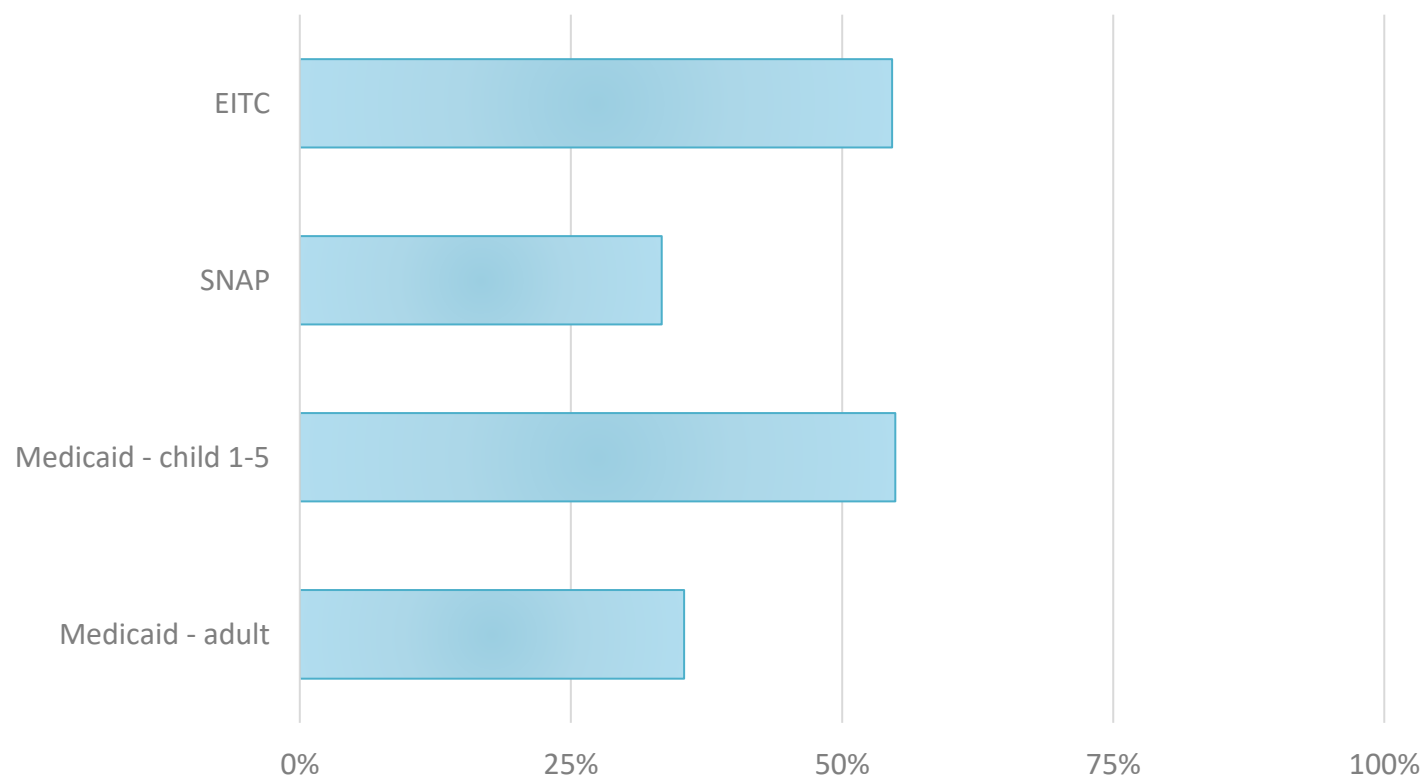
About Beyond the Cliff

- A coalition of nonprofits, government agencies, and collaboratives
- Each testing an intervention to mitigate the benefits cliff
- All committed to identifying and raising up long-term solutions to the benefits cliff

Initial Cohort

- Circles Central Florida and Circles Salt Lake, local chapters of Circles USA
- Colorado Benefits Cliff Collaborative comprised of Colorado Department of Human Services (CDHS), CrossPurpose, Innovate+Educate, Spur LLC, and TorchTech
- District of Columbia Department of Human Services
- Episcopal Community Services of Philadelphia
- Goodwill Industries of the Southern Piedmont
- Hennepin County Office of Workforce Development
- Onondaga County Department of Social Services - Economic Security
- Springfield WORKS/Western Mass Economic Development Council
- Tennessee Alliance for Economic Mobility, an initiative of Martha O'Bryan Center in partnership with Tennessee Department of Human Services
- Vermont Department for Children and Families
- Workforce Development Council of Seattle
- King County

