

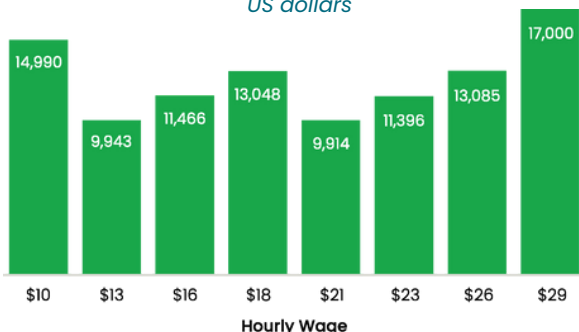


## Uncoordinated policies and practices can create greater financial vulnerability despite career progression

\$1-\$2 per hour pay increases that exceed government benefits eligibility can leave individuals more vulnerable. Career progression is disincentivized when increases in compensation are less than the value of the lost government benefits.

Estimated annual net resources as income from employment increases

US dollars



For a single parent raising two children, estimated annual net resources only exceeds those at \$10 per hour (\$20,000 annual income) when wages of \$29 per hour are reached (\$55,000 annual income)



1 in 5 Shelby County residents receive nutrition support through SNAP, with an average benefit of \$401 per household with children



Shelby County has the largest share of Temporary Assistance for Needy Families (TANF) cases in Tennessee (19 percent, nearly triple the next highest county), with the average benefit being \$382 per month for a participating family



Over 25,000 Memphis residents receive rent assistance, with the average monthly subsidy being \$700 per household



85 percent of Tennessee TANF recipients surveyed said they had been impacted by the benefits cliff



For a single parent raising two children, annual net resources decline from an estimated \$15,000 to \$10,000 with a \$2 per hour increase from \$10 to \$12 per hour



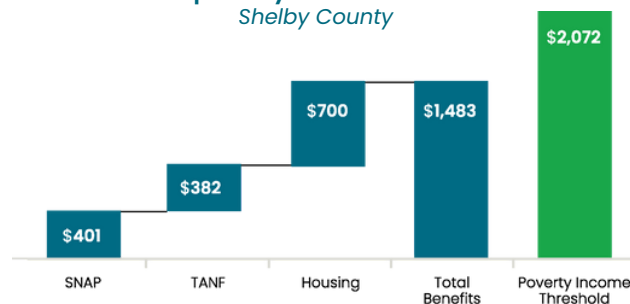
Single parents with two children are most at risk of experiencing a benefits cliff



The largest benefit cliffs are associated with the loss of childcare and housing subsidies

Average monthly government benefits compared to the poverty income threshold

Shelby County



"I've actually turned down a management job before, because I was going to be working more hours, so my rent was going to go up and I was going to be paying more childcare."

-Tennessee TANF recipient