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Traps, Pitfalls, and Unexpected Cliffs on the Path Out of Poverty

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Abstract

A qualitative study was conducted to explore “cliff effects,” the overall dip in household resources when working poor families become ineligible for government work supports. The study included a survey of 78 low-income women and 32 social service providers, followed by interviews with smaller subsets of each. We asked how low-income women who are either on the verge of government support loss or who have recently experienced government support loss manage this circumstance and explored the effects on families’ well-being. We found that the participants with the highest average income (\$34,000/year) were doing worse in terms of their well-being than those with lower incomes. We recommend updating eligibility work support criteria and increasing support levels, developing “cliff effect trainings” for social service providers, and improving accessibility to higher education for working parents.

Keywords: cliff effects, government subsidies, working poor, workforce development, low-income families

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They designed {the government support system} in a way that you don't quite get over the hump. You get halfway up the hill and it's like driving a standard, you let go of the clutch and now you're rolling backwards.

--Joanna,¹ a 30-year-old mother of two young children who lost both Food Stamps and MassHealth because she began receiving child support payments

Introduction

It is reasonable to assume that as a worker earns higher wages, he/she will have more money; however, this is not the case for many working poor families.² Although government supports (e.g., Food Stamps,³ child care assistance, Section 8 vouchers, etc.) help to sustain the needs of working poor families as they strive to attain economic independence, along the path rising wages and government supports come into conflict. As income increases, government supports are withdrawn and there is an overall decline in household resources—often referred to as the “cliff effect.” In essence, the value of government supports often supersedes the value of the increased income that precipitates the loss. This is becoming a greater problem as more families transition from welfare to work, the number of working poor families is rising, the economy is floundering, and the cost of living is increasing.⁴

Crittenton Women's Union (CWU) in Boston, Massachusetts, conducted a qualitative study to explain the cliff effect phenomenon and depict how it is experienced by individual low-income mothers. We focused on low-income women because 72% of Massachusetts families (with

¹ All names used are pseudonyms to ensure that the participants' identity remains confidential.

² The terms “working poor” and “low income” refer to families earning less than 200% of the federal poverty level (FPL) (~\$35,200 for a family of three in 2008).

³ The 2008 Farm Bill (The Food, Conservation, and Energy Act of 2008, P.L. 110-246) that recently passed has made several changes to the Food Stamp Program including the renaming of the program. It is now called the “Supplemental Nutrition Assistance Program” (SNAP) (Dean et al., 2008). However, this paper will continue to use “Food Stamps” to describe this government support.

⁴ The Working Poor Families Project, *Working Hard, Still Falling Short: New Findings on the Challenges Confronting America's Working Families*, 2008, available from <http://www.workingpoorfamilies.org>.

children under age 18) who live below the federal poverty line are headed by single mothers. We ask: How do low-income women who are either on the verge of losing government support or who have recently experienced a loss of government support manage this circumstance and what does this mean for their family's well-being? Specifically, we explore two related questions: (1) How do low-income female heads of household respond to opportunities to earn income at various wage rates along their journey to economic independence? and (2) How do social service providers advise low-income heads of household when they are confronted with opportunities to earn income at various wage rates along their journey to economic independence? Through our qualitative interviews we aim to provide real-life context for the dramatic numbers shown by prior economic research indicating that families' net resources decrease alarmingly when their wages conflict with subsidy requirements.⁵ Offering women's own words to illustrate the binds and contradictions of cliff effects, we hope to contribute a human perspective to a complex economic social issue.

Background

There are nearly 42 million adults and children in the United States who are struggling to make ends meet.⁶ This means that one out of four working families with children is considered low income and this number is on the rise. Between 2002 and 2006 the number of working poor families increased by 350,000. It is misguided to assume that these families are not working hard. On the contrary, they work roughly one and one-quarter full-time jobs (or 2,552 hours per year).⁷ Despite solid work efforts, low-income workers still find themselves trapped in poverty as low wages coupled with increasing living costs continue to hinder their advancement to the middle class.

As depicted in Figure 1, the worker's wage path is unexpectedly potholed with large drops in net monthly resources as they progress from earning \$8 per hour to \$32 per hour. Illogically, the worker is financially better off making minimum wage than when she is making \$18 per hour. To further illustrate this conundrum, previous research has presented a story of a single mother who earns \$11 per hour (\$22,000 per year) and then decides to

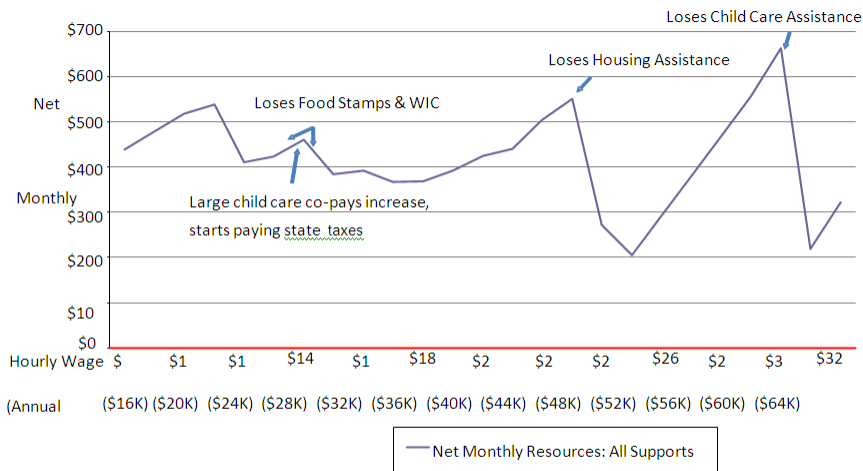
⁵ Rebecca Loya, Ruthie Liberman, Randy Albelda, and Elisabeth Babcock, "Fits & Starts: The Difficult Path for Working Single Parents, for Crittenton Women's Union and The Center for Social Policy at McCormack Graduate School, University of Massachusetts Boston, 2008, available from <http://www.liveworkthrive.org>.

