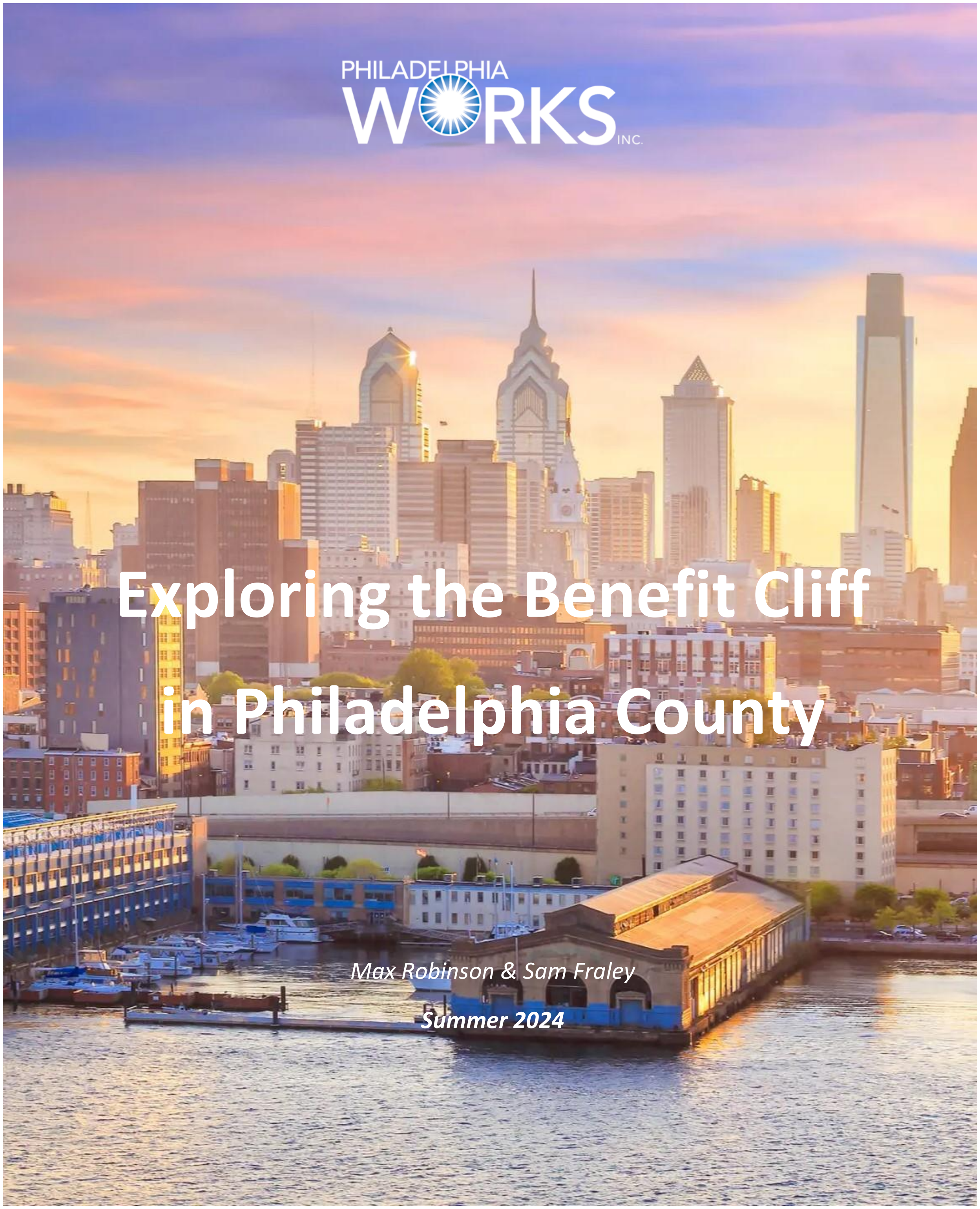


Exploring the Benefit Cliff in Philadelphia County

Max Robinson & Sam Fraley

Summer 2024

According to the 2022 American Community Service 1 Year estimates, over 198,000 households received cash through public assistance or SNAP in Philadelphia County. Programs such as TANF are aimed at assisting individuals with low income through social services, however eligibility requirements and benefit amounts often present challenges for those who are eligible to enroll. Individuals may become ineligible with increases in income or changes in occupations and lose access to these needed programs.

Utilizing a combination of our generalized benefit cliff model and Census microdata from IPUMS USA, we analyzed the presence of households that have incomes near the benefit cliff. We conclude with a discussion on the limitations of this research, and proposals for future analysis.

Key Takeaways

1. **Various changes to TANF could lead to better outcomes,** such as adjusting how states implement the policy and improving its supportive services during and after participation, in addition to offering universal benefits in additional areas such as housing, healthcare and childcare.
2. **We identify 7,700+ households in Philadelphia County at risk of being on the benefit cliff.** Based on just SNAP income limits, these households are within $1 an hour of losing social services.
3. **We present preliminary findings on potential demographics characteristics of heads of households on the cliff.** We find a higher share of African American, women, and those with some college but no degree on our benefit cliff model.

