



# BRIDGE TO BENEFITS

Another Way Children's Defense Fund Helps Strengthen Families

## Making an Impact with Work Support Programs

### Family Impact

Consider a family of five living in Minnesota in 2008; two parents, one school-aged child and two preschoolers. Both parents work fulltime at jobs that pay \$7.45 an hour (90¢ more than the 2008 federal minimum wage of \$6.55 an hour). The family income is \$2,583 a month or \$31,000 a year before taxes. This family is not considered poor because their income is over 100% of the Federal Poverty Guidelines (FPG). In fact, their income calculates to 125% of the FPG, making this family ineligible for traditional welfare and cash assistance programs.

However, this family is eligible for an array of public work support programs and tax credits such as school meal program, food support, and health care. These programs were created to help low-income workers meet basic needs, a recognition on the part of federal and state legislators that minimum wage jobs do not pay enough to cover monthly expenses. The chart below illustrates the impact work support programs could have on this family.

### Family Impact Model

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 \$1,950	With CCAP, parents pay a monthly co-pay of \$72
Earned Income Tax Credit & Child Tax Credit (federal)	Federal tax owed was \$463	EITC and CTC refunds total \$4,774
Working Family Credit	State tax owed was \$243	WFC refund is \$1,082
Health Care Medical Assistance for 3 children; MinnesotaCare for parents	Average monthly cost for family insurance in Minnesota is \$612 (includes premiums and copays)	Monthly premium for Minnesota Care is \$49 and children's coverage is free
Food Support	USDA estimate of monthly food costs is \$793	Monthly food support benefit is \$292

## 2009 Progress Report Improving the Economic Well-being of Minnesota Families

### Bridge to Benefits Program Goals

- Increase awareness and participation in public work support programs
- Improve economic stability and well-being of working families
- Promote healthy child development
- Help families navigate programs rules and discover the easiest way to apply
- Assist service providers by forming a "network of support," making sure families are receiving all the help available
- Strengthen communities by bringing in more federal and state dollars

### Programs Included in Bridge to Benefits

- Medical Assistance
- MinnesotaCare
- General Assistance Medical Care
- Child Care Assistance
- Energy Assistance
- Food Support
- School Meal Program
- Earned Income Tax Credit
- Working Family Tax Credit
- WIC (October 2009)

Without assistance from public work support programs and tax credits, this family is more than \$900 short each month just trying to cover the costs of child care, health care, and food. This does not include any expenses the family has for housing, utilities, clothing, transportation or any chance of savings. The reality for the parents in this family is that they will be forced into making difficult choices between spending on health care and child care versus spending on housing, food, and utilities. Each month will present new challenges in meeting basic needs. After enrolling in public programs and claiming the tax credits for which they are eligible, this family will have a remaining monthly balance of \$2,429, which will go a long way towards meeting housing, clothing, and utilities expenses. In addition, this family would be potentially eligible for the Energy Assistance and WIC programs, which would further decrease their monthly expenses and enhance economic stability. Research shows that even small increases in a family's income over time – as little as \$370 a month -- can have a positive impact on a child's cognitive, social, and behavioral outcomes.

### **Community Impact**

Families are not the only ones impacted by public work support programs. Communities benefit, too. Most public work support programs are federally funded, which means that each time someone in Minnesota enrolls in a program, more federal dollars flow into the Minnesota economy. These programs mean hundreds of millions of dollars to Minnesota. Most recently, Minnesota received the following amounts in federal dollars:

- \$474 million from the EITC
- \$296 million from Food Support
- \$132 million from Child Care Assistance
- \$109 million from the School Meal Program
- \$145 million from Energy Assistance

Low-income families spend their dollars in their local communities. So local grocery stores, schools, clinics, utility companies, and child care centers feel the impact from having families on public work support programs. In fact, the U.S. Department of Agriculture estimates that for every dollar of federal funding that comes into a state, nearly two times that amount is generated in total overall economic activity.

### **Providing a Bridge to Programs**

Despite the tremendous impact of work support programs on families and communities, hardly any of these programs are utilized to their full capacities. Research shows that most of these programs are underutilized. For example, in 2005:

- 58% of eligible Minnesotans were not enrolled in Food Support
- 22% of eligible Minnesotans were not enrolled in MinnesotaCare or Medical Assistance
- 76% of eligible children were not enrolled in Child Care Assistance

- 70% of eligible Minnesota households were not enrolled in Energy Assistance
- 15% of eligible children were not enrolled in the School Meal Program
- 18% of eligible Minnesota households did not claim the Earned Income Tax Credit

In today's economy with increasing unemployment, more and more Minnesota families are struggling to make ends meet. Public work support programs can make a difference for many of these families, but they need to know about the programs and be able to enroll. Bridge to Benefits can help connect families to programs.

