

# **Efforts to Address Benefits Cliff: Practitioner Perspectives**

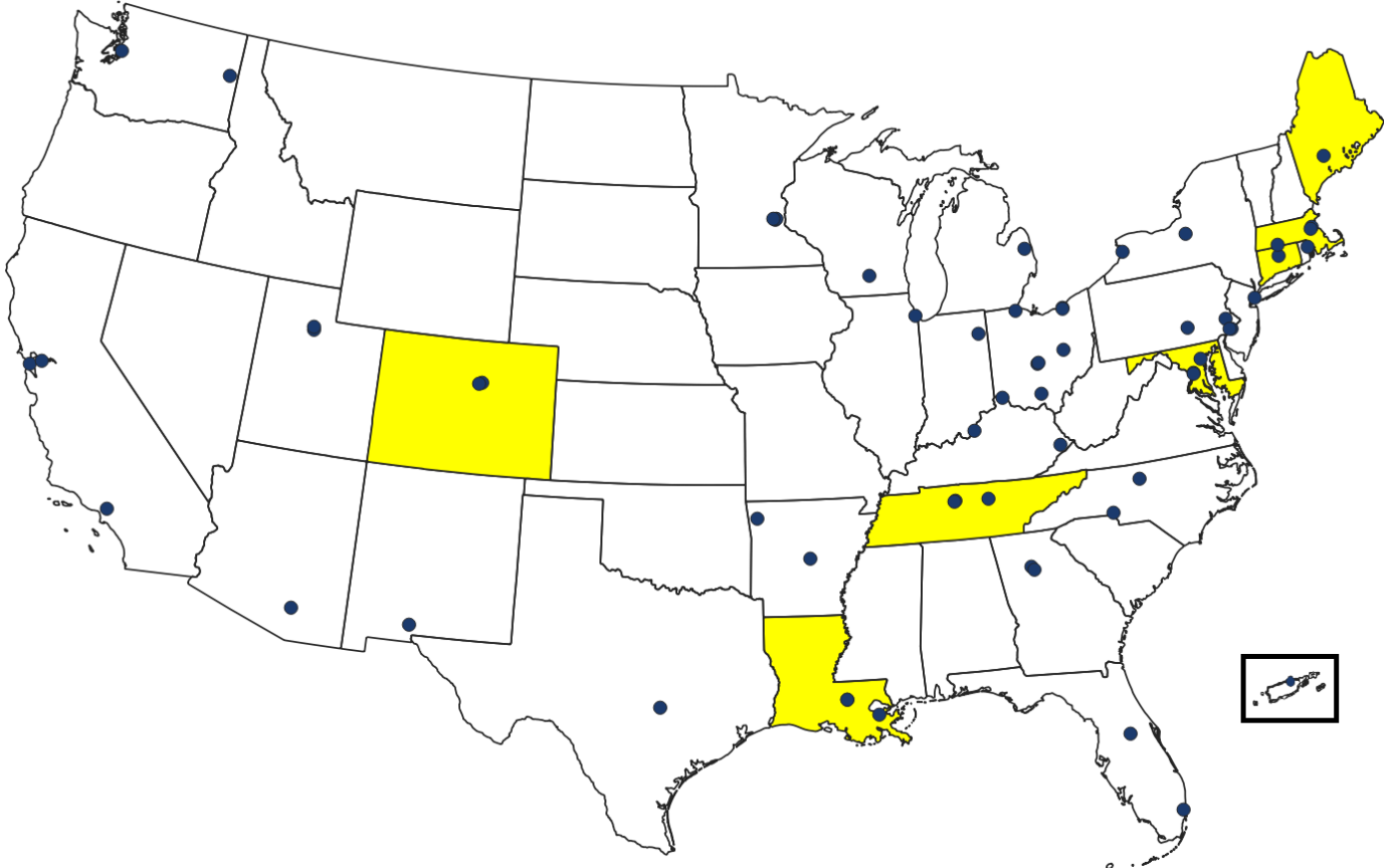
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**BEYOND  
THE CLIFF**



# The Beyond the Cliff Network



# What We're Learning



## Transitional Assistance

Provide resources to directly mitigate the loss of public benefits



## Evidence-Based Coaching

Adopt a coaching approach to support strengths-based, goal-oriented economic mobility



## Career Opportunities

Build pathways to good jobs and the training needed to secure them



## Benefits Counseling

Help families understand and plan for changes in public benefits as earnings increase



## Resource Coordination

Align agency and community resources to support family stability and advancement



## Rigorous Evaluation

Actively monitor progress and make adjustments



## Person-Centered Design

Engage participants in intervention design and operation



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# Cliff Demonstration Projects

High-Level Overview of Opportunities, Constraints, and Considerations

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# Agenda

- Introduction
- High-Level Observations
- Landscape for State Demonstrations
- Why Undertake a Demonstration Project
- Parameters for an Effective Demonstration Design
- Conclusion

# Introduction

- The Georgia Center for Opportunity (GCO) is a nonprofit organization that develops policy solutions and replicable community-based programs to create durable pathways out of poverty.
- The Alliance for Opportunity (A4O) is a collaborative project that researches and implements policy reforms to help people move from dependence to the dignity of work and a flourishing life. A4O includes member organizations from Georgia, Illinois, Louisiana, Mississippi, Ohio, Texas, Utah, West Virginia, and D.C.
- AEI-A4O Report available: *Stranded by the Safety Net: How to Fix the Benefit Cliff Problem*. December 2025  
<https://www.aei.org/wp-content/uploads/2025/11/Stranded-by-the-Safety-Net.pdf>

# High-Level Observations

- A benefit cliff is the extreme case of high earnings loss rates (*a.k.a.* EMTR)
- Multiple and potentially significant disincentives per scenario triggered by single or combined program effects
- Solutions need to address important critical factors, including starting amounts, benefit reduction rates, exit points, and interactions
- Behavioral impact depends on individual tolerance for earnings losses
- Public assistance impacts are intertwined with fiscal and economic complexities

# Landscape for State Demonstrations

- Inflexible federal program rules
  - e.g., EITC, CTC, SSI, SSDI, NSLP
  - Creativity needed to include any of these in demonstration project
- Flexible federal program rules (to varying degrees)
  - Block grant programs: CCDF, LIHEAP
  - Block grants with flexible funding: TANF, CSBG, and CDBG
  - Programs with waivers
    - Medicaid & HIX: --§ 1332 and § 1115 waivers (combination very flexible).
    - SNAP: § 2026 waiver (some restrictions)

# Why Undertake a Demonstration Project

- Help those being served
- Encourage upward mobility
- Prove concept through experimentation
- If successful:
  - Scale up.
  - Adoption by others
  - Set national standard
- Ultimate goal: millions escaping poverty

# Parameters for an Effective Demonstration Design

- Proposed solution must be real
- Make it scalable
- Scaled solution must be fiscally responsible
- Control for confounding factors
- Track outcomes
- Rigorous evaluation of outcomes

# Conclusion

- Consider nature of earnings loss rates in design
- Carefully select programs for inclusion
- Keep broader adoption in mind that may become a new national standard
- Make it real, scalable, and fiscally responsible
- Prove concepts with statistically reliable analysis