Executive Summary

Temporary Assistance for Needy Families (TANF) is a federal block grant that offers cash assistance and other services to those who are deemed eligible by the state administering the program. TANF focuses on serving those with the lowest income and fewest resources, making any increase in cash for recipients vital for meeting their basic needs. Overall amounts of cash assistance delivered and participation in TANF have declined due to issues with accessing the program and the block grant being frozen since its enactment, causing an estimated 47% of its value to have been lost between 1997 and 2021. Participation has also declined due to time restrictions on how long benefits can be received, administrative burdens, stigma of receiving public assistance, and other barriers.

TANF, like other means-tested public benefits, can set up its recipients to experience benefit cliffs, where a small increase in earnings either phases out or completely cuts off benefits. Due to small amounts of cash assistance offered through TANF, recipients are unable to meet their basic needs through this assistance or begin building a financial cushion even after finding a job, and often require more income support for a chance to reach self-sufficiency. Some states offer transitional benefits and other policies to help individuals after cash assistance closes but could go farther to address the issue. Earned income disregards, work expense deductions and transitional cash assistance are commonly used to help former recipients of TANF and some other public benefits maintain a net increase in their income after exiting services. Although cliff effects for TANF recipients are smaller than SNAP due to the limited amounts of cash assistance offered and strict eligibility limits for income compared to other benefits, certain changes to the way states administer the program are needed to help provide further support after benefits close while one's income is likely to be low.

Various solutions have been proposed to better address benefit cliffs, such as strengthening earned income disregards, changing reporting periods for determining eligibility, increasing cash assistance to be adjusted for inflation, establishing permanent emergency TANF funds and other programs as countercyclical stabilizers, paying out earned income tax credits monthly, and expanding the use of individual savings accounts that are not counted as earned income to other public benefits. Changing the implementation of TANF, improving its supportive services during and after participation, as well as offering universal benefits in additional areas such as housing, healthcare and childcare and more would provide better certainty and stability for folks transitioning off cash assistance and other benefits, while leading to overall better outcomes.

After analyzing how the cliff phenomenon can impact individuals who receive benefits other than TANF, we utilize SNAP income limits to identify roughly 7,700 total Philadelphia households that

are at risk of being on the cliff. Heads of households that are at risk are estimated to disproportionately identify as Black or African American, as well as women.

TANF Background

In the United States, individuals and families are often required to verify their need for public benefits through means-tests, typically through verification of income.

TANF, a block grant from the federal government that is administered by states, has income limits for receiving monthly payments. Even though payments are not too substantial, many recipients rely on this assistance to help take care of their basic needs. The effectiveness of cash assistance offered by TANF has declined due to greater difficulty in accessing the program and the failure to prioritize generous benefits, while need has continued to grow[1]. The annual value of TANF cash assistance could be much greater, but states have implemented policies that make benefits harder to access and less valuable, shown by increases in deep poverty among children during the first decade of TANF's existence. States also choose to not spend as much of their available TANF funds on cash assistance, with only 23% of these funds being used in fiscal year 2022 across the United States[2]. Additionally, the TANF block grant has been frozen since it was enacted and is estimated to have lost 47% of its value due to inflation from 1997 to 2021[3]. In Pennsylvania, one may be eligible for cash assistance through TANF if their income is below the cash grant size, which is only $205 per month for one person, $316 per month for two people, and $403 for a family of three[4]. Additionally, there is a strict limit on savings allowed of only $250 for one person and $1,000 or more for more than one individual.

Participation in the TANF program has also continuously declined since its inception for various reasons. In 2020, TANF only served 20% of families who were eligible for the program[2]. One reason for poor enrollment numbers is that many individuals act in an environment of fear, anxiety and confusion when considering tradeoffs around work and benefits, causing them to be more cautious in these decisions[5]. Relatedly, TANF has a federal lifetime limit of 60 months, with some states imposing stricter time limits[6]. Thus, some needy individuals may wait to save the use of this cash assistance in case a time arises when they need it more. Additionally, programs like TANF have many administrative burdens that discourage or prevent individuals from enrolling[7].

These burdens can impose three types of costs, such as learning costs, where one must navigate a complex system, understand its components and requirements, and have awareness that the program exists and has eligibility rules. Other costs can be psychological, where individuals may be stigmatized for receiving assistance from the government, and stress over what losing their benefits might mean for their immediate financial situation. There are also compliance costs, which involve the great deal of effort needed to complete paperwork and understand administrative rules to maintain benefits, often referred to as a “time tax”. Due to these barriers, research has shown that many TANF recipients prefer to earn money from employment rather than receive benefits, in addition to a desire to have autonomy over their financial situation[4].