Before Bridge to Benefits, families would need to visit multiple websites or make multiple phone calls to the various administrators of these programs to find information. They would also have to understand and keep straight different eligibility criteria and program rules that are not consistent across programs. Multiple applications of varying complexity would need to be completed and months and months of waiting would ensue. Rarely would a family be successful in completing the enrollment processes for all the programs for which they were eligible. The Bridge to Benefits website offers a one-stop shop for families to find information on an array of work support programs, plus a quick screening tool for determining potential eligibility. In addition, Bridge to Benefits provides connections to organizations that can help families complete the enrollment process.

### **Making it Work for Families**

Launched in November 2007, the Bridge to Benefits project has evolved into an infrastructure of community organizations that help families find out about and enroll in public programs. The project relies on a website and online screening tool. Anyone can visit the website, screen themselves and find information and applications for the various programs. The real strength of the project, however, lies in the partnerships with community organizations that have been developed. This infrastructure of partners includes organizations that already work with low-income families and use the Bridge to Benefits screening tool to help inform and encourage their clients to apply for programs, and organizations that will help families on a one-on-one basis in completing the application process.

Bridge to Benefits now partners with 77 organizations that use the website to screen their clients at 164 screening sites throughout the state. An additional 16 organizations serve as application assistance partners. These organizations agree to accept email referrals off the Bridge to Benefits website from the screening organizations and to follow up with families who need assistance in completing the applications for one or more program. It is the email referral and follow up that elevates the Bridge to Benefits project beyond a resource and referral project.

Working through community organizations to raise awareness about Bridge to Benefits and to help families through the screening process has been successful.

From November 2007 through September 30, 2009, 12,722 screens have been completed, affecting 37,390 family members. Nearly 93% of families screened indicated they were eligible for and interested in at least one of the public programs included on the screening tool.

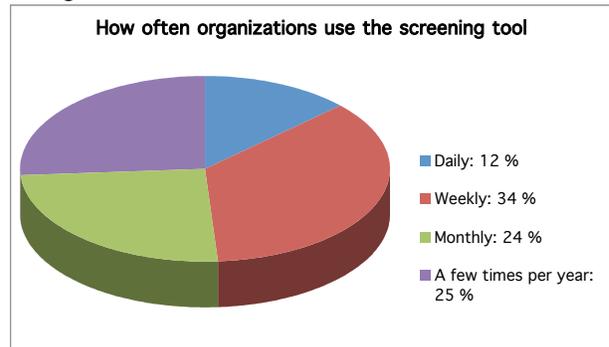
Eligible for and Interested in Programs	Percent of Total Screens
Medical Assistance	36%
MinnesotaCare	72%
GAMC	11%
Child Care Assistance	32%
School Meals	27%
Food Support	42%
Energy Assistance	65%
EITC/WFC	49%

Growing awareness of the Bridge to Benefits website is evidenced by the increased number of screens completed in 2008 compared to those done so far in 2009. The project is on pace to show about a 50% increase from 2008 to 2009 in total screens.

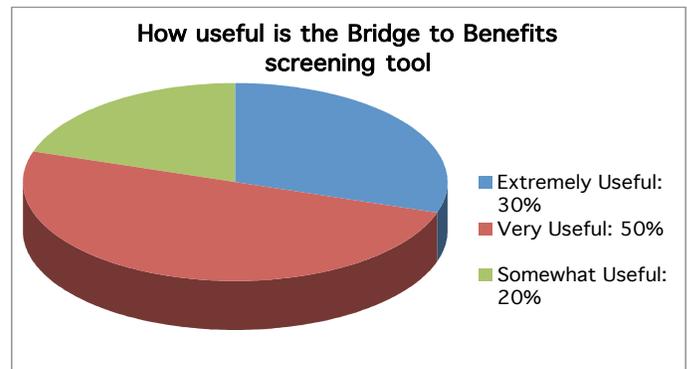
	2008 Jan-Dec	2009 Jan-Sept
Total Screens	5,713	6,409
Number of Family Members Included in Screens	16,796	18,647
Screens Done by Individuals on Behalf of Self or Family	3,955	4,334
Screens Done by Organizations on Behalf of Clients	1,498	1,798

## Listening to Partners

In the summer of 2009, Children’s Defense Fund Minnesota worked with a group of graduate students from the Hubert H. Humphrey Institute of Public Affairs to evaluate the utility of the Bridge to Benefits project. The methods used by the graduate students included an online survey of Bridge to Benefits partner organizations, in-person interviews with partners, and a comparative study of similar programs throughout the United States



Survey results indicate a high rate of use of the Bridge to Benefits screening tool by partner organizations with 70% using it at least monthly (see above figure). Eighty percent of survey respondents also find the screening tool “extremely useful” or “very useful” (see figure below). A whopping 92% of respondents said that Bridge to Benefits improves the quality of service provided to their clients.