⁶ The Working Poor Families Project, available from <http://workingpoorfamilies.org>.

⁷ The Working Poor Families Project, available from <http://workingpoorfamilies.org>.

enroll in a medical assistant training program.⁸ Upon completion, she begins work at a job that pays \$16 per hour (\$32,000 per year). As a result of this \$5 per hour raise, her child care subsidy, housing voucher, and Earned Income Tax Credits are largely reduced, and Food Stamps and the Women, Infants and Children (WIC) program, are entirely terminated. Her \$833 per month wage increase results in a monthly government support loss of \$863 and she finds her net monthly resources drop from \$547 (before the raise) to \$391 (after the raise) (see Figure 1). In this case, and in many others like this, wage increases may result in a family ending up worse off than they were before the income increase; thus, creating the feeling of never getting ahead regardless of increased work or earnings.⁹

Figure 1. Earned Hourly Wages versus Net Monthly Resources¹⁰



Note: Adapted from R. Loya, R. Liberman, R. Albelda, and E. Babcock, 2008. "Fits & Starts: The Difficult Path for Working Single Parents" Available at: www.liveworkthrive.org.

⁸ Loya, available from <http://www.liveworkthrive.org>.

⁹ Randy Albelda and Jennifer Shea, *Bridging the Gaps Between Earnings and Basic Needs in Massachusetts*, for The Center for Social Policy at McCormack Graduate School, University of Massachusetts Boston, 2007, available from <http://www.umb.edu/bridgingthegaps/publications.html>.

¹⁰ Figure 1 is for a single parent with two children (ages 3 and 8 years) in Boston with all eligible government work supports, which include child care assistance, Child Tax Credit, Earned Income Tax Credit, Food Stamps, MassHealth, Section 8 rental housing assistance, and Special Supplemental Nutrition Program for Women, Infants, and Children.

The federal poverty level (FPL), which serves as the base measure for most of these eligibility requirements, is an antiquated gauge that does not vary according to family type or geographic location, and does not account for the state's high cost of living. A more accurate measure of a family's ability to meet its basic needs is the Massachusetts Family Economic Self-sufficiency Standard (FESS).¹¹ Contrary to the FPL, FESS is sensitive to family configuration, is adjusted by state region for cost of living, and assesses the current costs of basic living expenses including housing, food, health care, child care, transportation, miscellaneous items, and taxes. According to FESS, an adult with two children (one preschooler and one school-age child) needs \$48,513 to be economically self-sufficient in Worcester, and \$58,133 to be economically self-sufficient in Boston.¹²

However, real wages are decreasing as the cost of living rises making the reality of reaching an annual income of at least \$58,133 per year increasingly difficult for low skilled workers. Indeed, low-wage workers (in the 20th percentile of earners) in Massachusetts saw their average hourly wages decrease from \$10.84 to \$10.08,¹³ a 7% decline, from 2003 to 2006.¹⁴ While the wages for low-income workers are decreasing, health care, child care, and housing costs have been rising dramatically in Massachusetts. For example, 73% of low-income families in Massachusetts pay more than one third of their income on housing, which is more than every other state in the country except New Jersey.¹⁵ Since 2003, the overall cost of living in Massachusetts has increased anywhere from 13% to 27%, depending on the region in the state (for a family of one adult, one preschooler, and one school-age child).¹⁶ In order to fill the gap between decreasing wages and increasing costs of living, families must seek outside help.

Government subsidies can help to close the gap between a family's needs and their earnings. However, many eligible individuals do not receive government supports due to a lack of funding and waiting lists that can take

¹¹ Massachusetts FESS was developed by The Women's Union in 1998, updated in 2003, and updated again in 2006 by Crittenton Women's Union.

¹² Diana Pearce, *The Self-Sufficiency Standard for Massachusetts 2006*, for Crittenton Women's Union, 2006, available from <http://www.liveworkthrive.org>.

¹³ These measures are in constant 2006 dollars (Massachusetts Budget and Policy Center, 2007).

¹⁴ Massachusetts Budget and Policy Center, *The State of Working Massachusetts 2007: A Growing Economy; A Growing Divide*, 2007, available from <http://www.massbudget.org>.

¹⁵ The Working Poor Families Project, available from <http://www.workingpoorfamilies.org>.

¹⁶ Pearce, available from <http://www.liveworkthrive.org>.

several years.¹⁷ Furthermore, even when a family does receive government assistance, they are often cut off before they are able to independently meet their needs (i.e., the cliff effect) because the supports are contingent upon means-tested eligibility guidelines based on incomes that are too low to be family-supporting.

Not only do low-income individuals need to be aware of the existence of cliff effects as their income increases, but they also need to be able to anticipate and plan for exactly when and how cliff effects occur, and this requires intricate calculations and extensive policy knowledge. It is very difficult to map out all of the cliffs along the way because of changing eligibility requirements from program to program and shifting policies. Although some individuals navigate this process on their own or with help from friends or family, many rely on a social service provider to warn and guide them through this predicament. The conundrums of cliff effects have not been sufficiently explored and it is that terrain into which we ventured to better understand how low-income women themselves understand and navigate this dilemma and how social service providers serve and advise them.

Research Design

Participants and Recruitment

Women who self-reported their annual incomes between \$15,000 and \$40,000, who live in the Greater Boston area, and who are comfortable at reading and speaking in English were eligible to participate in the survey portion of the study. Social service providers were also invited to participate in this study if they reported that they worked with populations that were using government benefits. Flyers were posted at Boston-based social service agencies and local businesses to recruit study participants.

Recipient research participants completed an initial survey that assessed their cliff effect experiences and measured their well-being in areas such as social support, economic well-being, physical health, and emotional health. The interview sample was drawn from survey participants who reported on the survey that they had experienced or had been close to experiencing a cliff effect. The interview guide for the recipient participants

¹⁷ Albelda and Shea, available from <http://www.umb.edu/bridgingthegaps/publications.html>.

uses 13 questions to focus the conversation on the participants' cliff effect experience and decisions she made around employment and resource-use.

