



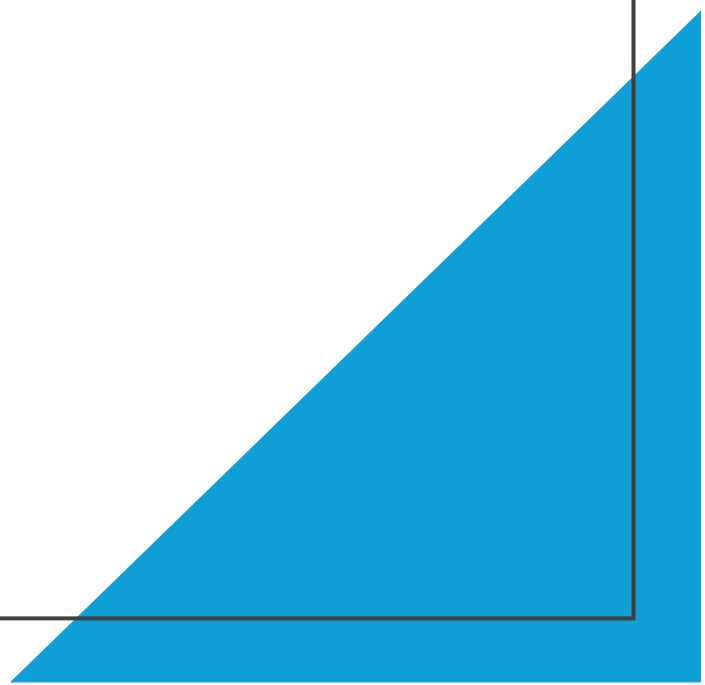
Center for Social Policy
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Massachusetts' Bridge to Prosperity Cliff Effect Pilot

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Benefits Cliffs Research Convening, February 12, 2026
Federal Reserve Bank of Atlanta



Agenda

1. Bridge to Prosperity Pilot Overview
2. Evaluation Overview
3. Preliminary Findings from Participants
4. Preliminary Findings from Coaches

Bridge to Prosperity Pilot Overview



Pilot Program Elements



Financial Support: Participants receive monthly payments of either \$300, \$500, or \$700, based on estimated cliff effect impact.



Coaching for the Cliff: Coaches help participants map and understand the impact of the cliff effect and help guide their decision making to navigate the cliffs.



Career Coaching: Coaches help participants pursue their self-identified employment related goals.



Financial Coaching: Coaches assess participants' current financial skills, introduce tools for budgeting and saving, and coach them on how to use the tools effectively.

Participant Outcome Goals



Career Goal Identification: Increased clarity on steps necessary to achieve career goals.



Career Advancement: Achievement of job promotion, increased wages, and target job goal.



Financial Stability: Improved ability to cover expenses independently, save, and pay off debt.



Empowerment and Self Efficacy: Increased confidence in making decisions about their economic futures.



Well-being: Decreased financial stress and improved social determinants of health



Public Benefits: Reduced public benefits assistance.

Pilot Participants

Participant Enrollment Eligibility:

- Using at least one: SNAP or TAFDC
- Employed with career goals
- At least one dependent child

Cohort 1: 18 Participants from across Massachusetts:

- Seven from Springfield (Western MA)
- Six from Worcester (Central MA)
- Five from Greater Boston

Average starting hourly wage for Cohort 1 was \$21.09

Outcome Evaluation Overview



Summary of Evaluation



UMass Boston's Evaluation team has been working in collaboration with the Springfield Works & other partners to:



Conduct a learning, process and outcome evaluation



Conduct a systems analysis with stakeholders to generate fresh insights and assess sustainability



Conduct qualitative interviews to facilitate narrative change for the cliff effect

Process Evaluation Research Questions

1. What are the differences between the way the program was planned and the way it is being implemented? To what extent is the pilot serving participants as intended?
2. What lessons are emerging from the design and early implementation of the Bridge to Prosperity pilot?
3. What can we learn from participants and program stakeholders about their experiences –including what is working well and limitations - with the Bridge to Prosperity Program that can help to improve the program and inform future cohorts?

