

THE ECONOMIC BENEFITS OF  
**CINCINNATI WORKS**  
ON THE CINCINNATI REGION  
2008-2012



August 2013

# EXECUTIVE SUMMARY

Cincinnati Works engaged the Economics Center at the University of Cincinnati to provide Cincinnati Works, its members and community supporters with a deeper understanding of the benefits of the organization. The research is comprised of a two-phased approach which includes the development of a comprehensive *Industry Placement Analysis* and a *Cost Benefit Analysis* for the organization's decision makers and funders.

- | With \$7.18 million in program related expenses between the years of 2008 and 2012, Cincinnati Works helped 1,645 members secure employment, facilitating 2,732 placements.
- | Since inception Cincinnati Works has placed over 4,000 members. Of these members:<sup>1</sup>
  - 53 percent are female.
  - 83 percent are black.
  - the average age is 33.
  - 36 percent have some sort of criminal record.
  - 17 percent lack a high school diploma or GED.
- | Between 2008 and 2012, Cincinnati Works helped provide value of more than \$9.7 million by reducing reliance on social services and increasing income and sales tax collections.
- | In 2012, these new placements generated an additional \$166,000 in income taxes and \$127,000 in sales taxes at the local, county, state, and national levels.
- | This average equivalent annual income for members across the past five years is nearly \$15,500, reducing reliance on social services by nearly \$4,000 per person and producing almost \$722 per person in state, county, and local tax revenue.
- | Cincinnati Works helps members to learn critical skills, enabling them to secure jobs with higher pay or in growing industries, increasing job security.
- | Cincinnati Works is a dynamic source of labor that benefits the local economy, by helping to fill temporary and cyclical gaps in lower-skill industries.
- | Cincinnati Works combats the effects of the Great Recession to help impoverished citizens sustain employment by placing Members in some of the city's top growing industries.

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<sup>1</sup> From Cincinnati Works 2011 Annual Report. Based on 15 years of placement data.

# EXECUTIVE SUMMARY

## Industry Placement Analysis

- | Cincinnati Works places many members into 3 of the 10 fastest growing industries in the Cincinnati MSA:
  - Janitorial Services
  - General Medical and Surgical Hospitals
  - Security Guards and Patrol Services
- | By placing members in growing industries Cincinnati Works protects workers from layoffs.
- | Cincinnati Works places 46.8 percent of members in their 10 most common placement industries.
- | Cincinnati Works placements within the top 11 most frequent placement occupations account for 56.2 percent of Cincinnati Works total placements across the same time period, indicating a wide-ranging impact.
- | The single largest center of Cincinnati Works placements and employers is downtown Cincinnati.
- | Cincinnati Works also relies on centers of commerce, such as CVG airport and Blue Ash/Kenwood.
- | Industries with a large portion of jobs requiring short and moderate term training are ideal placement industries for Cincinnati Works.
- | Focusing on high growth industries may help with Cincinnati Works placement success.

## Member Cost Benefit Analysis

- | From 2008 to 2012, Cincinnati Works has helped 1,645 members find and maintain employment.
- | Wages earned by Cincinnati Works Members impact local tax districts in which these members work.
- | Many public services pay benefits per person in the household. As such, Cincinnati Works members with childcare issues tend to receive the greatest quantity of social benefits.
- | Being a Cincinnati Works member reduced the probability of felony indictment by 8 percentage points, an almost 50 percent reduction.
- | The average cost per inmate for a year in prison is estimated at \$25,814.<sup>2</sup>

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<sup>2</sup> Vera Institute of Justice. The Price of Prisons: What Incarceration Costs Taxpayers. (2012).

# EXECUTIVE SUMMARY

- | Members were carefully assessed and placed into five archetypes given information obtained by Cincinnati Works about his or her main personal limitations from finding successful employment. The 5 groups are:
  - Serious Criminal Background
  - Childcare Issues
  - Lack of Education
  - Transportation Difficulties
  - Other Issues
  
- | Many members in each archetype have multiple issues that create additional barriers to employment.
  
- | Members with a Serious Criminal Background:
  - are more likely than the average member to be black males.
  - are likely to also have a transportation issue.
  - cost society \$14,928 per person per year in select social services.
  - have net social savings per employed member of \$4,823.
  
- | Members with a Childcare Issue:
  - are more likely than the average member to be black females.
  - are likely to also have a transportation issue.
  - cost society \$21,334 per person per year in select social services.
  - have net social savings per employed member of \$6,534.
  
- | Members with an Education Issue:
  - match the average demographic profile for all Cincinnati Works members.
  - are likely to also have a transportation issue.
  - cost society \$12,675 per person per year in select social services.
  - have net social savings per employed member of \$4,239.
  
- | Members with a Transportation Issue:
  - match the demographics of the average Cincinnati Works member.
  - cost society \$12,642 per person per year in select social services.
  - have net social savings per employed member of \$4,131.
  
- | Compared to Cincinnati Works Placements, Members with Other Issues:
  - fit the majority demographic for all Cincinnati Works members.
  - cost society \$12,880 per person per year in select social services.
  - have net social savings per employed member of \$4,290.

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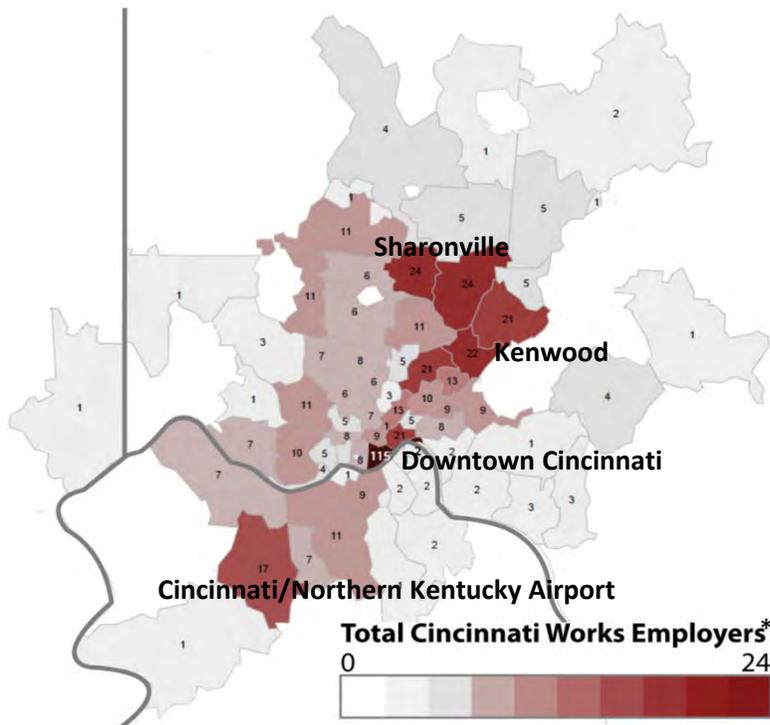
INDUSTRY PLACEMENT ANALYSIS



August 2013

# GEOGRAPHIC SUMMARY

## Employers by Zip Code

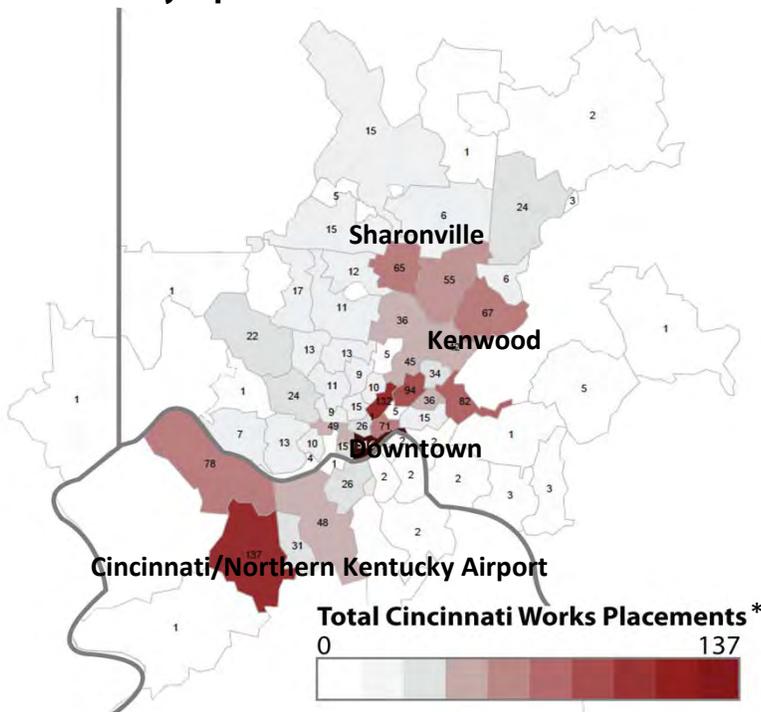


## Top 10 Zip Codes by Employers

Zip	Employers	Placements
45202	115	516
45246	24	65
45241	24	55
45236	22	42
45206	21	71
45242	21	67
45237	21	45
41042	17	137
45229	13	132
45213	13	34

THE SINGLE LARGEST CENTER OF CINCINNATI WORKS PLACEMENTS AND EMPLOYERS IS DOWNTOWN CINCINNATI.