Income Eligibility Limit as a % of Self-Sufficiency Wage for a Family of 3 in Cuyahoga County, OH



Policy Solutions

Framework for Solutions

1. Seek to eliminate income and asset cliffs
2. Center those who are living it and employ human-centered design principles
3. Align workforce development to in-demand self-sufficiency wage opportunities
4. Invest adequately in meeting material, social, and emotional needs
5. Coordinate systems-level collaboration
6. Ensure staff are adequately equipped to support those navigating cliffs

District of Columbia Career Mobility Action Plan (MAP)

Administered by DC Department of Human Services

Serving 600 DC families who have experienced homelessness for five years

2Gen coaching approach with career advancement supports

Rent reduced to offset lost benefits

Receive lump sum cash payment to offset lost benefits when rent liability reaches \$0

\$1,000/year emergency assistance

\$200/month savings contribution

The logo for the Career Mobility Action Plan (MAP) features the words "CAREER" and "MAP" in a large, bold, black sans-serif font. A thick, bright blue diagonal line runs from the top of the letter 'A' in "CAREER" down to the bottom of the letter 'P' in "MAP", creating a stylized 'V' shape that separates the two words.

DEPARTMENT of
HUMAN SERVICES

GOVERNMENT OF THE
DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

Reach Up/Reach Ahead Pilot



Administered by Vermont Department for Children and Families

Reach Up (Vermont's TANF program) first in nation to adopt coaching model. And eliminated work requirement

Reach Ahead Pilot is for TANF exiters

- Provides cash payments (\$750-\$1,000) every 6 months for job retention
- Supplementary food benefit
- Help paying for transportation, car repairs, car donation
- Access to a career coach

Policy Resources

[New England States Tackle Benefit Cliffs - John T Gorman Foundation](#)

[Introduction to Benefits Cliffs and Public Assistance Programs - National Conference of State Legislatures](#)

[Survey of Legislation to Ameliorate the Cliff Effect - The Women's Fund of the Greater Cincinnati Foundation](#)

[The Cliff Effect: A Summary of Advocacy and Policy Efforts - Circles USA](#)

Interventions

Tennessee Alliance for Economic Mobility



TENNESSEE ALLIANCE FOR ECONOMIC MOBILITY

Public-private partnership of 32 organizations led by Martha O'Bryan Center

Funded by Tennessee Department of Human Services

Serving 900 families in Middle Tennessee

Combines family-centered coaching, career pathways, and **transitional benefit**

Transitional benefit is family-directed payments to landlords, childcare providers, etc. to offset increase income

\$1,000 for emergency needs

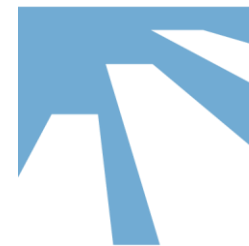
Workforce Development Council of Seattle-King County Guaranteed Income Pilots

Funded by a combination of government and philanthropic sources

Focused on areas with high concentrations of poverty and historical marginalized populations

3 cohorts that will receive between \$500-\$1,000/month for 10-12 months. Cash can be directed as vendor payments to mitigate cliff effects

Participants all receive career services, training funding, and essential supports like transportation and rent assistance



WORKFORCE
DEVELOPMENT COUNCIL
OF SEATTLE – KING COUNTY

Career Ladder Identifier and Financial Forecaster

Administered by Federal Reserve Bank of Atlanta

Dozens of partnership across the country incl. government, business, and nonprofits.

Suite of tools

- CLIFF Snapshot: Compares current situation to alternate employment scenarios
- CLIFF Dashboard: Long-term illustration of career path trajectory and subsequent financial situation
- CLIFF Planner: Detailed, individualized plan for career changes include customized education plan, career plan, and budget

Open-sourced database of eligibility rules

Can be used to educate employers and policymakers or in working directly with participants

[Career Ladder Identifier and Financial Forecaster Suite - Federal Reserve Bank of Atlanta \(atlantafed.org\)](https://atlantafed.org/career-ladder-identifier-and-financial-forecaster-suite)



Employer Resource Networks (ERNs)



Employer-driven solution to improve retention through employee support and training

