Maryland’s Two-Generation Approach to Mitigating the Benefits Cliff

Christina Church, Two-Generation Program Officer
What is a Two-Generation Approach?

Improves outcomes for whole families by coordinating and aligning services, policies, and systems to promote economic self-sufficiency and security.
Maryland’s Two-Gen Approach

**How we got started:**

**March 2017**

  
  • Chaired by the Lt. Governor
  • Includes interagency leaders, legislators, local government representatives, advocates, and members of the public.

**June 2017**

– The Commission “investigates policy challenges, opportunities, and recommendations regarding the mitigation of multigenerational poverty” using the Two-Generation approach.
Two-Gen Commission Findings

Families who are no longer eligible for benefits are still not self-sufficient.

- 14/24 jurisdictions have higher cost of living than nat’l average (MD Commerce 2018)
- **Benefits cliff effect**: spending power is reduced as family income increases
- Single parent with two children needs $21/hour to break even on their corresponding loss in benefits.

How Much Can You Earn Before You Lose…

<table>
<thead>
<tr>
<th>Program</th>
<th>Earnings Before Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>WIC</td>
<td>$18.00</td>
</tr>
<tr>
<td>Energy Assistance</td>
<td>$17.18</td>
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<tr>
<td>Public Housing</td>
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<tr>
<td>Child Care</td>
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<td>Medical</td>
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<tr>
<td>SNAP</td>
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</tr>
<tr>
<td>TANF</td>
<td>$8.46</td>
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</tbody>
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Two-Gen Commission Recommendations

1. **Mitigate the benefits cliff** through a variety of transitional supports for working families.

2. Create a **Two-Generation officer** position to coordinate intra-agency, interagency, and public-private activities around serving whole families.
Maryland’s Two-Gen Approach

What Happened Next:

– Governor Hogan announced child care voucher expansion
– Child support pass-through (up to $100/1 child, $200 for 2+).
– Transitional cash benefit for TANF families for three months following employment.
– Increased the Earned Income Tax Credit
– Joint service delivery for TANF/WIOA in select areas
– Piloting whole family approach to serving TANF families
– Interagency pilot for Refugee Family Education
– Interagency pilots for special populations
– The Opioid Operational Command Center
– No Wrong Door culture:
  • All state employees trained in Governor Hogan’s Customer Service Initiative
  • MD THINK integrated data system
Maryland’s Two-Gen Approach

What’s Up Ahead:

• Maryland families will be safe and economically stable
  – More transitional supports for families new to employment
  – Keep funding innovative practice on the local level

• Application of Two-Gen lens across programs, policies, and agencies
  – Braiding funds, promoting interagency collaboration, revising policies

• Evidence-based practice
  – MD THINK Common Customer Intake Process
  – University of Maryland evaluation of transitional cash benefits
  – Results-Based Accountability framework for evaluating pilot programs
  – Working toward whole family outcome measures
Thank you!

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