## Placements by Zip Code



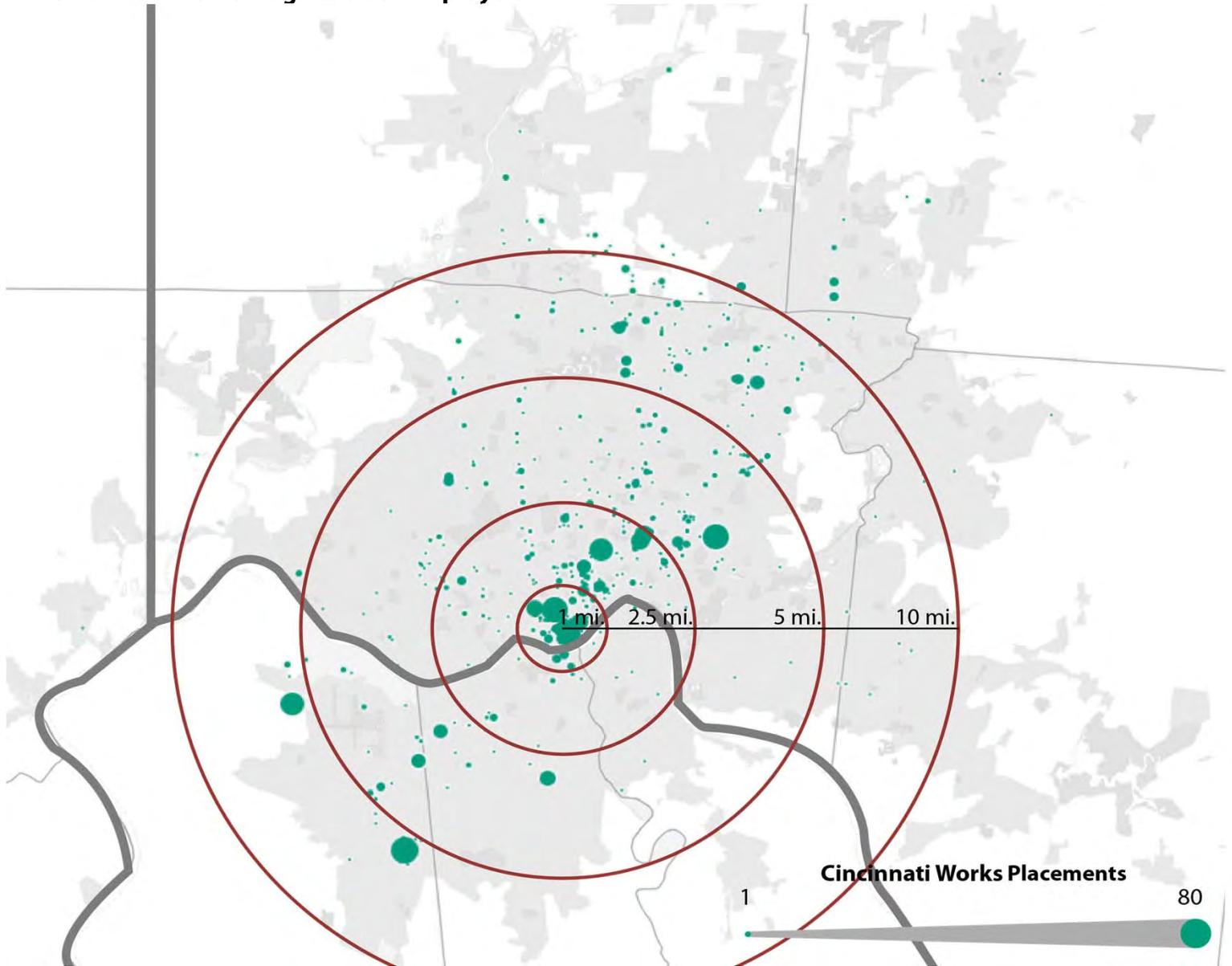
## Top 10 Zip Codes by Placements

Zip	Employers	Placements
45202	115	516
41042	17	137
45229	13	132
45212	10	94
45227	9	82
41048	7	78
45206	21	71
45242	21	67
45246	24	65
45241	24	55

CINCINNATI WORKS RELIES ON CENTERS OF COMMERCE, SUCH AS CVG AIRPORT AND BLUE ASH/KENWOOD.

# GEOGRAPHIC DETAIL

## Cincinnati Works Magnitude of Employers



Employer	# Placements	Industry	Municipality	NAICS
Two Hawk Employment Services	81	Temporary Help Services	-	561320
Belcan Corporation	75	Temporary Help Services	Cincinnati	561320
Staffmark*	74	Temporary Help Services	Cincinnati	561320
SMX Staffing	60	Temporary Help Services	Hebron	561320
Cincinnati Children's Hospital Medical Center	59	General Medical and Surgical Hospitals	Cincinnati	622110
Ranstad*	53	Employment Placement Agencies	Cincinnati	561311
CFA Staffing	39	Temporary Help Services	Norwood	561320
Adecco*	36	Temporary Help Services	Cincinnati	561320
Professional Maintenance	32	Janitorial Services	Cincinnati	561720
Greyhound Lines Incorporated	31	Interurban and Rural Bus Transportation	Cincinnati	485210

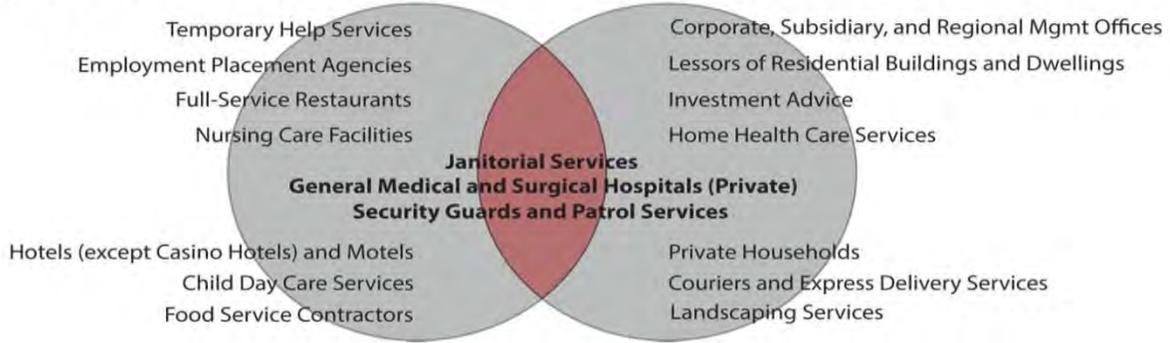
\*Employer has multiple locations.

# INDUSTRY PLACEMENT SUMMARY

## PLACEMENTS IN FASTEST GROWING INDUSTRIES

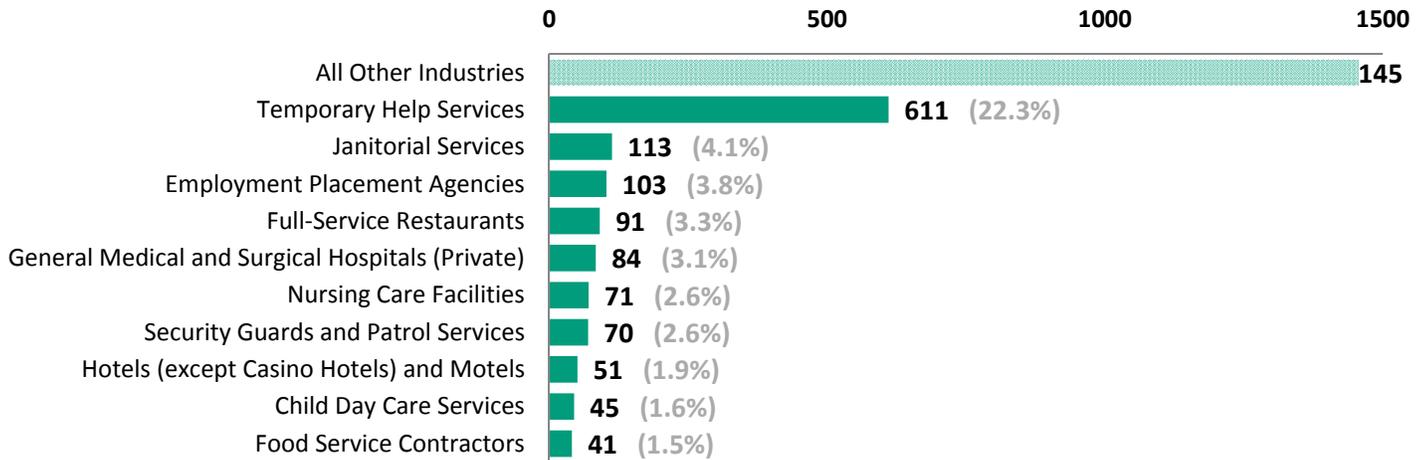
### Top 10 Cincinnati Works Placements

### Top 10 Fastest Growing Cincinnati MSA



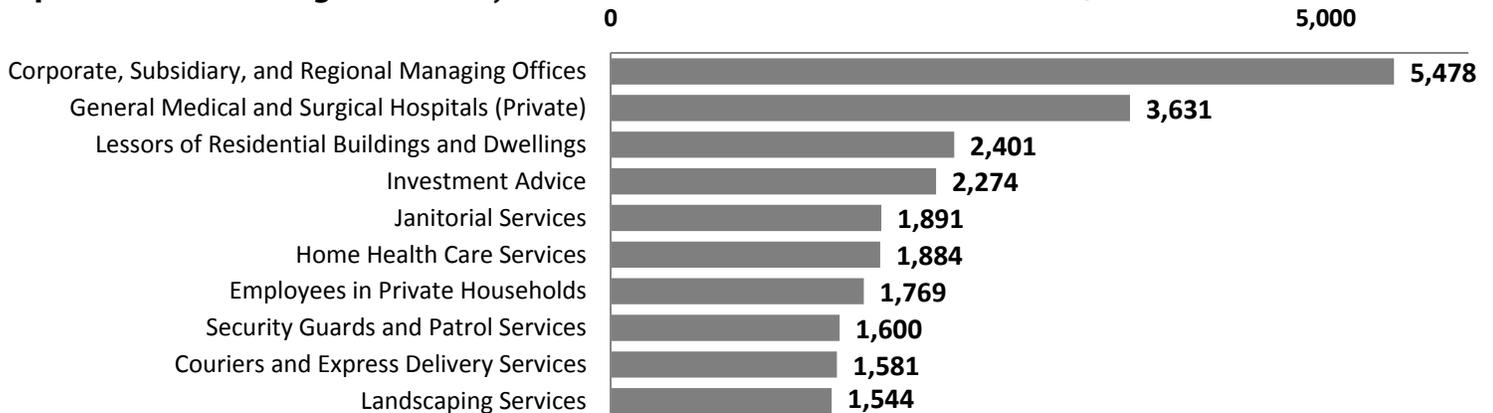
BY PLACING MEMBERS IN GROWING INDUSTRIES CINCINNATI WORKS PROTECTS THESE WORKERS FROM JOB LOSS DUE TO DOWNSIZING.