ERNs active across several states

Employers pay in to support their local ERN which provides staff

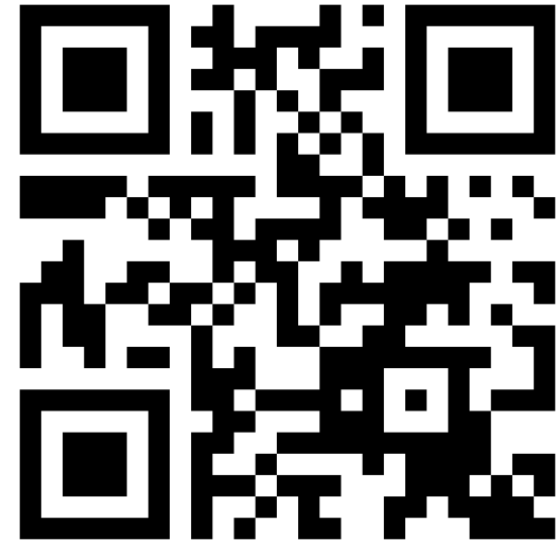
ERNs coordinate with other community resources to support workers

Businesses see substantial (avg. of 500%) ROI and workers are able to maintain and advance employment

Thank You

Keith Barnes: kbarnes@marthaobryan.org

Sign up for the
[Beyond the Cliff Mailing List](#)



CLEVELAND PAY EQUITY ALLIANCE

LEGISLATION PROHIBITING SALARY HISTORY

SUMMARY

In an effort to reduce the gender and racial pay gap, we urge the City of Cleveland to pass an ordinance prohibiting employers from soliciting pay history from job seekers.

BACKGROUND

Increasingly, state and local governments across the country are enacting legislation prohibiting employers from requesting salary history from job applicants. Here in Ohio, [Cincinnati](#), [Toledo](#) and [Columbus](#) have all passed legislation prohibiting employers from soliciting pay history from job seekers. While the specific contours of the legislation differ by city, the goal is the same: reduce pay inequity.

This policy intervention is especially important when you consider the persistent gender and racial pay gap across job categories and classifications. Consider the following data:

- In the United States, on average women are paid 82 cents for every dollar earned by men. Over a 40-year career, the gender wage gap costs women \$406,280.
- Many women of color are paid even less.¹ For every dollar made by white, non-Hispanic men, Black women make 69 cents and Latinas make 57 cents.

Unfortunately, since most workers do not have the benefit – and pay transparency – provided by coverage under a collective bargaining agreement, the salary history ban is an important and effective policy.

EFFECTIVE POLICY TOOL

A 2021 report from the Center for American Progress (CAP), [Why Salary History Bans Matter To Securing Equal Pay](#), surveys the effectiveness of the salary history bans, particularly for women, workers of color (and interestingly employers!). A few of the noteworthy studies referenced by the CAP report include:

¹ <https://www.aauw.org/resources/article/equal-pay-day-calendar/>

- A California study published in April 2020 found that when employers were prohibited from seeking or relying on a job candidate's prior salary, the overall gender wage gap narrowed as a result, primarily due to increased earnings for women. Women older than 35 saw the greatest earnings increase—particularly women who were married and had children older than age 5—which likely highlights the existing wage penalty for caregivers with young children.
- A study published in June 2020 from researchers at Boston University's School of Law found that, following the implementation of salary history bans, workers who changed jobs saw their pay increase by 5 percent more than comparable workers who changed jobs in the absence of a ban, with even larger benefits for women and African Americans.
- Additionally, recent data out of Colorado after it implemented state-wide pay transparency legislation, including a salary history ban, saw a 6.8% reduction in the gender wage gap. This progress was made without significant differences in men's earnings. Colorado's unemployment remained below the national average and its GDP outpaced national growth.

While the salary history ban is a critical policy tool, this tool alone will not solve the gender pay gap, but would be a significant first step. The most significant way to address the gender pay gap is to increase union density (working women in unions are paid 89 cents on the dollar compared to 82 cents for non-unionized workers²). Additionally, other local policies can be paired with the salary history ban to continue to move the needle on pay fairness to ensure residents of our city and their families can thrive.

RECOMMENDATION

We know our city leaders care about the economic wellbeing and opportunity of all Cleveland residents as well as concrete ways to address persistent gender and racial injustice. Passing salary history ban legislation is one clear action step to realize these goals. It's time to catch up with Cincinnati, Toledo and Columbus – all three cities have already secured legislation prohibiting salary history in hiring - and to have Cleveland pass similar legislation in 2024. Specifically, our coalition recommends leveraging the strongest language from the three ordinances.

BROAD BASED SUPPORT

Cleveland Pay Equity Alliance is a project of Collaborate Cleveland & Northeast Ohio Worker Center, bringing together the following unions, advocacy and community based organizations committed to securing pay equity for workers in our city.

²<https://www.epi.org/publication/what-is-the-gender-pay-gap-and-is-it-real/>

