

### This report is a project of:





### ACKNOWLEDGEMNTS

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## PROJECT ORIGIN

"It's like I'm on the edge of this giant cliff. And there's an invisible bridge, but I don't know how far down it is. So if I step off I might be fine and I might not. And I don't know. And there's a lot of people in this world that would look at that invisible bridge and be like, Uhuh, I'm not gonna even try it, I'm not gonna do it. Yeah. I refuse. Whereas me, I'm like, this is gonna hurt."

> Focus-group participant, US armed forces veteran and single parent of two medically complex children covered by Medicaid

This project was inspired by findings from the Ogden-Weber Community Action Partnership (OWCAP) 2021-2022 community needs assessment and the Weber-Morgan Health Department 2022 community health assessment. Both projects found that residents and service providers in Weber County saw benefit cliffs as one of the most important social issues confronting lowincome Weber County residents. Ultimately, stakeholders identified cliffs as barriers that inhibited residents from reaching self-sufficiency and getting ahead in life. For the purposes of this project, benefit cliffs "occur when working families lose public support benefits faster than they can earn income to replace the lost resources" (Circles Salt Lake, 2018). Benefit cliffs are harmful because "...workers make job and career decisions based on short-term financial considerations. Benefit cliffs hurt the families who are worse off financially despite moving ahead, hurt businesses who experience churn and struggle to fill open positions and

retain workers, and hurt taxpayers who bear the cost of elevated need for public benefits" (Campbell 2022).

As these two needs assessments identified benefit cliffs as a pressing problem, we set out to explore any possible local solutions that would help those experiencing the cliff effect. As such, originally this project began with the idea to produce a benefit cliffs calculator specific to Utah. The calculator would help service providers and benefits recipients know when and by how much they would lose benefits so they could plan better. As our research began, it quickly became clear that several benefits calculators already existed, each requiring nearly weekly maintenance and updates to function correctly. In addition, the Salt Lake Chamber was found to be working with the Georgia Center for Opportunity to create a Utah-specific benefits calculator. Furthermore, as we conducted preliminary interviews with local service providers and benefits recipients, and continued to review the literature of benefits system challenges, we realized that benefit cliffs were only one way the benefits system was not helping people survive or reach self-sufficiency. A myriad of other challenges became apparent, including:

- A high percentage of recipients strategized how to stay on benefits so they could still pay all their bills. (Roll & East, 2014; Sullivan, 2022).
- Recipients described how benefits ended at income levels too low for self-sufficiency or benefits tapered too quickly.

<sup>&</sup>lt;sup>1</sup> Probably the best available tool is provided by the Federal Reserve Bank of Atlanta: emar-datatools.shinyapps.io/prd\_dashboard/. Similarly, the CLIFF tool, also from the Federal Reserve Bank of Atlanta, is intended for career coaches and workforce development professionals and demonstrates how career earnings can be impacted by benefit cliffs: <a href="https://emar-data-tools.shinyapps.io/cliff">https://emar-data-tools.shinyapps.io/cliff</a> demo/.

- 3. Recipients experienced frustration and the sense that no matter how hard they worked, they were never able to get ahead. Thus, they felt penalized (Richardson & Blizard, 2022; Romich, Simmelink, & Holt, 2007; Design Impact, 2016).
- 4. Local service providers, recipients, and the literature describe a myriad of small administrative issues that, cumulatively, made the benefits system confusing and complex. Recipients and service providers reported errors in paperwork were fairly frequent. (Sulivan, 2022). Some people described eligibility reviews as being too frequent, time consuming, and different across agencies.
- 5. Navigating the unknown was a major challenge for families attempting to avoid benefit cliffs (Albelda & Shae, 2010; Anderson et al., 2022; Design Impact, 2016; Goldfarb & Frazer, 2019). This uncertainty arises from the differences in interactions between benefits and wages which leaves many unsure of how changes in income will affect their benefit eligibility levels (Anderson et al., 2022; Goldfarb & Frazier, 2019). Consequently, many individuals find themselves making important financial decisions based on fear, anxiety, and confusion (Anderson et al., 2020).
- 6. Because of the above issues, in addition to living in poverty, recipients often experience high levels of stress and anxiety (Roll & East, 2014; Design Impact, 2016).
- 7. The experiences of high medical-need families are different. Families who experienced cataclysmic, long-term medical issues were unable to hold on to steady work and thus more likely to go onto benefits, especially Medicaid. Because of the high need and high cost of medical care, their financial situations are different than other families, and the termination of Medicaid could be catastrophic.

The majority of research studies that have examined benefit cliffs focus on the strategies used by individuals as they attempt to successfully avoid or navigate benefit cliffs (Anderson et al., 2022; Prenovost & Youngblood, 2012; Roll, 2018; Roll & East, 2014; Ruder et al., 2020). However, several areas of this phenomenon remain relatively unexplored. For instance, few studies have examined the processes in the benefits system that inhibit people from moving towards self-sufficiency. Furthermore, until recently, little attention has been directed towards the measures implemented by states to minimize or mitigate the impacts of benefit cliffs. Excellent research in Utah primarily emphasizes the characteristics of those receiving TANF but does not meaningfully explore possible administrative and bureaucratic changes that could improve how the benefits system is administered locally (Vogel-Ferguson, 2018).

In short, despite its important role in providing assistance to those in need, the benefits system seems sometimes to hinder individuals in their progress towards self-sufficiency (Anderson et al., 2022; Prenovost & Youngblood, 2012; Roll & East, 2014; Ruder et al., 2020). When combined, these factors often pose significant challenges for individuals as they strive for financial independence. These obstacles often impede access to important resources, employment, and educational opportunities, and often leave benefits recipients feeling that merely receiving benefits is a barrier to their long-term self-sufficiency (Freeman & Dodson, 2021; Roll & East, 2014; Goldfarb & Frazer, 2019).

As one of the initial goals of the project was to understand whether there could be any concrete actions taken at the local and state level to help benefits recipients gain self-sufficiency, we designed a survey and focus-group questions that would help us understand if the above were systemic issues for the residents of Weber County. We found that there are indeed challenges, as detailed below, and we moved to identify additional challenges and

barriers. For all of these challenges and barriers, we present potential solutions that could be implemented at the state level or pursued by Utah's federal congressional delegation. Local service providers and advocates could lend support to these systemic changes.



26.7% of respondents reported strategizing to avoid the loss of Medicaid



60.8% of respondents agreed that the system is set up to discourage them from earning more money



Recipients who had multiple benefits had trouble navigating myriad rules and communication silos

## KEY FINDINGS

- 1. Among all survey respondents, 23.7% reported taking steps to prevent the end or reduction of one or more benefits. Of Medicaid recipients, 26.7% reported strategizing to avoid the loss of Medicaid, the highest of any single benefit. Our results preliminarily suggest that the monetary value of the benefit to the household may be a better predictor of strategic behavior than the size of the cliff.
- 2. The project indicates that some benefits programs may be terminating benefits too early, before participating households can sustain their families. Most of those who reported losing childcare subsidies in the last 12 months were unable to independently cover the costs of childcare without making additional changes to work or childcare arrangements. Most of those who lost SNAP indicated some level of food insecurity.
- 3. Also, 60.8% expressed agreement with the statement that the benefits system is set up to discourage them from earning more money, and they found this frustrating.
- 4. Approximately 45% of respondents supported the following changes to the benefits system: expanding access to caseworkers, improving communication among agencies, and raising the income threshold for benefits termination.
- Medicaid is a lifeline, but medically complex patients have a hard time navigating the medical system and could benefit from more supports and access to integrated care.
- 6. Recipients who had multiple benefits had trouble navigating the myriad rules and communication silos that exist. This meant recipients spent time navigating the complicated system rather than working, looking for work, studying, or caring for dependents.
- 7. Systems should be designed with their diverse users in mind. Small tweaks to the benefits system would better help people achieve self-sufficiency. Benefits recipients are disproportionately medically complex, have experienced domestic violence, have unstable incomes,

are single parents, have a lack of social supports, and/or are experiencing various kinds of physical and mental health challenges. The system should better address those struggling with these specific issues, and the various agencies should work together to scaffold a recipient to self-sufficiency.

## RECOMMENDATIONS

#### STATE

- 1. Asset limits impede long term planning and the development of financial safety nets for emergencies such as unexpected car repairs or planning for the future by saving for a home (Prenovost & Youngblood, 2012). Strong evidence shows that benefits end before families can sustain their members. Utah should encourage recipients to build a financial cushion through the expansion and promotion of Individual Development Accounts (IDA). Already established in the state, these accounts - unlike regular banking accounts -allow families to save for education, housing, or starting a business and do not count against a family's assets (Utah Department of Health, 2005). The saver's assets are matched by a community-based organization or private entity, thus multiplying the effect.<sup>2</sup> Developing these assets allows families to weather unexpected problems (like car or home repairs) and not go back on government benefits. This type of economic security means families can solve their own problems.
- Again, because of the evidence that benefits end before families can sustain themselves, the state of Utah could award more cash assistance to those eligible for TANF, and the state has the power to do so. Only 0.2% of Utahans received TANF cash assistance in April 2023. A family of four receiving cash assistance in 2023 would only take home a total of \$2,005-including both earned income and cash assistance (Utah Department of Workforce Services, 2023; Family Employment Program & Utah Department of Workforce Services, 2023; Workforce Statistics 2023).
- Utah could implement universal simplified reporting to better allow for fluctuation in income. Of survey respondents, 39.8% reported losing benefits temporarily due to significant fluctuations in earnings and/or childcare/alimony payments from month to month. To respond to this fiscal reality, Utah could allow benefits recipients to report monthly income as an average over six to 12 months. This approach would allow families to complete annual or semi-annual reports, while still requiring workers to notify DWS when their income goes above eligibility limits (Trippe, 2004; MassLegalServices, 2023). Individual states can tailor their approaches to reporting; states including Arizona, Louisiana, and Massachusetts have already implemented their own versions of universal simplified reporting.
- 4. Allow individuals receiving benefits through DWS to opt out of the call center system if they prefer to always talk with the same case manager. DWS has chosen to prioritize a benefits recipient's ability to talk with any given case worker rather than prioritizing the recipient's ability to consistently talk with the same case worker. This may work reasonably well for relatively simple benefits like SNAP, childcare subsidies, or households with relatively uncomplicated medical situations. However, this study's evidence suggests it works less well for households with high medical needs where medical histories can be long, complicated, and consequential. Allowing those with complicated and chronic medical issues the option to consistently talk with the same

<sup>&</sup>lt;sup>2</sup> Find an IDA account through <a href="https://prosperitynow.org/map/idas">https://prosperitynow.org/map/idas</a>.

DWS case worker might better accommodate those with more complex medical circumstances. This would be done with the understanding that they may need to wait longer to speak with "their" case manager but gives them the option to work with someone already familiar with their case.

#### FEDERAL

- 1. Eliminate the presence of any benefit cliffs and ensure that a raise does not result in fewer financial resources at the end of the month. The benefits system needs to be designed so that recipients experience the benefits of hard work paying off.
- 2. Address the childcare benefit cliff. First, childcare subsidies need to be better funded so the program can be extended to higher income levels and subsidies slowly tapered off. Second, give states greater authority to determine income limits and copay amounts with the goal of easing the child subsidy benefit cliffs.
- 3. Increase the amount benefits recipients can earn and still stay on benefits—for SNAP, Section 8 Housing Vouchers, childcare subsidies, and Medicaid (HUD Income Limits, 2023). The federal congressional delegation could also advocate increasing the size of the TANF block grant, which has not happened for almost 30 years. As the Congressional Budget Office noted in June 2023, "The TANF block grant has not been increased since the enactment of the 1996 welfare law. There has been no adjustment for inflation or population change. From 1997 to 2022, the basic TANF block grant has lost 45% of its value to inflation" (Falk, 2023).
- 4. Allow for more education exemptions that encourage workforce development. Work requirements often fail to recognize education and training as valid forms of work (Freeman & Dodson, 2021; Prenovost & Youngblood, 2012; Vogel-Ferguson, M.B., 2015). Individuals are placed into jobs that provide an immediate regular income, regardless of the income level (Ruder, et al., 2020). Between this and the lack of information about labor market opportunities, many recipients can be pigeonholed into one type of occupation, regardless of its ability to provide long-term stability (Ruder et al., 2020). In this way "work-first" culture does not encourage education or training, which can significantly limit individuals' future job opportunities (Prenovost & Youngblood, 2012; Ruder et al., 2020). Consequently, many individuals must choose between fulfilling the immediate demands of work requirements and pursing education or training that would significantly improve their earning potential (Freeman & Dodson, 2021; Prenovost & Youngblood, 2012).

# RECOMMENDATIONS FOR FUTURE RESEARCH

- 1. Deeper analysis is required to identify where people's needs are not being addressed. Conduct a study like this project at the state level and incorporate both urban and rural benefits recipients. Information regarding barriers and structural tweaks should be collected through a statewide survey and additional focus groups, to make sure decision-makers understand the needs of demographic groups throughout the state, not just in Weber County.
- 2. Conduct a cost-benefit analysis of expanded care/case management among Medicaid recipients to predict the impact of expansion: Would expanded care/case management help those who have long-term and complicated medical conditions improve well-being

- and help them get back into the workforce? Would such an expansion help meet the diverse needs of Medicaid users? Would it create unnecessary overhead and bureaucracy?
- This research indicates that benefits recipients are not aware of and/or do not use the Health Insurance Marketplace to transition off Medicaid to private insurance. The Marketplace is potentially an underused resource that could help families. Study this issue to identify how this resource could better help families transitioning off Medicaid and determine under what circumstances this subsidy represents an adequate transition.
- 4. Conduct a study specifically on the experiences of childcare recipients and how they cope with the worst of the benefit cliffs. Researchers need a deeper understanding of their realities, especially with the end of COVID-19 era subsidies affecting so many.
- 5. Study how other states are handling administrative challenges and ensuring that the system works well for diverse users. Determine what "types" of users exist and what specific gaps or barriers these types of users are experiencing based on their circumstances. For example, single mothers who are survivors of domestic violence and who need to further their education or retrain to support their families: this "type" of client would need mental health counseling for all family members, childcare subsidies for care while in school, and not be obligated to have contact with the abuser. Study whether the system can be set up to automatically provide these services in addition to housing, SNAP, and Medicaid.

## LIMITATIONS

There were several limitations to this study. First, the survey did not reach a representative sample of Weber County benefits recipients. Both the survey sample size (104) and focus-group/interview sample size (5) were small. Survey sample sizes of respondents participating in specific benefits programs (e.g. Medicaid, childcare subsidies, and SNAP) were even smaller. In addition, the sample was recruited from service providers in Weber County, which biased the sample towards those who took the initiative to look for extra supports. The data collected in this research project should be viewed as preliminary evidence of challenges facing benefits recipients in Weber County. The small sample size may be in part due to the length of the survey (taking from 5-20 minutes to complete), which may have discouraged some potential respondents. For future studies, we recommend revising to make it shorter.