### Top 10 Industries by Number of Cincinnati Works Placements, 2008-2012



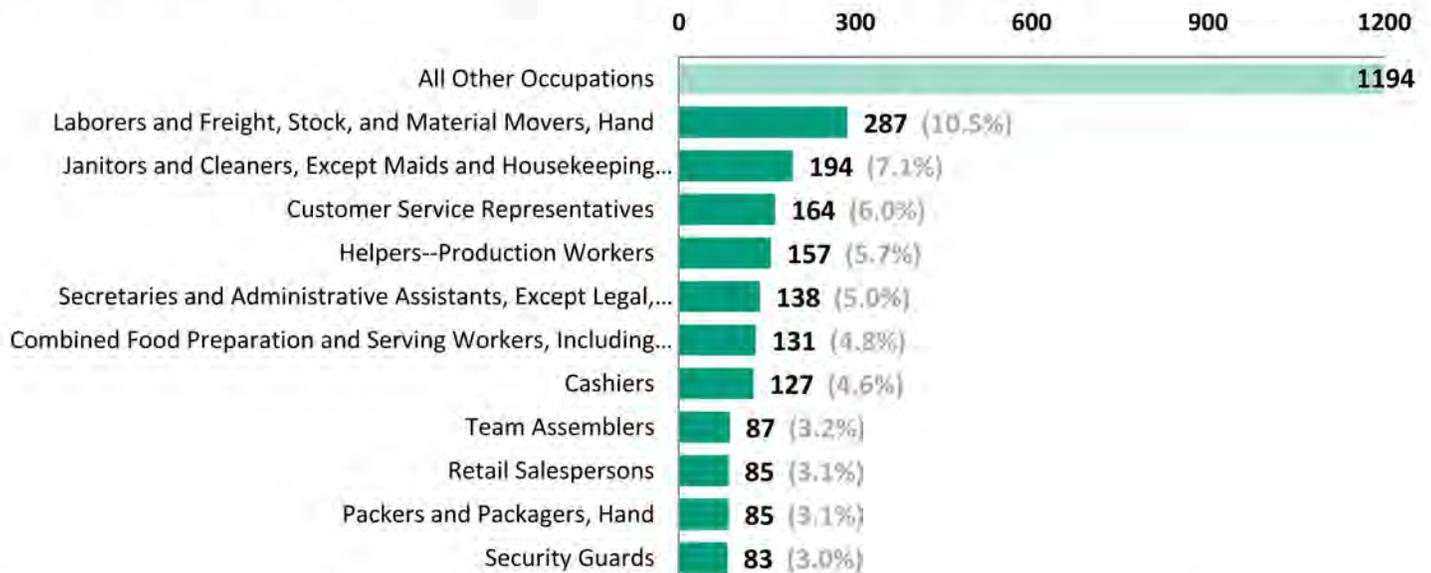
PLACEMENTS WITHIN THE TOP 10 CINCINNATI WORKS INDUSTRIES ACCOUNT FOR 46.8 PERCENT OF CINCINNATI WORKS' TOTAL PLACEMENTS.

### Top 10 Fastest Growing Industries by Number of Jobs Added for Cincinnati MSA, 2008-2012



# OCCUPATIONAL PLACEMENT SUMMARY

## Top 11\* Occupations, by Number of Cincinnati Works Placements, 2008-2012



CINCINNATI WORKS PLACEMENTS WITHIN THE TOP 11 MOST FREQUENT PLACEMENT OCCUPATIONS ACCOUNT FOR 56.2 PERCENT OF CINCINNATI WORKS' TOTAL PLACEMENTS ACROSS THE SAME TIME PERIOD.

## Top 11\* Occupations, by Number of Cincinnati Works Placements, 2008-2012

SOC	Occupation	# Placed	Cincinnati 2012 Jobs	10 Year Job Change	Median Hourly Earnings
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	287	17,482	-1,334	\$11.12
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	194	13,903	-944	\$10.57
43-4051	Customer Service Representatives	164	18,071	-376	\$14.58
51-9198	Helpers--Production Workers	157	4,103	-924	\$11.13
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	138	11,133	-2,331	\$15.86
35-3021	Combined Food Preparation and Serving Workers, Including Fast Food	131	26,131	2,363	\$8.65
41-2011	Cashiers	127	21,121	-2,203	\$8.90
51-2092	Team Assemblers	87	6,434	-2,181	\$13.75
41-2031	Retail Salespersons	85	27,744	-2,377	\$9.56
53-7064	Packers and Packagers, Hand	85	7,869	-201	\$9.86
33-9032	Security Guards	83	6079	269	\$11.48

\*Eleven occupations were used because the 11th greatest occupation, security guards, was listed as a top industry.

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MEMBER COST BENEFIT ANALYSIS



August 2013

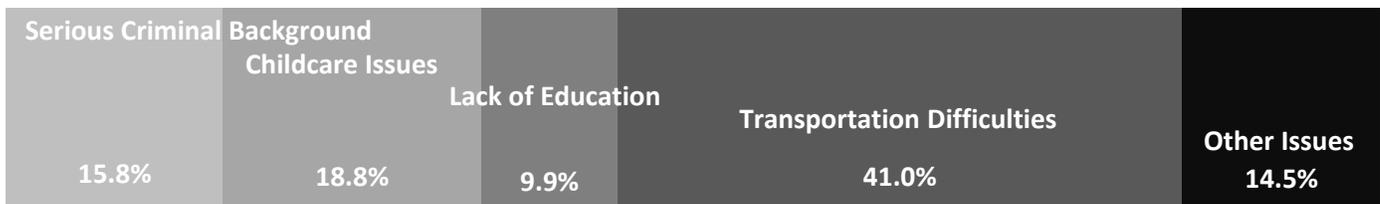
# ARCHETYPE BREAKDOWN

## Major Archetypes and Their Determinants

<b>Serious Criminal Background</b>	This archetype has the greatest challenges in the job market. It contains members with more than seven misdemeanors or any felonies.
<b>Childcare Issue</b>	Members in this category have as many or more children than adults in the household (single with one or more, married with two or more), have at least a high school education, and have no felonies and fewer than seven misdemeanors.
<b>Lack of Education</b>	Members in this category have less than a high school education (or GED) and do not have any felonies or more than seven misdemeanors.
<b>Transportation Difficulties</b>	Members in this category do not list a car as their primary means of transportation and did not fall in the Serious Criminal, Education, or Childcare Archetypes.
<b>Other Issues</b>	Members in this archetype do not fall into any of those above. Common issues within this archetype include lack of work experience and lack of computer skills.

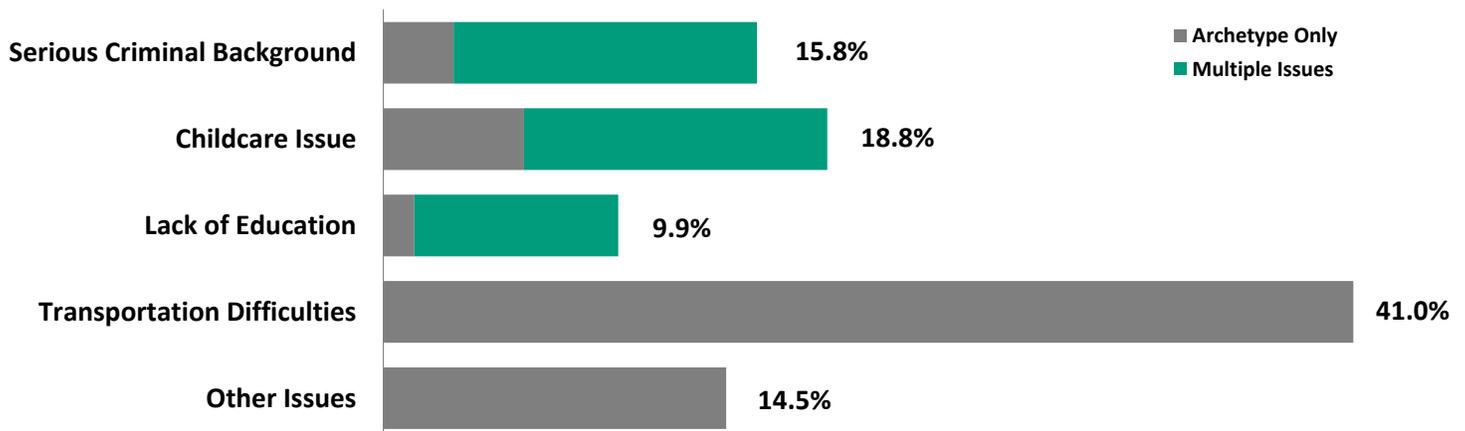
THE PREDOMINANT ARCHETYPE FOR CINCINNATI WORKS PLACEMENTS IS TRANSPORTATION DIFFICULTIES, WITH MORE THAN TWICE AS MANY MEMBERS AS ANY ARCHETYPE.