Many partner organizations have integrated Bridge to Benefits screening into their standard intake procedures. A majority of these organizations indicated that the screening tool improves the efficiency of their intake process and saves time in both screening for eligibility and focusing application time on the programs most likely to improve the financial stability of clients. Partner organizations also expressed their appreciation for the resource file provided with application materials as well as the ability to download and print applications. The option to email-refer clients from the Bridge to Benefits website to application assistance organizations is also useful but currently underutilized by partner organizations.

## Moving Forward

The Bridge to Benefits evaluation recommended several improvements or expansions to the website, three of which will be implemented by the end of 2009 or early 2010.

First, the WIC (Women, Infants and Children) Program will be added to the screening tool. This was the most frequently mentioned program that partner organizations requested be added to the screening tool. Second, the entire Bridge to Benefits website, including the screening tool, will be translated into Spanish. Translating the site into other languages was the most frequently suggested improvement that came out of the survey of partner organizations. Third, a benefit calculator will be added to the screening tool. This will allow families to find out, not only what public work support programs they are potentially eligible for, but what the potential monthly benefit amount would be as well. Understanding the total economic impact these programs can have on the family budget may induce families to follow through on the application processes for all the programs for which they are eligible.

In the upcoming year, efforts will also be made to increase Bridge to Benefits screening activity in greater Minnesota. Since 2007, screens have been completed for families in every county in Minnesota. However, in some areas of the state activity has been minimal. Plans to improve awareness of the Bridge to Benefits project and create more partnerships in greater Minnesota are underway.

So far, Bridge to Benefits data, evaluation results, and partner feedback have been encouraging. The project appears to be on the right track and reaching the right people. The ultimate indicator of success, however, will be to see enrollment in Minnesota's public work support programs increase and the gap between those eligible and those participating decrease.

## Bridge to Benefits Partner Organizations

AccountAbility Minnesota - St. Paul  
AEON - Twin Cities  
Arc Greater Twin Cities  
Bridges of Hope - Brainerd  
CAPI - Minneapolis  
Catholic Charities - Twin Cities  
Child Care Resource & Referral - Rochester  
Children's Home Society and Family Services - Twin Cities  
Community Action Duluth  
Community Action of Minneapolis  
Community Action Partnership of Ramsey and Washington Counties  
Community Action Partnership of Suburban Hennepin County  
Daily Work - St. Paul  
Duluth AFL-CIO Community Services  
East Metro Women's Council - White Bear Lake  
Eastside Family Center - Ramsey County  
Faith in the City - Minneapolis  
Family Service Rochester  
Greater Twin Cities ARC  
Greater Minneapolis Council of Churches - Division of Indian Work  
Hallie Q. Brown Community Center - St. Paul  
Heartland Community Action Agency, Inc. - Willmar

Hosanna Lutheran Church - Hugo  
Housing Coalition of St. Cloud  
Hunger Solutions Minnesota - St. Paul  
Inter-County Community Council - Oklee  
Interfaith Hospitality Network - Rochester  
Jeremiah Program - Twin Cities  
Jewish Family and Children's Service of Minneapolis  
Jewish Family Service of St. Paul  
Lake Superior Community Health Center - Duluth  
Lakes and Pines Community Action Council - Mora  
Lakes and Prairies Community Action Partnership - Moorhead  
Lao Advancement Organization of America - St. Paul  
LEARN Center - Spicer  
Legal Assistance of Olmsted County - Rochester  
Mahube Community Council, Inc. - Detroit Lakes  
Merrick Community Services - St. Paul  
Migrant Head Start - Rochester  
Minneapolis Public Schools  
Minnesota ACORN - St. Paul  
Model Cities - Twin Cities  
Neighborhood House - St. Paul  
New Life Church  
Olmsted Community Action Program - Rochester  
Olmsted Medical Center - Rochester  
Open Cities Health Center - Twin Cities  
Otter Tail - Wadena Community Action Council, Inc.  
PICA Head Start - Minneapolis  
Pillsbury United Communities - Minneapolis  
Portico Healthnet - St. Paul  
Project for Pride in Living - Minneapolis  
Reach-Up Head Start - St. Cloud  
Redeemer Center for Life - Minneapolis  
RESOURCE, Inc. - Twin Cities  
Resources for Child Caring - Ramsey County  
Reuben Lindh Family Services - Minneapolis  
Rum River Health Services - Princeton  
The Salvation Army Rochester  
St. Cloud Area Legal Services  
St. Francis Church - Rochester  
St. Paul AFL-CIO Community Services  
St. Paul Early Childhood and Family Education  
St. Paul Public Schools  
Stairstep Foundation - Minneapolis  
Tri-County Action Program, Inc. - St. Cloud  
Tri-County Community Action Program, Inc. - Brainerd  
United Family Practice Health Center - St. Paul  
Washburn Center for Children - Hennepin County  
West 7<sup>th</sup> Community Center - St. Paul  
West Central Minnesota Community Action - Elbow Lake  
Western Community Action - Marshall  
White Earth Investment Initiative  
Working Partnerships - Minneapolis

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