

Bridge to Benefits:

Helping Families Improve Economic Stability by
Enrolling in Public Programs



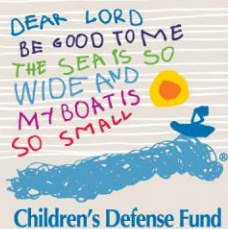
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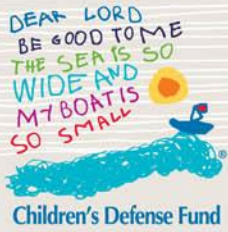
651-855-1175

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

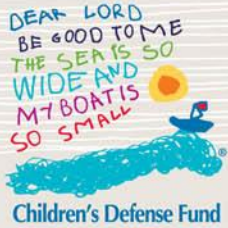
Outreach & Organizing:

- Bridge to Benefits®
- Voices & Choices for Children Coalition



Youth Leadership:

- Freedom Schools®
- Beat the Odds®

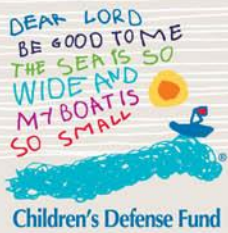


What is Bridge to Benefits?

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)

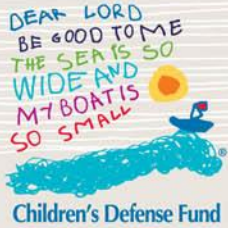
Relies on a website that includes an online eligibility screening tool at www.bridgetobenefits.org



How Bridge to Benefits Helps Children

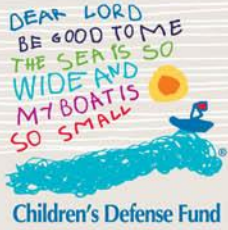
Increase income, improve child outcomes

- 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.**



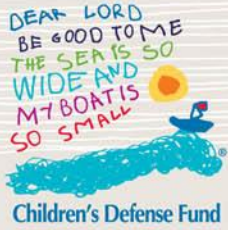
Impact on Communities

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**



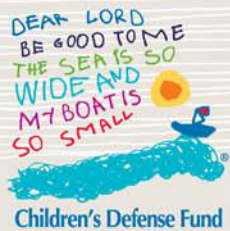


Impact on Minnesota Families

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.

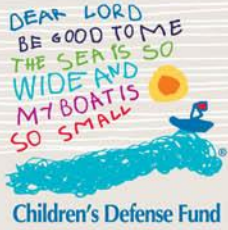
Minnesota children in low-income families

- 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*

	Below poverty	1X to 2X the poverty level	2X the poverty level
Completed schooling	11.8 years	12.7 years	14.0 years
Annual Earnings	\$17,900	\$26,800	\$39,700
Annual work hours	1,512	1,839	1,963
Food Stamps	\$896	\$337	\$70
Poor health	13%	13%	5%
Arrested (men only)	26%	21%	13%
Nonmarital birth < age 21	50%	28%	9%



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)

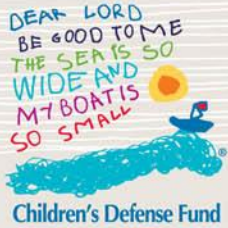
two parents working full time at \$9.50/hour minimum wage
Half a million jobs in Minnesota pay less than \$10 per hour.



Impact on the family's budget

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

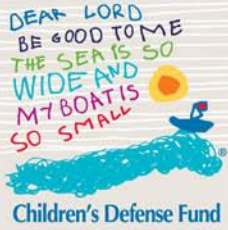
NOTE: Values are approximated and adjusted when possible for location, family size and income. The costs above are for a family living in Dakota County.



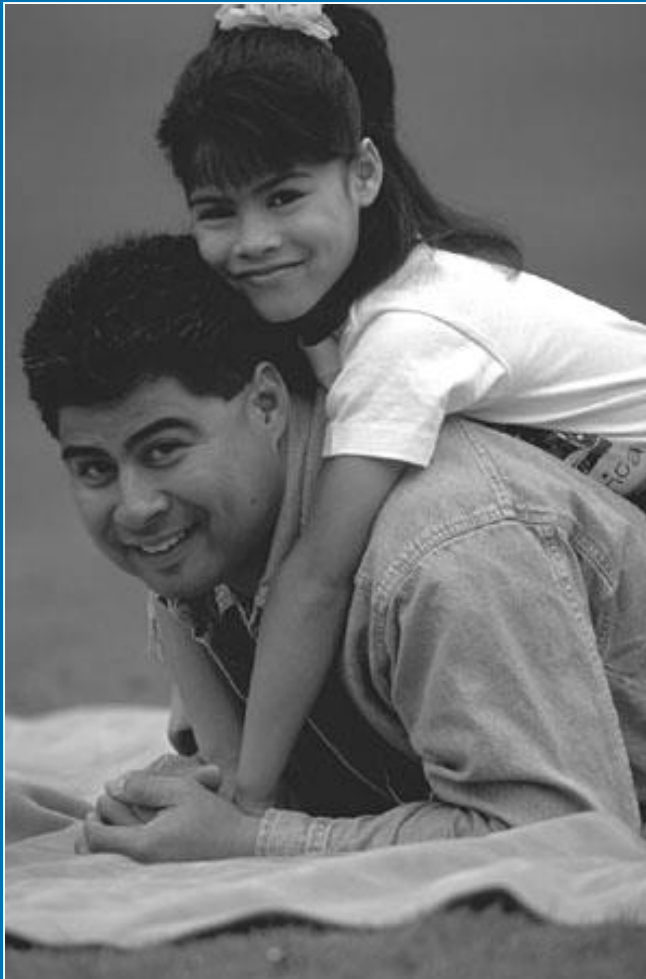
The Family Budget

This family makes \$2,958 each month

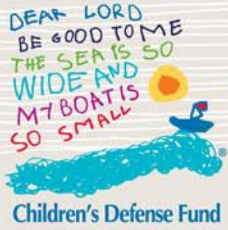
- Without any public programs/tax credits, they are more than **\$2,732 short each month** trying to cover the costs of child care, health care, housing, transportation, food and other necessities for a safe standard of living.
 - *Does not include debt payments, other utilities beside electricity, school-related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

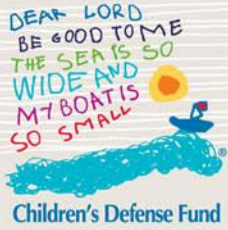


1. **Create a screening tool** (www.bridgetobenefits.org) to help families determine potential eligibility for work support programs and tax credits.
2. **Recruit “Screening Organizations”** that work with low-income families to use the screening tool on a regular basis to help clients.
3. **Recruit “Application Assistance Organizations”** that assist families with applying to public programs and accept email referrals from Screening Organizations.



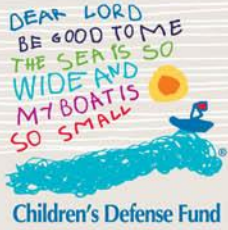
Why Become a Partner?

- 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

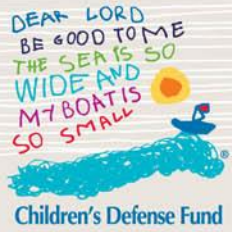


2016 Outreach Data

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?

