Landscape of Benefit Cliff Tools

FRS and Benefit Cliffs
NCCP undertook a landscape review of benefit calculators to inform our work on the **Family Resource Simulator (FRS)**. The first of its kind when it was launched in 2004, the FRS is a publicly available, online tool that helps states develop effective policies to support low-income families. It has been used by advocates, policymakers, and program administrators to improve state and federal rules for benefits programs that have helped millions of low-income families.

The FRS allows users to assess the impact of the eligibility rules and support levels provided by comprehensive packages of benefits on family budgets that are tailored to specific family situations and geographic locations. It not only estimates the value of public benefits received by families, but also estimates family expenses, to calculate a family's available net resources. The FRS models the complex interactions between program rules and how eligibility and support for one program may impact eligibility and supports provided by another program in ways that harm low-income families' economic mobility. For example, the FRS pinpoints "benefit cliffs" - when families lose thousands of dollars in support due to small increases in income. In this manner, the FRS demonstrates both where public benefit programs can be improved and how important they are at keeping families afloat.

Landscape Review
Based on our review, the FRS fulfills a key need in the field. The FRS is the most comprehensive benefit calculator currently available, including more public benefits than any other calculator. The FRS, unlike most benefit calculators, not only models complex public benefit program interactions, but also provides a dynamic budget calculator, which highlights gaps in the social safety net for working families. Further, the FRS has the following important characteristics that demonstrate its reliability and sustainability: built at the state-level for multiple states, long history, still in use/recently updated, and publicly available. Over its 16-year history, the FRS has led to key policy changes in multiple states, which have improved the economic security of millions of low-income families.

This landscape review aims to further highlight the nuances of each tool, by dividing them into categories based on their inclusion of: **Income/Benefits and Basic Budget**, **Income/Benefits Only**, and **Basic Budget Only**.

For each tool, we also provide the following information, where available:

- Organization that developed the tool
- Tool's primary funder(s)
- Dates the tool was created and last updated
- Tool's primary geographic focus
- Tool's primary audience (whether the tool is intended to educate policymakers, researchers, organizations, or individual families/caseworkers)
- The benefits (e.g. TANF, SNAP, CCDF, EITC) included in the tool
- Whether the tool is publicly available and a link to the tool

The tools on this list came from three sources: NCCP staff's knowledge of the field, a review of current research about calculator tools, and internet searches, using search terms such as "eligibility calculators," "basic income calculators," and "self-sufficiency calculators."

	Calculator	Created By	Funded By	Income/Benefits	Basic Budget	Expenses calculated based on work hours
Income/ Benefits and Basic Budget	**Family Resource Simulator (FRS)**	National Center for Children in Poverty	Varies by state	✓	✓	✓
	Net Resource Calculator	UMass Boston's Center for Social Policy		✓	✓	
	Economic Stability Indicator	Children's Defense Fund - Minnesota		✓	✓	
	Leap Fund	Leap Fund	Robin Hood Foundation & Blue Ridge Labs	✓*	✓*	
	Net Income Change Calculator (NICC)	Urban Institute	David and Lucile Packard Foundation	✓	✓	
	Prosperity Planner	University of Washington and Worksystems, Inc.	U.S. Department of Labor	✓	✓	
	Self-Sufficiency Calculator	University of Washington and Workforce Development Council of Seattle - King County	Paul G. Allen Family Foundation, the State Board for Community and Technical Colleges, and eight other workforce development councils	✓	✓	