# METHODOLOGY AND RECRUITMENT

The purpose of this project was to understand and identify actionable findings related to the following questions:

- 1. What processes or mechanisms in the benefits system prevent it from being an effective safety net?
- 2. What processes or mechanisms in the benefits system have failed to move people into self-sufficiency?
- 3. What measures (if any) do families take to stop the termination or reduction of benefits?
- 4. How do families cope and maintain stability when benefits end?

First, we developed a survey that we administered to recipients of public benefits who lived in Weber County, Utah. The survey was available in both English and Spanish and was approved by Weber State University's Institutional Review Board (IRB). We piloted the survey with a small group of possible survey participants through Cottages of Hope and Ogden Weber Community Action Partnership (OWCAP) and incorporated their feedback. The survey was informed by the principles of trauma informed and community engaged research. This means, in part, that the project was designed to be human-centered. We wanted to ensure that those taking the survey would have access to the results and the questions would not re-traumatize those surveyed. To gain a better understanding of benefits-recipients' experiences, we asked which benefits recipients are receiving or have received, how they cope with benefit loss, whether they had advanced knowledge of the loss or reduction, if they had ever taken actions to prevent benefit loss, if they experienced a temporary loss, if they were impacted in ways other than financial when they lost benefits, and what employers or the government could do differently to encourage self-sufficiency. We also gathered recipient demographics. Questions were either multiple choice or on a Likert scale. We did not force a response to any question, and respondents always had the option to type in alternative answers. The survey is available in Appendices A and B.

To distribute the survey, we worked with Weber County social service organizations who have partnered in some capacity with the Ogden Civic Action Network (OgdenCAN). Organizations had the option to promote the survey through hanging up flyers, administering the survey during their intake process, or inviting participants to take the survey during an orientation or other event. These organizations include:

- 1. Weber-Morgan Health Department (Community Health Workers and WIC)
- 2. Ogden-Weber Community Action Partnership
- 3. United Way of Northern Utah (Welcome Baby and AmeriCorps)
- 4. Project Success (Community Health Workers)
- 5. Home Energy Assistance Target Program (HEAT)
- 6. Weber County Center for Excellence
- 7. Weber State University Non-Traditional Student Center

- 8. Weber State University Money Management Center
- 9. Weber State University Women's Center
- 10. Cottages of Hope
- 11. Ogden School District
- 12. Midtown Community Health Center
- 13. Flor Lopez, Suazo Center
- 14. Weber Housing Authority
- 15. Catholic Community Services

The survey was open from March 20, 2023 through April 25, 2023. During that time, we collected 319 responses in Qualtrics. Fourteen of those surveys were taken in Spanish. Of those responses, we discarded 118 because the respondents did not receive any public benefits within the last 12 months. In addition, 96 more responses were associated with latitudes and/or longitudes outside of Utah. A large majority of those (93) were completed on the same date and in the middle of the night Utah time. As such, we determined that these 93 responses were spam and did not include them in our analysis. We excluded an additional four responses in which respondents did not answer enough questions to provide meaningful data. This left a sample of 104. Survey participants were given the option to enter a drawing to win one of five \$100 gift cards.

Qualifying survey respondents were also invited to participate in one of two focus groups: one for respondents who strategized to stay on benefits and the other for those who had lost benefits within the last 12 months. The purpose of the focus groups was to better understand how individuals coped with the termination of benefits or why/if they felt they could not cope with them ending. We spoke with five individuals (one focus group of three people and two one-on-one interviews). All focus-group participants are women who live in Weber County. Focus-group participants received a \$35 Walmart gift card and a meal. Interviewees received a \$35 gift card.

# REVIEW OF BENEFITS PROGRAMS RULES & **CLIFFS**

Following Roll and East (2014), we reviewed existing benefits program rules and online benefits calculators to help us develop our research questions and our survey questionnaire. While several different benefits calculators exist, arguably the most comprehensive and current is the Federal Reserve Bank of Atlanta's Policy Rules Database Dashboard<sup>3</sup> tool. This tool calculates—at the county level—the public benefits for which different families are eligible as their earned income changes. This information can then be used to calculate the household's net financial resources—earned income plus public benefits minus the cost of basic expenses. For example, Figure 1 shows net financial resources for a family with a single adult and two children (ages 1 and 4) in Weber County, UT.

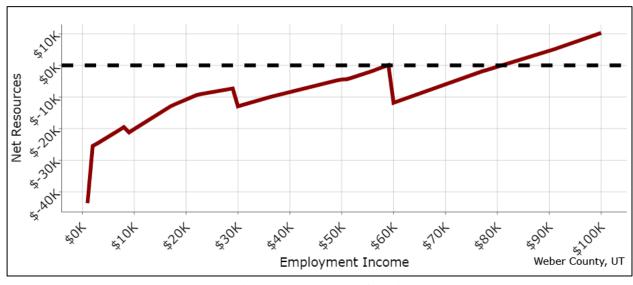


Figure 1. Net Financial Resources - 1 adult and 2 children, ages 1 and 4

Net resources: Annual resources minus annual cost of basic expenses.

Dashed line: Where family resources equal the cost of basic expenses (Net resources = 0). Work supports (when eligible): Health Insurance Marketplace Subsidy, Medicaid for adults, Medicaid for children/CHIP, TANF, childcare subsidies (CCDF), SNAP, WIC, child and dependent care tax credit (CDCTC), child tax credit (CTC), earned income tax credit (EITC) Generated with the Atlanta Fed's Policy Rules Database Dashboard tool https://emar-datatools.shinyapps.io/prd\_dashboard/

<sup>&</sup>lt;sup>3</sup> Available at <a href="https://emar-data-tools.shinyapps.io/prd\_dashboard/">https://emar-data-tools.shinyapps.io/prd\_dashboard/</a>.

The downturns on the graph represent benefit cliffs—when an increase in earned income is more than offset by a decrease in one or more public benefits, such that the household's net financial resources actually decrease. Figure 2 shows the value of each public benefit for which this family is eligible as their income changes.<sup>4</sup> In Figure 2, the first, smaller downturn represents the end of SNAP, and the second, larger downturn represents the end of childcare subsidies. (CCDF is also called Employment Support Child Care or ESCC in Utah.)

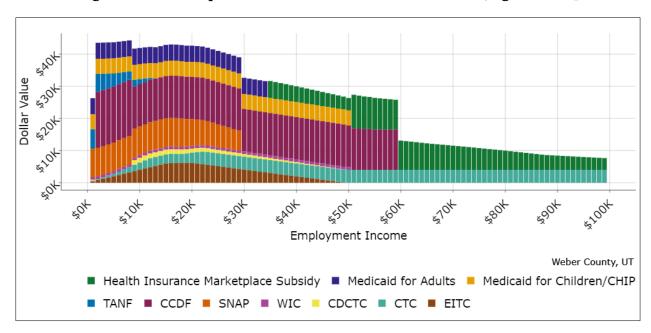


Figure 2. Value of public benefits - 1 adult and 2 children, ages 1 and 4

Generated with the Atlanta Fed's Policy Rules Database Dashboard tool https://emar-datatools.shinyapps.io/prd\_dashboard/

Figure 2 also illustrates the important relationship between the program rules regarding Medicaid for Adults, Medicaid for Children/CHIP (Children's Health Insurance Program) and the Health Insurance Marketplace Subsidy (also known as Obamacare.) In standard circumstances, when the family's earned income exceeds the eligibility threshold for either form of Medicaid (for adults or children), the family is eligible for a Health Insurance Marketplace Subsidy that is about equal to the value of the lost Medicaid. Therefore, avoiding a benefit cliff upon the termination of Medicaid requires a smooth transition from Medicaid to the Health Insurance Marketplace Subsidy program.<sup>5</sup>

<sup>&</sup>lt;sup>4</sup> Following Roll & East (2014) and Dinan, Chau, & Cauthen (2007), we exclude housing subsidies from the set of benefits since only about 30% of eligible households actually receive housing subsidies.

<sup>&</sup>lt;sup>5</sup> Several assumptions are built into the ideas of "standard circumstances" and a "smooth transition" from Medicaid to the Health Insurance Marketplace Subsidy. Significant factors affecting this transition include the extent of medical need and the extent to which deductibles and related out-of-pocket costs change as one transitions from Medicaid to the Health Insurance Marketplace. As discussed below, additional research would be valuable to explore the relationship between these two benefit programs as it pertains to recipients with varying medical needs.

It is also valuable to understand how different types of families face different benefit cliffs. The childcare (CCDF) benefit cliff is particularly sensitive to childcare needs, which in turn depends on family composition. For example, Figure 3 presents a graph of net financial resources for a single adult and two children, but this time the children are slightly older, ages 4 and 7 respectively. With a school-age child or children, childcare expenses (and thus childcare subsidies) decrease, resulting in a smaller childcare subsidy cliff.

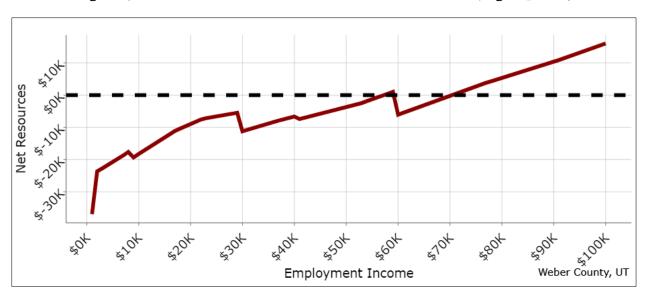


Figure 3. Net financial resources - 1 adult and 2 children, ages 4 and 7

Net resources: Annual resources minus annual cost of basic expenses.

Dashed line: Where family resources equal the cost of basic expenses (Net resources = 0). Work supports (when eligible): Health Insurance Marketplace Subsidy, Medicaid for adults, Medicaid for children/CHIP, TANF, childcare subsidies (CCDF) SNAP, WIC, child and dependent care tax credit (CDCTC), child tax credit (CTC), earned income tax credit (EITC) Generated with the Atlanta Fed's Policy Rules Database Dashboard tool https://emar-datatools.shinyapps.io/prd\_dashboard/

On the other hand, Figure 4 presents a graph of net financial resources for a single adult with three children ages 1, 4, and 7. The third child significantly increases childcare expenses (and thus the childcare subsidy), resulting in a significantly larger childcare subsidy cliff.

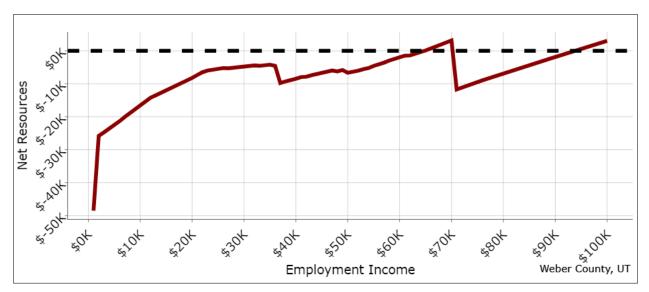


Figure 4. Net financial resources - 1 adult and 3 children, ages 1, 4, and 7

Net resources: Annual resources minus annual cost of basic expenses.

Dashed line: Where family resources equal the cost of basic expenses (Net resources = 0). Work supports (when eligible): Health Insurance Marketplace Subsidy, Medicaid for adults, Medicaid for children/CHIP, TANF, childcare subsidies (CCDF) SNAP, WIC, child and dependent care tax credit (CDCTC), child tax credit (CTC), earned income tax credit (EITC) Generated with the Atlanta Fed's Policy Rules Database Dashboard tool https://emar-datatools.shinyapps.io/prd\_dashboard/

In contrast to the childcare subsidy cliff, we can see from Figures 1, 3, and 4 that the SNAP cliff is relatively stable across these family types. In fact, in Utah, the size of the SNAP cliff depends more on an individual family's cost of living (particularly housing costs) than it does on family composition. This is because families receiving SNAP benefits in Utah must qualify under both net income and gross income eligibility standards, while benefit amounts are calculated solely based on net income. According to these income calculation rules, housing costs decrease net income but not gross income. As such, if two families are identical but one pays higher rent, then the high-rent family qualifies for a higher level of SNAP when they reach the gross income limit, as compared to the family with lower rent. Therefore, the family with higher rent experiences a larger SNAP cliff. Because rents in Utah have risen significantly following the COVID-19 pandemic, the typical SNAP benefit cliff in Utah has also increased during this time.

These patterns identified in the Utah benefits system are similar to findings from other analyses of benefit cliffs. A 2018 report by Circles USA, summarizing their nationwide research, identifies childcare subsidies as the benefit with the largest cliff (Circles USA, 2018). In the Self-Sufficiency Standard reports produced by the University of Washington's Center for Women's Welfare, childcare subsidies are consistently identified as the program with the largest cliff (e.g., Self-Sufficiency Standards for Colorado, 2022; New York, 2021; Washington, 2020). A 2021 report by the Atlanta Fed also supports this finding and explains the federal program rules at the root of these steep childcare subsidy cliffs (Birken et. al., 2021). Finally, a 2007 study of benefit cliffs in Colorado finds cliffs for childcare subsidies as well as SNAP benefits of similar magnitudes to those found by reviewing policy in Utah (Dinan, Chau, and Cauthen, 2007).

# PUBLIC BENEFITS IN THE CONTEXT OF COVID-19

In response to the COVID-19 pandemic, federal, state, and local governments each enacted policies that made some substantial expansions to various public benefits programs. Since these expansions were linked to the pandemic, they were temporary in nature: enacted with the intention to eventually unwind and phase out. At the time of this writing, unwinding these expansions has been and will be an ongoing process. While phaseout timelines are not uniform across programs, many of the largest phaseouts began in February through May of 2023 with plans to complete phaseout within a 12-month period.

This project was carried out in the spring of 2023, concurrent with the onset of this large wave of unwinding. Particularly, the survey collected responses from March 20 through April 25, 2023. As such, this section summarizes some of the main changes to the benefits system that occurred around this time as carried out in Weber County, Utah.

#### MEDICAID

At the beginning of the COVID-19 pandemic in spring 2020, the federal government declared a Public Health Emergency (PHE), part of which included a continuous enrollment requirement for Medicaid recipients. This meant that Medicaid agencies were required to maintain Medicaid coverage for all existing Medicaid recipients as well as anyone who became Medicaid-eligible after the PHE declaration. The only exceptions were if a recipient formally requested to disenroll from Medicaid, or if the recipient moved out of state or died (Wikle & Wagner, 2023). During this time, case reviews for verifying continued eligibility were suspended. As a result, even if a household's income increased beyond the initial Medicaid eligibility requirements, Medicaid agencies could not drop their coverage.

In December 2022 with the passage of the Consolidated Appropriations Act of 2023, the federal government announced its plan to unwind the Medicaid continuous coverage requirement (Tolbert & Ammula, 2023). In Utah, this meant that case reviews would be reinstated starting March 1, 2023, and all Utah Medicaid recipients would undergo a case review within the 12-month period from March 1, 2023 to April 30, 2024. In February 2023, the Department of Workforce Services (DWS) notified all Utah Medicaid recipients of the scheduled date of their case review during this 12-month period. Recipients remain eligible regardless of income until a new determination is made based on their case review. With case reviews beginning March 1, 2023, the earliest a recipient could lose coverage was May 1, 2023 (Utah Department of Health and Human Services, 2023).