Social service providers were asked to fill out a survey that has three sections: perceptions of their clients' experience with the cliff effect; perceptions of challenges clients face around work; and perceptions of role models and the meaning of "economic independence." Those providers who reported working with at least one program participant who had faced a cliff effect were invited to participate in the qualitative interview component of the research. The interview guides for the social service provider participants uses seven questions to focus the conversation on the social service provider's perceptions of the program participant's cliff effect experience and how the provider advised her with this decision.

Data Analysis

Interviews were transcribed verbatim and were analyzed using Atlas.ti (a qualitative analysis software package) to organize the interview data in order to facilitate the development of key patterns of decision-making and well-being among low-income individuals faced with government support loss.¹⁸

Demographics

A total of 78 women participated in the "recipient participant survey" portion of the study and 18 women participated in the "recipient participant interview." The mean age is 31 years for the survey participants and 35 years for the interview participants. This sample population is a bit older compared to similar studies of this nature, which may explain why the average age of the children is 15 years (for the survey sample) and 14 years (for the interview sample). The survey sample consisted of 45% African Americans (50% for the interview), 18% Caucasians (17% for the interview), 27% Hispanics (33% for the interview), and 9% Others. The mean household incomes for both the survey (i.e., \$21,250 per year) and interview (i.e., \$28,500 per year) participants are above the FPL for 2008¹⁹ and fall within

¹⁸ The method of Consensual Qualitative Research (CQR) was employed in the analysis process. CQR uses several judges throughout the data analysis process to promote multiple perspectives and eventually consensus is reached regarding meanings and patterns in the data. CQR incorporates components from phenomenological (Giorgi, 1985), grounded theory (Strauss and Corbin, 1998), and comprehensive process analysis (Elliott, 1989).

¹⁹ The FPL for 2008 was \$17,600 for a family of three and \$21,200 for a family of four (U.S. Department of Health and Human Services, 2008).

critical cliff effect junctures (see Figure 1). In terms of educational attainment, 17% of both the survey and interview participants had completed a vocational degree or an Associate of Arts degree, whereas 16% of these same groups had earned a Bachelor of Arts (or Science) degree or higher. However, some of the remaining participants may be on their way to higher education, given that 42% of survey participants and 39% of interview participants had completed “some college.” Only 12% of survey participants and 22% of interview participants were married, which may have important implications regarding their emotional or financial support systems. Additionally, 20% of the survey participants and 22% of the interview participants were divorced, which is significant because it allows for the greater possibility of receiving child support or alimony that may push them over the income limit and deem them ineligible for government supports.

Key Findings from Recipient Participants

The women who participated in the study revealed significant insights about their past, present, and future experiences regarding cliff effects. We found that the women with the highest average income (\$34,000 per year) were doing worse in terms of their self-reported well-being than those with lower incomes. Participants also shared that housing assistance, Medicaid, Food Stamps, and child care assistance are the most troublesome benefits to lose. Aside from the trouble caused by losing benefits, many women expressed frustration with the problematic administrative processes and inaccurate eligibility calculations associated with applying for and maintaining government supports. Beyond the challenges of staying afloat financially, the participants collectively discussed the difficulty in balancing work and motherhood, their motivation to build a solid financial foundation for their families, and their aspirations for achieving traditional American notions of success.

Working Your Way up and Losing the Most

Contrary to expectations, but representative of the glitches in the current system, the participants with the highest average income (\$34,000 per year) were doing worse in terms of their self-reported well-being than those with lower incomes. Consider Alicia, a 35-year-old mother of three children who works full-time as a case manager earning \$32,000 per year. Alicia recently received a raise and lost all of her government supports. She said:

Everyday there is a chokehold around me, you know, where sometimes it's really hard to breathe ... Because most days you feel this consistent choke because there is always a bill that needs to be paid. You can only pay a little on this bill, just to keep them off of your back about two weeks before you have to give them a little bit more money. And so it's this constant game of chess with these bills to just finagle the bills to keep everybody happy for the moment.

For Alicia to remain motivated or even for her to feel that she can handle her situation on a basic level, she needs to experience that working allows her to make ends meet. It is reasonable to expect that she will have to follow a careful budget that does not allow for luxuries. However, it is unreasonable that, despite her higher income, she still feels that there is a “chokehold” around her everyday.

This finding, that those with higher incomes were doing the worst, is critical because it highlights the most pressing dilemma. The people who are having the most success at getting ahead in the workplace are having the least financial success. That is, if someone is earning \$32,000 per year they are likely to have at least finished their high school diploma, they may have some postsecondary education or even a college degree, and they have developed some marketable work skills. Thus, they should be able to reap the benefits of these accomplishments. But the cliff effects conundrum means that their efforts leave them ineligible for work supports but still unable to afford to pay independently for basic necessities like shelter, health care, food, and child care. And so they are squeezed the tightest, and one might argue, the most unfairly. In order to live in Boston and make ends meet a family must make \$58,133 per year.²⁰ Given the gap between this wage and the cut-off points for government work supports, it becomes clear why a skilled worker who is trying to support a family and making between \$32,000 and \$52,000 per year is financially worse off than those with lower incomes.

²⁰ Pearce, <http://www.liveworkthrive.org>.

Figure 2. Monthly Earned Income versus Net Monthly Resources²¹



Note: From R. Loya, R. Liberman, R. Albelda, and E. Babcock, 2008. “Fits & Starts: The Difficult Path for Working Single Parents”. Available at: www.liveworkthrive.org

²¹ Figure 2 is for a single parent with two children (ages 3 and 8) in Boston with all eligible government work supports, which include child care assistance, Child Tax Credit, Earned Income Tax Credit, Food Stamps, MassHealth, Section 8 rental housing assistance, and Special Supplemental Nutrition Program for Women, Infants, and Children.