	Calculator	Created By	Funded By	Income/Benefits	Basic Budget	Expenses calculated based on work hours
	The Fiscal Analyzer (TFA) (CLIFF Tool)	Atlanta Fed		✓	✓	
Income/ Benefits Only	**The Transfer Income Model (TRIM3)**	Urban Institute	U.S. Department of Health and Human Services	✓		
	Single Stop	Single Stop USA	The Atlantic Philanthropies	✓		
	SNAP Eligibility Calculator	Illinois Department of Human Services		✓		
Basic Budget Only	**Basic Needs Budget Calculator**	National Center for Children in Poverty	Varies by state		✓	
	Family Budget Calculator	Economic Policy Institute (EPI)			✓	
	Living Wage Calculator	MIT	Avalon Bay Communities, IKEA, and others		✓	
	Self-Sufficiency Standard	University of Washington			✓	
	Cost of Living Calculator	Minnesota Department of Employment and Economic Development	State of Minnesota		✓	
	ALICE	United for ALICE (United Way)	Aetna Foundation, AT&T, Deloitte, Thrivent Financial & others		✓	

	Calculator	Start Date	Last Updated	Geographic Area	Primary Audience
Income/ Benefits and Basic Budget	**Family Resource Simulator (FRS)**	2004	Ongoing, varies by state	26 states and Washington D.C.	Policymakers
	Net Resource Calculator	2015	Unclear	At least Massachusetts	Policymakers
	Economic Stability Indicator	2012	Unclear	Minnesota	Policymakers
	Leap Fund	2019*	Unclear	New York City*	Individuals
	Net Income Change Calculator (NICC)	2016	2016	50 states and Washington D.C.	Policymakers
	Prosperity Planner	2012	2020	Oregon	Individuals
	Self-Sufficiency Calculator	2007	2020	Washington	Individuals

	Calculator	Start Date	Last Updated	Geographic Area	Primary Audience
	The Fiscal Analyzer (TFA) (CLIFF Tool)	2019	Unclear	Florida, Georgia, and Nashville	
Income/ Benefits Only	**The Transfer Income Model (TRIM3)**	1997	2020	National level	Policymakers
	Single Stop	2007	2020	New York and New Jersey, some resources in other states	Individuals and organizations
	SNAP Eligibility Calculator	Unclear	Unclear	Illinois	Individuals
Basic Budget Only	**Basic Needs Budget Calculator**	2004	Ongoing, varies by state	26 states and Washington D.C.	Policymakers
	Family Budget Calculator	2001	2018	50 states and Washington D.C.	Policymakers
	Living Wage Calculator	2004	2018	50 states and Washington D.C.	Individuals
	Self-Sufficiency Standard	1996	Ongoing, varies by state	39 states and Washington D.C.	Researchers
	Cost of Living Calculator	2014	2019	Minnesota	Individuals
	ALICE	2014	2017	50 states and Washington D.C.	Policymakers

Calculator	TANF	SNAP	Energy Assistance	Medicaid/CHIP	Medicare	WIC	SSI	Child Support	Unemployment	EITC	CTC	CDCTC	Premium Tax Credit	CCDF	Head Start	Public Housing / Sec 8	State Tax Credits	State Disability Program	State Housing Program	Lifeline	School Meal Program	Summer Meal Program	Subsidized Transit
Family Resource Simulator (FRS)	✓	✓	✓	✓		✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓*	✓	✓	✓*	✓*	✓	✓	✓	✓
Net Resource Calculator	✓	✓		✓		✓	✓			✓	✓					✓		✓	✓				
Economic Stability Indicator	✓	✓	✓	✓	✓	✓				✓	✓			✓		✓	✓			✓			
Leap Fund	✓*	✓*	✓*	✓*						✓*	✓*	✓*		✓*									
Net Income Change Calculator (NICC)	✓	✓		✓		✓								✓		✓							
Prosperity Planner	✓	✓		✓			✓	✓	✓	✓	✓			✓		✓	✓						
Self-Sufficiency Calculator	✓	✓	✓	✓			✓	✓		✓	✓	✓	✓		✓	✓	✓						