Systems Research Questions

1. How does current state and federal policy contribute to the existence and nature of benefits cliffs?
2. What policy/administrative changes could lessen the occurrence of benefits cliffs?
3. What do employers know about the existence and nature of benefits cliffs?

Outcome Evaluation Research Questions

1. How do participants experience benefits cliffs? How are participants' experiences of cliffs impacted by their occupations, job characteristics, and specific benefit bundles?
2. How do monthly payments and career and financial coaching affect participants' capacity to manage the effects of benefits cliffs on their career advancement, financial stability, and wellbeing?
3. What changes do program participants experience in terms of career advancement, earned income, and benefits use?

Data Collection from Participants & Coaches



Participants

One-on-one, semi-structured qualitative interviews about their careers, experiences with public benefits and cliffs, financial security and goals

Mini survey to collect select quantitative metrics



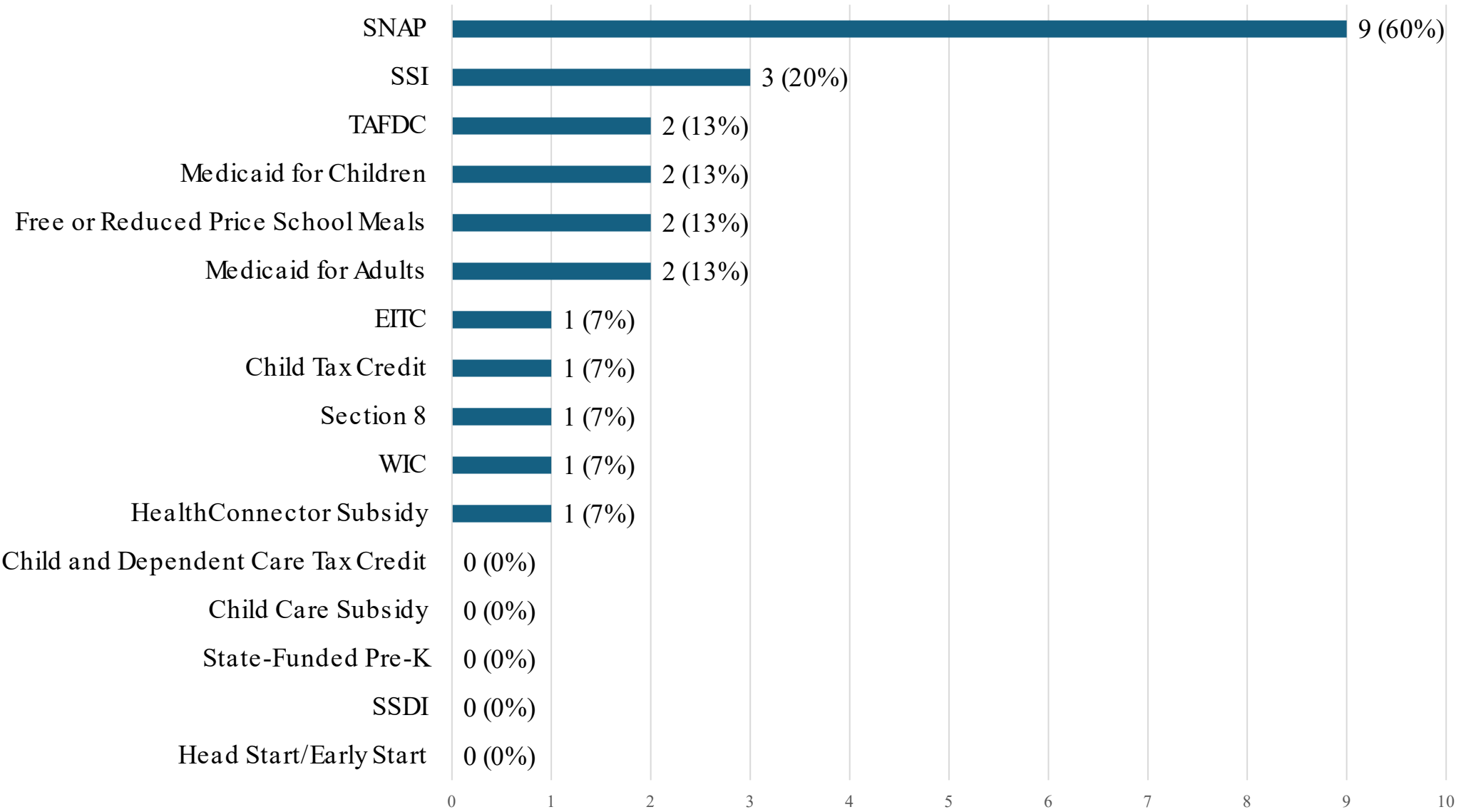
Coaches

Group or one-on-one, semi-structured qualitative interviews about their role at their organization, their experiences helping clients navigate public benefits systems and with public benefits coaching