As evidenced in Figure 2, households earning between \$16,000 and \$22,000 initially see gains in their net monthly resources; however, any gain made drops precipitously as they reach an annual income of \$32,000. These losses rebound slightly as an earner advances to a salary in the \$40,000 range and then drop dramatically when an earner nears \$48,000 and again as they reach an annual income of \$64,000. These cliffs are, of course, the result of an eligibility scheme that leaves individuals unable to pay market rates for the essentials such as food, housing, and child care without any outside support. These families find themselves in a contradictory situation where they are not making enough to swim alone, but losing too much support to stay afloat. While our work support system cannot provide benefits at all income levels, recognizing that the current eligibility criterion creates a disincentive to success is crucial. Hard work has to pay off if people are going to be motivated to do it, and low-income families need to be able to cover their basic needs and see a promising future ahead if they are going to stay in the game.

Losing Government Supports

For the women we spoke with the issue of losing government supports was not about economics or statistics, it was about struggling to meet the basic needs of their families. They talked about these dilemmas in the most personal ways, sharing stories of losing their housing, struggling to obtain the medical care needed for children, and skipping meals so that their children would have enough food to eat. And all of these struggles were part of a life story in which the woman is trying to do the “right thing,” trying to move ahead in her career, earn an independent income, and get off government subsidies. For the survey participants, housing was rated as the most troublesome government support to lose, MassHealth (i.e., the public health insurance program in Massachusetts) was the second, followed by Food Stamps, and child care assistance was the fourth most troublesome government support to lose.²²

Although all forms of government assistance are vital in helping working families meet fundamental needs, housing is an essential need for

²² It is likely that the child care subsidy was ranked lower primarily because the majority of study participants had children who were teenagers and thus they were no longer eligible for child care vouchers. We know from other research and our work with families with young children in other contexts, that child care is consistently one of the most important factors in enabling women to be successful in the work place (e.g., Lowe and Weisner, 2004).

every individual, and losing the ability to pay for this need creates substantial problems for families. For example, Emma recently lost her Section 8 voucher and her home. She lost her Section 8 because she was slightly over income, but did not earn enough to afford costly rents that are standard in Boston. Consequently, she has been shuffling between friends' couches and various shelters. She said, "Trying to go to college and be homeless is very difficult, so I had to quit the college." Emma is a discouraging example of the challenge here, a college education might be the most promising path out of poverty for her, but since she lost key supports while she was pursuing that education, she was derailed. Additionally, the social costs of remaining in poverty might be significantly higher than the cost of the Section 8 voucher. Emma went on to explain her frustration:

I was honest with the Section 8 people, I told them that both of us were working, they calculated the rent, they said that you were over income by some ridiculous amount by twenty, thirty, forty dollars, so I was no longer on the Section 8 program, but yet not making enough money to pay market rent and having a four thousand dollar security deposit, so I fell in that gray area and there are so many people that have benefits that fall in that gray area.

The "gray area" that Emma refers to is the very cliff effect we are speaking about. It is the place where one cannot afford to pay for things independently but has become ineligible for supports. Reducing that "gray area" may be one of the key ways to promote economic independence for low-income people.

Another consequence of losing a benefit is the emotional toll that it takes on the family causing a great deal of distress and worry for all its members. Consider Joanna, a 30-year-old mother of two young children, who lost both Food Stamps and MassHealth around the same time because she began receiving child support payments for one of her sons. However, these payments were not consistent and were not an accurate reflection of her household income. She experienced great financial and emotional turmoil because she has a chronically ill son whose doctor visits and prescription costs are too expensive for her to cover herself. She discussed the debilitating, "... emotional effect of a lot of just not knowing and where's next month's food gonna come from and how am I gonna pay for [her son's] prescriptions the following month."

The emotional toll hits both parents and children. Indeed, children are often hit the hardest by the stress of poverty.²³ Consider Alicia, who spoke about the effects that living in a homeless shelter had on her 2-year-old daughter:

I had to sit down with the teacher and explain why she was acting certain ways because of the change from living in a house when she could do everything to living in a shelter by nine o'clock she had to be in bed and couldn't play around and do certain things so I guess she was acting up at the day care and I had to explain to them that she was acting that way because we went to living in a shelter and it changed. So, you know they can feel things and she was only 2 ... not like I let her do whatever she wants, but living in a house to living in to like a structure where you go to bed by 9 o'clock, so it impacted her.

As she describes it, her daughter went from living in a home to living in a "structure." The lack of personal warmth and autonomy connoted by the descriptor "structure" here is telling. And this challenge obviously affected both mother and daughter.

In addition to the emotional stress caused by losing supports, there are physical hardships that ensue. For example, Ellie, a 44-year-old mother of two young daughters making \$30,000 per year as an administrative assistant, recently lost her Food Stamps because of an increase in her wages. She described how she would skip meals because she could not afford enough groceries to feed herself and her family. She said:

If I eat with them I might eat a little tiny bit of what they have and I'll say, "Oh I had a big lunch," so that they can have the food, but then I can eat with them so they don't think I'm not eating and I'm starving myself.

A parent working full-time should not have to go without enough food—no family should. Should she have to pretend to her children that she is not

²³Jeanne Brooks-Gunn, Greg J. Duncan, and J. Lawrence Aber, eds., *Neighborhood Poverty: Vol. 1. Context and Consequences for Children* (New York: Russell Stage Foundation, 1997). See also Tama Leventhal and Jeanne Brooks-Gunn, "The Neighborhoods They Live in: The Effects of Neighborhood Residence on Child and Adolescent Outcomes," *Psychological Bulletin*, 126 (March): 309-337.

hungry so they do not feel guilty eating? And when that is the case, what does that say about the cut-off for Food Stamps eligibility?