Income/Benefits and Basic Budget

Category	Calculator	TANF	SNAP	Energy Assistance	Medicaid/CHIP	Medicare	WIC	SSI	Child Support	Unemployment	EITC	CTC	CDCTC	Premium Tax Credit	CCDF	Head Start	Public Housing / Sec 8	State Tax Credits	State Disability Program	State Housing Program	Lifeline	School Meal Program	Summer Meal Program	Subsidized Transit
	The Fiscal Analyzer (TFA) (CLIFF Tool)	✓	✓		✓	✓					✓	✓		✓	✓	✓	✓							
Income/ Benefits Only	The Transfer Income Model (TRIM3)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓		✓	✓						
	Single Stop	✓	✓		✓	✓					✓			✓	✓									
	SNAP Eligibility Calculator		✓																					
Basic Budget Only	Basic Needs Budget Calculator										✓	✓	✓					✓						
	Family Budget Calculator										✓	✓	✓					✓						
	Living Wage Calculator																							
	Self-Sufficiency Standard										✓	✓	✓	✓				✓						
	Cost of Living Calculator																							
	ALICE										✓	✓	✓											

	Calculator	Publicly available online	Notes
Income/ Benefits and Basic Budget	**Family Resource Simulator (FRS)**	✓	Asterisks (*) indicate that benefit is being incorporated into tool and will appear in the online version in 2020-2021.
	Net Resource Calculator		Accompanying tool for use among families and case managers in development.
	Economic Stability Indicator	✓	
	Leap Fund		Tool is not public nor, to NCCP's knowledge, has it been demonstrated publicly. Asterisks (*) indicates NCCP's best guess about characteristics of the tool based on public information, presentations, and emailed updates about the tool.
	Net Income Change Calculator (NICC)	✓	Has not been updated since 2016.
	Prosperity Planner	✓	
	Self-Sufficiency Calculator	✓	Work Supports (SNAP, Energy Assistance, Medicaid, Headstart, CCDF, Public Housing) "test" feature is buggy.

	Calculator	Publicly available online	Notes
	The Fiscal Analyzer (TFA) (CLIFF Tool)		Still in Beta testing as of Jan/Feb 2020.
Income/ Benefits Only	**The Transfer Income Model (TRIM3)**		
	Single Stop	✓	
	SNAP Eligibility Calculator	✓	
Basic Budget Only	**Basic Needs Budget Calculator**	✓	Derived from NCCP's FRS tool.
	Family Budget Calculator	✓	
	Living Wage Calculator	✓	Basic budget informs the Net Resource Calculator tool above.
	Self-Sufficiency Standard	✓	Basic budget informs Self-Sufficiency Calculator and Prosperity Planner tools above.
	Cost of Living Calculator	✓	The Annual Cost of Living Study is mandated by Minnesota Statutes 2013, chapter 116J, section 013.
	ALICE	✓	

	Calculator	Link
Income/ Benefits and Basic Budget	**Family Resource Simulator (FRS)**	http://www.nccp.org/tools/frs/
	Net Resource Calculator	https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1042&context=econ_faculty_pubs
	Economic Stability Indicator	http://staging.economicstabilityindicatormn.org/
	Leap Fund	https://myleapfund.com/calculator
	Net Income Change Calculator (NICC)	http://nicc.urban.org/netincomecalculator/
	Prosperity Planner	https://www2.prosperityplanner.org/
	Self-Sufficiency Calculator	https://www.thecalculator.org/

	Calculator	Link
	The Fiscal Analyzer (TFA) (CLIFF Tool)	https://emar-data-tools.shinyapps.io/career_paths_analyzer/
Income/ Benefits Only	**The Transfer Income Model (TRIM3)**	https://boreas.urban.org/T3Welcome.php
	Single Stop	https://singlestop.org/services/connect-to-benefits/
	SNAP Eligibility Calculator	https://fscalc.dhs.illinois.gov/FSCalc/
Basic Budget Only	**Basic Needs Budget Calculator**	http://nccp.org/tools/frs/budget.php
	Family Budget Calculator	https://www.epi.org/resources/budget/
	Living Wage Calculator	https://livingwage.mit.edu/
	Self-Sufficiency Standard	http://www.selfsufficiencystandard.org/
	Cost of Living Calculator	https://mn.gov/deed/data/data-tools/col/
	ALICE	https://www.unitedforalice.org/national-overview