#### SNAP

When the federal government declared the Public Health Emergency in spring 2020, this also included a provision for supplemental Emergency Allotment (EA) payments to SNAP recipients above and beyond pre-pandemic payment amounts. While all SNAP recipients automatically received these EA payments, unlike with Medicaid there was not a continuous enrollment requirement for SNAP. SNAP case reviews continued normally during this time, and following a case review, benefits were adjusted or ended based on income eligibility.

The Consolidated Appropriations Act of 2023 also declared that these EA payments would cease for all recipients as of March 1, 2023 (USDA, 2023). Eligible households still received

their standard SNAP payments, but the end of EA payments resulted in a benefit reduction for all SNAP recipients during this month, even if there was no change in the recipient household's income.

#### CHILDCARE SUBSIDIES

Early in the pandemic, on May 1, 2020, the state of Utah took the step to stop requiring copayments for families receiving childcare subsidy payments through the Employment Support Child Care (ESCC) program (Utah Department of Workforce Services, 2020). This was a state-level action not directly linked to the federal Public Health Emergency. As with SNAP, there was no continuous enrollment provision for ESCC, and case reviews continued on their normal schedule.

Beginning on Feb. 1, 2023, copayments of 7% of income began to be reinstated following any case review where the household's income was greater than 100% of the Federal Poverty Level. As families undergo case reviews on their normal schedules, copayments will gradually be fully reinstated over the period Feb. 1, 2023 through Jan. 31, 2024 (Utah Department of Workforce Services, 2023).

# NATIONAL SCHOOL LUNCH PROGAM: FREE & REDUCED-PRICED LUNCH

From March 2020 through June 2022, the USDA's National School Lunch Program maintained a national policy of free school lunch and breakfast for all students, regardless of household income. Beginning with the 2022-23 school year, this national policy expired, and pre-COVID-19 eligibility policies for free and reduced-price lunch were reinstated. However, in early November 2022, Ogden School District made a district-level decision to reestablish free lunch and breakfast for all students in the district for the remainder of the 2022-23 school year (Vandenack, 2022). It is important to clarify that this policy applied only to Ogden School District. Weber County School District maintained pre-COVID-19 eligibility policies throughout the 2022-23 school year.<sup>6</sup>

<sup>&</sup>lt;sup>6</sup> The USDA's national changes also applied to public charter schools and any non-profit private schools participating in the National School Lunch Program. While a complete survey of these schools is outside the scope of this paper, most of them carried through with reinstatement of pre-COVID-19 eligibility policies for free and reduced-price lunch.

# SUMMARY OF SURVEY RESULTS

Of the 104 individuals who responded to the survey and whose answers were included in our analysis, 86.5% took the survey in English and 13.5% took the survey in Spanish. Among respondents, 66.7% identified as women, 68.9% were between the ages of 25-44, 30.3% identified as Hispanic/Latinx and 57.3% as white. Among households surveyed, 71.4% had children under 18 and 51.7% were married or living with a partner. See Table 1.

Table 1. Survey sample demographics

CHARACTERISTIC	PERCENT
SURVEY COMPLETION LANGUAGE	_
English	86.5%
Spanish	13.5%
GENDER	
Woman	66.7%
Man or non-binary	33.3%
AGE	
Younger than 25 yrs	<10.0%*
25-44 yrs	68.9%
Older than 44 yrs	<25.0%
RACE	
White (non-Hispanic)	57.3%
Hispanic/Latinx	30.3%
Other or multiple races	12.4%
CHILDREN IN THE HOUSEHOLD	
No	28.6%
Yes	71.4%
MARITAL STATUS	
Married or living with partner	51.7%
Other	48.3%

N=104. \*Exact figures for cells with fewer than 10 are suppressed.

Most respondents who received benefits received multiple benefits (68.3%). Of those who responded, 65.3% were receiving or had received Medicaid in the last 12 months. This percentage was 60.8% for free and reduced-price lunch, 49.0% for SNAP, and 26.9% for WIC. Only 22.8% were receiving or had received housing benefits in the last 12 months, while this number was 20.7% for childcare and 10.8% for TANF/cash assistance. See Table 2.

Table 2. Benefits received by survey respondents

	% RECEIVING IN
BENEFIT	LAST 12 MONTHS
Medicaid	65.3%
Free & reduced-price lunch	60.8%
SNAP	49.0%
WIC	26.9%
Head Start	24.2%
HEAT	23.4%
Housing subsidies	22.8%
Childcare subsidies	20.7%
Health Insurance Marketplace	18.5%
CHIP	18.3%
SSI	14.1%
SSD	11.7%
TANF	10.8%
Utah Premium Partnership (UPP)	<10.0%

N=104. Percentages do not total 100 because 68.3% of respondents received more than one benefit.

The survey asked questions that would provide better understanding of whether barriers to self-sufficiency exist in the administration of the benefits system. For instance, we wanted to know whether people knew when their benefits would end and how much they would lose when their benefits ended. A clear majority knew that their benefit(s) were ending, while fewer knew by how much. See Table 3. Among respondents, 39.8% reported going on and off benefits within the last 12 months as their income or other situations fluctuated.

Table 3. Advanced knowledge of benefit loss or reduction

RESPONSE	PERCENT
TIMING OF BENEFIT LOSS/REDUCTION KNOWN IN ADVANCE (N=69	9)
No	20.3%
Yes	52.2%
Depends on the benefit, can't remember, or other	27.5%
AMOUNT OF BENEFIT LOSS/REDUCTION KNOWN IN ADVANCE* (N=	=47)
No	29.8%
Yes	42.6%
Depends on the benefit, or can't remember	27.7%

\*This question was only asked to those who reported knowing the timing of loss/reduction for at least one benefit.

Several of the survey questions' results indicate that the benefits system is not successfully moving people into self-sufficiency. The reasons behind this are myriad and intersecting. Those who reported losing childcare subsidies or SNAP reported having to make changes once those benefits ended. Of the 13 respondents who reported losing SNAP in the last 12 months, only 38% said they were able to pay for all of their family's food with money they earned. The

rest relied on a combination of other strategies, including having family or friends help, eating cheaper foods, or going to a food pantry. Of those who lost childcare benefits, only one of the twelve respondents did not have to make any changes to continue bringing their child to the same childcare provider. The rest had to work more hours or have a friend or family member watch their children for free, among other options.

Among all respondents, 23.7% reported taking strategic steps to prevent the end or reduction of one or more benefits. In the context of our survey, such strategic steps specifically referred to turning down a raise, turning down additional hours, turning down a job offer, or choosing not to get married or change one's family status. Looking at strategic behavior within benefits programs, 26.7% of Medicaid recipients reported strategizing to avoid the loss of Medicaid, the highest among any single program. Next highest, 25.0% of those on subsidized housing strategized to maintain their housing benefits while 22.2% of those with childcare subsidies strategized to maintain them. Note that these percentages for housing and childcare recipients were based on small sample sizes between 18-29. See Table 4.

Table 4. Strategizing to avoid benefit loss/reduction

% OF RECIPIENTS WHO STRATEGIZED TO MAINTAIN THIS

PROGRAM	BENEFIT	
Medicaid	26.7%	
Housing subsidies	25.0%*	
Childcare subsidies	22.2%*	
Free & reduced-price lunch	16.4%	
Head Start	14.3%*	
SNAP	8.2%	
WIC	4.5%*	
HEAT	0.0%*	
OVERALL (ANY PROGRAM)	23.7%	

<sup>\*</sup>Based on a sample size between 18-29 recipients.

Percentages for programs with fewer than 18 respondents are not shown.

Respondents explained that they did not want to lose benefits because of fear, a sense of instability, and worries about financial hardship. See Table 5. They also expressed that the benefits system is set up to discourage them from earning more money, and they found this frustrating (60.8% agreed or strongly agreed with this statement). In addition, they found the bureaucracy of the review process to be cumbersome and that it interfered with their time working, looking for a job, studying, or caring for dependents. Only 22.1% said that the review process did not interfere with other life commitments such as working, looking for work, or caring for family members.

Table 5. Reported reasons for strategizing

	STRONGLY	AGREE OR
	DISAGREE,	STRONGLY
	DISAGREE, OR	AGREE
REASON	NEITHER (COUNT)	(COUNT)
Financial stress	<10	19
Logistical disruption	<10	16
Felt unstable to lose benefits	<10	20
Felt scary to lose these benefits	<10	18
Didn't have enough time to plan	<10	12

Respondents' ideas for how the system could better help them get to self-sufficiency reflect the challenges they identified. Respondents rated improving access to caseworkers, improving communication across agencies, and increasing the income level at which benefits end as equally important. Roughly 45% of respondents said each one of these changes should be made to the benefits system.

Table 6. Responses on suggested changes to the benefits system

	% OF
CHANGES TO BENEFITS SYSTEM	RESPONDENTS
Less frequent reviews	19.8%
Better communication across agencies	43.0%
Increase income at which benefits are lost	45.3%
Eligibility based on avg income across months	37.2%
Improve access to my caseworker	44.2%
Nothing or Other	23.3%

<sup>\*</sup>N=86. Percentages do not total 100 because respondents could select more than one option.

## FINDINGS

# STRATEGIZING TO AVOID THE TERMINATION OF BENEFITS

Like other studies in other communities, our survey results suggest that recipients strategize to maintain their benefits. In fact, results indicate that 23.7% of benefits recipients strategized to avoid the termination of one or more benefits. This means they refused a raise, refused additional hours, refused a job offer, or decided not to change their family status. Other research suggests that when considering the prospect of higher wages, benefits recipients often consider potential additional expenses or stress on the family due to benefits cliffs. In most cases, the decision-maker uses their past experiences, concerns about quality of life, and their ability to meet the needs of their children to help them decide whether to accept higher wages or not (Albelda & Shea, 2010). This suggests there is tension between the dual goals of the benefits system of 1) providing a stabilizing safety net and 2) facilitating a path to self-sufficiency. As the strategic behavior indicates, the relative success of the first goal often makes it more difficult to achieve relative success of the second goal.

The early stages of this project were focused primarily on examining the impact (if any) of benefit cliffs on the transition from benefits to financial self-sufficiency. Since a benefit cliff occurs when an increase in earned income is more than offset by a decrease in one or more public benefits such that a household's net financial resources actually decrease, we wanted to study the relationship between the presence and/or size of a program's cliff and the extent of strategizing behavior by that program's recipients. Based on our review of benefits program rules and cliffs and the Atlanta Fed's Policy Rules Database Dashboard tool, we made the preliminary hypothesis that strategic behavior would be most prevalent among recipients of childcare subsidies (largest cliff) and second most prevalent among SNAP recipients (second largest cliff.)

Unfortunately, our survey sample yielded only small sample sizes within specific benefits programs. (e.g., the largest sample size for a single program, Medicaid, was 60 respondents. With respect to other programs, 45 respondents had received SNAP in the last 12 months, while sample sizes for childcare subsidies and housing subsidies were each between 18 and 29.) These small sample sizes provide only weak evidence regarding the relationship (if any) between the presence/size of a cliff and the prevalence of strategic behavior. Keeping this caveat in mind, Medicaid recipients had the highest prevalence for strategizing to maintain Medicaid (26.7%) followed by subsidized housing recipients (25.0%) and childcare subsidy recipients (22.2%.) Only 8.2% of SNAP recipients reported strategizing to maintain SNAP (Table 4).

Our results show that strategic behavior is highest among recipients of Medicaid, housing, and childcare subsidies. These results stand in contrast to our hypothesis, but given the small sample sizes, additional research with a larger or geographically different sample would be beneficial. Several additional observations are worth noting. First, although the Atlanta Fed's

 $<sup>^7</sup>$  Our point estimate for the portion of benefits recipients who strategize is 23.7% with a 95% confidence interval of 15.2% to 32.2%.

Database Dashboard tool did not indicate a cliff upon Medicaid termination, the lack of a cliff rested on the assumption of a smooth transition from Medicaid to the Health Insurance Marketplace Subsidy program. If people do not actually experience the end of Medicaid in this way, this fact might help explain the high rate of strategizing among Medicaid recipients. Second, the three benefits with the highest strategizing rates (Medicaid, housing, and childcare) are arguably those that provide the largest monetary value per household. See Figure 5.8 Our results preliminarily suggest that the monetary value of the benefit to the household may be a better predictor of strategic behavior than the size of the cliff. However, we recommend a larger-scale study, as well as a deeper look into transitioning off Medicaid, to better investigate this issue.

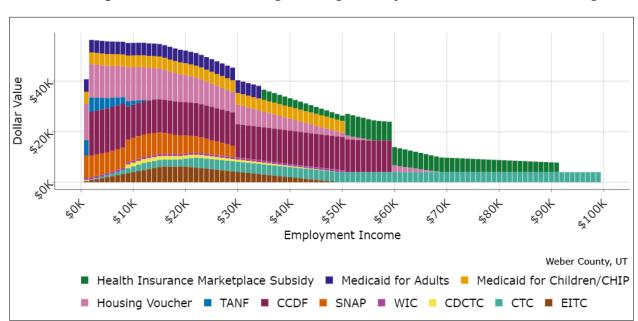


Figure 5. Value of public benefits including housing subsidy - 1 adult and 2 children, ages 1 and 4

Generated with the Atlanta Fed's Policy Rules Database Dashboard tool https://emar-datatools.shinyapps.io/prd\_dashboard/

Lastly, our original plans also included studying the relationship between the prevalence of strategic behavior between families close to the eligibility limit of a particular program compared to those with incomes far from that limit. We hypothesized that the prevalence of strategic behavior would be higher among households with incomes close to the limit compared to households far from the limit, within any given program. This assumption was based on the reasoning that families with incomes close to the limit would be more likely to lose benefits from a small increase in income compared to those with incomes further from the limit. Again, due to the small sample sizes within benefits programs, we were not able to glean meaningful data on this question. We recommend a larger-scale study to better address this issue.

# BENEFIT CLIFFS AND INCOME AT TERMINATION

In addition to the issue of benefit cliffs, the survey results also provide some evidence that some programs may be terminating benefits too early, before households can adequately pay

<sup>&</sup>lt;sup>8</sup> Figure 5 is the same as Figure 2 with the addition of housing subsidies. Note that according to program rules, housing subsidies taper gradually and do not change the overall picture of benefit cliffs discussed in the context of Figure 2.

for expenses formerly subsidized by the benefit. This evidence is provided through analyzing the survey responses of those who lost childcare or SNAP benefits within the last 12 months. With the caveat that this survey evidence is based on relatively small sample sizes (10-13 respondents per benefit), we observe that of the 12 respondents who reported losing childcare subsidies, the large majority reported having to make some changes upon losing childcare subsidies. These changes included having friends and family look after their children for free or having to increase the number of hours worked in order to continue using their pretermination childcare provider. Their inability to continue with the pre-termination childcare provider without making additional changes offers some evidence that childcare benefits are lost before households can independently shoulder the full cost of childcare. While this evidence does not rule out the possibility that these changes upon termination are due to income (mis)management issues rather than income insufficiency, the fact that the large majority of respondents made such changes suggests that the bigger issue is income insufficiency.