## Percentage of Total Placements



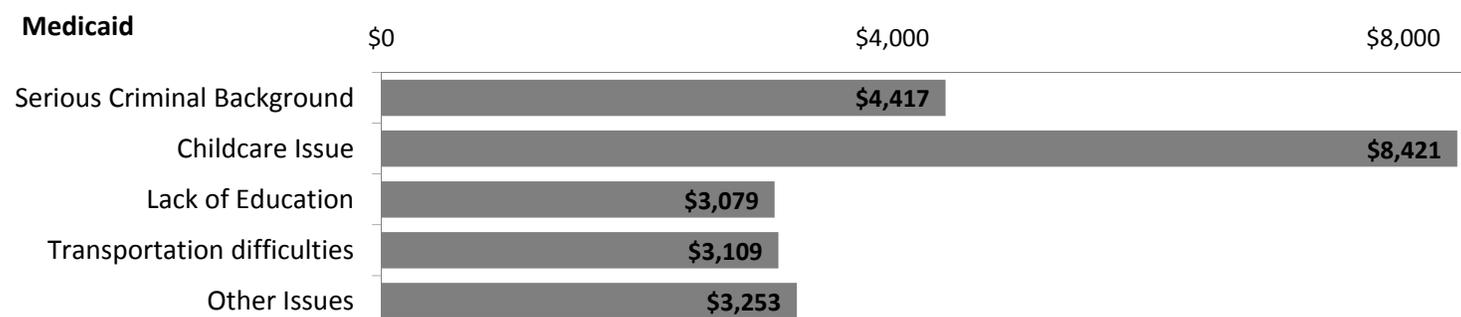
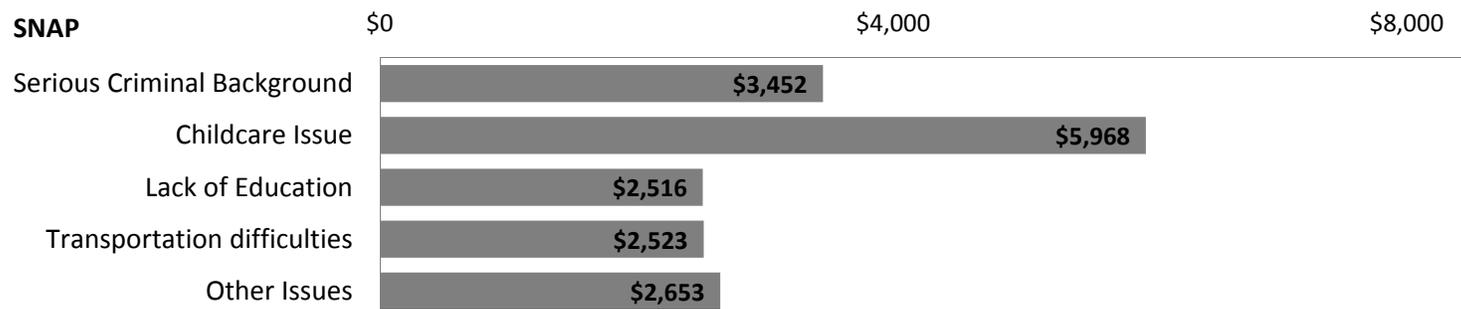
MANY MEMBERS IN EACH ARCHETYPE HAVE MULTIPLE ISSUES THAT LIMIT EMPLOYMENT.

## Multiple Issues by Archetype

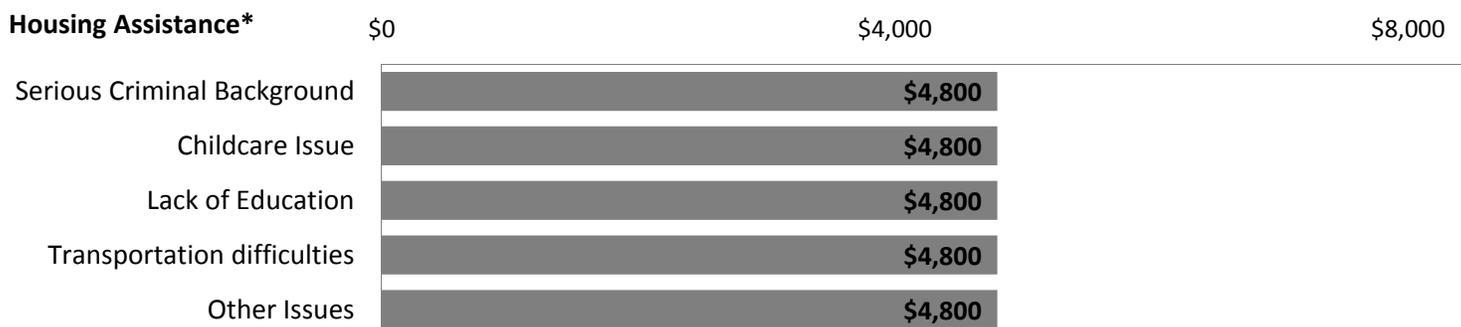


# COST OF SERVICES

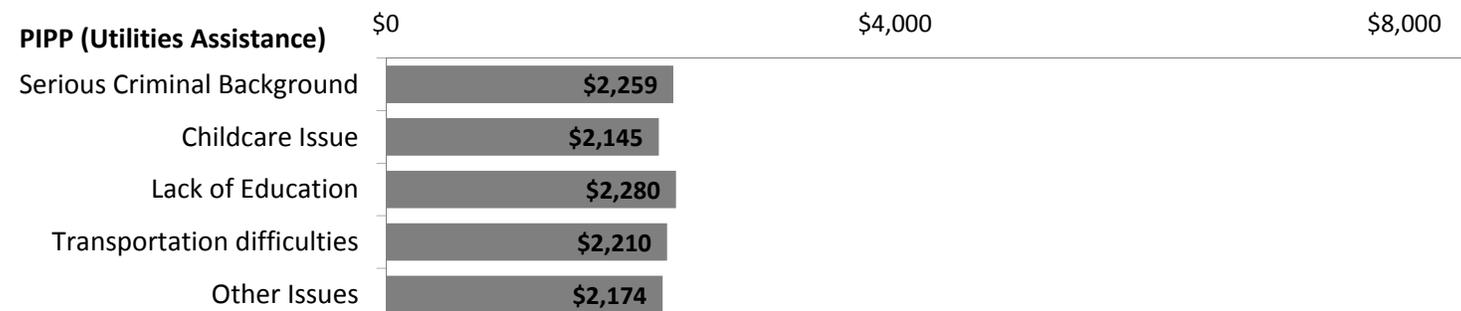
## Average Public Benefit Utilization for Archetype Member Family Per Year



**MANY SERVICES PAY BENEFITS PER PERSON IN THE HOUSEHOLD. AS SUCH, CINCINNATI WORKS MEMBERS WITH CHILDCARE ISSUES TEND TO RECEIVE THE GREATEST QUANTITY OF PUBLIC BENEFITS.**

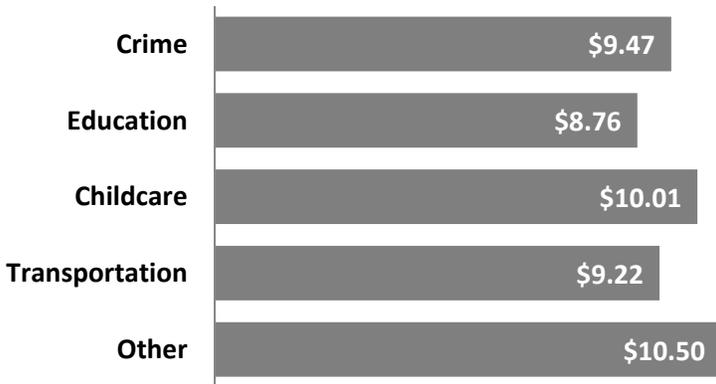


\*In the absence of data on archetypal willingness to pay for housing, the 25th percentile rental cost for Cincinnati was used.



