

# Emergency funds keep Charlotte students on track



**From** Charlotte Urban Institute <urbaninstitute@charlotte.edu>  
**To** Steve <sjohnston@tuesdayforumcharlotte.org>  
**Reply-To** Charlotte Urban Institute <urbaninstitute@charlotte.edu>  
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## Research News



## Benefits Cliff Pilot Program Evaluation finds CLIFF Tools valuable for employees and job seekers

Mecca Howe, Ph.D.

A recent evaluation of the Benefits Cliff Employer Pilot Program found that a new set of tools, called the [Career Ladder Identifier and Financial Forecaster](#), also known as CLIFF, work to help employees and job seekers understand how higher earnings affect public benefits and make informed decisions to lessen the impact of the benefits cliff. Furthermore, the study finds important insights about earners' experiences, highlighting that the severity of the benefits loss varies greatly among different public programs. Experiences also vary based on employment status and household needs, and workers and job seekers prefer higher pay over assistance.

A benefits cliff occurs when "an increase in someone's pay triggers a greater loss in public assistance." Often, the raise is not enough to cover the loss in benefits, which can leave families without sufficient resources to meet their needs. [\[MORE ABOUT THE BENEFITS CLIFF EMPLOYER PILOT\]](#)

## Schul Forum





**Registration is NOW OPEN:** Join the UNC Charlotte Urban Institute + Regional Data Trust on **Thursday, April 3, 2025** for a **Schul Forum Community Data Day** at **The Dubois Center at UNC Charlotte Center City**. The day kicks off with pre-forum Lunch & Learn sessions at **11:30 a.m.** The Forum **begins at 1 p.m.**

After engaging in "So What?" sessions, a moderated panel discussion, and a culminating reception to honor our [Gambrell Faculty Fellows](#), attendees will leave feeling inspired to harness the power of data to better shape the world around them.

**Register Now**

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#### Campus Research



## [Emergency funds keep Charlotte students on track](#)

**Sydney Idzikowski and Ellissa Brooks Nelson, Ph.D.**

Access to emergency funds keeps UNC Charlotte students on track for positive educational outcomes.

Student Emergency Funds assist students by providing monetary support when an unexpected, immediate, and unavoidable life emergency occurs with unforeseen expenses. SEF is designed to provide needed financial relief for situations such as accidents, illness, death of a family member, fire damage, need for temporary housing, or natural disaster. The Fund was first established to support students during the COVID-19 pandemic and remains an important resource for students today. [\[HERE'S HOW THEY HELP\]](#)

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#### Partner News

Partner News

*Each month, the Charlotte Urban Institute is proud to share insights from community partners who are aligned with our mission to provide a better quality of life for everyone in the Charlotte region.*



## Community Resilience and Housing Instability

**Mary Ann Priester, Ph.D.,**

Housing instability and homelessness increase a household's risk for a variety of physical, mental, social, and financial challenges. In addition, those most likely to experience homelessness and housing instability are also more likely to be socially vulnerable to the impact of disasters. To assess the capacity of households to absorb the stresses associated with the impact of a disaster, the United States Census Bureau has developed the Community Resilience Estimate. [\[AN OVERVIEW OF THE COMMUNITY RESILIENCE ESTIMATE\]](#)

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**Read more from the UNC Charlotte Urban Institute**

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9201 University City Blvd Charlotte, NC 28223

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