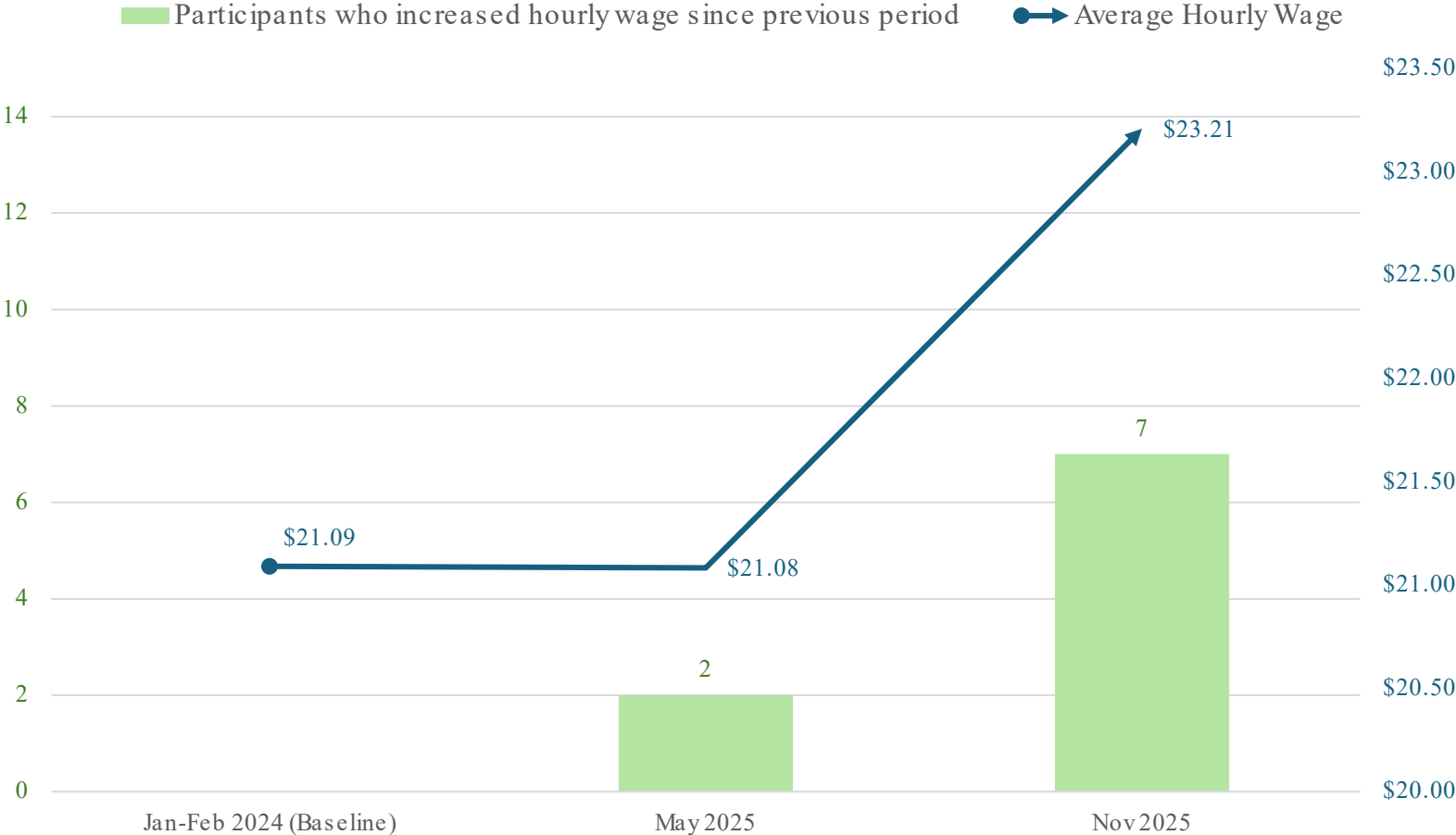
Preliminary Findings: Participants



Benefits participants have lost or had lowered, Jan 2024-Nov 2025

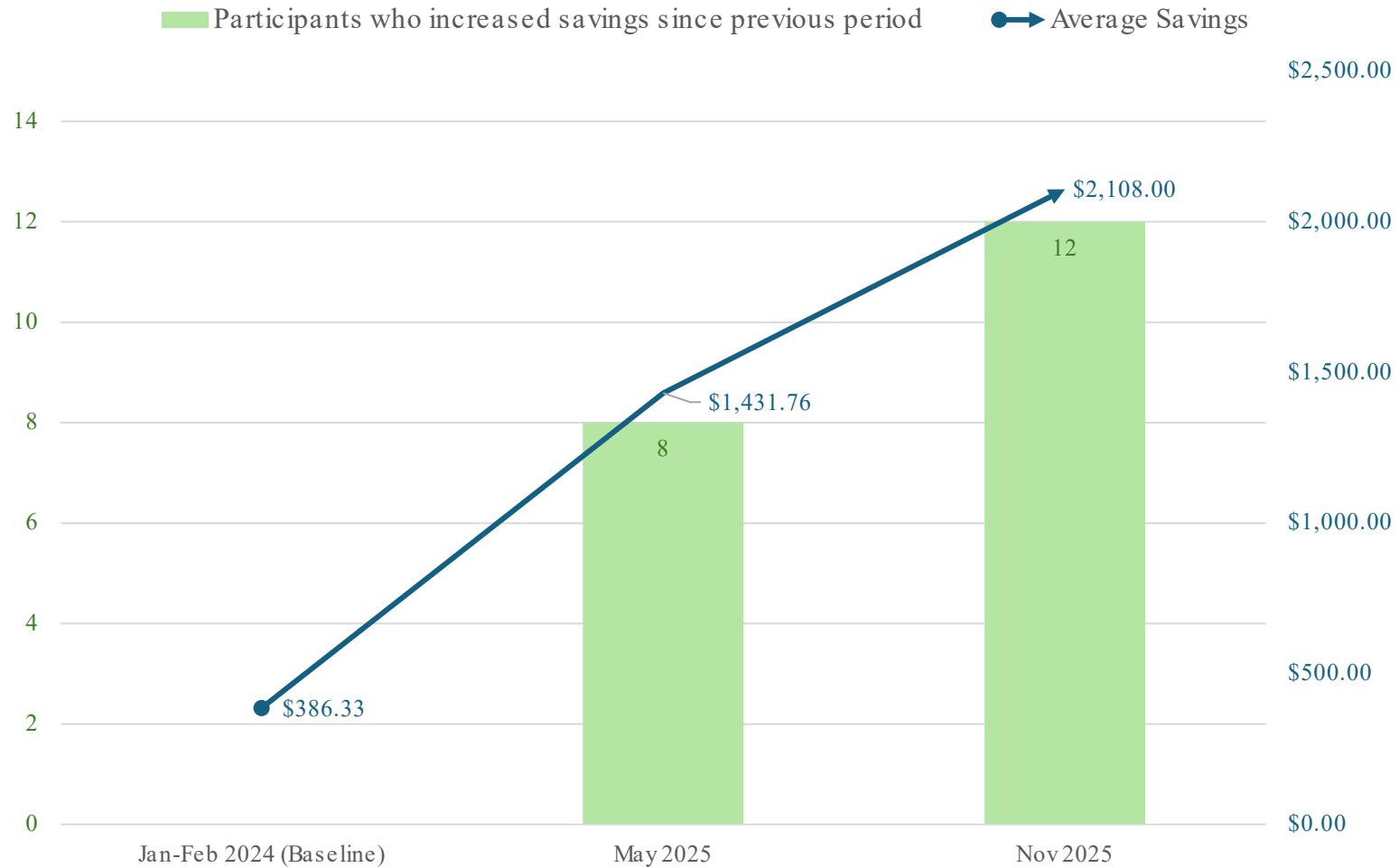


Participants' Hourly Wage from January 2024 to November 2025*



* January-February 2024, n=18; May 2025, n=17; November 2025, n=15

Participants' Savings from January 2024 to November 2025*



* January-February 2024, n=18; May 2025, n=17; November 2025, n=15

Effects of Irregular Work Hours, Wage Differentials, and Timing

“I picked up extra hours. I got hired in October, so that's the holiday season. I'm working whatever everyone's not...and then I get a letter from DTA telling me that I make too much and now I'm down to zero on everything with this part-time job.”

“They gave us double bonus for a month. And so, I was just working [like] crazy and I was just paying off as much stuff as I could...So there was a lot of stuff going on that we needed to do with my kids...and then I was like, okay...this stuff is coming next month. But no, it did not come the following month. Everything pretty much almost went to zero.”