In fact, for childcare subsidies, the eligibility rules and copay structures provide significant support for the income insufficiency interpretation. Within federally set parameters, states set childcare copay and income eligibility limits. Federal rules limit childcare assistance to households with income below 85% State Median Income (which is calculated separately by household size), and federal guidelines assert copays should be "affordable." The US Department of Health and Human Services considers childcare affordable when it comprises 7% or less of the household's budget (Office of Child Care, 2016). Utah sets fixed copay levels for different income brackets, with the monthly copay for the lowest income bracket being about 1% of monthly income and 7% for the highest income bracket (Utah Department of Workforce Services, 2023). However, for a one-parent family with children ages one and four in childcare, this highest copay (\$360/month) at the upper income limit (\$5,574/month) covers only about 22% of the median monthly cost of childcare, \$1,625/month, for two children in these age groups (Utah Department of Workforce Services, 2023; Ruetschlin & Genc, 2021). As such, when this family's income just barely exceeds 85% SMI (i.e., \$5,574/month), this family—assuming median childcare costs—goes from monthly childcare expenses of \$360/month to \$1,625/month, meaning childcare costs jump from 7% of income to 29% of income. This is far beyond affordable by federal standards (7% of income). As such, these rules create a significant benefit cliff and underscore the insufficiency of income at termination. Finally, it is worth noting that due to the federal origins of the income and copay limits, there is little that states can do to change either the cliff or the insufficient-income termination level.

Survey results showed similar, albeit less dramatic, trends among those who reported losing SNAP. Over half of those who lost SNAP reported behaviors or actions associated with the USDA measures of food insecurity such as going to a food pantry, skipping meals, or buying cheaper food (Bickel, et.al., 2000). Due to differences in eligibility rules and the absence of a federal guideline regarding food affordability, we cannot provide the same type of policyrules analysis for SNAP as we did for childcare subsidies. Nevertheless, we take the survey results as preliminary evidence that SNAP benefits are lost before households can independently shoulder the full cost of feeding their families, although perhaps to a lesser extent than in the case of childcare subsidies.

While we did ask those who had lost Medicaid about how they coped with the loss, we hesitate to draw even preliminary conclusions about the 10 respondents who reported losing Medicaid in the last 12 months. Due to the COVID-19-era Medicaid Continuous Enrollment requirement, those who lost Medicaid in the 12-month reference period of this survey technically should only be those who requested to be disenrolled, or those who moved out of

state or died. However, focus-groups participants indicated that of all their benefits, they were most anxious not to lose Medicaid. Participants described not knowing how they would cope if they lost benefits, especially Medicaid: "I think they don't [prepare], they have to just wait til it happens. And then they try to figure it out." Another participant specifically described refusing job opportunities because she did not want to lose Medicaid. And a final one said: "And I was like, if they, if I don't have good insurance, we're gonna have to cut out therapy. Which is, which is like messed up."

In general, focus-group participants repeatedly described how benefits termination at too low a level is stressful and makes achieving self-sufficiency difficult. The stress of not being able to cope or make ends meet when their benefits end has multiple ramifications. As one participant said: "....domestic violence goes up, child abuse goes up, you have depression, stress, anxiety, theft, everything." In addition, they articulated how they felt having fewer financial resources when benefits ended inadvertently meant the system discouraged them to work harder. In fact, 60.8% of survey respondents agreed or strongly agreed that it is "frustrating because my effort to earn money is discouraged." One focus-group participant said, "...it's just, as soon as you think you got a, you know, a leg up or something, they come and pull that rug out from underneath you, um, all of a sudden, you know, you're, you're not qualified for this." Another described the fallout on children in poverty and the impact it has on mental and physical health:

I don't think people should ever, ever be punished for working harder... they're working two full-time jobs to try to make ends meet. And, and who's raising their kids? The streets are raising their kids because they're working so hard to make ends meet... but when I see someone who is literally busting their butt to take care of their family and they're barely making ends meet and they're dead tired because they are working 80 hours a week and they go in and they're, and they're denied services because they make a hundred dollars two hundred a month...I think the system punishes them because...just when they start to dig their self up and, and dig their self out and they can breathe, then they're like, oh, there you go. You're over the income limit now.

As such, the benefits system needs to be designed to encourage hard work and to help people see themselves progressing as they receive promotions and make more money.

# THE IMPORTANCE AND COMPLEXITY OF MEDICAID

Across the survey and focus group/interviews, Medicaid stood out among other benefits programs for repeatedly resurfacing as both an invaluable lifeline and a dense jungle of complexity, especially for households with high medical needs. This section provides information from both the survey and the focus group/interviews that explores both these aspects of Medicaid. We also discuss policy implications for improving Medicaid services as well as facilitating transition off Medicaid toward self-sufficiency.

Medicaid is one of the largest and most expensive federal benefits programs, both nationally, and in Utah. About 15% of all Utah residents receive health coverage through Medicaid, a relatively high percentage compared to other benefits programs. For example, only about 5% of Utah residents receive SNAP, and about 1% receive childcare subsidies (Utah Department of Workforce Services, 2023b). This is reflected among our survey and focus-group/interview

participants. Among survey participants, 65.3% reported at least one household member receiving health coverage under Medicaid during the past 12 months, the highest recipient percentage among all 14 benefits included in our survey (see Table 2.) All five focus-group/interview participants had direct experiences with Medicaid for either themselves and/or their children.

Both the survey and the focus group/interviews provide evidence that Medicaid recipients see great value in their Medicaid coverage. Many focus-group/interview recipients expressed gratitude for Medicaid. For example, "But the beautiful thing is, is because they knew they were gonna have a lot of mental health issues, they kept them on federal Medicaid. Okay. So the federal Medicaid allowed me to adopt these three girls and be, and enabled me to be able to afford all of their mental health." This gratitude is a recognition that without Medicaid they would not be able to access critical medical services.

Likely due to this value, among survey respondents 26.7% of Medicaid recipients reported strategizing (e.g., refusing jobs or raises) to maintain Medicaid coverage. This was the highest percentage of strategizers among all 14 benefits programs included in our survey. Focus-group/interview participants reinforced the reality of strategizing to maintain Medicaid coverage. The following quote captures both the gratitude and the reality of strategizing: "And I'm grateful for Medicaid. I have to qualify, of course. So that's kind of why I kind of stay with [current employer] in a way. 'Cuz I can't go to Salt Lake 'cuz I have girlfriends out there and they're like, come and work with us. I'm like, yeah, making more money. But then I'm like, ugh, then I'll lose my benefits over here." This strategic behavior among Medicaid recipients is particularly notable because at the time of the survey, the COVID-19-era Medicaid Continuous Coverage requirement was still in place (although reviews began April 1, 2023.)

At the same time, the focus group/interviews demonstrated Medicaid recipients also experience many difficulties and points of frustration, especially for households with high medical needs. One participant with two special-needs children discussed being on a waitlist for six months to have her children evaluated for autism. She also stated, "They have four appointments a week without any sicknesses or extra appointments, you know, that doesn't include any of the specialists. That's just their occupational, physical and feeding therapy...I totally lucked out with this place [for occupational therapy] and the only reason I went there is 'cuz my sister knew somebody who worked there." This example highlights not only the slowness of bureaucracy and the intensity of medical services but the difficulty of navigating the system. This participant had a sister who is an occupational therapist who could provide help with navigation, but it is unlikely that all recipients would have access to this type of resource.

Another participant, an older woman with chronic foot issues, discussed the difficulty and frustration of working with five different surgeons. Without help to navigate the system and coordinate care, patients often get confused, frustrated, and don't get the care they need to make them healthy enough to potentially reenter the workforce.

These examples, along with the survey data, highlight both the strong value and the frustrating complexities of Medicaid. The remainder of this section discusses several policy implications based on these findings. First, we discuss implications for improving delivery of healthcare services within the Medicaid program. Second, we discuss implications for facilitating the transition off Medicaid toward self-sufficiency.

Many of Medicaid's complexities are not unique to Medicaid but are systemic in the US healthcare system and are also faced by those with private-sector health insurance.

Nevertheless, these complexities are often magnified among Medicaid recipients because lower income is a social determinant of poorer health, and because studies have shown that bureaucratic challenges with accessing services and coordinating care are exaggerated within the Medicaid program (Brooks-LaSure & Tsai, 2021).

Recognizing this reality and following federal guidelines and national trends, Medicaid administration in Utah has evolved in recent years to intentionally address care coordination, especially for those with high medical needs. Prior to 2013, Medicaid in Utah operated primarily on a fee-for-service basis; Medicaid providers were generally not organized into provider networks, and services to coordinate care across providers were very limited (Utah Department of Health and Human Services, 2021).

Beginning in 2013, Medicaid recipients in Weber, Davis, Salt Lake, and Utah counties were required to enroll in a Medicaid managed care plan (MCP) for physical health care. (Medicaid for behavioral health care was largely already organized into a system of county and regional MCPs at this time. The physical health MCPs established a parallel but separate system for physical health.) In contrast to the fee-for-services model, MCPs are based on having a network of providers within which Medicaid services are delivered. This model more closely resembles the standard model of private-sector health insurance plans. In 2015, recipients in Box Elder, Cache, Wasatch, Morgan, Rich, Summit, Tooele, Washington, and Iron counties were added to the MCP enrollment requirement with no additional counties added at the time of this writing (Utah Department of Health and Human Services, 2021).9

MCPs opened the door for offering care coordination services within provider networks. While these services have developed over the years, they have largely remained siloed within physical health and behavioral health systems respectively. As such, it is more common to talk about "care management" within the physical health system compared to "case management" within the behavioral health system. Recognizing this siloing as a weakness, when Utah implemented Medicaid Expansion during 2019-20, the state developed the Utah Medicaid Integrated Care program which launched integration of physical and behavioral health within a single Medicaid Integrated MCP. Adult Medicaid Expansion members in Davis, Salt Lake, Utah, Washington, and Weber counties are required to enroll in an Integrated MCP (Utah Department of Health and Human Services, 2021). At the time of this writing, these Integrated MCPs are only available to Adult Medicaid Expansion members. However, some within the healthcare industry see these integrated plans as a promising model to improve future care coordination and are looking for ways to expand the model to more Medicaid members.

While these developments are significant, expanding the Integrated MCP model is by no means a complete or easy solution for addressing the complexities and frustrations of care coordination for Medicaid members. Another significant drawback of the care management services available within the physical health system is their relatively small scale. For example, the Select Health Community Care MCP primarily identifies Medicaid members for care management services using a statistical model, based on available internal data, to estimate which members are likely to have the most complicated and/or serious medical needs. Those in the top approximately 3% of medical need are then offered care management services (Wood, 2023). Care management refers specifically to services for coordinating service delivery across providers, in contrast to service delivery itself. While members can also be referred for care management by a doctor or even self-referral, care management is typically not widely offered or requested.

<sup>&</sup>lt;sup>9</sup> In Utah, there are four Managed Care Organizations, each of which offers a Medicaid MCP: Select Health Community Care, Health Choice Utah, Molina, and Healthy U.

Could Medicaid service delivery be improved by making care-management services more generally available to Medicaid members? A detailed discussion of this question is outside the scope of this report; however, based on the findings discussed above, we believe this question merits further research. It is the authors' understanding that often a primary reason for offering care management is that it tends to provide cost savings among patients with the greatest medical need. Is cost savings the yardstick by which eligibility for care-management services should be determined? Or is there scope for care management even in the absence of cost savings if it means improved care and quality of life for patients and their families? If care-management services were more generally available, would members use them and/or find them helpful? We offer these questions for future research based on our findings.

Finally, this section explores what our findings imply for facilitating the transition off Medicaid toward self-sufficiency. As discussed above, we believe the survey provides very limited insight about transitioning off Medicaid because at the time of the survey, those who reported transitioning off Medicaid in the last 12 months arguably did so voluntarily since COVID-19 continuous enrollment requirements were still almost fully in place. Nevertheless, in focus group/interviews when participants discussed transitioning off Medicaid, employer-sponsored coverage was the only alternative discussed. For example, "I applied for [Medicaid for] my younger kids cuz my [employer-sponsored] insurance for my add-on family is ridiculous. It is so expensive. Okay. Same thing for my husband's [employer-sponsored insurance] right now. So my kids have Medicaid...So I stay with just [her employer], but I can't afford to have my children on there. Mm-hmm. 'Cuz I'd be working for nothing." It would seem some Utahans are unaware of options other than Medicaid and private insurance.

Although the Health Insurance Marketplace, established under Obama's Affordable Care Act was, in part, designed to bridge transition from Medicaid to unsubsidized private insurance coverage, there was a noticeable absence of this option from the discussions in the focus group/interviews. As such, we also see this as an area for future research. In fact, this topic is particularly relevant as Utah unwinds from the Medicaid continuous enrollment requirement because those no longer eligible for Medicaid will be directed to the Health Insurance Marketplace. How can the Health Insurance Marketplace help facilitate transition off Medicaid? Is the Marketplace more helpful in some contexts than in others? From 2013 to 2022, the Health Insurance Marketplace suffered from a problem known as the "family glitch," however in 2023, the IRS enacted new rules to address this problem. Do these new rules improve the Healthcare Marketplace's ability to facilitate transition off Medicaid? Our results suggest that additional research into these questions would be valuable.

# LIMITATIONS OF RESULTS ON CHILD CARE ASSISTANCE

Although our initial review of benefits rules identified childcare assistance as the program with the largest cliff, this project provides only preliminary results on the actual experiences of families who have received childcare assistance. Survey data specific to childcare assistance discussed in Findings 1 and 2 above are based on small sample sizes and should be interpreted in this context. Additional research with larger and/or additional samples is needed to evaluate the robustness of our results.

Furthermore, none of the focus-group participants had experience with receiving childcare assistance. As such, it is not possible to synthesize results about childcare subsidies across the

<sup>&</sup>lt;sup>10</sup> For more information on the "family glitch" and its fix see <a href="https://www.kff.org/health-reform/issue-brief/navigating-the-family-glitch-fix-hurdles-for-consumers-with-employer-sponsored-coverage/">https://www.kff.org/health-reform/issue-brief/navigating-the-family-glitch-fix-hurdles-for-consumers-with-employer-sponsored-coverage/</a>

survey and focus group/interviews. Convening a focus group of childcare subsidy recipients to explore their experiences at greater depth and identify possible solutions to the childcare cliff is an important area for future research.