Finally, women who are mothers are unable to work if their children are not adequately cared for. The participants specifically emphasized that child care must be stable, reliable, and affordable in order to function as an effective support for parents who are working. Michelle is a 33-year-old mother of three children. She works full-time and currently receives child care assistance, Food Stamps, and MassHealth, but is anxious about losing these supports because of her impending annual raise. She maintains, "...if I didn't have [a child care voucher], I wouldn't be able to work, hold down a 9 to 5." Although child care vouchers from the government help families cover the substantial cost of child care, getting through the waiting list may take years as there are nearly 18,000 children on the list in Massachusetts as of May 2008.²⁴ For all parents, but especially low-income parents, child care is remarkably expensive. It is estimated that about 65% of low-income single-earner households spend 40–50% of their income on child care.²⁵ Thus, receiving a child care voucher from the government is enormously valuable for those parents who are trying to succeed at work or school. Colleen, a 42-year-old mother of two young boys, cannot believe how expensive child care is. She says, "How can you pay for that ... if you worked full-time, you'd have to make so much money to be worth your while to put your kid in day care."

Given the long wait to obtain a child care voucher and the huge expense of paying for child care out of pocket, it is easy to imagine the impact of losing this benefit. Thus, when women are faced with a small earning increase that pushes them over the eligibility requirements line, the dilemma is huge. If they take the increase in earnings and lose the child care subsidy, they may not actually be able to maintain the job if they cannot realistically afford child care. And if their child care becomes unstable, it might cause them to lose their job because they will need to care for their children. If they lose their job, there is no guarantee they will be able to obtain another job at the same wage level. But even if their earnings were to decline to the point where they would be re-eligible for a child care voucher, they would find themselves at the bottom of a very long waiting list. So it is never a simple case of moving up, it is more like a calculated risk with an enormous amount to lose.

²⁴ Loya et al., available from <http://www.liveworkthrive.org>.

²⁵ Richard Wertheimer, *Poor Families in 2001: Parents Working Less and Children Continue to Lag Behind* (Washington, DC: Child Trends, 2003).

As previously discussed, for a family of three in Boston to meet their basic needs they must annually earn \$58,133. It is no wonder why the four most troublesome benefits to lose all cover the most fundamental needs. However, as previously emphasized, these benefits often get cut before the family can afford these expensive goods and services on their own, and often puts families in compromising positions such as homelessness (as in Emma's case), emotional distress (as in Alicia's case), and hunger (as in Ellie's case).

Applying for and Maintaining Benefits

Although the experience of losing supports is challenging, the process of acquiring and recertifying supports presents other obstacles. Many women deemed the application and recertification processes as problematic and expressed frustration because eligibility calculations fail to take into consideration irregular work schedules and inconsistent child support payments. They also talked about the process of applying and maintaining benefits as a degrading experience. Joanna, a 30-year-old mother of two young children, described it this way:

You know and with all the rules that they have in place it's very degrading. I just feel like they need to reevaluate how they determine that. And if I'm coming in there asking you for Food Stamps, or for you know, welfare check I'm not a damn number ... you literally walk in and you're standing in this little concrete wall, in—in a corridor, very small, with a toilet, like the bathroom is right there, and all you can smell is everybody that's come out of the bathroom and you literally pull a number and you wait! And you wait, and you wait. Finally, they get to your number then you go over and they give you an application and another number! And you wait, and you wait, and you fill out your stuff, they come back and take it, they give you another number and then you wait some more. Even if you have a scheduled appointment, you wait for two hours. You have to clear a whole day just to go to the welfare office for something simple as like an ID.

When one is made to wait for hours, you are very clearly being told that your time is not worth much, when in fact every minute spent waiting may represent lost wages and other negative consequences of missed work.

Moreover, when one is made to wait for hours in an ugly, small environment that smells like a toilet, you are getting an even more discouraging message about your worth.

Another common frustration was around the certification process. Numerous women had incomes that frequently shifted, either increasing or decreasing, for various reasons. Since income (even if it is unrepresentative) is central in determining eligibility for government work supports, many of the women we spoke with experienced great difficulty as a result of misconstrued income. Consider Darla, a 25-year-old expectant mother, who described a common situation of fluctuating pay:

A good month I can work thirty-eight to forty-five hours and it just happens to be that month they want my pay stubs for Food Stamps, ok, the next month comes around I've worked three hours one week, twelve hours another week, seven hours another week, ten hours another week, they don't want my pay stubs that week, they won't deal with 'em. Ok, next month comes and that's when they start picking up again, each month is different, it varies and it is very very very hard to pinpoint really how much I making because it never stays the same... when it comes down to somebody's wages they should, um, they should actually check it out first, um, because when it comes down to dealing with people who are in my situation I don't have the same hours, I mean that goes for any job. Nobody really has the same set of hours unless you're guaranteed in writing a forty hour a week position.

Darla points to the problem while offering a concrete solution. If someone has guaranteed hours, then his or her income should be counted differently than someone who does not. Other women suggested having longer time periods for calculating income, to better capture inconsistencies in it. As Tanya, a 30-year-old mother of one teenage son, describes, those inconsistencies are not relevant in the eligibility criteria. She recently began receiving sporadic child support payments that pushed her over the income eligibility threshold for MassHealth. She said, "I voluntarily reported that I got child support, \$65 a week, um, then I told them, 'Well it's not consistent.' It didn't matter." As a result of this loss, she now pays \$218.53 dollars a week to cover health insurance for herself and her son. During the months when the child support payments are not paid, she has to try to make ends meet with insufficient resources.

And finally, women expressed frustration with the lack of sufficiency and efficiency in many of the benefit programs themselves. For example, Amanda, a mother of two, said this about the fuel assistance program:

\$400 for a fuel assistance grant, that's not even one month's worth of a winter bill here in Massachusetts, that's a joke, it's a slap in the face when you're sitting there for 12 hours at a fuel assistance office, doing applications, and giving them your whole life, for them to come back and say we're gonna give you \$400 and by the way we're not paying it until June, by the time that they get around to sending the check out to the gas company, your gas is already shut off, so it's useless, and now you can't get benefits for the following year because now your gas is shut off and you have to turn the bill on in your kids name, so now you're not gonna get the benefit.