Transitional Benefits

When individuals enter employment if they are not already working, or find a job that pays more, they become at risk of experiencing a benefit cliff. This occurs when a small increase in earnings means a family or individual can no longer receive a public benefit[8]. Some programs will cut off benefits entirely when income or assets increase over the eligibility limit, such as Medicaid, while others will decrease the allotment to a certain point. One example of the latter is SNAP, which decreases by $1 in benefits for every $3 increase in wages[9]. To help protect against this loss of benefits, Pennsylvania and some other states offer transitional benefits for programs like SNAP and TANF, which help ease the transition back to work when someone receiving benefits starts a new job. While the cliff effect is very noticeable for many programs, such as SNAP and Medicaid, the strict income eligibility requirements overshadow the cliff effect for TANF. However, allowing for some cash assistance to still be delivered through TANF after gaining employment can be crucial for families living in poverty, which is possible through transitional benefits.

In Pennsylvania, there are a few different kinds of transitional benefits for TANF and SNAP[8]. Both TANF and SNAP have different earned income disregards, which only counts a portion of earnings toward calculating benefits one is eligible for. For TANF, 50% of earnings are disregarded when calculating eligibility for continued benefits, and 20% for SNAP. There is also a TANF $200 work expense deduction available in Pennsylvania, where an individual or family will receive an additional $200 deduction from earnings, after the earned income disregard applies, allowing for greater continuation of cash assistance. Transitional cash assistance is also offered for those leaving TANF after finding a job, which is $100 per month for the first two months after TANF benefits are terminated. Relatedly, extended SNAP allows a family who stops receiving benefits due to increased earnings to receive an additional five months of SNAP benefits, with the amount being based on the income of the family in the last month they were eligible for TANF, less the amount of the TANF grant.

Other states have enacted similar policies to help ease the transition of losing benefits. In Ohio, there is a TANF Prevention, Retention and Contingency (PRC) program, which provides one-time cash payments to address immediate needs after TANF ends[7]. This gives broad flexibility to counties to design the PRC to fit local needs, such as offering cash to pay for needs like new work expenses, transportation, rent and utilities. Some states like New Jersey offer a slightly more generous earned income disregard and allow full benefits to remain in the first month of employment before transitioning to a 50% earned income disregard if still eligible for cash assistance[10].

Like Pennsylvania, New York also offers an earned income disregard of 50%, and a $150 work expense disregard is deducted from the remaining earned income after applying the 50% disregard.[12] Other enacted policies in New York are helpful but only impact a very small amount of people, such as requirements to exclude income in SNAP eligibility calculations that is provided to someone who is a part of a direct cash transfer pilot[13]. Ultimately, while these policies can be useful for helping families and individuals, further changes can be made to improve the effectiveness of some public benefits. To further illustrate limitations of these identified policies, we will first explore a model of how benefit cliffs affect SNAP recipients before discussing potential solutions for reforming TANF.

Analysis of SNAP Benefit Cliffs

While it is not realistic to model the benefit cliff for TANF due to its very low income limits and the small amounts of cash assistance offered, we have conducted a household analysis to show cliff effects for other programs, including SNAP, childcare subsidies, and Medicaid. Using these benefit programs allows us to focus on families who will experience a significant reduction in their financial health if they lose access to benefit income.

To estimate the benefit cliff phenomenon in Philadelphia, we construct a model that estimates how a household's monthly social support income changes as income grows. We focus on three specific social programs: food stamps (SNAP), the Childcare Works subsidy program, and health care subsidy (Medicaid). For each household size, we estimate how much additional income a household receives from social services based on the total monthly income, until the monthly income is high enough that services are removed. At each increment, we compare the combined income (benefits plus wages) to the minimum Self-Sufficiency Standard from the Center for Women's Welfare (CWW) at the University of Washington to determine what percent of wage adequacy the household is at. We calculate wages and benefit amounts at the monthly level, as hourly wages do not reflect the total hours worked by an individual in a month.

An example of a family that exists on the benefits cliff could be a single parent working as a home health care aid with one school-aged and one pre-school child. According to the CWW's Self Sufficiency Standard, this family's financial break down of costs and thus required self-sufficient wage in Philadelphia County is presented as follows:

Table 1: Self Sufficiency Standard for 1 Adults, 1 School Age, 1 Pre-School Household

Housing
$1,106

Food
$659

Childcare
$1,477

Transportation
$96

Health Care
$573

Miscellaneous
$391

Taxes
$1,113

Earned Income Tax Credit (-) -
Childcare Tax Credit (-) $(100)
Child Tax Credit (-) $(333)

Cost Type	Amount
SELF-SUFFICIENCY STANDARD	
Hourly Wage	$28.31
Monthly Total	$4,983
Annual Total	$59,795

According to the Self Sufficiency Standard, a family of this type would reach wage adequacy at $28.31, which is above the estimated $13.94 average hourly wage of home health aids in Philadelphia County according to the CWIA. A single parent in this household type would thus require strong family or other external support to offset the high cost of childcare and other services.