#### COMMUNICATION CHALLENGES

As with other projects that analyzed challenges with the benefits system, respondents commented how communication challenges were inhibiting their ability to navigate the benefits system and thus achieve self-sufficiency. The communication issues vary but include difficulties with agencies and programs communicating with recipients and/or agencies and programs communicating with each other. The importance of these issues was reflected in the survey as respondents rated improving access to caseworkers, improving communication across agencies, and increasing the income level at which benefits end as *equally important*. Roughly 45% respondents said all of these changes should be made to the benefits system.

Recipients have different kinds of communication struggles with agencies and programs. For example, one focus-group participant noted that she was not notified by email of messages in MyCase, the online case information system. She reported that she had to make a note to herself to check MyCase messages. This type of notification lapse makes it easy for recipients to miss important messages related to their eligibility or other problems. Additionally, only TANF (cash assistance) recipients in Utah now have a dedicated case worker. Other benefits recipients must contact the call center to ask questions and discuss issues they are having with their applications or benefits. A few focus-group participants noted that they did not like having to contact the call center to ask a question. They found wait-times long and felt the service they received was not as high quality because the person answering their call did not know the intricacies of their situation. They preferred to have a case manager they could meet in person who could really get to know their situation, know them as people, and advocate for them. One person noted, "how many times I've called and made phone appointments, how many different people I've talked to, none of 'em are the same." She went on to say, "Because first of all, if they could see me in person rather than this stupid phone. You know what I mean? Where I could...show them what has gone on with my feet, you know, and show them how big at the end of the day, my, my leg at the end of the day is twice the size of this leg every single day." She felt the lack of support was inhibiting her ability to progress.

Medicaid recipients who are medically complex or who have family members who are medically complex face a myriad of challenges that others do not have. Some of those challenges are communicating with multiple medical providers and ensuring those providers communicate with each other. Recipients also spend a extensive time making and going to appointments: one participant said she had four appointments per week, even without illness. They are learning about complex medical conditions while navigating a complex medical system, oftentimes with little social support and few resources—making it even more challenging to progress in their professional lives. As referenced in the section on medical challenges, having care management would help them navigate the communication difficulties and ultimately become self-sufficient. Improved case coordination would allow them to spend less time making and going to appointments, ensuring that providers are communicating with each other. They could then spend that time studying, working, or looking for work.

# COMPLICATED AND CONFUSING BENEFIT SYSTEMS

The federal benefits system is a hodgepodge of programs administered by various agencies that have varied requirements, cut offs, renewal processes, software systems, points of

contact, etc. Of survey respondents, 68.3% received benefits across more than one federal agency. In addition to the communication challenges previously highlighted, we found that even college graduates or those who worked as service providers themselves had trouble navigating the myriad rules and communication silos that exist. This causes a host of problems. First, recipients spend time navigating the complicated system rather than working, studying, or caring for dependents. For example, one focus-group participant who both receives benefits and has worked with those applying for benefits for the last 15 years, noted that she still does not understand why she was denied a benefit. She also noted that different agencies count income differently (e.g., X agency does not count bonuses, while Y agency does).

Second, recipients have a hard time tracking their benefits or understanding at what level each individual benefit will end or be reduced. Many respondents reported losing benefits temporarily when irregular child-support or alimony payments came in, thus making their financial situation unpredictable and more difficult to navigate. Of survey respondents who have experienced temporary benefit loss, 77.1% reported they found it to cause stress or anxiety. Many recipients carefully watch their income to make sure they do not go over the income limits by a small margin and then lose more in benefits than they have gained in income. The lack of coordination between service providers within the benefits system is evident in the differing eligibility requirements and income thresholds across various programs. Benefits eligibility requirements differ based on variables such as income, family size, and geographic location. This lack of consistency can create confusion among individuals as they attempt to navigate through varying guidelines and criteria. Due to the differing and unclear rules and thresholds, many participants find qualifying for assistance demanding and stressful (Roll & East, 2014). Furthermore, inefficiencies within the application and redetermination processes require individuals to provide different types of documentation or meet varying income thresholds that differ for each program. As one focus group recipient said, "... I have spreadsheets to help me try to figure this out cuz I'm like, I can't afford to start working." The difficulty tracking each individual benefit may compound fears about being financially unable to meet needs when benefits end or are reduced. Among respondents, 90.4% who had taken action to not lose benefits agreed with the statement that it felt unstable to lose benefits. For some, this could also potentially compound already existing struggles with depression and anxiety, thus inhibiting decision-making or inducing others, especially those on Medicaid, to strategize to not lose benefits. 11 One focus-group participant, who was a US armed forces veteran, college graduate, and single parent aptly described the difficulties in navigating the benefits system in the following way: "It's like I'm on the edge of this giant cliff. Hmm. And there's an invisible bridge, but I don't know how far down it is. So if I step off I might be fine and I might not. And I don't know. And there's a lot of people in this world that would look at that invisible bridge and be like, Uhuh, I'm not gonna even try it, I'm not gonna do it. Yeah. I refuse. Whereas me, I'm like, this is gonna hurt." In her description, the whole experience navigating the complexities of all of the benefits systems, not just a sudden drop in benefit levels, is like facing a cliff.

<sup>&</sup>lt;sup>11</sup> It is worth noting that in some ways our sample towards those who know how to find and take advantage of community resources. This is because we distributed our survey through organization like OWCAP, Venture, Cottages of Hope, Midtown Clinic, and others rather than primarily through government agencies.

## DESIGNING SYSTEMS WITH DIVERSE USERS IN MIND

The principal frustration of focus-group/interview participants was that the benefits system was unable and/or unwilling to accommodate a household's unique circumstances. When asked an open-ended question about how the benefits system could be improved, a typical answer was, "I think every case should be looked at differently. And I think that there should be more one-on-one." Another example of a typical response is "I think if they were to just do more one-on-one and kind of do case by case... because everyone has an individual story and we're not alike. It don't matter. Same age, same gender, same race, same culture. I mean, it does not matter. Yeah. At that point, I think it's case by case is different. If they were to take that into consideration." This complaint illustrates that benefits recipients don't think "the system" understands the challenges of their lived realities.

Case-by-case decision making is a notoriously bad foundation for government policy as it opens the door to subjective application of rules and outright discrimination. However, we argue there is a more constructive way to interpret these frustrations and complaints that may provide a helpful framework for working to improve the benefits system. While it is not advisable to design a government program to subjectively accommodate every specific household's circumstances, arguably programs should be designed with a sense of the diversity of their clients'/recipients' circumstances in mind. As one focus-group participant noted, the system isn't designed for the reality that most people receive multiple benefits: "...you need to work 15 hours in order to be able to qualify for help with daycare, but if I start working 15 hours, there's a chance I'll be kicked off of everything [else]...." In addition, our own research and other similar projects indicate that, compared to the overall US population, benefits recipients disproportionately are medically complex, have experienced domestic violence, have unstable incomes, are single parents, have a lack of social supports, and/or are experiencing various kinds of mental health challenges. Research has suggested that those who successfully navigate benefit cliffs have a strong support system in place which they are able to rely on to overcome their most challenging circumstances. These support systems include family, friends, and community organizations such as churches (Ballentine et al., 2022; Design Impact, 2016; Sherman, 2006; Zippay, 2002). If we presume that the system is, at least in part, meant to scaffold people to self-sufficiency, it would make sense to design a benefits system for those who lack such support systems and craft the myriad of benefits to work together to support a recipient to self-sufficiency.

Shifting the focus from subjectively accommodating the circumstances of specific households to designing systems that work well for a diverse array of people opens the door to a much more constructive set of policy options. To illustrate this point, we briefly present two examples of ways in which this principle has been implemented.

One example of how a government system has been modified to work better for its diverse users is the introduction of "yellow light" policies in the pursuit of child support. Federal rules require all recipients of Medicaid and TANF cash assistance to open a child support case if the biological parent of a minor dependent does not live in the household. This system was designed with a non-violent absent biological parent in mind. It often did not work well for survivors of domestic violence. This reality spurred the development of "yellow light" child support application policies which effectively create a separate path for DV survivors. By federal regulation, at a minimum all states must have a procedure for identifying and flagging cases involving a violent parent. This flag prevents the survivor's address and other contact information from being disclosed as child support is pursued. Some states have additional

policies for allowing the survivor to drive the pace and application of safety precautions as child support is pursued (Office of Child Support Enforcement, 2014). While this path does not exempt DV survivors from compliance with opening a child support case, its compliance rules are written with them in mind.

The more comprehensive services that Veterans Affairs (the VA) offers veterans can be seen as another example of a government agency more holistically meeting the needs of its clients. The VA is able to do so both when their clients are in crisis and to help her meet longer term goals. One interviewee was a veteran, single parent of two medically complex children, with few social supports as she moved to Utah one year ago to escape her abusive partner. She described how, when she was in crisis, the VA helped fast-track her housing voucher to avoid imminent homelessness and more quickly moved her into therapy. In addition, the VA is paying for her education/retraining as well as providing her with a monthly living stipend. She does not accept childcare subsidies because she does not have the time to work the required 15 hours/week to be eligible (school and medical appointments make that too difficult). Without the VA supports to pay for her education, she wouldn't be able to adequately train in the skills needed for a job that will allow her to support her children.

The above are illustrative examples of how systems have already been redesigned to be more responsive to the diverse needs and lived realities of their users. As noted in the recommendations section, we aim to keep diverse users in mind. In some cases, we made specific suggestions about additional ways the benefits system could be modified to be more responsive to the diverse lived realities of its users. Many of the state level solutions have already been implemented by other states.

### CONCLUSION

This project indicates that some possible lowcost, high-return tweaks could improve how Utah implements its benefits systems. These adjustments can be implemented at the state level, and deeper changes could be advocated at the federal level. However, further research is needed across the state in both urban and rural areas. The public benefits system acts as an important social safety net that helps people in crisis or when struggling with chronic health conditions. As a society, we need to ensure that the benefits system does not trap people in it, unable to make ends meet when their benefits end, but rather supports them to self-sufficiency so they can progress to greater financial stability.

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# APPENDIX A: BENEFIT CLIFF SURVEY IN ENGLISH

Start of Block: Initial Langu	uage Question			
Q60 Do you want to take th	ne survey in Spanish or Eng	glish? ¿Quiere Ud. tomar est	a encuesta en inglés o espar	iol?
O English (1)				
O español (2)				
End of Block: Initial Langua	age Question			
Start of Block: Default Que	estion Block			
experiences of people rece how the system is, or is no decision makers in Utah wh participation is voluntary a answer. Anyone answering	iving public benefits (like S t, helping you get back on no have the power to influ nd you may choose to not g the survey has the chanc	University is conducting a sur SNAP, Medicaid, CHIP, etc.). your feet. The information i ence or make changes to the take the survey. You may ske to win one of five \$100 gifth-Fuller (kfrenchfuller@web.)	Specifically, we want to und n the survey will be shared we public benefit system. You kip any question you do not ccards. If you have any quest	derstand with Ir wish to
Do you confirm you are 18	or older and agree to take	this survey?		
O Yes (1)				
O No (2)				
Skip To: End of Survey If Do yo	ou confirm you are 18 or olde	r and agree to take this survey?	P = No	
In the last 12 months, have	e you or anyone in your ho Currently receiving this benefit (1)	usehold received any of the Have received this benefit in the past 12 months, but not currently receiving (2)	government benefits listed benefits listed benefit in the last 12 months (3)	pelow?
SNAP (18)	0	$\circ$	$\circ$	
WIC (19)	0	$\circ$	$\circ$	
Free or reduced price lunch (20)	0	$\circ$	$\circ$	
Childcare subsidies (21)				

Head Start or Early Head Start (22)	0	0	0	
Medicaid (23)	$\circ$	0	$\circ$	
CHIP (24)	$\circ$	$\circ$	$\circ$	
Health Insurance Marketplace subsidies (Obamacare) (25)	$\circ$	$\circ$	$\circ$	
Utah Premium Partnership (26)	$\circ$	$\circ$	$\circ$	
Housing Assistance (housing voucher OR subsidized unit) (27)	$\circ$	$\circ$		
TANF (28)	0	0	0	
HEAT Assistance (29)	$\circ$	$\circ$	$\circ$	
Supplemental Security Income (SSI) (30)	$\circ$	$\circ$	$\circ$	
Social Security Disability (SSD) (31)	$\circ$	$\circ$	0	
End of Block: Default Question	Block			
Start of Block: Regular survey r	affle question			
Would you like to be entered in survey where you can provide y	_		s," you will be directed to a	nother
O Yes (1)				
O No (2)				
End of Block: Regular survey ra	iffle question			
Start of Block: Block 1				

In the last 12 months, have you or anyone in your household received any of the tax credits listed below?

	Yes (1)	No (2)	Not sure (3)
Earned Income Tax Credit (EITC) (1)	0	0	0
Child Tax Credit (2)	$\circ$	$\circ$	$\circ$
Child and Dependent Care Tax Credit (3)	$\circ$	$\circ$	$\circ$

If In the last 12 months, have you or anyone in your household received any of the government benefi... [ Have received this benefit in the past 12 months, but not currently receiving] (Count) >= 1

government benefits listed below?"

