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Bridge to Benefits

Using technology to improve family economic stability by streamlining access to public work support programs and tax credits.

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Nonpartisan, nonprofit organization

- Minnesota is one of eight state and regional offices
- National office in D.C. founded by Marian Wright Edelman
- The Children's Defense Fund Leave No Child Behind[®] mission is 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 - Minnesota

Legislative Advocacy

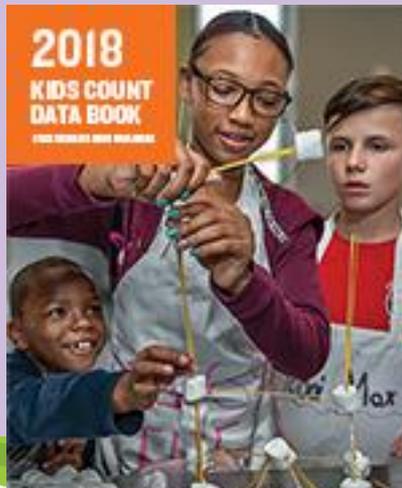
- Fully Fund CCAP
- Protect Health Care Gains
- Paid Family & Medical Leave
- Raise MFIP Cash Grant
- Increase tax credits for lower income working families

Research & Education

- Issue research
- KIDS COUNT®

Outreach & Organizing

- Bridge to Benefits/ESI
- Voices & Choices Coalition



Youth Leadership

- Freedom Schools®
- Beat the Odds®



What is Bridge to Benefits?

A project developed by CDF-MN to improve the well-being of families and individuals by linking them to public work support programs and tax credits (state and federal programs)

- 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
- Early Learning Scholarships
- WIC Program
- Tax Credits (EITC and WFC)

Relies on a website that includes an online eligibility screening tool at www.bridgetobenefits.org. Recently adapted for COVID-19 emergency.



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**
- **Help overcome barriers to participation: lack of awareness, complex application process, literacy, language, transportation, stigma, etc.**
- **Improve economic stability of communities**



Impact on Communities

Millions more federal dollars would flow into the Minnesota economy Recent Annual Amounts:

Energy Assistance = **\$109 million**

EITC = **\$709 million**

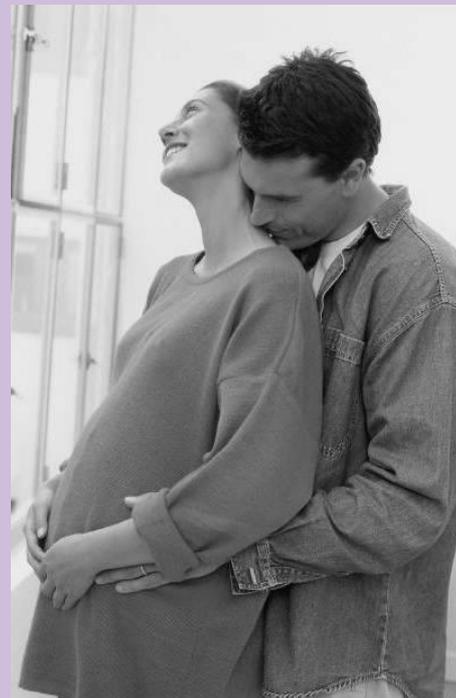
Child Care Assistance = **\$53 million**

Food Support (SNAP) = **\$771 million**

School Meal = **\$186 million**

WIC = **\$97 million**

MinnesotaCare = **\$252 million**





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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.



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:

(living in Dakota County)

- 2 Working Parents
- 1 Child in First Grade
- 1 Preschooler
- 1 Infant

Their income is \$41,018 a year
(139% FPG in 2019)

two parents working full time at \$9.86/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 \$1,542	With CCAP, parents pay a monthly co-pay of \$100
Earned Income Tax Credit & Child Tax Credit (federal)	Federal income and payroll tax owed was \$403 per month	EITC and CTC refunds total \$5916 annually
Working Family Credit	State tax owed was \$40 per month	WFC refund is \$1140 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 \$50 monthly premium for MNCare and children's coverage is free under MA
SNAP & WIC	USDA estimate of a low-income monthly food budget is \$951	Monthly SNAP benefit is \$136 , monthly WIC vouchers total \$282

This family makes \$3,418 each month

- Without any public programs/tax credits, they are more than **\$3,084 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 **\$209** 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 **\$1333** 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.
- 4. Leverage Bridge to Benefits partnerships to create a network of advocates** to protect, improve and streamline access to work support programs and tax credits.



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What Bridge to Benefits Offers?

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

2019 Outreach Data

January 1-December 31, 2019

- 25,954 Bridge to Benefits screens
- 71,382 family members affected
- 58% of families screened were potentially eligible for at least one program
- Families that were eligible and interested in program
 - Medical Assistance: 35%
 - MinnesotaCare: 7%
 - Energy Assistance Program: 38%
 - SNAP (food support): 38%
 - Child Care Assistance: 15%
 - School Meal Program: 11%
- Approximately \$20 million in estimated annual benefits





Questions? Comments?

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