“I got a raise in December...And it kicked in January and that's when...all my recertifications get started...I didn't even know about my health insurance. I went to the doctors because I was sick. They were like, you don't have any health insurance.”

Benefits Specific Cliffs

Social Security & Disability Benefits

“I haven't taken on more hours...once I get off Social Security it's pretty hard to get back on it, so I mostly just stayed at the minimum that you can work for Social Security.”

“I have a son who has special needs. He's on the spectrum...So he has services, he gets benefits and things like that, and it's hard to try to advance and then lose those services that he really needs.”

Benefits Specific Cliffs

Health Insurance

“How is it going to be with this job? Am I going to lose MassHealth because I have this really good, unionized job now? Are my copays going to be \$50? I'm asthmatic, my sciatic nerves acting up..Even with this I still have those worries. This is a great job. But yeah, it's been hard.”

“I switched over insurances and I went to go get my daughter's glasses. I was so used to, MassHealth gives you an extra pair..in case you break them which was great for kids because she loses them all the time. And then I had the work insurance, and it was like \$700.”

Preliminary Findings: Coaches



Cliff Coaching Strategies

“Depending on their situation, I would try to go on to [413cares.org](https://www.413cares.org) and try to find resources that kind of related to what they were experiencing. So, if it was a loss in food stamps, somebody like an organization that can help them kind of navigate that loss.”

“We look at their employer's health insurance, and I always tell my clients, let's look for what they offer you. Let's see how much you'll have to pay, and let's also look at the other option of Health Connector. And then you can identify which one is better for you”

“The first thing is normalizing the fear..normalizing what they're feeling and then kind of showing, okay, this is the reality of the situation.”

Thank You!