Q3 For those benefits that have ended in the last 12 months, please indicate how the benefit ended:

	Cliff (the benefit was cut all at once) (1)	Taper (decreased slowly as income increased) (2)	Can't remember (3)
SNAP (x18)	0	0	$\circ$
WIC (x19)	0	$\circ$	$\circ$
Free or reduced price lunch (x20)	0	0	0
Childcare subsidies (x21)	0	$\circ$	$\circ$
Head Start or Early Head Start (x22)	0	$\circ$	$\circ$
Medicaid (x23)	0	$\circ$	$\circ$
CHIP (x24)	0	0	$\circ$
Health Insurance Marketplace subsidies (Obamacare) (x25)	0	0	$\circ$
Utah Premium Partnership (x26)	0	$\circ$	$\circ$

Housing Assistance (housing voucher OR subsidized unit) (x27)	$\circ$	$\circ$				
TANF (x28)	0	$\circ$				
HEAT Assistance (x29)	$\circ$	$\circ$				
Supplemental Security Income (SSI) (x30)	0	$\circ$	$\circ$			
Social Security Disability (SSD) (x31)	0	0				
Display This Question: If In the last 12 months, I	have you or anyone in your hou.	sehold received any of the gov	vernment benefi = SNAP [ Have			
If In the last 12 months, have you or anyone in your household received any of the government benefi = SNAP [ Have received this benefit in the past 12 months, but not currently receiving ]  Q4 In a previous question you said that your SNAP benefits ended in the last 12 months. How did you cope when your SNAP benefits ended? Check all that apply:  paid for my food with money that I earned (1)  went to a food pantry (2)  Family and friends gave me food or money for food (3)  or my family members skipped meals (4)  or my family members ate less (5)  or my family members ate cheaper foods (6)  No changes (7)  Other, please specify: (8)						
Page Break						
Display This Question:						

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Childcare subsidies [ Have received this benefit in the past 12 months, but not currently receiving ]

Q5 In a previous question you said that your childcare subsidies ended in the last 12 months. How did you cope when your childcare subsidies ended? Check all that apply:
changed childcare providers (1)
paid a friend or family member to watch my children (2)
A friend or family member watched my children for free (3)
An ex-spouse, ex-partner, or the other biological parent of my child helped pay for childcare (4)
Another friend or family member helped pay for childcare (5)
Changed jobs (6)
reduced my hours (7)
increased my hours (8)
stopped working (9)
No changes (10)
Other, please specify: (11)
Page Break
Display This Question:
If In the last 12 months, have you or anyone in your household received any of the government benefi = Medicaid [ Have received this benefit in the past 12 months, but not currently receiving ]
Q6 In a previous question you indicated that your Medicaid benefits ended in the last 12 months. How did you cope when you and/or a family member lost Medicaid benefits? Check all that apply:
or my family members continued to work the <u>same</u> hours at the <u>same</u> job and one of us got health insurance through the Marketplace/Obamacare (1)
or my family member worked <u>more</u> hours at the <u>same</u> job and got health insurance through the Marketplace/Obamacare (2)
or a family member <u>switched</u> jobs and got health insurance through the Marketplace/Obamacare (3)

or my family member was able to obtain health insurance through a <u>current</u> employer (4)
or my family member was able to obtain health insurance through a <u>new</u> employer (5)
or my family member became uninsured (6)
or my family member became uninsured, but my kids continued to receive CHIP/Medicaid (if applicable) (7)
My kid(s) lost Medicaid but was able to get on CHIP (8)
or my family member received the UPP (Utah Premium Partnership) subsidy in order to afford employer-sponsored health insurance (9)
or my family member(s) had to switch doctors (10)
Other, please specify: (11)
Page Break
Q7 Think about all of the benefits you and your family have received over the last 12 months. Think about whether any of these benefits were reduced or ended over the last 12 months. Did any of the following cause the reduction or loss in any of these benefits? Check all that apply:
ncreased income <u>from a job</u> (1)
ncreased payments <u>from other sources</u> (child support, alimony, other) (2)
Family changes (marriage, divorce, change in custody, birth, death, etc.) (3)
Incomplete paperwork or administrative errors (4)
End of COVID-related benefits (SNAP, Medicaid, etc.) (5)
Not applicable: My household did not experience a loss or reduction of any benefits in the last 12 months (6)
Other, please specify (7)
Display This Question:

If Think about all of the benefits you and your family have received over the last 12 months. Think... = Increased income <u><strong>from a job</strong></u>

Q8 Please tell us more about how your income increased from work over the last 12 months. Check all that apply:
large increase in income from more hours at work (1)
small increase in income from more hours at work (2)
large raise at work (3)
small raise at work (4)
large increase in income because I switched jobs or got a second job (5)
small increase in income because I switched jobs or got a second job (6)
Other, please specify: (7)
Page Break
Display This Question:
If Think about all of the benefits you and your family have received over the last 12 months. Think = Increased income <u><strong>from a job</strong></u>
Or Think about all of the benefits you and your family have received over the last 12 months. Think = Increased payments <u><strong>from other sources</strong></u> (child support, alimony, other)
Or Think about all of the benefits you and your family have received over the last 12 months. Think = Family changes (marriage, divorce, change in custody, birth, death, etc.)
Or Think about all of the benefits you and your family have received over the last 12 months. Think = Incomplete paperwork or administrative errors
Or Think about all of the benefits you and your family have received over the last 12 months. Think = End of COVID-related benefits (SNAP, Medicaid, etc.)
Or Think about all of the benefits you and your family have received over the last 12 months. Think = Other, please specify
Q9 Think about all benefits that ended or were reduced over the last 12 months. Did you know the benefits were going to end or be reduced beforehand?
O No, I did not know beforehand (1)
O Yes, I knew beforehand (2)
Opends on the benefit (I knew about some and I didn't know about others) (3)
O I can't remember (4)

Other, please specify: (5)
Page Break ————————————————————————————————————
Display This Question:  If Think about all benefits that ended or were reduced over the last 12 months. Did you know the ben = Yes, I knew
beforehand  Or Think about all benefits that ended or were reduced over the last 12 months. Did you know the ben = Depends on the benefit (I knew about some and I didn't know about others)
Q10 Think about the times in the last 12 months when you knew in advance that a benefit would end or be reduced. Did you know how much money you would lose?
O Yes (1)
O No (2)
O Depends on the benefit (3)
O I can't remember (4)
Other, please specify: (5)
Q11 My benefits have ended temporarily because my income has fluctuated or my child support/alimony payments
or other income have been unstable in the last 12 months:
O times (1)
1-2 times (2)
3-4 times (3)
5 or more times (4)
O Yes, but unsure how many times (5)
Page Break

more government benefits? Check all that apply:
Not taken a raise at my job (1)
Not taken on additional hours at my job (2)
Not taken a job offer (3)
Not gotten married or changed my family status that may raise my income (4)
Not accepted child support (5)
None of the above (6)
Other, please specify: (7)
Display This Question:
If At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Not taken a raise at my job
Or At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Not taken on additional hours at my job
Or At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Not taken a job offer
Or At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Not gotten married of Changed my family status that may raise my income
Or At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Not accepted child support
Or At any time in the last 12 months, have you done any of the following to avoid the end or reducti = Other, please specify:
Q13 In the last question you indicated that you have taken certain actions in the last 12 months to avoid the loss or reduction of one or more government benefits. Which government benefit(s) did you not want to lose or have reduced? Check all that apply:
Display This Choice:
If In the last 12 months, have you or anyone in your household received any of the government benefi = SNAP [ Currently receiving this benefit ]
Or In the last 12 months, have you or anyone in your household received any of the government benefi = SNAP [ Have received this benefit in the past 12 months, but not currently receiving ]
SNAP (1)
Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = WIC [Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = WIC [ Have received this benefit in the past 12 months, but not currently receiving ]

WIC (2)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Free or reduced price lunch [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Free or reduced price lunch [ Have received this benefit in the past 12 months, but not currently receiving ]

Free or reduced price lunch (3)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Childcare subsidies | Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Childcare subsidies [ Have received this benefit in the past 12 months, but not currently receiving ]

Childcare Subsidies (4)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Head Start or Early Head Start [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Head Start or Early Head Start [ Have received this benefit in the past 12 months, but not currently receiving ]

Head Start/Early Head Start (5)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Medicaid [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Medicaid [ Have received this benefit in the past 12 months, but not currently receiving ]

Medicaid (6)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = CHIP [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = CHIP [ Have received this benefit in the past 12 months, but not currently receiving ]

CHIP (7)

Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Health Insurance Marketplace subsidies (Obamacare) [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Health Insurance Marketplace subsidies (Obamacare) [ Have received this benefit in the past 12 months, but not currently receiving ] Premium Tax Credit (or Health Insurance Marketplace Subsidies) (8) Display This Choice: If In the last 12 months, have you or anyone in your household received any of the government benefi... = Utah Premium Partnership [ Currently receiving this benefit ] Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Utah Premium Partnership [ Have received this benefit in the past 12 months, but not currently receiving ] Utah Premium Partnership (9) Display This Choice: If In the last 12 months, have you or anyone in your household received any of the government benefi... = Housing Assistance (housing voucher OR subsidized unit) [ Currently receiving this benefit ] Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Housing Assistance (housing voucher OR subsidized unit) [ Have received this benefit in the past 12 months, but not currently receiving ] Housing Assistance (10) Display This Choice: If In the last 12 months, have you or anyone in your household received any of the government benefi... = TANF [Currently receiving this benefit ] Or In the last 12 months, have you or anyone in your household received any of the government benefi... = TANF [ Have received this benefit in the past 12 months, but not currently receiving ] TANF (11) Display This Choice: If In the last 12 months, have you or anyone in your household received any of the government benefi... = HEAT Assistance [ Currently receiving this benefit ] Or In the last 12 months, have you or anyone in your household received any of the government benefi... = HEAT Assistance [ Have received this benefit in the past 12 months, but not currently receiving ] Heat Assistance (12) Display This Choice: If In the last 12 months, have you or anyone in your household received any of the government benefi... = Supplemental

Security Income (SSI) [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Supplemental Security Income (SSI) [ Have received this benefit in the past 12 months, but not currently receiving ]

### Supplemental Security Income (SSI) (13)

#### Display This Choice:

If In the last 12 months, have you or anyone in your household received any of the government benefi... = Social Security Disability (SSD) [ Currently receiving this benefit ]

Or In the last 12 months, have you or anyone in your household received any of the government benefi... = Social Security Disability (SSD) [ Have received this benefit in the past 12 months, but not currently receiving ]

Social S	Security Disability (SSD) (14)
Page Break	

If If In the last question you indicated that you have taken certain actions in the last 12 months to a... q://QID13/SelectedChoicesCount Is Greater Than or Equal to 1

#### Q14 I wanted to avoid a loss or reduction of these benefits because:

	Strongly Disagree (1)	Disagree (2)	Neither Agree nor Disagree (3)	Agree (4)	Strongly Agree (5)	Not Applicable (NA) (6)
Financial stress - I couldn't make ends meet (1)	0	0	0	0	0	0
Logistical disruption (having to find a new childcare provider, doctor, home, etc.)	0	0	0	0	0	0
It felt more unstable to lose these benefits (3)	0	0	0	0	0	0
It felt scary to lose these benefits (4)	0	0	$\circ$	0	0	0
I didn't have enough time to plan/make other arrangements (5)	0	0	0	0	0	0
None of these reasons (6)	0	$\circ$	0	$\circ$	$\circ$	0
Other, please specify (7)	0	$\circ$	$\circ$	$\circ$	$\circ$	$\circ$

Q16 It is frustrating when benefits end or are reduced because it makes me feel like my effort to earn more money at work is being discouraged.
○ 1 – Strongly disagree (1)
O 2 – Disagree (2)
○ 3 – Neither agree nor disagree (3)
○ 4 – Agree (4)
○ 5 – Strongly agree (5)
○ 6 – Not applicable (6)
Q17 Losing benefits temporarily because of unstable work hours, alimony payments, or child support payments

makes it hard for me to get ahead financially.
○ 1 – Strongly disagree (1)
○ 2 – Disagree (2)
3 – Neither agree nor disagree (3)
○ 4 – Agree (4)
○ 5 – Strongly agree (5)
○ 6 – Not applicable (6)
Page Break
Q19 Do you spend time on your review paperwork (collecting and submitting paperwork that demonstrates you are still eligible for benefits) that normally would be spent?: Check all that apply:
Cooking for work (1)
Working (2)
Caring for children or other family members (3)
It doesn't interfere with anything (4)
don't know, I haven't had a review (5)
Other, please specify: (6)
Page Break ————————————————————————————————————
Q20 What could an employer do to help you after you lose a benefit? Check all that apply:
Provide health insurance that costs less than 10% of my paycheck (1)
Provide a childcare voucher/help pay for childcare (2)
Provide gas money (3)
Provide lunch or other meal (4)

Q18 Losing benefits temporarily because of unstable work hours, alimony payments, or child support payments

Provide a larger pay increase (5)	
Allow me to work from home (or set my own hours) (6)	
Nothing (7)	
Other, please specify: (8)	
Page Break	
Q21 What could the government do to offset the loss of a benefit? Check that all apply:	
Taper all benefits (your benefits would slowly decrease as your income increases) (1)	
Increase the income levels so I lose my benefits at a higher income level (2)	
Give me a heads up when I'm going to lose a benefit (3)	
Give me a heads up of how much I'm going to lose (4)	
Nothing (5)	
Other, please specify: (6)	
Page Break ————————————————————————————————————	
Q22 What changes to the benefit system would you like to see? Check all that apply:	
Less frequent reviews (1)	
Have all the different benefit agencies communicate with each other so I only have to do the paperwork on (2)	ce
Increase the income limits so I lose my benefits at higher income levels (3)	
My income changes a lot from month to month. Benefit eligibility should be based on average income over several months (4)	
Make it easier to get in contact with my caseworker or someone who can answer my questions (5)	
Nothing (6)	
Other, please specify: (7)	

Page Break
Q24 During your childhood, did your family receive any public benefits at any point?
○ Yes (1)
O No (2)
O Not sure (3)
Page Break
Q31 Please select your household's total <b>monthly</b> income (Include earnings, child support, and alimony).
O \$0-999 (1)
\$1,000-1,999 (2)
\$2,000-2,999 (3)
\$3,000-3,999 (4)
\$4,000-4,999 (5)
\$5,000-5,999 (6)
\$6,000 or more (7)
My household's income fluctuates from month to month outside the ranges provided above (8)
Page Break
Display This Question:
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$0-999
Q32 In the last question you said your monthly household income is in the range of <b>\$0-\$999/month</b> . Please choose the amount within that range that best describes your household's total monthly income.
O \$0-499 (1)
\$500-999 (2)
My household's income fluctuates from month to month outside the ranges provided above (3)

Page Break ————————————————————————————————————
Display This Question:
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$1,000-1,999
Q33 In the last question you said your monthly household income is in the range of \$1,000-\$1,999/month. Please choose the amount within that range that best describes your household's total monthly income.
<pre>\$1,000-1,499 (1)</pre>
○ \$1,500-1,999 (2)
O My household's income fluctuates from month to month outside the ranges provided above (3)
Page Break
Display This Question:
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$2,000-2,999
Q52 In the last question you said your monthly household income is in the range of <b>\$2,000-\$2,999/month</b> . Please choose the amount within that range that best describes your household's total monthly income.
\$2,000-2,499 (1)
\$2,500-2,999 (2)
O My household's income fluctuates from month to month outside the ranges provided above (3)
Page Break
Display This Question:
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$3,000-3,999

Q53 In the last question you said your monthly household income is in the range of <b>\$3,000-\$3,999/month</b> . Please choose the amount within that range that best describes your household's total monthly income.		
\$3,000-3,499 (1)		
○ \$3,500-3,999 (2)		
My household's income fluctuates from month to month outside the ranges provided above (3)		
Page Break ————————————————————————————————————		
Display This Question:		
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$4,000-4,999		
Q54 In the last question you said your monthly household income is in the range of <b>\$4,000-\$4,999/month</b> . Please choose the amount within that range that best describes your household's total monthly income.		
\$4,000-4,499 (1)		
\$4,500-4,999 (2)		
My household's income fluctuates from month to month outside the ranges provided above (3)		
Page Break		
Display This Question:		
If Please select your household's total monthly income (Include earnings, child support, and alimony). = \$5,000-5,999		
Q55 In the last question you said your monthly household income is in the range of <b>\$5,000-\$5,999/month</b> . Please choose the amount within that range that best describes your household's total monthly income.		
\$5,000-5,499 (1)		
\$5,500-5,999 (2)		
My household's income fluctuates from month to month outside the ranges provided above (3)		
Page Break		
Display This Question:		

If Please select your household's total monthly income (Include earnings, child support, and alimony). = My household's income fluctuates from month to month outside the ranges provided above