To construct the cliff model, we utilize information from the Department of Human Services in Philadelphia County to look at the benefit amount and income limits for food, childcare, and health care subsidies:

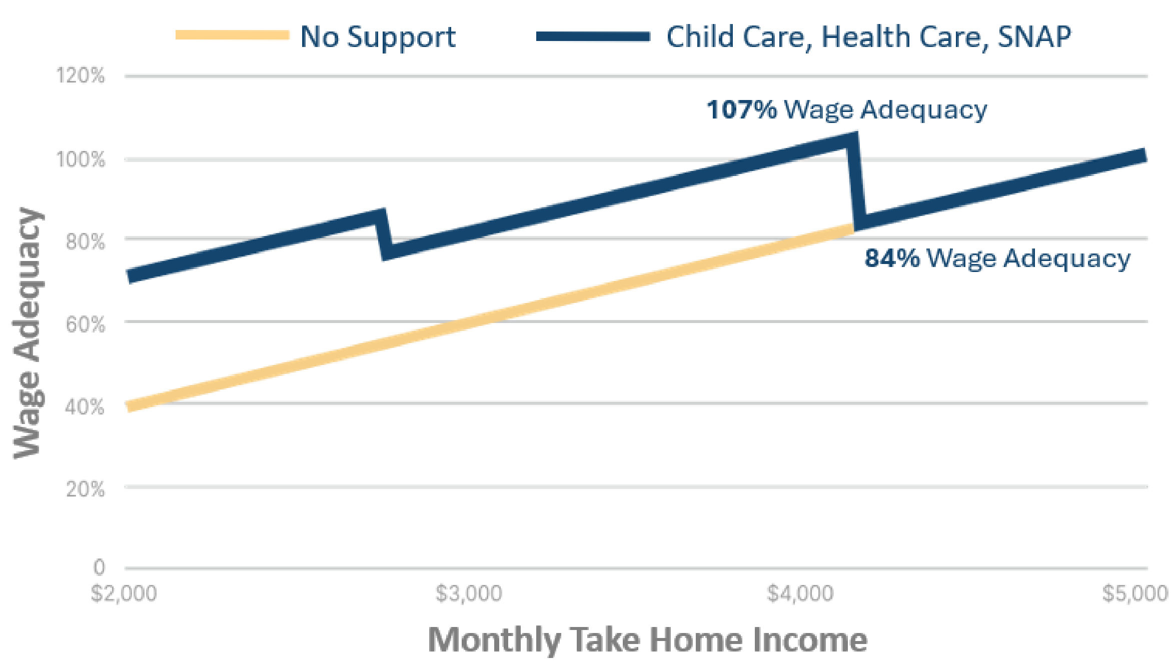
Table 2 Benefits for 1 Adults, 1 School Age and 1 Pre-Schooler Household (3 Total Members)

Benefit	Income Limit	Monthly Amount
SNAP	$4,144/month	Up to $766
Childcare	$4,143/month	50% of childcare cost ($280)
Health Care	$2,756/month	Standard Part B premium is $174.70, so roughly $470

Data from the Pennsylvania Department of Human Services

Utilizing the income limits and benefit amounts for each program, we can construct a cliff model that demonstrates the wage adequacy by monthly income amount for this family type:

Figure 1: 1 Adult, 1 School Ager, And 1 Pre-Schooler in Philadelphia County



A family of this type in Philadelphia County approaches 100% wage adequacy when they are supported by all three work supports: food, childcare, and health care subsidies. While there is a small drop off in wage adequacy when health care support is lost, the largest cliff occurs when the family loses access to both childcare subsidy and food stamps (SNAP), which occurs around the $4,144/month income mark, or roughly $23.91/hr. average hourly wage.

If an adult of this family type worked full time in Philadelphia County and earned a wage of $23 an hour, with all three work supports, the household would be at roughly 101% wage adequacy. If they accepted a new position that paid $24 an hour their monthly income would increase from $3,986.67 to $4,160 (an additional $173.3 a month), however they would lose a combined roughly $1,500 between the three work supports. At $24 an hour, with no work support, this household would now be at roughly 84% wage adequacy.

SNAP & General Benefit Cliff Model

Due to the household specific nature of the benefit cliff, modeling a cliff for each potential household type would require numerous repetitions of the above process. To generalize the benefit cliff for high-level analysis, we see that in this example the notable cliff occurs around the income threshold for SNAP and childcare supports. Understanding this, we can assign a cliff amount to a household solely based on size, not specific composition, and use Census microdata to analyze the presence and demographic breakdown of households along this general cliff. To find the general cliff amount, we calculate what the monthly SNAP income limit would be as an annual and hourly wage, assuming a 40-hour work week and 52 weeks worked per year. We then assume a household to be on the cliff if the income of the head of household is within $1 hourly wage of the computed annual amount. We are thus focusing on the income of the head of householder alone, as other adults in the household may or may not be employed and working full time. In effect, this model will give a general sense for the benefit cliff if one adult was working full-time in the household.