# MEMBER EARNINGS

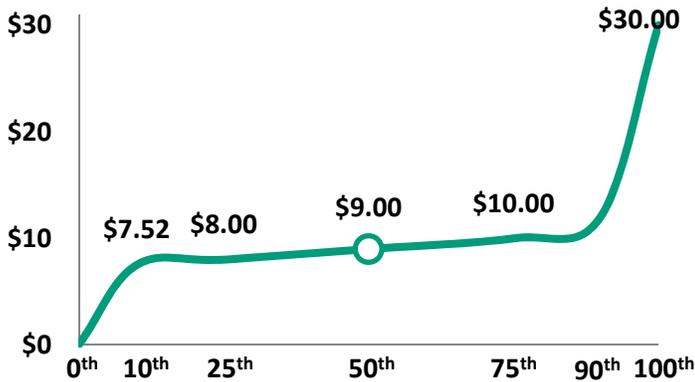
### Average Placement Wages by Archetype



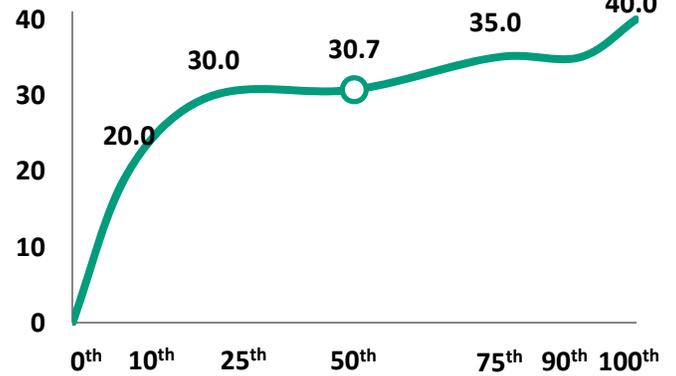
### Average Work Hours by Archetype



### Distribution of Hourly Wages

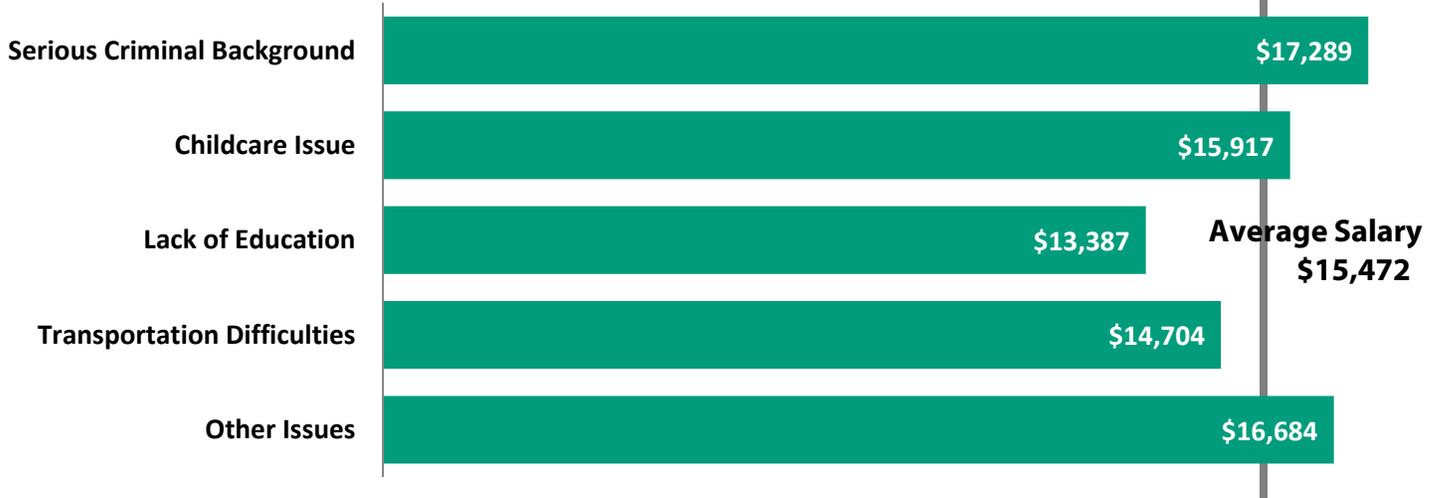


### Distribution of Hours Worked



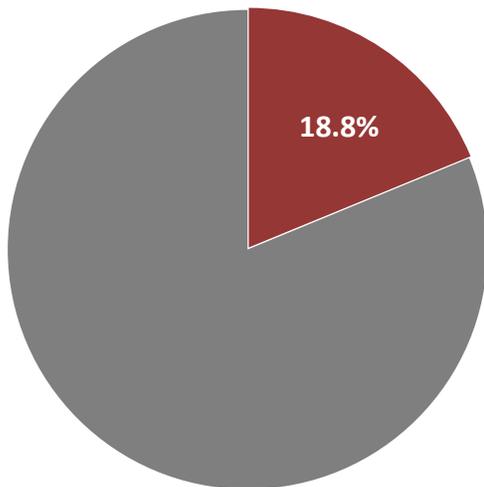
WHEN SUCCESSFULLY PLACED IN A LONG TERM JOB, MEMBERS WITH A SERIOUS CRIMINAL BACKGROUND TEND TO EARN MORE THAN THE AVERAGE CINCINNATI WORKS MEMBER.

### Equivalent Annual Salary



# THE CHILDCARE ISSUE MEMBER

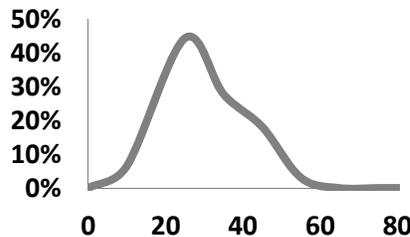
## Percentage of Total Members



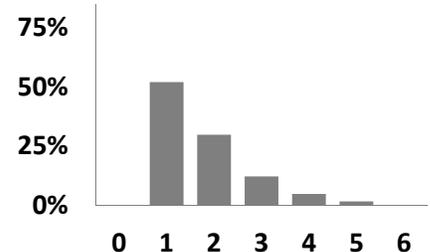
- Childcare Issue
- All Others

**Description:** The Childcare Issue member has more than one child per adult in household at the time of application to Cincinnati Works. She is likely a black female in her 30's with at least one child and also suffers from difficulties with transportation, further limiting employment options.

## Age Distribution

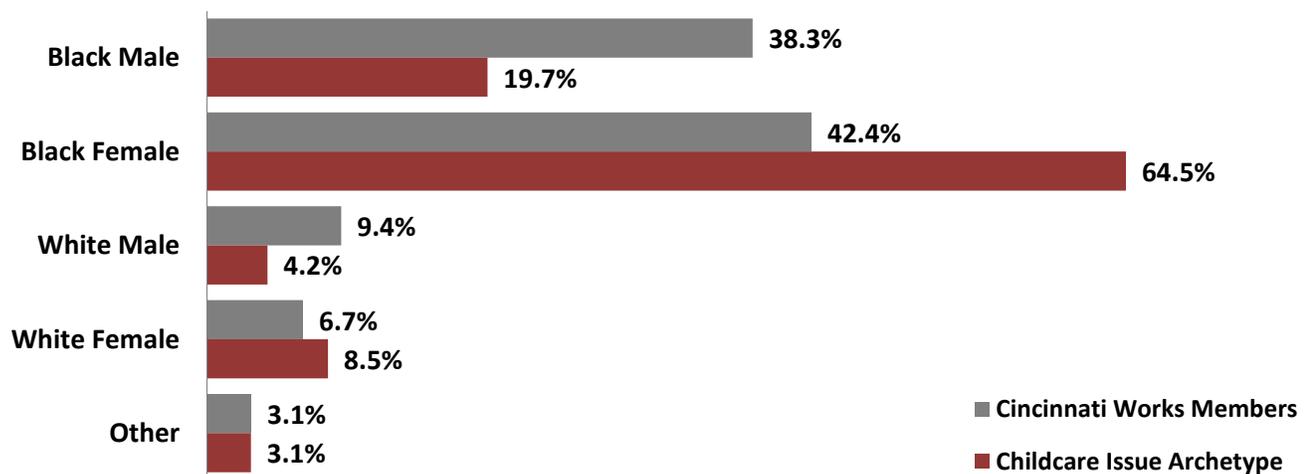


## Number of Children Per Home



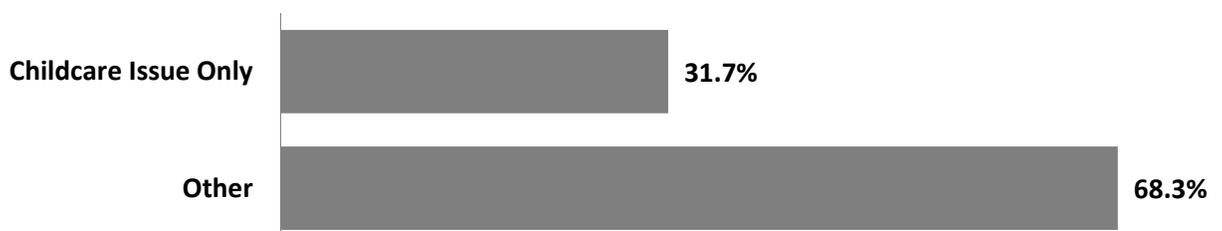
COMPARED TO CINCINNATI WORKS MEMBERS, THOSE WITH A CHILDCARE ISSUE ARE MORE LIKELY TO BE BLACK FEMALES.

## Race and Gender Breakdown



CHILDCARE ISSUE MEMBERS ARE LIKELY TO ALSO HAVE A TRANSPORTATION ISSUE.