Q59 In the last question, you said your household income fluctuates from month to month. Please provide the range (lowest and highest) of your monthly income over the last 12 months.
O Lowest monthly income (1)
O Highest monthly income (2)
Page Break
Q23 Please select your age range:
O 18-24 (1)
O 25-34 (2)
35-44 (3)
O 45-54 (4)
O 55-64 (5)
O 65-74 (6)
○ 75 or older (7)
Page Break
Q25 What best describes your gender?
O Man (1)
O Woman (2)
O Non-binary (3)
O Prefer not to say (4)
Page Break ————————————————————————————————————

Q26	cluding yourself, how many people live in your household?
(	1 (1)
(	2 (2)
(	3 (3)
(	4 (4)
(	5 (5)
(	6 (6)
(	7 (7)
(	8 or more (8)
	ow many children age 0-17 years live in your household?
(	0 (1)
(	1 (2)
(	2 (3)
(	3 (4)
(	4 (5)
(	5 (6)
(	6 (7)
(	7 (8)
(	8 or more (9)
 Page	sreak ————————————————————————————————————

228 Please select your race or origin. Check all that apply:
American Indian or Alaskan Native (1)
Asian (2)
Black or African American (3)
Hispanic/Latinx (4)
Middle Eastern or North African (5)
Native Hawaiian or Pacific Islander (6)
White or Caucasian (7)
Some other race (8)
Page Break
Q29 Which city do you currently live in?
O Farr West (1)
O Harrisville (2)
O Hooper (3)
O Huntsville (4)
O Marriott-Slaterville (5)
O North Ogden (6)
Ogden (7)
O Plain City (8)
O Pleasant View (9)
O Riverdale (10)
O Roy (11)
O South Ogden (12)

O Uintah (13)
○ Washington Terrace (14)
○ West Haven (15)
O Unincorporated area of Weber County (16)
○ I live outside of Weber County (17)
Page Break ————————————————————————————————————
Q30 What best describes your marital status?
O Married (1)
Living with a partner (2)
○ Single (3)
O Divorced or separated (4)
○ Widowed (5)
Page Break ————————————————————————————————————
End of Block: Block 1
Start of Block: First focus group question
Q34 Earlier in the survey, you responded that you have taken certain actions to avoid a loss or reduction of one or more benefits. Would you be interested in participating in a <b>focus group</b> to talk about this more? If you select "yes," you will be directed to another survey where you can provide your name and contact information. You will also be entered in the drawing for a gift card.
○ Yes (1)
O No, but I want the opportunity to win a gift card. (2)
O No and I do NOT want the opportunity to win a gift card. (3)

Start of Block: Second focus group question	
Q35 Earlier in the survey, you responded that you stopped receiving one or more benefits within the last 12 months. Would you be interested in participating in a <b>focus group</b> to talk about what it is like to lose your benefits? If you select "yes," you will be directed to another survey where you can provide your name and contact information. You will also be entered in the drawing to receive a gift card.	
O Yes (1)	
O No, but I want the opportunity to win a gift card. (2)	
No and I do NOT want the opportunity to win a gift card. (3)	

**End of Block: First focus group question** 

**End of Block: Second focus group question** 

# APPENDIX B: ENCUESTA EN ESPAÑOL

Q62 La Extensión de Investigación Comunitaria de la universidad de Weber State está realizando una encuesta para entender mejor las experiencias de personas quienes reciben beneficios públicos (como estampillas/SNAP, medical/Medicaid, CHIP, etc.). Específicamente, nos gustaría entender cómo es que el sistema está, o no está, ayudándole a ponerse de pie de nuevo. La información en la encuesta será compartida con personas con capacidad decisoria en Utah quienes tienen el poder de influir o hacer cambios al sistema de beneficios públicos. Su participación es voluntaria y puede optar por no tomar la encuesta. Usted puede saltar cualquier pregunta que no desee responder. Quien responda a la encuesta tiene la oportunidad de ganarse una de cinco tarjetas de regalo con un valor de \$100. Si tiene alguna p

pregunta sobre la encuesta, favor de contactar a Dr. Katharine French-Fuller (kfrenchfulller@weber.edu).
Q63 ¿Confirma que tiene 18 años o más y acepta participar en esta encuesta?
O Sí (1)
O No (2)
Skip To: End of Survey If ¿Confirma que tiene 18 años o más y acepta participar en esta encuesta? = No
Page Break ————————————————————————————————————

Q64 ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios gubernamentales enumerados a continuación?

	Actualmente recibo/recibimos este beneficio (1)	He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente (2)	NO he/han recibido este beneficio en los últimos 12 meses (3)
Estampillas/SNAP (1)	$\circ$	$\circ$	$\bigcirc$
WIC (14)	0	$\circ$	$\bigcirc$
Almuerzo gratis or reducido (13)	0	$\circ$	$\bigcirc$
Subsidios (ayuda) para cuidado infantil (2)	0	$\circ$	$\bigcirc$
Head Start o Early Head Start (3)	0	$\circ$	0
Medicaid (medical) (4)	0	$\circ$	$\circ$
CHIP (5)	0	$\circ$	0

Subsidios del Mercado de Seguros Médicos (Obamacare) (6)	0	$\circ$	0	
Asociación Premium de Utah (UPP) (7)	0	$\circ$	0	
Asistencia de vivienda (vale de vivienda o unidad subsidiada) (8)	0	$\circ$	0	
Asistencia Temporal para Familias Necesitadas (TANF) (9)	0	$\circ$	$\circ$	
Asistencia Energética (HEAT) (10)	$\circ$	$\circ$	$\circ$	
Seguridad de Ingreso Suplementario (SSI) (11)	0	$\circ$	0	
Beneficios por incapacidad por parte del seguro social (SSD) (12)	0	0	0	
Page Break ————				
End of Block: Default G	tuestion Block (sp)			
Start of Block: Regular	survey raffle question (	sp)		
	sipar en un sorteo para ga esta donde podrá proveer		alo de \$100? Si selecciona " n de contacto.	sí",
O No (2)				
End of Block: Regular	survey raffle question (s	sp)		
Start of Block: Block 1	(sp)			
Q65 ¿En los últimos 12 r fiscales enumerados a c		entro de su hogar ha reci	bido alguno de los créditos	
niscales chamerados a c	Sí (1)	No (2)	No estoy seguro/a (3)	
Crédito por el Ingreso del Trabajo (EITC) (1)	0	0	0	
Crédito fiscal por hijos				

Crédito por cuidado de niños y dependientes (3)	$\circ$	$\bigcirc$	$\circ$	
Page Break ————				

If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente] (Count) >= 1

Carry Forward Selected Choices from "¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios gubernamentales enumerados a continuación?"

Q66 Para aquellos beneficios que hayan terminado dentro de los últimos 12 meses, por favor indique como terminó el beneficio:

termino ei benencio.	El beneficio se cortó todo a la vez (1)	El beneficio disminuó lentamente a medida que aumentan sus ingresos (2)	No recuerdo (3)
Estampillas/SNAP (Q66_x1)	0	0	0
WIC (Q66_x2)	$\circ$	0	$\circ$
Almuerzo gratis or reducido (Q66_x3)	$\circ$	$\circ$	$\circ$
Subsidios (ayuda) para cuidado infantil (Q66_x4)	$\circ$	$\circ$	$\circ$
Head Start o Early Head Start (Q66_x5)	$\circ$	$\circ$	$\circ$
Medicaid (medical) (Q66_x6)		$\circ$	$\circ$
CHIP (Q66_x7)	$\circ$	$\circ$	$\circ$
Subsidios del Mercado de Seguros Médicos (Obamacare) (Q66_x8)	$\circ$	$\circ$	0
Asociación Premium de Utah (UPP) (Q66_x9)	$\circ$	$\circ$	$\circ$
Asistencia de vivienda (vale de vivienda o unidad subsidiada) (Q66_x10)	0	0	0
Asistencia Temporal para Familias	$\circ$	$\circ$	$\circ$

Necesitadas (TANF) (Q66_x11)				
Asistencia Energética (HEAT) (Q66_x12)	0	$\circ$		
Seguridad de Ingreso Suplementario (SSI) (Q66_x13)	0	$\circ$		
Beneficios por incapacidad por parte del seguro social (SSD) (Q66_x14)	0	0		
Page Break ————				
Display This Question:				
	neses, usted o alguien dentro n recibido este beneficio en lo			
Yo pague por mi Fui a una desper Familia y/u amigo Yo o miembros d Yo o miembros d No hubo cambios	esponda:  comida con dinero que yo  sa de alimentos (2)  os me dieron comida o dine  e mi familia saltamos comi  e mi familia comimos mene  e mi familia comimos comi	gané (1) ero para comida (3) idas (4) os (5) idas más baratas (6)	beneficios de estampillas/SNAF	
Page Break ————				

If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Subsidios (ayuda) para cuidado infantil [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]

Q68 En una pregunta anterior usted indicó que sus beneficios de subsidios para cuidado infantil terminaron dentro de los últimos 12 meses. ¿Cómo afrontó la situación cuando terminaron sus beneficios de subsidios para cuidado infantil? Marque todo lo que corresponda:
Cambié de proveedor de cuidado infantil (1)
Le pague a un/a amigo/a o miembro familiar para que cuidara a mis hijos (4)
Un/a amigo/a cuidó a mis hijos gratuitamente (5)
Un excónyuge, expareja, u otro padre biológico de mi hijo/a ayudó a pagar el cuidado infantil (6)
Un amigo/a o miembro familiar ayudó a pagar el cuidado infantil (7)
Cambié de trabajo (8)
Reduje mis horas (10)
Incrementé mis horas (11)
Deje de trabajar (12)
No hubo cambios (13)
Otro (por favor especifique): (9)
Page Break ————————————————————————————————————
Display This Question:  If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = Medicaid
(medical) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]
Q69 En una pregunta anterior usted indicó que sus beneficios de medical/ Medicaid terminaron dentro de los últimos 12 meses. ¿Cómo afrontó la situación cuando usted y/o su miembro familiar perdieron los beneficios de medical/ Medicaid? Marque todo lo que corresponda:
Yo o miembros de mi familia continuamos trabajando las <u>mismas</u> horas en el <u>mismo</u> trabajo y uno de nosotros obtuvo seguro médico a través del Mercado de Seguros Médicos/Obamacare (1)
Yo o miembros de mi familia trabajamos <u>más</u> horas en el <u>mismo</u> trabajo y uno de nosotros obtuvo seguro médico a través del Mercado de Seguros Médicos/ Obamacare (2)
Yo o un familiar <u>cambió</u> de trabajo y obtuvo seguro médico a través del Mercado de Seguros Médicos/Obamacare (3)
Yo o mi familiar pudimos obtener seguro médico a través de un empleador actual (4)

Yo o mi familiar pudimos obtener seguro médico a través de un empleador nuevo (5)
Yo o mi familiar quedamos sin seguro medico (6)
Yo o mi familiar quedamos sin seguro, pero mis hijos continuaron recibiendo CHIP/ Medicaid (si aplica) (7)
Mis hijos perdieron Medicaid pero pudieron obtener CHIP (8)
Yo o mi familiar recibimos un subsidio por parte de UPP (Asociación Premium de Utah) para poder pagar un seguro medico patrocinado por el empleador (9)
Yo o mi familiar tuvimos que cambiar de médicos (10)
Otro (por favor especifique) (11)
Q70 Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses. Piense si alguno de estos beneficios fue <u>reducido o terminado</u> dentro de los últimos 12 meses. ¿Alguna de las siguientes fue la causa por la <u>reducción o perdida</u> en alguno de estos beneficios? Marque todo lo que corresponda:
Aumento de ingresos <u>del trabajo</u> (1)
Aumento en pagos de <u>otras fuentes</u> (manutención de los hijos, pensión alimenticia, otro) (2)
Cambios en la familia (matrimonio, divorcio, cambio en custodia, nacimiento, muerte, etc) (3)
Papeleo incompleto o errores administrativos (4)
Fin de los beneficios relacionados con COVID (estampillas/SNAP, medical/ Medicaid, etc.) (5)
No aplica, mi hogar no experimentó una pérdida o reducción de ningún beneficio en los últimos 12 meses (6)
Otro (por favor especifique): (7)
Display This Question:

If Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses.... = Aumento de ingresos <u><strong>del trabajo</strong></u>

todo lo que corresponda:
Gran aumento en ingresos por más horas en el trabajo (1)
Pequeño aumento en ingresos por más horas en el trabajo (2)
Aumento en el trabajo grande (3)
Aumento en el trabajo pequeño (4)
Gran aumento en ingresos porque cambié de trabajo u obtuve un segundo trabajo (5)
Pequeño aumento en ingresos porque cambié de trabajo u obtuve un segundo trabajo (6)
Otro (por favor especifique): (7)
Page Break ————————————————————————————————————
Display This Question:
If Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Aumento de ingresos <u><strong>del trabajo</strong></u>
Or Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Aumento en pagos de <u><strong>otras fuentes</strong></u> (manutención de los hijos, pensión alimenticia, otro)
Or Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Cambios en la familia (matrimonio, divorcio, cambio en custodia, nacimiento, muerte, etc)
Or Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Papeleo incompleto o errores administrativos
Or Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Fin de los beneficios relacionados con COVID (estampillas/SNAP, medical/ Medicaid, etc.)
Or Piense en todos los beneficios que recibieron usted o su familia dentro de los últimos 12 meses = Otro (por favor especifique):
Q72 Piense en todos los beneficios que terminaron o fueron reducidos dentro de los últimos 12 meses. ¿Sabía usted de antemano que los beneficios iban a terminar o serían reducidos?
O Sí (1)
O No (2)
O Depende del beneficio (3)
O No recuerdo (4)
Otro (por favor especifque) (5)

Q71 Por favor díganos más sobre como sus ingresos incrementaron durante los últimos 12 meses. Marque

## Display This Question:

If Piense en todos los beneficios que terminaron o fueron reducidos dentro de los últimos 12 meses.... = Sí

Or Piense en todos los beneficios que terminaron o fueron reducidos dentro de los últimos 12 meses.... = Depende del beneficio

Q105 Piense en los momentos en los últimos 12 meses cuando supo de antemano que un beneficio terminaría o se reduciría. ¿Sabía cuanto dinero perdería?
○ Si (1)
O No (2)
O Depende del beneficio (3)
O No recuerdo (4)
Page Break
Q73 Mis beneficios han terminado temporalmente porque mis ingresos han variado o mi manutención de hijos/pensión alimenticia u otras fuentes de ingresos han sido inestables en los últimos 12 meses:
O veces (1)
1-2 veces (2)
3-4 veces (3)
○ 5 o más veces (4)
○ Sí, pero no estoy seguro/a de cuantas veces (5)
Page Break ————————————————————————————————————
Q74 ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas para prevenir la terminación o reducción de uno o más beneficios gubernamentales? Marque todo lo que corresponda:
No acepté un aumento en mi trabajo (1)
No tomé horas adicionales en mi trabajo (2)
No tomé una oferta de empleo (3)
No me casé o cambié el estado de mi familia que podría aumentar mis ingresos (4)
No acepté manutención de niños (5)

