

# Benefits Cliff Survey: Data Summary



Based on input received from Greater Twin Cities United Way’s nonprofit partners, addressing the “benefits cliff” rose as a top priority for our 2022 agenda. The “benefits cliff” occurs when a public benefit program quickly tapers off – or phases out completely – resulting from a small increase in household earnings. The small gain in income, coupled with a loss of benefits, ultimately causes many families to backslide financially.

We know the benefits cliff is complex and creates pervasive, systemic barriers for families to move into economic independence. To ensure we center our advocacy to address the specific needs

and priorities of families, we engaged parents and families to identify how benefits cliffs have impacted them and which they see as the greatest priority.

Thank you to Saint Paul Promise Neighborhood families and all our 267 survey participants. It’s important that our work is centered on parent and family voices, and these responses will be used to guide our advocacy work for the 2022 Legislative Session. While we know no single policy change will mitigate all benefits cliffs, we are committed to a long-term approach that makes progress toward that end at the legislature.

## 1) Which government benefits (if any) have you lost due to an increase in income? (Check all that apply).

Housing	48%
Food	48%
Childcare	38%
Healthcare	33%
I have not lost any government benefits due to an increase in income	1%

\*REPORTED LOSING MORE THAN 1 BENEFIT: 142/267 (53%)

## 2) Based on the answers you chose in the last question, which issue area would you like to see addressed first?

Weighted ranking, on a scale from 1 to 4 (4 being most important):

Housing	2.9
Childcare	2.6
Healthcare	2.4
Food	2.2

# Benefits Cliff Survey: Data Summary

## CONTINUED

3) What challenges have you experienced when applying for benefits? (Check all that apply).

Waiting time to get approved is too long	65%
Unsure why some benefits were denied	53%
Did not have supporting materials	47%
Separate applications to apply for different benefits	40%
Confusing application	39%
No coordination between benefit programs	30%
Technology/website issues	23%
Language barriers	14%

4) Based on the answers you chose in the last question, which issue area would you like to see addressed first?

**Weighted ranking, on a scale from 1 to 8 (8 being most important):**

Waiting time to get approved is too long	5.5
Unsure why some benefits were denied	5.0
Separate applications to apply for different benefits	4.90
Did not have supporting materials	4.89
No coordination between benefit programs	4.8
Confusing application	4.5
Technology/website issues	3.5
Language barriers	3.1

5) Have you had difficulty accessing benefits (childcare, housing, healthcare, food)?

Yes	97%
No	3%

# Benefits Cliff Survey: Data Summary

## CONTINUED

6) If you answered yes to the previous question, please tell us which benefit(s) you have had difficulty accessing, and what was difficult for you.

Which benefit(s) have you had difficulty accessing?	PERCENT
Housing	36%
Food	20%
Healthcare	18%
Childcare	15%

Themes in difficulties named	PERCENT
Takes too much time / wait time is too long	16%
Issues with supporting materials / don't know what documents are needed / a lot of materials are required	10%
Unsure why benefits were denied / no explanation	8%
Application issues (confusing, complicated, tedious)	6%
Language barriers	3%
Separate applications are difficult	3%
No coordination between programs	3%
Other themes: housing and childcare are difficult to obtain, food and housing are expensive	3%

### PARTICIPANT QUOTES:

*"As my income has increased, I am no longer eligible for these benefits. But I feel like my salary has gone up, and my family's financial situation has gotten worse. Because there are no subsidies."*

*"Because of a slight increase in income, I lost my chance to receive food subsidies. As a result, most of my monthly salary was spent on food."*

*"The cost of living has gone up drastically in recent years but salaries have not, and income requirements for assistance have not changed to meet these changes in cost of living. I have avoided higher paying jobs because after doing the calculations, I would be paying more in daycare costs and taking less money home for bills and food without childcare assistance even though I would have a higher paying job. This is hindering advancements in my career as well as economic independence."*

# Benefits Cliff Survey: Data Summary

## CONTINUED

### 7) Is there anything else you'd like us to know about the challenges of accessing or maintaining benefits?

	PERCENT
Application and approval process needs to be simpler, more convenient, more efficient	18%
Reduce wait times / make the process faster	17%
Make documentation / materials submission process easier	5%
Clarify reasons for rejecting an application / denying benefits	3%

#### PARTICIPANT QUOTES:

*"It would really be great to get help with childcare because then I would be able to work and do well in school. This makes it difficult to get out of low income situation."*

*"My main issue is as soon as you get more income, they deduct your benefits right away. I believe there should be a grace period where you can receive the same benefit amount regardless of income, at least for a few months."*