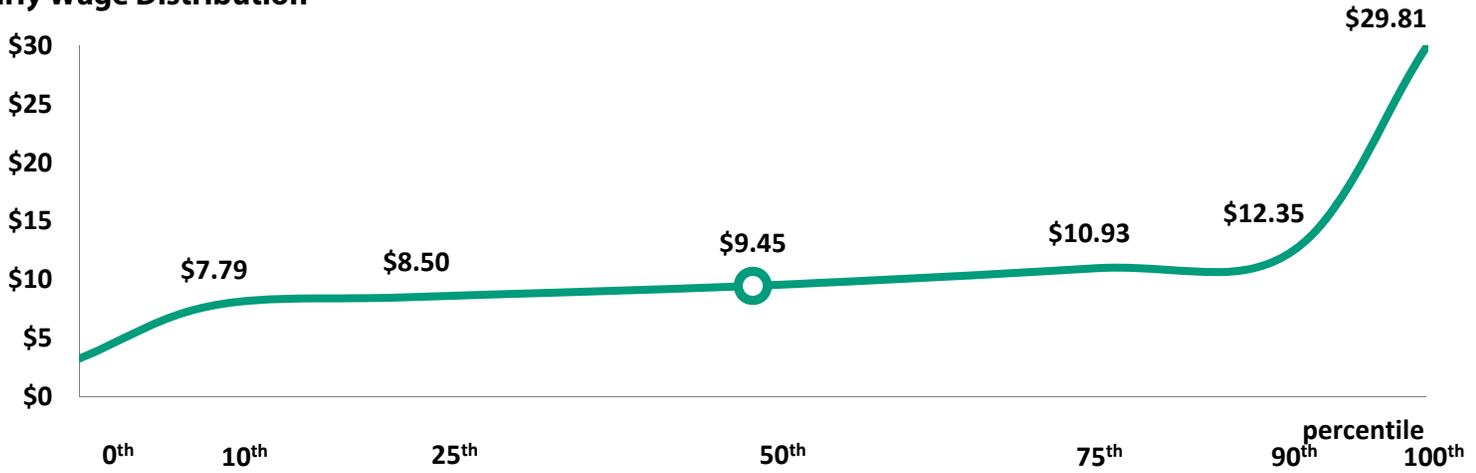
## Frequency of Other Issues for Childcare Issue Members\*



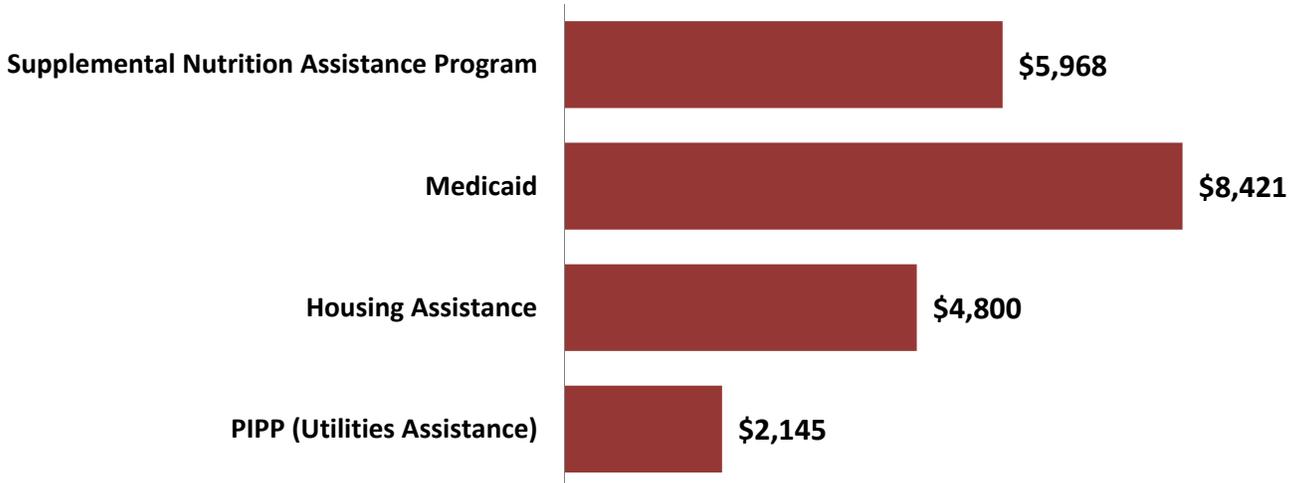
\*Though assigned to a single archetype, members may actually have multiple issues contributing to employability.

# THE CHILDCARE ISSUE MEMBER

## Hourly Wage Distribution

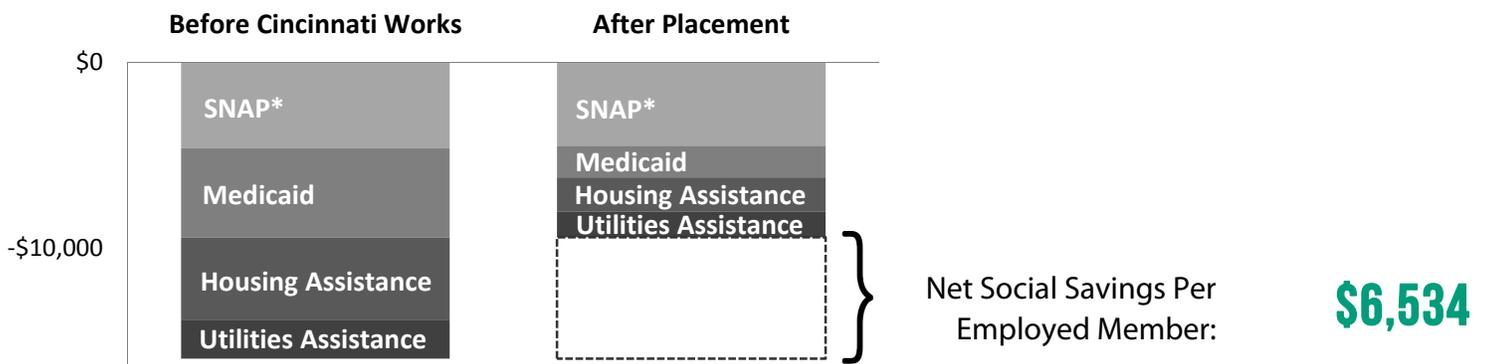


## Annual Social Cost Per Member Utilizing Benefit



THE CHILDCARE ISSUE MEMBER COSTS SOCIETY \$21,334 PER PERSON PER YEAR IN PUBLIC BENEFITS.

## Average Social Costs for The Childcare Issue Member Archetype

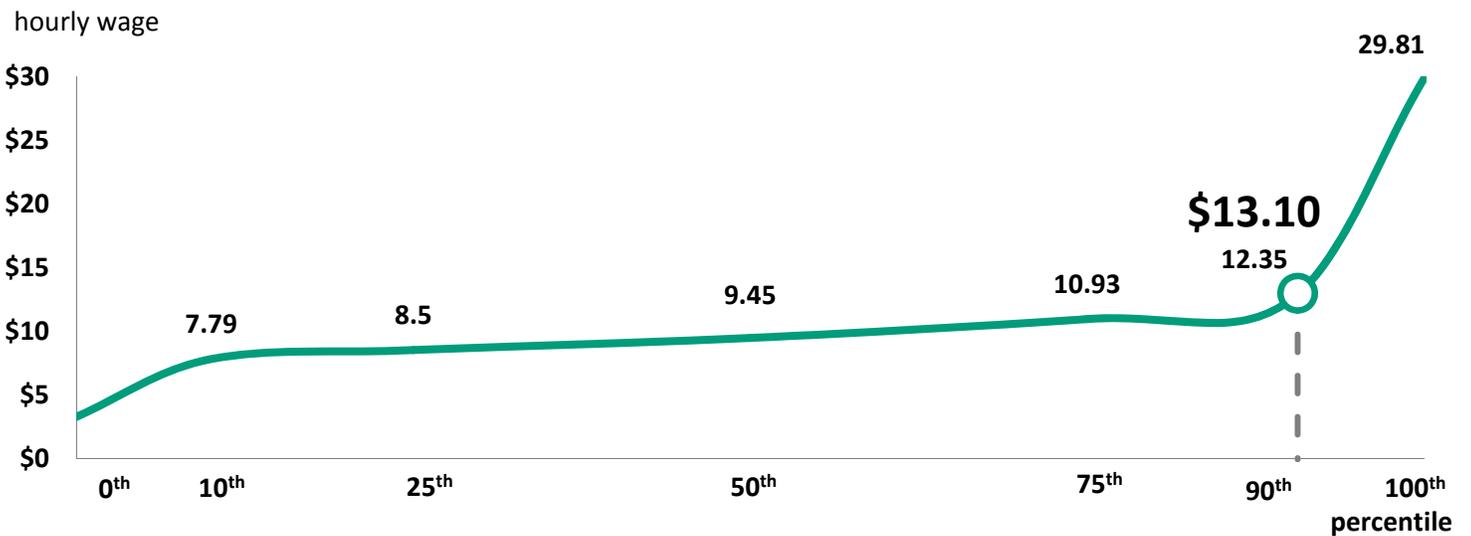


\*Supplemental Nutrition Assistance Program

# SUCCESS STORIES

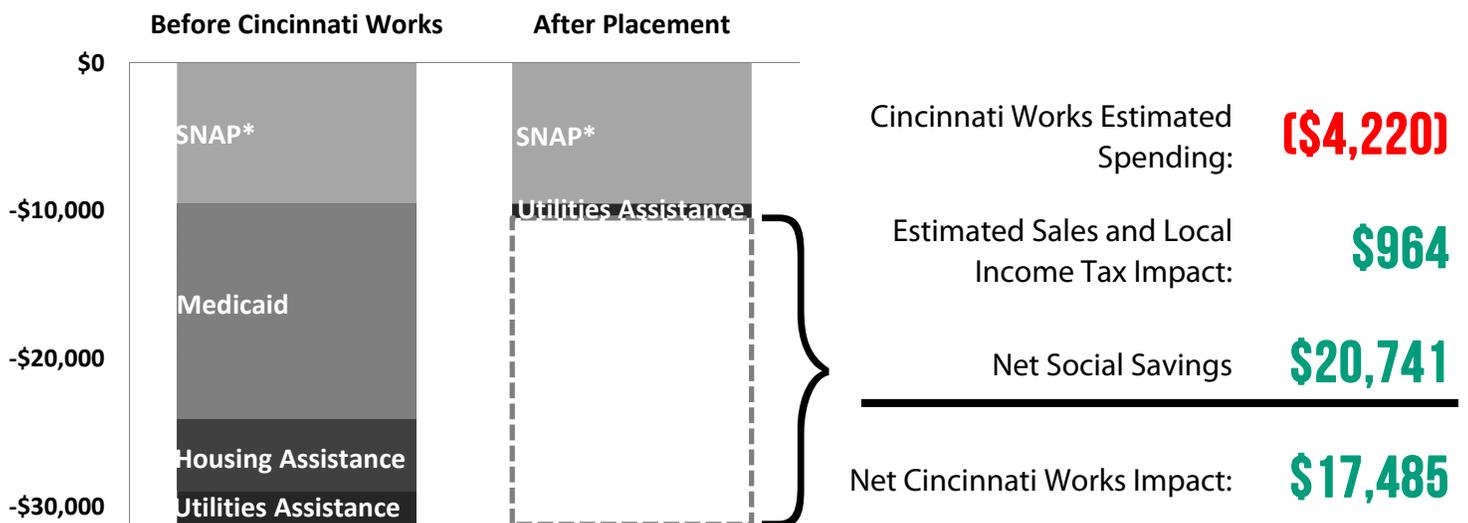
**Description:** This success story began her interaction with Cincinnati Works as a member of the Childcare Issues archetype. She has four children, and has issues maintaining employment because she has chronic difficulties navigating support systems to ensure her children are supervised. She is a single black female, age 49, with a high school education. Her previous work experience allows for placement at a relatively high paying job as dietary aide for a retirement home, earning \$13.10 per hour and working for 35 hours per week.