It is a web of double binds that low-income workers find themselves in. And these double binds become challenges not just to the adult worker, but to their children as well.

Efforts to Plan for the Future

It is estimated that over three-quarters of low-income working families do not have enough assets to cover their family's basic living costs for three months should their source of income be altered or eliminated.²⁶ Given that the wages low-income individuals earn are so low, there is often very little (if anything) left at the end of the month to save after they pay all of their bills. Erin, who earns \$37,500 per year, said:

I have [a savings account], but I'm always taking out of it, like, because you end up needing it for something, so I really don't have it ... I'm trying to do it, but when the end of the check roll comes and like those two weeks, well I have to use the money. What was the point of me even having distributed it there?

²⁶ Signe-Mary McKernan and Caroline Ratcliffe, *Enabling Families to Weather Emergencies and Develop: The Role of Assets*, for The Urban Institute, 2008, available from <http://www.urban.org>.

Although Erin's motivation to save is apparent, she finds that it becomes recurrently unachievable to do so at the end of every month. This is largely because she needs to cover her basic living costs and has been cut off from government supports because her income has been deemed too high to need help. Most low-income families find themselves in a situation similar to Erin's as they try to use their insufficient wages to meet the high cost of living which often makes saving unfeasible.

Even in cases where families are able to spare some money to put aside, they are often hindered by asset limits. Although Massachusetts' stringent asset limits for families participating in means-tested programs have recently been eliminated for certain programs (e.g., Food Stamps), they still exist for families receiving Temporary Aid for Needy Families (TANF). Asset limits prevent these families from developing any sort of adequate safety net for crises or savings for future aspirations (e.g., saving for higher education, retirement, or even the ability to cover moving costs). One specific example that reflects the severity of the restrictions is illustrated by Joanna, a 30-year-old mother of two young children. She recalled:

A \$10 savings bond that you purchased for your child as a birthday present comes back to bite you in the butt when you go to collect Food Stamps. That's insane ... I had to cash in a \$100 savings bond for my kid ... they said, "*It's worth \$50, you need to cash it in, it's cash on hand, you need to get rid of it.*" That was my son's birthday present from his first birthday that he got from his grandmother ... so now my son is not allowed to have a nest egg because I'm poor.

Erika, a 33-year-old mother of four young children, also expressed her frustrations by explaining how, "There's no way to save any money, and when they see you're saving, you can only save up to a certain amount before they cut you off of benefits because they feel that you have something." As of June 2008, the asset test was eliminated for most nonpublic assistance Food Stamp households in Massachusetts; therefore, Joanna would now not have to worry about losing her Food Stamps because of her child's savings bond. Nevertheless, her testament exemplifies the frustration that many individuals experience as a result of asset limits. Erika's experience illustrates a commonly felt sentiment of despair.

All families, including those who receive government assistance, should have the freedom to develop their assets and realize their goals, including the goal of making ends meet without the help of government

supports. As Erika puts it, they too need to feel they can “have something.” The motivation to build a solid financial foundation for one’s family needs to be supported and encouraged. Otherwise, we may inadvertently encourage families to live exclusively in the moment and discourage economic stability and mobility.

Hopes and Plans for the Future

The majority of women we spoke with aspired to achieve the traditional American notions of success—home ownership and education. When discussing her dreams for the future, Darla, a 25-year-old expectant mother said, “... having a home, a house, being a home-owner and saying that, you know, I’m paying my property tax, my water bill, my sewage bill, I’m paying for everything on my own.” Cynthia, a 59-year-old mother taking care of nine children, spoke with a similar prideful tone, she said, “Hopefully I’ll be paying on my house, I got a mortgage payment, I can sit on my front yard and say this is mine, I made it, I got this, it took a lot of sweat and pain, but I did it.”

Our current economic crisis tells us that providing home loans to individuals who are not positioned to make mortgage payments over the long term is not the appropriate response to support these goals. So what is it then? While the answer to this question lies beyond the scope of our study, providing access to and support for training and education that leads to jobs that pay family sustaining wages, supporting asset development for low-income households (i.e., removing asset limits, promoting savings, etc.), along with addressing the personal and family concerns that might create obstacles on this road is key to economic independence.

Gina, a 52-year-old mother of one teenage son, found herself limited as she searched for a living wage job because she did not have a higher degree. She said:

The situation, you know, when you see yourself, um, looking for work and doing everything that it takes to find a job, and not finding one because you don’t have a bachelor’s degree, you, you know you have no other choice but to go back [to school].

Many of the women in our study acknowledged the important role that education and training played in opening the doors to higher paying jobs or a “dream career,” as one participant described it. Although many women discussed that they wanted to pursue higher education, most felt it was an

impossible aspiration because of barriers in place that significantly impeded them.

For example, the inability to finance their education is one major barrier. Gina, the woman who was previously cited, explains here that she cannot accomplish her goal of going back to school because of financial constraints. She said, “If it covers all my expenses, I would consider going to school, otherwise I cannot do it, I will not be able because, um, I need to pay my bills every month.” Another common fear expressed by the participants was that they would not receive a raise at their current jobs if they go back to school to get a higher degree. When weighing the pros and cons of going back to school, Erin, a 27-year-old mother of one young daughter, said:

I’m gonna make the same amount of money. I mean, yeah, I could probably make a couple thousand more give or take, depending on what field, but not that much, it’s not worth owing all that money.

As Gina points out, higher education is only feasible if she can support herself at the same time. Erin also astutely notes that college training needs to have a proven relationship to higher earnings at the other end if it is going to be a realistic choice for single parents. Accordingly, there needs to be clear, accessible information available to help prospective students make informed school decisions, as well as better financial and general support.