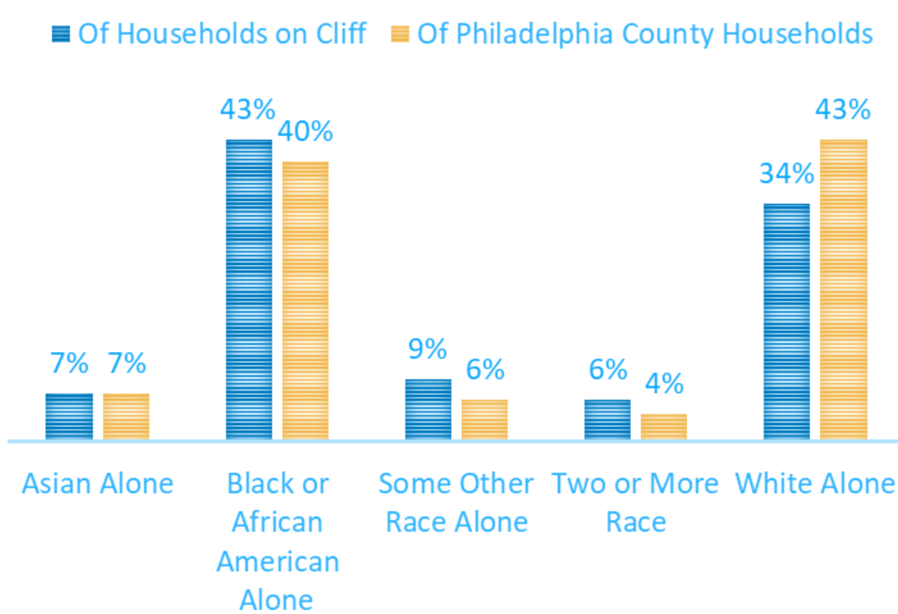
Table 3: General Benefit Cliff Model Based on Household Size

Household Size	Cliff Income Threshold (Annual, Pre-Tax)	Total Households of This Size	Households on Cliff
1	$27,082 - $29,162	293,120	2,440
2	$37,274 - $39,354	188,630	2,260
3	$47,653 - $49,733	95,960	980
4	$57,928 - $60,008	63,900	1,720
5	$68,216 - $70,296	30,300	350

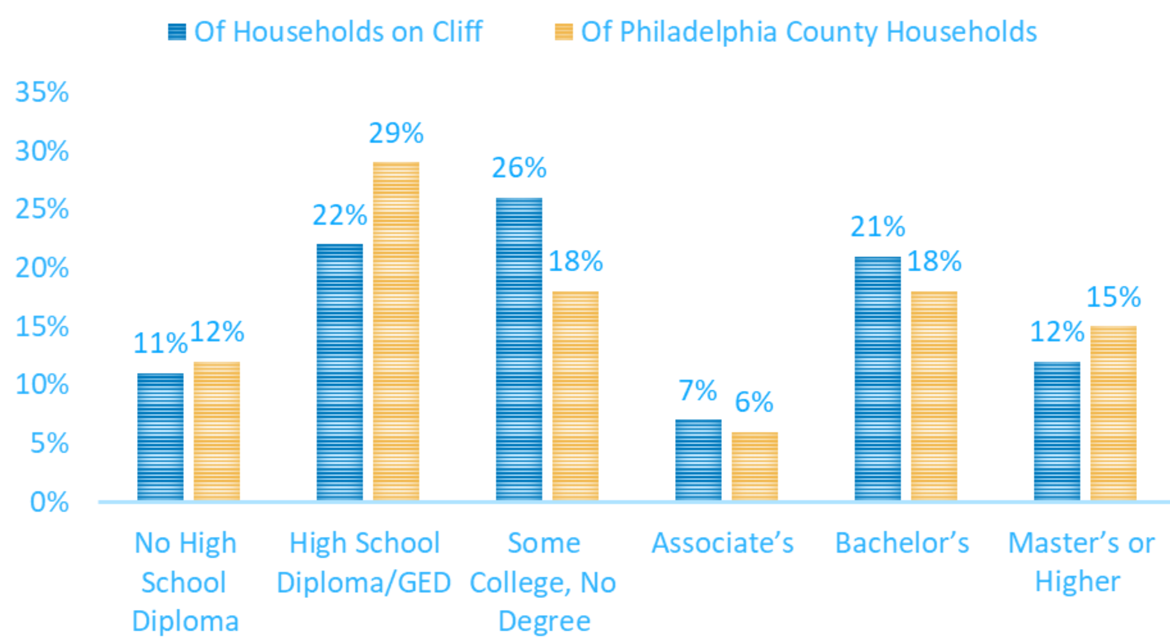
Data From Philadelphia Works Inc. Analysis of IPUMS USA, 2021 ACS 5-Year Estimates

Although households on this general cliff make up a small share of the total households in Philadelphia County, there are still roughly 7,750 total households on this cliff. Grouping together, we can investigate variations in the demographics of households on the cliff compared to Philadelphia County using Census microdata.