## Hourly Wage Distribution for Childcare Issue Archetype



**THIS MEMBER EARNS \$22,925 PER YEAR, MORE THAN 90% OF ALL MEMBERS IN THIS ARCHETYPE.**

## Social Costs for Childcare Issue Success Story

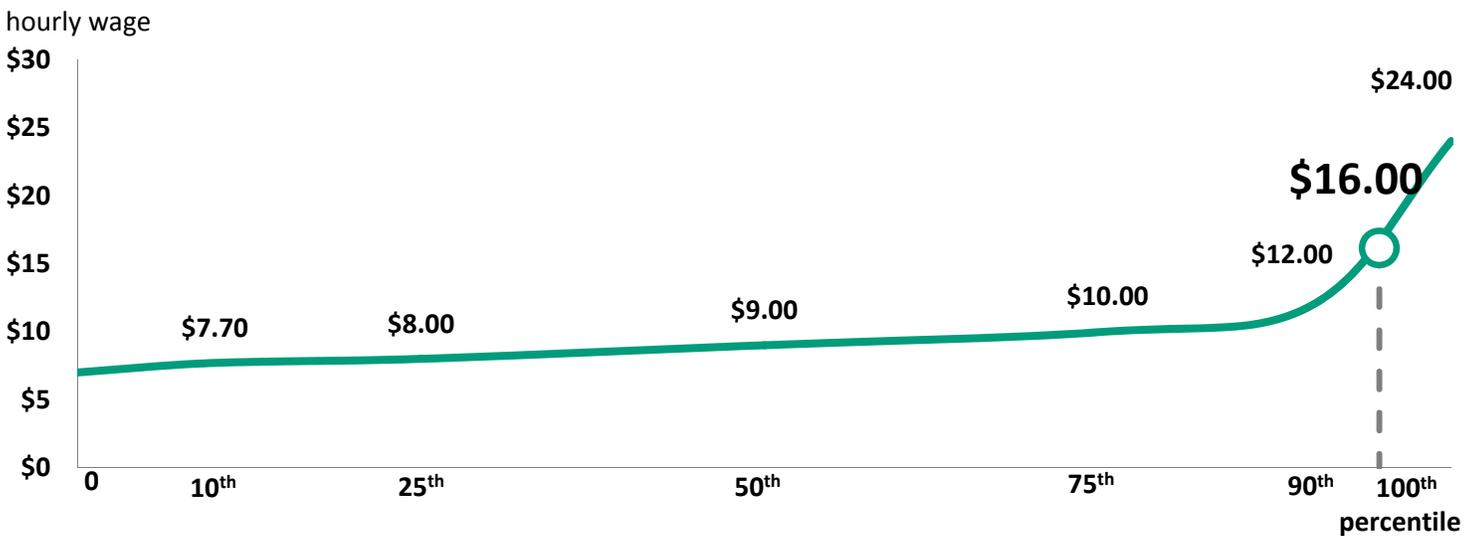


\*Supplemental Nutrition Assistance Program

# SUCCESS STORIES

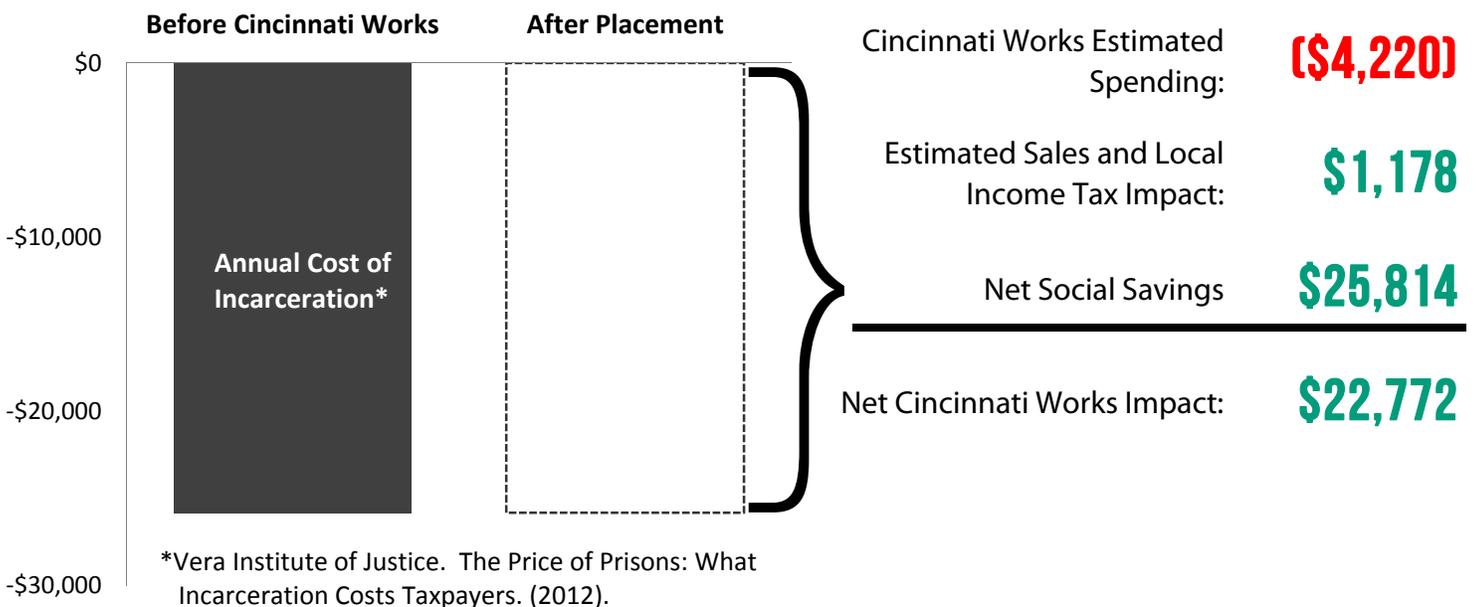
**Description:** This success story began his interaction with Cincinnati Works as a member of the Serious Criminal Background archetype. He has four misdemeanors and two felonies on his record and was recently released from prison. Once released, he sought out Cincinnati Works because he was determined to find and maintain employment. He is a single black male, age 33, with some college education and zero children. His skills allow him to be placed at a relatively high paying job as a laborer for a contracting company, earning \$16.00 per hour and working for 35 hours per week.

## Hourly Wage Distribution for Serious Criminal Background Archetype



**THIS MEMBER EARNS \$28,000 PER YEAR AND IS NOT ELIGIBLE FOR SOCIAL SERVICES.**

## Social Costs for Serious Criminal Background Success Story



# THE IMPACT OF CINCINNATI WORKS ON CRIMINAL BEHAVIOR

**Description:** In order to understand the effect of Cincinnati Works programs on criminal behavior, Cincinnati Works provided the Economics Center with detailed, demographic information on 868 applicants during the 2008 calendar year. Applicants who attended a Cincinnati Works workshop within one year of their application date were classified as Cincinnati Works members; otherwise, these applicants were classified as Cincinnati Works dropouts. The research methodology behind this approach is to compare the felony indictment rates of Cincinnati Works members to Cincinnati Works applicants who did not attend the workshop. By creating quasi-experimental “control” and “treatment” groups, the Economics Center can approximate the research gold standard of a Randomized Controlled Trial to determine the causal effect of Cincinnati Works membership on criminal activity. The summary statistics of Cincinnati Works members and Cincinnati Works dropouts are provided below.

## Summary Statistics of Cincinnati Works Applicant Data

Variable	Cincinnati Works Member	Cincinnati Works Dropout	Difference
Female	45%	53%	-8% <sup>**</sup>
Median Age	34.5	31.5	3.0 <sup>***</sup>
White	14%	15%	-1%
Black	84%	84%	1%
Married	9%	11%	-2%
Felony Before Application	23%	8%	15% <sup>***</sup>
Misdemeanor Before Application	38%	9%	29% <sup>***</sup>
Observations	261	607	868

<sup>\*\*</sup>  $p < 0.05$ ; <sup>\*\*\*</sup>  $p < 0.01$

The criminal records of members and dropouts are significantly different. Cincinnati Works members (i.e., those who completed the one-week workshop) are much more likely to have a criminal record prior to their application. However, these differences between the two groups are taken into account in the statistical model below when estimating the effect of Cincinnati Works on criminal behavior.

