

Family Coaching & Transitional Supports to Mitigate Benefits Cliff

We provide family-centered coaching, benefits cliff counseling and illustration, and a first-of-its-kind transitional benefit to unlock employment opportunities and economic security for whole families.

OUR NORTH STAR GOAL

We aim to create a coordinated system that aligns public benefits, providing families with a clear path to increase stability and upward economic mobility.






PROBLEM STATEMENT

1 in 5 households stay tethered to low-paying jobs due to the abrupt loss of benefits that would result from an increase in income. This is the benefits cliff, which disincentivizes caregivers from pursuing economic advancement.

SOLUTION & VALUE PROPOSITION

Our project incentivizes low-income families to pursue increased employment without risking loss of benefits. The incentive comes in the form of a transitional benefit that directly offsets the net resources lost when a family loses benefits due to increased income.

SUCCESS LOOKS LIKE

-  Families move beyond one or more benefits cliffs, increase household earnings and net resources, and improve family stability and well-being
-  Employers and government partners take actions that mitigate benefits cliff effects
-  Communities increase awareness and work together to develop, advocate for, and implement a transformative vision for state and federal policy change

HOW IT WORKS

FAMILY-CENTERED COACHING

- Families are randomly placed in one of three solutions for up to three years with all solutions receiving family-centered coaching and benefits cliff counseling and illustration.
- Family Coaching is provided every quarter for those in the low-intensity solution and every two-to-six weeks for those placed in the high-intensity solution.

BENEFITS COUNSELING & ILLUSTRATION

- A first-of-its-kind web-based calculator precisely illustrates the benefits cliff for each family and helps families know what to expect.
- Coaches work with families to advise them on next best steps, ensuring families can advance without an abrupt loss of benefits.

TRANSITIONAL BENEFIT

- The calculator illustrates a transitional benefit that is designed to mitigate the benefits cliff and inspire economic mobility for families.
- The transitional benefit is provided when a caregiver increases employment and experiences loss of public benefits, and is distributed through direct payments to housing, childcare, food security, and healthcare providers.

RESOURCES NEEDED

- Family Voice, Vision, and Leadership
- Local Non-Profit Organizations
- Federal, State, and City Government
- Employers and Chambers of Commerce
- Community Colleges and Technical Schools
- Faith-Based Institutions



32%

of families demonstrated verified income growth after four months of participation



\$20,833

average increase in projected annual household income for families who demonstrated growth



64%

of families increased their stability and well-being after 6 months of participation based on the on the Arizona Self-Sufficiency Matrix

This concept poster codifies a program or best practice of a two-generation (2Gen) approach for practitioners to replicate and systems and policy leaders to scale in order to improve outcomes for children and their families. Ascend at the Aspen Institute and the 2Gen Accelerator Community developed this concept poster alongside a portfolio of resources so that leaders can advance opportunities for families to achieve intergenerational success and well-being.