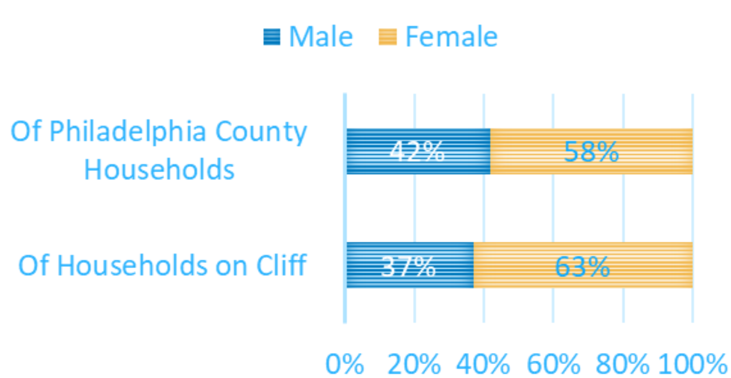
Table 4: Demographic Characteristics of Head of Households, Philadelphia County



Data From Philadelphia Works Inc. Analysis of IPUMS USA, 2021 ACS 5-Year Estimates



Data From Philadelphia Works Inc. Analysis of IPUMS USA, 2021 ACS 5-Year Estimates



Data From Philadelphia Works Inc. Analysis of IPUMS USA, 2021 ACS 5-Year Estimates

Since our data for the cliff relies on a small sample size, margins of error should be considered when making assumptions of these demographics. While more robust statistical testing or a larger data set may be necessary to claim these differences with certainty, our findings may be considered general and exploratory when analyzing the demographics of the cliff. Detailed totals and margins of error are available in Appendix Table 1.

When comparing households that are within $1/hour income of the SNAP income limit to those that are not, we see that the heads of such households on the cliff are more likely to be Black or African-American alone, be a woman, or have some college education but no degree. We find that by educational attainment, those on the benefit cliff appear to have slightly better educational outcomes, other than for those with a Master's degree or higher. This may be because the cliff exists at a wage that is high enough to elevate the household out of the realm of extreme poverty, but still places them at risk of losing social services with a marginal increase in income.

Potential Solutions for TANF Policy

Various solutions have been proposed to help reduce the impact of benefit cliffs and improve the limitations of current TANF policy. Criteria for eligibility can be amended to not only widen the pool of who can receive benefits, but also help extend the time benefits may be received and improve efficiency of administrating assistance. Workers are often required to report income changes every time their paycheck changes, which can hurt many public benefit recipients as they tend to work low-wage jobs that have fluctuating hours and inconsistent schedules[7].

One way to fix this is by implementing universal simplified reporting, which allows recipients to report their income annually or semi-annually, but still requires them to notify when their income goes over eligibility limits. A better method would be continuous eligibility, where children and other beneficiaries can receive benefits for an entire certification period, for at least six months and up to a year, even if the household income crosses eligibility thresholds. This type of eligibility is easier to administer, provides a ramp up period to stop receiving benefits, and limits immediate penalties against those who acquire family-sustaining employment. Evidence shows that longer redetermination periods make it easier to accept more hours at work temporarily without fear of losing benefits, while also reducing recidivism in benefit programs and increasing employee retention[7]. Asset tests like this in general can also be eliminated to help individuals and families focus more on maintaining a good paying job and saving money for expenses instead of administrative burdens.

Recently, New York City has shown how reducing administrative burdens can allow more individuals to receive benefits they are eligible for. After the state gave permission to eliminate a six-month eligibility verification requirement, allowed individuals to complete their paperwork over the phone, and hired more staff, New York City was able to cut their backlogs in cash assistance by 97% and 90% for SNAP[14].

Additionally, the period between receiving benefits and exiting from these programs can be changed to allow for more cash assistance to be administered. Grace periods for benefits to not drop as quickly already exist in many states in the form of earned income disregards, but the amount of the disregard can be increased and last longer to help recipients build their financial cushion, such as the recent proposal in New York state. This can also be assisted by increasing the amount of cash assistance offered, which is especially needed as TANF has not been adjusted for inflation since 1997 as previously mentioned. TANF cash assistance can be indexed to inflation moving forward and should be monitored to better allocate funds to better align with state-level child poverty rates. This would simultaneously give folks more money per month and allow for more families to become eligible for TANF.

Other related proposals include establishing a permanent emergency TANF fund, which allows funds to be drawn on when triggered by state-level unemployment metrics, and automatically waive work requirements and lifetime time limits when recessions occur[15]. States can also create their own TANF Community and Family Stabilization programs, which offer basic cash assistance that expands countercyclically as an automatic stabilizer for individuals and families, and subsidized employment with wraparound supports.