Key Findings from Social Service Providers

Social service providers offer valuable services, resources, opportunities, and counsel to individuals who often have multiple vital needs to be met and challenges to be overcome. In conjunction with this responsibility comes considerable influence that can effectively impact the decisions made by their program participants. Since they play such an integral and influential role, we saw the value in exploring how social service providers advise program participants regarding the cliff effect dilemma.

A total of 32 social service providers from three different social service organizations were surveyed. Subsequently, six of these providers participated in the semistructured in-depth interviews. The social service providers we spoke with discussed the difficulty they face as they try to navigate a disjointed system that may compel them to give their program participants advice that goes against their traditional practice and/or personal convictions.

Advising Program Participants about the Cliff Effect

Social service providers undoubtedly vary in their backgrounds, education, and case management styles. It can also be assumed that all social service providers want to point their program participants in a direction that will ensure positive progression. However, due to the complexity of the cliff effect dilemma, there is great variation regarding the information and guidance given to program participants facing this predicament.

Nearly two thirds of the social service providers surveyed said that they would encourage their program participants to take a pay raise or promotion even if they faced the possibility of government support loss. When this was discussed further in the interview, exceptions to this rule began to emerge. For example, if the loss of a government work support was going to put a family in harm's way (e.g., resulting in homelessness), providers would often advise them to keep the government work support by refusing the increase in pay, by cutting back on hours worked, or by quitting the job altogether. Arianna, a social service provider working at a Boston-based service organization, discussed how she typically advises clients in this circumstance. She said:

So if you know that taking an extra day of pay is going to make you lose your shelter, and losing your shelter means your family is on the street, as opposed to in a relatively comfortable shelter, then it's not a {good} decision.

This sentiment is reiterated by Josie, another social service provider working for a different agency. She explained:

When you have a client who comes to you that's in crisis, that's facing eviction or facing homelessness or whatever and all of a sudden you look at the services that are available to them and you realize that there is really nothing based on their income. And if they just quit one of their part-time jobs or if they just ... stop working so many hours they'll be all of sudden eligible to all these other services ... that's enormously frustrating and it leads you to go against what you think is the way you're supposed to do things.

Arianna's and Josie's corresponding statements establish how, in some situations, earning more income may be detrimental to a families' well-being. In those cases, these professionals are compelled to go against their

own belief systems about work and success and advise their clients in ways that either preserve work supports or allow a family new access to them. However, when not presented with a situation that may invoke a crisis (e.g., losing shelter), the majority of providers reported being consistent in their support for the increase in income even if that meant a decrease in government support. On the other hand, one third of providers opposed this decision, thus verifying the evident variation among social service providers and the advice they give.

Some providers work with their program participants to proactively prepare them for an impending decision around losing government work supports. They discussed “preparing” the participant for the loss by letting them know when it was going to happen and what they were going to lose. Social service providers also note alternative sources of support that help the client cope with the loss by “brainstorming ideas” about “supplementing with food pantries” or avoiding the loss altogether. Janet, a social service provider at a family services organization, explains:

If somebody comes in and gets a job while they’re here ... if they ask I’ll go through with them ... the limits and how many hours they can work at the salary they’re getting, you know, at their hourly rate ... so that they stay under.

It is a bit discouraging that Janet will only inform her program participants of their approaching loss “if they ask.” We contend that basic protocol for social service providers should include notifying the program participant upfront about these increased income/government support loss junctures. If a program participant has advanced warning on when and how these losses occur, then they will have a greater opportunity for “brainstorming ideas” about the best ways to plan for and cope with this impending deficit.

One reason why this basic protocol is not the rule probably has to do with a lack of information on the part of many social service providers. While some social service providers are familiar with when and how cliff effects occur, many other providers admitted to not knowing much about cliff effects and how to advise a program participant faced with an impending cliff. When asked if she felt confident about advising on these issues Arianna, who was previously quoted, admitted:

No, not totally. I do the best I can and I sort of work with what we’re dealing with, but I don’t feel like I could say to someone, “Oh, if you take a 25 cent an hour raise at work, you better be careful because your Food Stamps are gonna

get cut X amount.” I would have no idea what would happen to their Food Stamps ... I don’t get it ... I think it might be helpful to find out how many people have an understanding of how these benefits are calculated, and if they are interested in knowing how they’re calculated “cause I’m interested in knowing, so that I could have a little bit more.” I could be better informed and more able to help someone when they walk in here with a question about, “What’s this gonna do to my Food Stamps?”

Arianna recognizes the importance of being well-informed both to improve her own case management efforts and to support the well-being of the families she is working with. However, eligibility requirements and how participation in one program might affect one’s status in another is incredibly complex and there is no clear source of information for families or providers. Although online government support calculators exist for some programs,²⁷ they may not all be accurate given the complexities with each individual case. Thus, it is not at all surprising that many, if not the vast majority, of social service providers are not in the position to accurately advise their clients on these issues.

Advising Program Participants about Postsecondary Education

Some postsecondary education is required for most jobs that pay living wages that then lead to economic independence.²⁸ However, over half of the surveyed social service providers said they would not encourage their participants to seek higher education. This coincides with previous research that found 45% of Michigan’s Work First participants reported being told by their social service provider that education was not important, supported, or encouraged.²⁹ Research has found that as a result of TANF’s work-first ethos, most social service providers do not discuss postsecondary educational options with their program participants.³⁰ Sandy, a program

²⁷ e.g., www.gettingfoodstamps.org.

²⁸ Elisabeth Babcock, Amy Goodman, Ruthie Liberman, Mary Prenovost, and Deborah Connolly Youngblood, “Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Families,” for The Working Poor Families Project, 2007, available from <http://www.liveworkthrive.org>.

²⁹ Coalition for Independence through Education, 2002.

