Bridge to Benefits:
Helping Families Improve Economic Stability by Enrolling in Public Programs

Stephanie Hogenson
Outreach Director
shogenson@childrensdefense.org
651-855-1175

October 19, 2017
Children’s Defense Fund

- Nonpartisan, nonprofit organization
  - CDF does not seek nor accept any government funds
  - MN is one of 8 state and regional offices

- The mission of the Children’s Defense Fund is to Leave No Child Behind and to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities
Children’s Defense Fund-MN
a strong, effective, independent voice for all children

Legislative Advocacy:
• Early Childhood
• Health Care
• Child Care
• Child Well-Being
• Economic Security

Research & Education:
• Issue Research
• KIDS COUNT Data Book

Outreach & Organizing:
• Bridge to Benefits®
• Voices & Choices for Children Coalition

Youth Leadership:
• Freedom Schools®
• Beat the Odds®
What is Bridge to Benefits?

Multi-state project by CDF-MN to improve the well-being of families and individuals by linking them to public work support programs and tax credits

- Health Care Programs (Medical Assistance, MinnesotaCare and Advanced Premium Tax Credits)
- Supplemental Nutrition Assistance Program (SNAP – formerly Food Support)
- School Meal Program (free/reduced-priced school breakfast & lunch)
- Energy Assistance Program
- Child Care Assistance Program
- WIC Program
- Tax Credits (EITC and WFC)

Relies on a website that includes an online eligibility screening tool at www.bridgetobenefits.org
How Bridge to Benefits Helps Children

Increase income, improve child outcomes

• Growing body of research shows that as income rises, child outcomes improve across the spectrum – health, education, future workforce productivity, etc)

• Brookings Institute study showed $1000 in increased annual earnings improved math and reading scores in young children.
Why Bridge to Benefits?

• Improve economic well being of families to improve outcomes for kids
• Work support programs and tax credits were created to help low-income workers meet basic needs (work incentives)
  • Target families making above 100% FPG
• Address underutilization of programs
  – Energy Assistance: 70% of eligible households are not enrolled
  – Health Care: 50% of uninsured Minnesotans are eligible but are not enrolled in MNCare or MA
  – Child Care Assistance: 82% of income eligible children are not enrolled
  – SNAP: 31% of eligible persons are not enrolled
  – School Lunch Program: 10% of eligible children are not enrolled
  – WIC: 27% of eligible families are not enrolled
  – EITC & WFC: 18% of eligible households are not claiming
• Help overcome barriers to participation: lack of awareness, complex application process, literacy, language, transportation, stigma, etc.
Impact on Communities

Millions more federal dollars would flow into the Minnesota economy.

Recent Annual Amounts:

- Energy Assistance = $109 million
- EITC = $709 million
- Child Care Assistance = $53 million
- Food Support (SNAP) = $771 million
- School Meal = $186 million
- WIC = $97 million
- MinnesotaCare = $252 million
Impact on Minnesota Families

Research shows that children living in low-income families (defined as 200% FPG) face many of the same risks for poor outcomes as children living in poverty.

Minnesota children in low-income families

- 34% of all children (about 436,000)
- 36% of children under age 6
- 74% of Black children
- 73% of American Indian children
- 48% of Asian children
- 23% of White children
# Outcomes by Poverty Status in Early Childhood, *Duncan 2011*

<table>
<thead>
<tr>
<th></th>
<th>Below poverty</th>
<th>1X to 2X the poverty level</th>
<th>2X the poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed schooling</td>
<td>11.8 years</td>
<td>12.7 years</td>
<td>14.0 years</td>
</tr>
<tr>
<td>Annual Earnings</td>
<td>$17,900</td>
<td>$26,800</td>
<td>$39,700</td>
</tr>
<tr>
<td>Annual work hours</td>
<td>1,512</td>
<td>1,839</td>
<td>1,963</td>
</tr>
<tr>
<td>Food Stamps</td>
<td>$896</td>
<td>$337</td>
<td>$70</td>
</tr>
<tr>
<td>Poor health</td>
<td>13%</td>
<td>13%</td>
<td>5%</td>
</tr>
<tr>
<td>Arrested (men only)</td>
<td>26%</td>
<td>21%</td>
<td>13%</td>
</tr>
<tr>
<td>Nonmarital birth &lt; age 21</td>
<td>50%</td>
<td>28%</td>
<td>9%</td>
</tr>
</tbody>
</table>
The Impact on One Family