Ninguna de las anteriores (6)
Otro (por favor especifique): (7)
Page Break ————————————————————————————————————
Display This Question:
If ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = No acepté un aumento en mi trabajo
Or ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = No tomé horas adicionales en mi trabajo
Or ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = No tomé una oferta de empleo
Or ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = No me casé o cambié el estado de mi familia que podría aumentar mis ingresos
Or ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = No acepté manutención de niños
Or ¿En algún momento dentro de los últimos 12 meses ha hecho usted alguna de las siguientes cosas pa = Otro (por favor especifique):
Q75 En la última pregunta usted indicó que ha tomado ciertas acciones en los últimos 12 meses para evitar la pérdida o reducción de uno o más beneficios gubernamentales. ¿Cuáles beneficios gubernamentales no quiso perder o reducir? Marque todo lo que corresponda:
Display This Choice:
If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = Estampillas/SNAP [ Actualmente recibo/recibimos este beneficio ]
Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = Estampillas/SNAP [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]
Estampillas/SNAP (1)
Display This Choice:
If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = WIC [ Actualmente recibo/recibimos este beneficio ]
Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = WIC [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]
WIC (2)
Display This Choice:
If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = Almuerzo gratis or reducido [ Actualmente recibo/recibimos este beneficio ]
Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios = Almuerzo gratis or reducido [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]
Almuerzo gratis o reducido (3)

Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Subsidios (ayuda) para cuidado infantil [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Subsidios (ayuda) para cuidado infantil [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente 1 Subsidios para cuidado infantil (4) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Head Start o Early Head Start [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Head Start o Early Head Start [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] Head Start/Early Head Start (5) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Medicaid (medical) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Medicaid (medical) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] Medical/Medicaid (6) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = CHIP [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = CHIP [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] CHIP (7) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Subsidios del Mercado de Seguros Médicos (Obamacare) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Subsidios del Mercado de Seguros Médicos (Obamacare) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente 1 Subsidios del Mercado de Seguros Médicos (Obamacare) (8) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... =

Asociación Premium de Utah (UPP) [ Actualmente recibo/recibimos este beneficio ]

Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asociación Premium de Utah (UPP) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ]

Asociación Premium de Utah (UPP) (9)

Display This Choice:

If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asistencia de vivienda (vale de vivienda o unidad subsidiada) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asistencia de vivienda (vale de vivienda o unidad subsidiada) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente i Asistencia de vivienda (vale de vivienda o unidad subsidiada) (10) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asistencia Temporal para Familias Necesitadas (TANF) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alquien dentro de su hogar ha recibido alquno de los beneficios... = Asistencia Temporal para Familias Necesitadas (TANF) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] Asistencia Temporal para Familias Necesitadas (TANF) (11) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asistencia Energética (HEAT) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Asistencia Energética (HEAT) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente Asistencia Energética (HEAT) (12) Display This Choice: If ¿En los últimos 12 meses, usted o alquien dentro de su hogar ha recibido alguno de los beneficios... = Seguridad de Ingreso Suplementario (SSI) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Seguridad de Ingreso Suplementario (SSI) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] Seguridad de Ingreso Suplementario (SSI) (13) Display This Choice: If ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Beneficios por incapacidad por parte del seguro social (SSD) [ Actualmente recibo/recibimos este beneficio ] Or ¿En los últimos 12 meses, usted o alguien dentro de su hogar ha recibido alguno de los beneficios... = Beneficios por incapacidad por parte del seguro social (SSD) [ He/han recibido este beneficio en los últimos 12 meses, pero no se recibe actualmente ] Beneficios por incapacidad por parte del seguro social (SSD) (14) Page Break Display This Question:

If If En la última pregunta usted indicó que ha tomado ciertas acciones en los últimos 12 meses para ev... g://QID75/SelectedChoicesCount Is Greater Than or Equal to 1

Q76 Quería evitar la pérdida o reducción de estos beneficios debido a:

	(1)	(2)	en desacuerdo (3)	De acuerdo (4)	de acuerdo (5)	No aplica (6)
Estrés financiero, no me alcanzaba el dinero (Q76_1)	0	0	0	0	0	0
Interrupción logística (tener que encontrar nuevo proveedor de cuidado, medico, hogar, etc.) (Q76_2)	0	0	0	0	0	0
Se sentía más inestable perder todos estos beneficios (Q76_3)	0	0	0	0	0	0
Daba miedo perder estos beneficios (Q76_4)	0	0	0	0	0	0
No tenía suficiente tiempo para planear/ hacer otros arreglos (Q76_5)	0	0	0	0	0	0
Ninguna de estas razones (Q76_6)	0	0	0	0	0	0
Otro, por favor especifique (Q76_7)	0	0	0	0	0	0

Q77 Es frustrante cuando los beneficios terminan o son reducidos porque siento como que mis esfuerzos por ganar más dinero en el trabajo son desalentados.

O 1	- Totalmente en desacuerdo (1)
O 2	- En desacuerdo (2)
Оз	- Ni de acuerdo ni en desacuerdo (3)
<b>O</b> 4	- De acuerdo (4)
O 5	- Totalmente de acuerdo (5)
O 6	- No aplica (6)
Page Break	
	beneficios temporalmente debido a la inestabilidad en horas de trabajo, pensión alimenticia, o anutención de hijos me ha causado <u>estrés o ansiedad</u> .
O 1	- Totalmente en desacuerdo (1)
O 2	– En desacuerdo (2)
○ <b>3</b>	- Ni de acuerdo ni en desacuerdo (3)
<b>O</b> 4	- De acuerdo (4)
O 5	- Totalmente de acuerdo (5)
O 6	– No aplica (6)
Page Break	
	peneficios temporalmente debido a horas de trabajo inestables, pensión alimenticia, o pagos de de hijos me hace difícil el salir adelante <u>financieramente</u> .
O 1	- Totalmente en desacuerdo (1)
O 2	- En desacuerdo (2)
Оз	- Ni de acuerdo ni en desacuerdo (3)
<b>O</b> 4	- De acuerdo (4)
O 5	- Totalmente de acuerdo (5)
O 6	– No aplica (6)

Page Break ————————————————————————————————————
Q80 El tiempo que Ud. usa para coleccionar los documentos para recibir beneficios, ¿en qué lo ocuparia? Marque lo que corresponda:
Buscando trabajo (1)
Trabajando (2)
Cuidando niños u otros miembros familiares (3)
No interfiere con nada (4)
No lo sé, no he tenido que recertificar (5)
Otro (por favor especifique): (6)
Page Break ————————————————————————————————————
Q81 ¿Qué podría hacer un empleador para ayudarle después de que pierda un beneficio? Marque todo lo que corresponda:
Proveer seguro médico que cueste menos de 10% de mi cheque (1)
Proveer un vale/ayuda para pagar por el cuidado infantil (4)
Proveer dinero para la gasolina (5)
Proveer almuerzo u otras comidas (6)
Proveer un aumento de sueldo más grande (7)
Permitirme trabajar desde casa (o establecer mi propio horario) (8)
Nada (10)
Otro (por favor especifique): (9)
Page Break ————————————————————————————————————

202 ¿Que podría nacer el gobierno para compensar la perdida de beneficios? Marque lo que corresponda.
Disminuir todos los beneficios (disminuir lentamente a medida que aumenten sus ingresos) (1)
Aumentar los niveles de ingresos para perder mis beneficios a un nivel de ingresos más alto (2)
Avisarme cuando voy a perder un beneficio (3)
Avisarme cuanto voy a perder (4)
Nada (5)
Otro (por favor especifique): (6)
Page Break ————————————————————————————————————
Q83 ¿Cuáles cambios le gustaría ver en el sistema de beneficios? Marque lo que corresponda:
Revisión menos frecuente (1)
Que todas las agencias de beneficios se comuniquen entre sí para que solo tenga que hacer el papeleo una vez (4)
Aumentar los niveles de ingresos para perder mis beneficios a un nivel de ingresos más alto (5)
Mis ingresos cambian mucho de mes a mes. Elegibilidad para beneficios deberían basarse en un ingreso promedio sobre varios meses (6)
Hacer más fácil el comunicarme con mi asistente social o alguien que pueda contestar mis preguntas (7)
Nada (9)
Otro (por favor especifique): (8)
Page Break ————————————————————————————————————
Q84 Durante su infancia, ¿en algún momento recibió su familia algún beneficio público?
O Sí (1)
O No (2)
O No estoy seguro/a (3)

Page Break
Q85 Por favor seleccione el total de ingresos <u>mensuales</u> para su hogar (incluya ganancias, manutención de hijos, y pensión alimenticia).
O \$0-999 (1)
\$1,000-1,999 (2)
\$2,000-2,999 (3)
\$3,000-3,999 (4)
\$4,000-4,999 (5)
\$5,000-5,999 (6)
○ \$6,000 o más (7)
O Los ingresos de mi hogar varían de mes a mes fuera de los rangos proporcionados arriba (8)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = \$0-999
Q86 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de <b>\$0-\$999/mes</b> . Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
O \$0-499 (1)
○ \$500-999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = \$1,000-

BENEFIT CLIFFS AND OTHER CHALLENGES IN THE UTAH PUBLIC BENEFIT SYSTEM | 80

Q87 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de <b>\$1,000</b> - <b>\$1,999/mes</b> . Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
\$1,000-1,499 (1)
O \$1,500-1,999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = \$2,000-2,999
Q88 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de <b>\$2,000</b> - <b>\$2,999/mes</b> . Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
\$2,000-2,499 (1)
\$2,500-2,999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = \$3,000-3,999
Q89 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de \$3,000-\$3,999/mes. Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
\$3,000-3,499 (1)
\$3,500-3,999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:

If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención... = \$4,000-4,999

Q90 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de <b>\$4,000</b> - <b>\$4,999/mes.</b> Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
\$4,000-4,499 (1)
\$4,500-4,999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = \$5,000-5,999
Q91 En la última pregunta usted indico que el ingreso mensual de su hogar está dentro de <b>\$5,000</b> - <b>\$5,999/mes</b> . Por favor elija la cantidad dentro de ese rango que mejor describa el ingreso mensual total de su hogar.
\$5,000-5,499 (1)
\$5,500-5,999 (2)
O Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba (3)
Page Break ————————————————————————————————————
Display This Question:
If Por favor seleccione el total de ingresos mensuales para su hogar (incluya ganancias, manutención = Los ingresos de mi hogar varían de mes a mes <u>fuera</u> de los rangos proporcionados arriba
Q94 En la última pregunta usted indico que los ingresos de su hogar varean de mes a mes. Por favor provea el rango (bajo y alto) de sus ingresos mensuales en los últimos 12 meses.
O Ingreso mensual más bajo (1)
O Ingreso mensual más alto (2)
Page Break ————————————————————————————————————
Q95 Por favor indique el rango de su edad:
O 18-24 (1)

O 25-34 (2)
O 35-44 (3)
O 45-54 (4)
O 55-64 (5)
O 65-74 (6)
○ 75 o mayor (7)
Page Break —————
Q96 ¿Que describe mejor su género?
O Hombre (1)
O Mujer (2)
O No binario (3)
O Prefiero no decir (4)
Page Break ————————————————————————————————————
Q97 Incluyéndose a sí mismo, ¿cuántas personas viven dentro de su hogar?
O 1 (1)
O 2 (2)
O 3 (3)
O 4 (4)
O 5 (5)
O 6 (6)
O 7 (7)
O 8 o más (8)
Page Break ————————————————————————————————————

Q98 ¿Cuantos ninos de edad 0-17 viven en su nogar?
O 0 (1)
O 1 (2)
O 2 (3)
O 3 (4)
O 4 (5)
O 5 (6)
O 6 (7)
O 7 (8)
O 8 o más (9)
Page Break  Q99 Seleccione su raza u origen. Marque todo lo que corresponda:  Indio Americano o Nativo de Alaska (1)  Asiático (2)  Negro o Afroamericano (3)  Hispano/Latinx (4)  Oriente Medio o África del Norte (5)  Nativo de Hawái o de las islas de Pacifico (6)  Blanco o Caucásico (7)
Alguna otra raza (10)
Page Break ————————————————————————————————————
Farr West (1)

	O Harrisville (2)
	O Hooper (3)
	O Huntsville (4)
	○ Marriott-Slaterville (5)
	O North Ogden (6)
	Ogden (7)
	O Plain City (8)
	O Pleasant View (9)
	O Riverdale (10)
	O Roy (11)
	O South Ogden (12)
	○ Uintah (13)
	○ Washington Terrace (14)
	○ West Haven (15)
	Ó Área no incorporada del condado de Weber (16)
	○ Vivo fuera del condado de Weber (17)
Q1	01 ¿Cuál describe mejor su estado civil?
	Casado/a (1)
	○ Viviendo con un compañero/a (2)
	○ Soltero/a (3)
	O Divorciado/a o separado/a (4)
	○ Viudo/a (5)

End of Block: Block 1 (sp)

Start of Block: First focus group question (sp)	
Q102 Previamente en la encuesta usted indicó que ha tomado ciertas acciones para evitar la pérdida o reducción de uno o más beneficios. ¿Estaría interesado en participar en un <b>grupo de enfoque</b> para hablar más sobre esto? Si selecciona "si", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de contacto. También participará en el sorteó para una tarjeta de regalo.	
O Sí (1)	
O No, pero quiero la oportunidad de ganarme una tarjeta de regalo. (2)	
O No y NO quiero la oportunidad de ganarme una tarjeta de regalo. (5)	
End of Block: First focus group question (sp)	
Q103 Previamente en la encuesta usted indicó que paró de recibir uno o más beneficios dentro de los últimos 12 meses. ¿Estaría interesado en participar en un grupo de enfoque para hablar más sobre esto? Si selecciona "sí", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de	
Start of Block: Second focus group question (sp)  Q103 Previamente en la encuesta usted indicó que paró de recibir uno o más beneficios dentro de los últimos 12 meses. ¿Estaría interesado en participar en un grupo de enfoque para hablar más sobre esto? Si selecciona "sí", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de contacto. También participará en el sorteó para una tarjeta de regalo.	
Q103 Previamente en la encuesta usted indicó que paró de recibir uno o más beneficios dentro de los últimos 12 meses. ¿Estaría interesado en participar en un <b>grupo de enfoque</b> para hablar más sobre esto? Si selecciona "sí", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de	
Q103 Previamente en la encuesta usted indicó que paró de recibir uno o más beneficios dentro de los últimos 12 meses. ¿Estaría interesado en participar en un <b>grupo de enfoque</b> para hablar más sobre esto? Si selecciona "sí", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de contacto. También participará en el sorteó para una tarjeta de regalo.	
Q103 Previamente en la encuesta usted indicó que paró de recibir uno o más beneficios dentro de los últimos 12 meses. ¿Estaría interesado en participar en un <b>grupo de enfoque</b> para hablar más sobre esto? Si selecciona "sí", usted será dirigido a otra encuesta donde podrá proveer su nombre e información de contacto. También participará en el sorteó para una tarjeta de regalo.  Osí (1)	