³⁰ Karen Christopher, “Welfare Recipients Attending College: The Interplay of Oppression and Resistance,” *Journal of Sociology and Social Welfare*, 32 (September, 2005): 165-185. See also Luisa S. Deprez, Sandra S. Butler, and Rebekah J. Smith,

manager at a Boston-based family services organization, discussed the tension between encouraging work over education. She said:

Often we will encourage people to work as opposed to go to school right now with the goal of ... being able to support themselves and get out of shelter ... sometimes it's hard for me ... part of me would like people to be able to pursue all of their goals but I think that it doesn't always make sense to do that in shelter ... it wears on them psychologically and emotionally being homeless, even if they have a stable and safe place to stay, but it's just not healthy and so sometimes it does mean putting off other, other goals ... and getting some financial stability first, even though, you know, they would be more financially stable maybe if they got more education or more training.

The conflict that arises between encouraging a client to go to work instead of school as described by Sandy is echoed among other social service providers.³¹

Postsecondary education is often a vital step toward achieving economic independence; however, as Sandy revealed, it is not always encouraged by social service providers. What are social service providers' own educational backgrounds? Is it feasible to provide more opportunities for their professional development and higher education so that they can provide enhanced guidance about the path to and through higher education? Or is it at least possible to provide them with the appropriate resources to refer individuals to other quality sources that may better guide their pursuit of higher education?

Postsecondary education opens the door to many jobs that pay self-sufficient wages that are often high enough to allow the worker to leap over

"Securing Higher Education for Women on Welfare in Maine," in *Shut Out: Low Income Mothers and Higher Education in Post-welfare America*, ed. Valeri Polakow, Sandra S. Butler, Luisa S. Deprez, and Peggy Kahn (New York, NY: State University of New York Press, 2004). Also see Susan T. Gooden, "All Things Not Being Equal: Differences in Caseworker Support Toward Black and White Welfare Clients," *Harvard Journal for African American Public Policy*, 4 (June 1998): 23-33. See A. Fiona Pearson, "The New Welfare Trap: Case Managers, College Education, and TANF Policy," *Gender & Society*, 21 (October 2007): 723-748. Finally, see Kathleen Shaw, Sara Goldrick-Rab, Christopher Mazzeo and Jerry Jacobs, "Putting the Poor to Work; How the Work-first Idea Eroded College Access for the Poor" (New York: Russell Sage Foundation, 2006).

³¹ Pearson, 2007, 723-748.

subsidy cliffs and thus progress on their pathway out of poverty. Accessible and affordable postsecondary education needs to be encouraged as a viable option for low-income individuals. The role of social service providers in supporting or dissuading low-income individuals around education is not one we anticipated or researched thoroughly in this project. However, our findings suggest the importance of further investigation in this arena.

Policy Recommendations

The participants were asked to share any thoughts of possible solutions to the cliff effect situation. Based on their suggestions, CWU proposes three recommendations for policy and programmatic action. First, update eligibility criteria and increase support levels for all government work support programs. Second, develop “cliff effect trainings” and resources for social service providers. And third, improve accessibility for higher education for low-income working parents.

Work Support Programs

An important and long-awaited adjustment that must occur is updating the federal and state eligibility criteria for government supports while also increasing overall support levels. Individuals are being cut off before they are actually able to afford the goods and/or services that government supports cover. All government supports should gradually phase-out as wages rise (rather than drop-off suddenly, see Figure 1) to provide an incentive to workers to accept promotions or wage increases. In order to cover all families in need, there must be a corresponding increase in overall appropriations for these programs. Particular attention should be focused on child care and housing vouchers, which are in high demand and short supply and are essential components of family stability.

In addition to the gradual phase-out of supports and overall increased appropriations, the way income eligibility is determined to approximate average earnings needs to be changed to take into account earnings over a longer period of time. For individuals who have fluctuating earnings (e.g., due to irregular hours or seasonal employment), recertification periods that occur frequently do not realistically capture one’s overall income and may lead to inadequate assistance. In addition to improved evaluation of overall earnings, the application process may be made easier by moving to online applications and standardizing

recertification periods to one- year, as the Food Stamp program has recently done.

Indeed, many of our participants discussed the “red-tape” or administrative barriers that prevented them from receiving much needed supports. We recommend streamlining the administrative process for application and recertification for work supports.

Social Service Provider Education

In order to better inform and prepare working poor families for subsidy cliffs, social service providers must be educated and knowledgeable about when and how work support cut-offs occur. Thus, “cliff effect trainings” for social service providers must be developed and highly encouraged by any organization that advises low-income individuals. The development of widely available calculators that allow providers and individuals to track eligibility requirements and plan for work support reductions would also be highly valuable.

Access to Higher Education for Low-Income Working Parents

By improving accessibility to financial aid for education to provide comprehensive coverage for working parents, it will give more low-income families an opportunity to progress toward economic independence that will position them in higher-paying jobs. One way to do this is to offer 2 years (or equivalent credit) of community college at no cost to low-income workers for degree or certificate programs.

Conclusion

Work should not be costing these low-wage earning individuals as they make solid efforts to increase their income. Rather, government work supports should *support* income advancement. The public assistance system should function in a way that allows individuals to make it all the way up the hill to economic independence without “rolling backwards” as Joanna attested to at the beginning of this paper. There is an immediate need for more research and ample policy action concerning this vulnerable population as the strength of the economy falters, the cost of living is rising, and the numbers of working poor people are quickly escalating. We need to leverage government work supports so they effectively offer assistance to those who

are forging a path to economic independence. The women who we spoke with plainly illustrated the double binds they are placed in, trying to live their lives in manners that adhere to two key social expectations—a good work ethic and a good motherhood model—within a government system that insists upon both but effectively supports neither. By and large, the women we spoke with offer the clearest and most profound conclusions:

Even though you have a little, you're making a little bit more money, you're really not, you're still in the same category ... I don't see how they think that they're making it better ... it's not beneficial, actually ... it feels like being punished for making more money ... you contemplate whether you want to make more money or not, whether you want to work more hours because you could be at home with your kids and still be in the same situation. (Erika, a 33-year-old mother of four)

The system is not there to help people who are working, you have to be not working to get any help ... it's not set up for single mothers who work. (Tanya, a 30-year-old mother of one)

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