Current mechanisms for getting more cash into the pockets of benefit recipients can further be amended to create better outcomes. For those who are eligible for the Earned Income Tax Credit, which has a much higher participation rate than TANF due to the ease of claiming it, the refund could be paid out monthly instead of as a one-time lump sum each year[4]. Paying these tax credits monthly would allow families to include them in their regular budgets throughout the year. The EITC has also been found to help bridge the gap between receiving benefits and earning family sustaining wages and can impact several benefit cliffs at once. Other existing tools, such as Individual Development Accounts, are used in many states that allow workers to set savings goals and match deposits with public or private funds and are only allowed to be used for specific purposes. These accounts are exempt from asset tests and typically not subject to taxes[7]. This could allow more needy individuals and families to be eligible for TANF cash assistance by getting around current asset limits.

Pennsylvania has a similar concept already in place, but only for recipients of SSI. The ABLE accounts give eligible individuals a tax-free way to save for disability-related expenses while maintaining their SSI benefits, which is a program that immediately drops benefits after crossing the income or asset eligibility threshold, rather than phasing out assistance. These savings do not count against asset limits for any federal need-based benefits such as SNAP, TANF and Medicaid, but accounts like this could be expanded for recipients of these other programs due to the potential consequences of a benefit cliff[16].

More broadly, other policy changes can decrease the impact of losing benefits from TANF and related social programs. Offering greater universal benefits in additional areas without work requirements or costly asset tests, specifically for housing, healthcare and childcare, would provide better certainty and stability for folks transitioning off cash assistance, and could also decrease the need to enroll in those programs to begin with. Additionally, eventually replacing TANF with an expanded Child Tax Credit or with universal monthly payments through the Social Security Administration could be a more productive way to address poverty. Overall, setting up programs and benefits to attack poverty at its core and not solely have a focus on hitting arbitrary benchmarks, such as workforce participation, while also catering to the needs of recipients, could result in more effective outcomes.

Limitations and Future Research

More policy research is needed to acknowledge any actions that have been taken to address benefit cliffs for Medicaid and childcare subsidies but fall outside the targeted scope of this brief. There could be further analysis of how other states address cliff effects, in addition to the few discussed. Additional research can also be conducted to complement existing recommendations for attacking poverty other than TANF.

In addition to the potential for future policy research into the cliff, a more detailed cliff model could also expand the scope of this brief. We constructed a simple cliff model using SNAP income limits as the threshold for the benefit cliff, however our model may be limited by various assumptions.

Further research could be done to improve on the assumed benefit amounts received for each social program. Subsidy programs like childcare and Medicare are often highly household specific and have a range of different copays. To account for this, we assumed the childcare subsidy would account for 50% of the defined childcare cost from the Self Sufficiency Standard, which may be an over or underestimate depending on the family. In addition, some households may rely on adult family members to take on childcare duties, which would reduce overall childcare cost but also limit potential household income.

In addition, we generalize our analysis for three different programs based on household size and focus solely on heads of households for demographic analysis. However, the self-sufficiency standard as defined by the University of Washington depends on the specific family type of each household. Further analysis could consider the difference in family types for households of the same size, ideally to model a unique benefit cliff based on the specific age and number of children present. Our model also focuses solely on the wage of the head of household to identify the benefit cliff. While it may be a more complex task, further research could be done to account for wage income of all employed adults in a household, and how this combined household income could create cliff effects for each employed person in the household. Finally, our model relies on a small sample of census microdata with margins of error that overlap in some categories; deeper analysis, such as with a larger data set, could be done to confirm our findings with a higher degree of statistical certainty.

Summary of Recommendations

Overall, there are two categories of policy recommendations we have drawn based on this policy research and review: one set exclusive to TANF and another for the general welfare state and labor market solutions. For TANF to better serve its recipients in Pennsylvania, the monthly cash grant size should be increased to at least 50% of the federal poverty line, as it has not been adjusted for decades and has lost an immense amount of value due to inflation and other economic factors. Additionally, a cost-of-living adjustment for the cash grant should be implemented to allow it to keep pace with inflation. To allow more folks to receive cash assistance and other services, administrative barriers can be broken down, such as allowing for less frequent certification of eligibility, among other solutions. Once a TANF recipient does find a job, raising the Earned Income Disregard from 50% to 75% can allow them to receive more money per month while they are likely still struggling with expenses, in addition to providing an opportunity to begin to build a financial cushion. To further improve the effectiveness of TANF, there should also be a removal of the involuntary work requirement, as this has been shown to contribute to increases in deep poverty and not improve long term labor force participation.

While these changes to TANF could improve the effectiveness of the policy and make an impact in Pennsylvania, a more long-term approach that focuses on additional policies that are known to be more effective in reducing poverty and helping improve the material conditions of people should be pursued and advocated for. Implementing and maintaining more effective policies such as making the expanded 2021 Child Tax Credit permanent or offering universal monthly cash transfers would better support families with low incomes. While improving policies specifically designed to provide support to folks with low-income is needed, creating a more robust and comprehensive social safety net that offers more protections and assistance for housing, healthcare, and childcare will lead to better outcomes as well.