Consider this family of five:

- 2 working parents
- 1 child in 1st grade
- 1 preschooler
- 1 infant

Their income is $39,520 a year
(139% FPG in 2016)
two parents working full time at $9.50/hour minimum wage
Half a million jobs in Minnesota pay less than $10 per hour.
## Impact on the family’s budget

<table>
<thead>
<tr>
<th>Supports</th>
<th>Before</th>
<th>After</th>
</tr>
</thead>
<tbody>
<tr>
<td>School Meal Program</td>
<td>Approximate monthly cost of school lunch for one child is <strong>$80</strong></td>
<td>Free</td>
</tr>
<tr>
<td>Child Care Assistance Program (CCAP)</td>
<td>Approximate monthly cost of unsubsidized child care in the metro area is <strong>$1,443</strong></td>
<td>With CCAP, parents pay a monthly co-pay of <strong>$107</strong></td>
</tr>
<tr>
<td>Earned Income Tax Credit &amp; Child Tax Credit (federal)</td>
<td>Federal income and payroll tax owed was <strong>$310</strong> per month</td>
<td>EITC and CTC refunds total <strong>$6129</strong> annually</td>
</tr>
<tr>
<td>Working Family Credit</td>
<td>State tax owed was <strong>$31</strong> per month</td>
<td>WFC refund is <strong>$1128</strong> annually</td>
</tr>
<tr>
<td>Health Care:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Assistance for 3 children; MinnesotaCare for parents</td>
<td>Average monthly cost for family insurance in Minnesota is <strong>$942</strong> (does not include copays)</td>
<td>Parents pay a <strong>$32</strong> monthly premium for MNCare and children’s coverage is free under MA</td>
</tr>
<tr>
<td>SNAP &amp; WIC</td>
<td>USDA estimate of a low-income monthly food budget is <strong>$923</strong></td>
<td>Monthly SNAP benefit is <strong>$155</strong>, monthly WIC vouchers total <strong>$276</strong></td>
</tr>
</tbody>
</table>

**NOTE:** Values are approximated and adjusted when possible for location, family size and income. The costs above are for a family living in Dakota County.
This family makes $2,958 each month

- Without any public programs/tax credits, they are more than $2,732 short each month trying to cover the costs of child care, health care, housing, transportation, food and other necessities for a safe standard of living.
  - Does not include debt payments, other utilities besides electricity, school-related expenses besides meals, etc.

- After enrolling in public programs they are back in the black with $305 leftover without tax credits.

- Child Care Assistance is essential. If this family was enrolled in all public programs for which they’re eligible, but on a CCAP waitlist they would be $1031 short each month before tax credits.
Bridge to Benefits
Outreach Plan

1. Create a screening tool (www.bridgetobenefits.org) to help families determine potential eligibility for work support programs and tax credits.

2. Recruit “Screening Organizations” that work with low-income families to use the screening tool on a regular basis to help clients.

3. Recruit “Application Assistance Organizations” that assist families with applying to public programs and accept email referrals from Screening Organizations.
Why Become a Partner?

- Data collection
- E-mail referrals from the website
- Up-to-date program information
- Network of partners also can engage in advocacy to improve benefits access and family economic stability
How Organizations Implement Bridge to Benefits

- Include Bridge to Benefits screening as part of the intake process.
- Screen on case-by-case basis when clients face financial crises.
- Screen over the phone through a hotline or when people call for resources or questions.
- Hand out brochures to families and have them screen on their own.
- Direct clients to the site in organization’s computer labs or during computer trainings.
2016 Outreach Data
January 1 – December 31, 2016

- 32,240 screens
- 91,869 family members affected
- 56% of families screened were potentially eligible for at least one program
- Families that were eligible and interested in programs:
  - Medical Assistance: 33%
  - MinnesotaCare: 6%
  - Energy Assistance Program: 39%
  - SNAP (food support): 38%
  - Child Care Assistance: 15%
  - School Meal Program: 10%
How Does It Work?