To collect the felony indictment rates, the names and birthdates of the applicants were entered into the Hamilton County Clerk of Courts website. The Economics Center then recorded whether or not an applicant committed a felony between the application date and July 31, 2013. The Economics Center estimated the following regression equation to understand the effect of Cincinnati Works membership on felony indictment rates

$$FelonyIndictment_i = \beta_0 + CW\_Member_i \cdot \beta_1 + X_i \beta_2 + \varepsilon_i$$

# THE IMPACT OF CINCINNATI WORKS ON CRIMINAL BEHAVIOR

*FelonyIndictment* is the probability of committing a felony after applying to Cincinnati Works.  $X$  is a vector of covariates that controls for other factors that affect the probability of being indicted for a felony. These covariates include gender, race, marital status, age, and prior criminal record.  $\beta_1$  is the coefficient of interest. That is, it is the effect of being a Cincinnati Works member on the probability of being indicted for a felony, holding all of the other factors constant. The table below shows the results of the OLS estimating equation. These results also hold using logit and probit models.

**BETWEEN 2008 AND 2013, CINCINNATI WORKS APPLICANTS FROM 2008 HAD A 16 PERCENTAGE POINT PROBABILITY OF BEING INDICTED FOR A FELONY.**

Variable	No Controls (OLS)	Controls (OLS)
CW Member	-0.046* (0.027)	-0.078*** (0.027)
Female		-0.131*** (0.025)
Black		0.045 (0.034)
Other Race		0.007 (0.128)
Divorced		0.037 (0.051)
Married		-0.032 (0.041)
Separated		0.198*** (0.061)
Widowed		0.106 (0.115)
Application Age		-0.004*** (0.001)
Felony Before Application		0.034** (0.014)
Misdemeanor Before Application		0.020*** (0.008)
Observations	868	865
R-Square	0.003	0.119
Felony Indictment Mean	0.162	0.162

\* p < 0.10; \*\*p < 0.05; \*\*\*p < 0.01

**BEING A CINCINNATI WORKS MEMBER REDUCED THE PROBABILITY OF FELONY INDICTMENT BY 8 PERCENTAGE POINTS, AN ALMOST 50 PERCENT REDUCTION.**

# CRITICAL ASSUMPTIONS

## General

The following analyses rely on a number of assumptions. Primarily using data from Cincinnati Works about its members and their placements, the accuracy of many of these calculations relies on the accuracy of Cincinnati Works' data.

## Employment Assumptions

The Economics Center's calculations depend on job placement numbers from Cincinnati Works. This data includes estimated hours at the placement (per week) as well as an hourly wage. To establish an annual income for determination of social service eligibility, the Economics Center scaled these numbers as follows:

$$\text{Annual Income} = (\text{Hourly Wage} * \text{Hours Per Week}) * 50 \text{ Weeks Per Year}$$

This calculation assumes that there will be no change in wages during this first year. It also assumes that the individual's hours will not change over this time period. Further, tax values (and changes in the value of services) rely on the notion that—once placed—an individual will keep the job for a full year.

## Value of Services

To determine the reduced value of social services after Cincinnati Works placement, the Economics Center assumed that individuals would not have had employment beforehand. In some cases, an income was listed when the individual approached Cincinnati Works. This was assumed to be the income of a family member. Further, the social value of the reduction in services due to employment can only be attributed to Cincinnati Works under the assumption that these individuals would not have found employment on their own during the subsequent year. Finally, the Economics Center assumed that any change in eligibility status due to job placement would take effect immediately. I.e. a newly placed Cincinnati Works member would start immediately and that changes in social services would take effect the same day.

# TECHNICAL APPENDIX

## Tax Calculations

To calculate income taxes, hourly wage was converted into an annual salary equivalent as follows:

$$\text{Annual Salary Equivalent} = 50 \frac{\text{weeks}}{\text{year}} * \frac{\text{hours worked}}{\text{week}} * \text{hourly wage}$$

Federal and state income taxes were calculated using tax-rates.org, and average wage data on Cincinnati Works members. Local income tax data was calculated using data on place of employment and using a weighted average of the local income tax rates of these areas, then applying this to the average earnings of the Cincinnati Works member population. Sales tax payments were calculated using the average income and multiplying this by 32.4 percent, or the percent of total consumer expenditure determined by the Economics Center to be taxable under current Ohio law. Savings rates for members were assumed to be zero.

## Food Assistance

Food and Nutritional Services (FNS) is a federal aid program administered by the Department of Agriculture. The main program offered is Supplemental Nutritional Assistance Program (SNAP), formerly known as food stamps. The benefits and administrative duties are handled by individual states through local county job and family services agencies. To qualify for SNAP, household incomes must be less than 200% of the poverty threshold using the same \$3,960 allowable income per additional household member.

$$\text{Household Income} \leq 2.00 * [11170 + ((\text{Family Size} - 1) * \$3,960)]$$

Federal guidelines for SNAP state that if any household is previously qualified for TANF, Medicaid, or any other FNS service, then they are automatically SNAP qualified no matter what poverty level percentage is used for calculation in residency state. We calculated the take-up rate as 78 percent<sup>1</sup> and used the payout rates specified by the federal government.

People in Household	Maximum Monthly Allotment
1	\$ 200
2	\$ 367
3	\$ 526
4	\$ 668
5	\$ 793
6	\$ 952
7	\$ 1,052
8	\$ 1,202
Each additional person	\$ 150

## Medicaid

Medicaid is a health program for low-income families. Having limited income is one of the primary requirements for Medicaid eligibility, but poverty alone does not qualify people to receive Medicaid benefits. For the purposes of this study we calculated the Medicaid income threshold as 90% of poverty level with an additional \$297 per additional household member as calculated by the State of Ohio Medicaid income eligibility guidelines. Some eligibility guidelines are determined at the county departments of job and family services. All additional criteria beyond income level were not considered in this study.

$$\text{Household Income} \leq .90 * [11,170 + ((\text{Family Size} - 1) * \$3,564)]$$

The take-up rate for the nation is reported as 62% of eligible households.<sup>2</sup> The average benefit received in any given year by non-elderly adult Medicaid recipients is ~\$2,926.<sup>3</sup>

<sup>1</sup> [USDA SNAP Program](#)

<sup>2</sup> Sommers BD, Epstein AM. (2010). "Medicaid expansion — the soft underbelly of health care reform?" N Engl J Med; 363:2085-7.

# TECHNICAL APPENDIX

## Housing Assistance Voucher Programs

Housing Choice Voucher Programs provide rental assistance, so a tenant can move from one unit of at least minimum housing quality to another. It also allows individuals to apply their monthly voucher towards the purchase of a home. The maximum allowed voucher in Hamilton County is \$1,457 per month. The housing assistance vouchers are calculated under the same 90% threshold as TANF with an allowable \$3,450 per additional household member.

$$\text{Household Income} \leq .90 * [11,170 + ((\text{Family Size} - 1) * \$3,450)]$$

Housing assistance is determined to have an 80% take-up rate.<sup>4</sup> We calculated the average benefit voucher is determined by the 25<sup>th</sup> percentile of the median rent in the Cincinnati Metropolitan Statistical Area of \$500.<sup>5</sup> The Cincinnati Metropolitan housing authority also designates a minimum \$100 out of pocket per recipient household. Thus a \$400 benefit is determined as a statistically valid estimate of voucher benefit per household.

## Percentage of Income Payment Plan Plus (PIPP Plus)

PIPP Plus is a program administered by the Public Utilities Commission of Ohio for low-income households to obtain subsidized electric and gas utilities billing. The requirements for this program are a household income less than 150% of poverty threshold using \$3450 per additional household member.

$$\text{Household Income} \leq 1.50 * [11170 + ((\text{Family Size} - 1) * \$3450)]$$

The benefit was calculated to subsidize the monthly billing amount down to \$10 or 6% of gross monthly household income; whichever is greater<sup>6</sup>. We determined the average monthly bill for electric and or gas utilities to be ~\$200 per month. This deemed that some recipients were eligible to receive a benefit of \$190 or ~\$188 per month for most clients.

An example of how these benefits are aggregated for a typical family of 3 appears below:

Monthly Benefits paid out to the "Adams Family" by Program:					
	SNAP	Medicaid	HCVP*	PIPP Plus**	Total Yearly Benefits
No Income	\$600.00	\$1,375.00	\$400.00	\$190.00	\$30,780.00
\$17,182	\$600.00	\$0.00	\$400.00	\$114.09	\$13,369.08
					<b>Public Benefits Savings**</b>
					<b>\$17,410.92</b>

\*Housing Choice Voucher Program

\*\*Assumed Employment after participation in Cincinnati Works Program Annual Savings

The above table does not include any unemployment calculations, as our "average" family would not have qualified for unemployment prior to Cincinnati Works Program participation.

<sup>3</sup> [Assessing the Value of Medicaid to its Enrollees](#)

<sup>4</sup> [Housing Choice Voucher Program](#)

<sup>5</sup> [HUD Recipient Characteristics](#)

<sup>6</sup> [PIPP Plus Information](#)

# ABOUT THE ECONOMICS CENTER

## **Vision**

The Economics Center is dedicated to building a vibrant community through education and research to empower students and decision makers in the use of their economic freedoms and opportunities.

## **Mission**

As a thought leader in the community, the Economics Center provides the knowledge building blocks for a stronger economy through education and research. Our research and consulting empowers business and civic leaders to make informed policy and economic development decisions.

Lead researcher: Stuart Wilson

Director of Research: Michael Jones