Lastly, as a workforce development board, Philadelphia Works is in a unique position to help influence policies that improve workforce solutions and the labor market. While the services and programs we help manage are crucial in giving opportunities to find vocational training, gain employment skills, and more, we should not be solely relying on the funding through workforce policies alone to reduce poverty and improve the quality of life of individuals and families. We must also be advocating for folks in industries where demand for their jobs persists but do not have their pay and working conditions reflected in the importance of the work they perform. Improving the floor of workers earning low wages, such as through unionization, is just one method, in coordination with workforce development and other solutions, in a multifaceted plan to improve the economic well-being for those who need it most.

Appendix Table 1: Detailed Demographics of the Cliff

Demographics	Total Cliff	Percent of Cliff	Cliff MOE	Percent of Cliff MOE	Total Philadelphia County	Percent of Philadelphia County	Philadelphia County MOE	Percent of Philadelphia County MOE
Race								
Asian alone	509	7%	284	3.6%	46,415	7%	1,462	0.2%
Black or African American Alone	3,429	43%	731	6.9%	273,979	40%	3,302	0.5%
Some Other Race alone	712	9%	436	4.8%	41,899	6%	2,881	0.4%
Two or More Races	489	6%	390	4.8%	30,249	4%	2,325	0.3%
White alone	2,614	34%	513	6.3%	298,920	43%	4,095	0.5%
Education								
No HS	821	11%	464	5.2%	82,867	12%	3,579	0.5%
HS/GED	1,723	22%	602	6.5%	204,279	29%	4,618	0.7%
Some College, No Degree	2,073	26%	654	7.1%	135,122	18%	4,225	0.6%
Associate's	561	7%	312	4.0%	40,086	6%	2,506	0.4%
Bachelor's	1,611	21%	390	5.2%	127,686	18%	3,321	0.5%
Master's or Higher	964	12%	481	6.2%	103,807	15%	3,772	0.5%
Binary Sex								
Male	2,971	37%	682	6.9%	297,412	42%	4,263	0.6%
Female	4,782	63%	923	6.9%	396,435	58%	4,331	0.6%

References

[1] *Research Note: Study Shows Why TANF Is Not the Success That Some Claim*
https://www.cbpp.org/research/income-security/study-shows-why-tanf-is-not-the-success-that-some-claim
[2] *Can This Forgotten Anti-Poverty Progam Be Saved?*
https://newrepublic.com/article/180073/tanf-forgotten-anti-poverty-program#:~:text=%E2%80%9CTANF%20isn't%20effective%20because,rely%20on%20it%20without%20recourse
[3] *United States TANF Spending*
https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_us.pdf
[4] *Pennsylvania Department of Human Services (DHS) Programs*
https://justharvest.org/get-help/welfare-client-resources/an-overview-of-welfare-programs/#:~:text=Pennsylvania%20has%20one%20cash%20assistance,for%20a%20family%20of%20three
[5] *Balancing at the Edge of the Cliff*
https://www.urban.org/research/publication/balancing-edge-cliff
[6] *What was the TANF Participation Rate in 2016?*
https://www.urban.org/sites/default/files/publication/100521/what_was_the_tanf_participation_rate_in_2016_0.pdf
[7] *How to Address the Administrative Burdens of Accessing the Safety Net*
https://www.americanprogress.org/article/how-to-address-the-administrative-burdens-of-accessing-the-safety-net/
[8] *Policy Change Can Reduce Benefit Cliffs and Incentivize Work*
https://www.communitysolutions.com/research/policy-change-can-reduce-benefit-cliffs-incentivize-work/
[9] *Avoid the Cliff – Work Supports and Transitional Benefits for TANF and SNAP Participants*
https://pwda.memberclicks.net/assets/Events/2020conference/presentations/roundfour/Avoid%20the%20Cliff%20-%20Work%20Support%20and%20Transitional%20Benefits.pdf
[10] *It Pays to Work*
https://www.nj.gov/humanservices/dfd/programs/workfirstnj/work/#:~:text=In%20addition%2C%20you%20will%20receive,remain%20eligible%20for%20cash%20assistance).
[11] *PolicyEngine Adds New York Family Assistance (TANF) to US Model*
https://blog.policyengine.org/policyengine-adds-new-york-family-assistance-tanf-to-us-model-e60655c2d9ac
[12] *New York State Senate Bill S2144*
https://www.nysenate.gov/legislation/bills/2023/S2144
[13] *New York State Senate Bill S1353*
https://www.nysenate.gov/legislation/bills/2023/S1353
[14] *NYC Backlog for Food Stamp, Cash Assistance, Applications Nearly Cleared*
https://www.nbcnewyork.com/news/local/nyc-snap-food-stamp-backlog/5191898/
[15] *The Social Insurance System in the US: Policies to Protect Workers and Families*
https://www.brookings.edu/articles/the-social-insurance-system-in-the-u-s-policies-to-protect-workers-and-families/
[16] *Overview of PA ABLE Savings Program*
https://www.dhs.pa.gov/providers/Documents/Training/PA%20ABLE%20Presentation%20(Slide%20Deck).pdf