



What is Bridge to Benefits?

Bridge to Benefits is a multi-state initiative by Children's Defense Fund Minnesota to increase awareness and participation in public work support programs and federal and state tax credits. The project relies on an online screening tool that helps determine potential eligibility for these programs. Work support programs and tax credits were implemented by federal and state governments to help low-income workers meet basic needs. Yet, in Minnesota, thousands of eligible families are not participating in these programs or claiming the tax credits that could provide increased economic stability for their families.

What are the goals of Bridge to Benefits?

The goals of CDF Minnesota's Bridge to Benefits project are to:

- Increase awareness and participation in seven public work support programs and two tax credits;
- Improve economic stability and well-being of low-income families by connecting them to work support programs that help meet basic needs;
- Promote healthy child development;
- Help families navigate complicated public program enrollment processes;
- Assist service providers by forming a "network of support" to ensure families receive the help they need;
- Strengthen communities by bringing in more federal and state dollars through the increased number of families who are participating in public programs and tax credits.

What programs are included in Bridge to Benefits?

Although there are many different types of public programs, CDF Minnesota focuses on the programs that benefit low-income, working Minnesota families. These include: Medical Assistance, General Assistance Medical Care, MinnesotaCare, Child Care Assistance Program, Energy Assistance, Food Support, School Meal Program, Earned Income Tax Credit (EITC) and Working Family Credit (WFC).

Why focus on public work support programs and tax credits?

Living in poverty has devastating effects on a child's development. Research confirms, however, that even small increases in a family's income – as little as \$370 a month – can have positive impacts on children's cognitive, social and behavioral development outcomes. Participating in public programs puts money in the pockets of low-income families, benefiting their economic, social, and physical health.

BRIDGE TO BENEFITS

Another Way Children's Defense
Fund Helps Strengthen Families

www.bridgetobenefits.org



Children's Defense Fund
Minnesota

Yet, despite the benefits, many low-income families do not participate in the public work support programs. 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 households were not enrolled in Energy Assistance, 15% of eligible children were not enrolled in the School Meal Program and 18% of eligible Minnesota households did not claim the Earned Income Tax Credit or Working Family Credit. Clearly, there is a need for outreach.

In addition to reaping economic benefits for individual families, improved participation in public programs would mean economic benefits for local communities. Public programs bring millions of federal dollars into the Minnesota economy. Even with the current low participation rates, Minnesota received the following amounts in federal dollars: \$432 million from the EITC, \$250 million from Food Support, \$132 million from Child Care Assistance, \$109 million from the School Meal Program and \$77 million from Energy Assistance.

Why don't families take advantage of the programs for which they are eligible?

There are many reasons why families fail to participate in public work support programs including lack of awareness, complicated application processes, low literacy levels, language problems, stigma and so on.

To participate in all the programs for which they may be eligible, a family may have to complete multiple applications, visit a variety of eligibility offices and try to understand an array of differing eligibility standards and requirements. CDF Minnesota's Bridge to Benefits project tries to help families overcome these obstacles and simplify the application process to get families enrolled.

How does Bridge to Benefits work?

CDF Minnesota's Bridge to Benefits project basically consists of two steps-- 1) screening low-income families for potential eligibility in Minnesota's work support and tax credit programs and 2) helping families complete the application process for the programs for which they appear eligible.

Step One, Screening: Bridge to Benefits relies on an online screening tool (www.bridgetobenefits.org). By completing the screening process, which takes less than 10 minutes, a family can find out if they are potentially eligible for the seven public programs and two tax credits. The site also provides descriptions of each program, tips on how to apply, a list of verifications required for each program, downloadable applications and information on where to apply for each program. The site will also lead families to any organizations within their counties that provide one-on-one application assistance for the programs. The site is quick and simple to use and although it is available to any family to use on their own, CDF Minnesota believes the website is most effective when used as part of a community-wide program to support working families. Thus, CDF Minnesota looks to recruit community organizations that serve a large number of working families and are willing to integrate the Bridge to Benefits screening into their everyday work. The screening tool enhances the ability to provide resources to families in a one-stop approach. Potential screening organizations may be schools, job placement centers, social service agencies, housing organizations, family resource centers, family service collaboratives, WIC sites, Head Start programs, etc.

Step Two, Application Assistance: CDF Minnesota also seeks to identify local organizations that can help families complete the enrollment process for one or more of the public programs to ensure families get enrolled if they are eligible. These "application assistance" organizations provide families with the one-on-one assistance (such as completing a program application) that may be required to overcome the many obstacles that prevent families from participating in public programs. Examples of this type of organization may be a Community Action Agency that provides assistance in applying for energy assistance, a food shelf that helps families apply for food support, or a health care organization that helps families apply for Medical Assistance. CDF Minnesota has already identified a few statewide partners that will provide this type of assistance. A family that is screened at one of the screening organizations will be directly referred to one or more of the application assistance organizations to help them complete the application processes. A direct referral means that a family's contact information is forwarded – via the Bridge to Benefits website -- to the application assistance organizations, which agree to follow up with that family about starting the enrollment process. This relieves the family of the burden of contacting multiple organizations in order to receive help in applying to programs. This electronic screening and direct referral process is what elevates CDF's Bridge to Benefits project beyond a typical resource and referral project.

How do organizations become involved in Bridge to Benefits?

If your organization currently assists low-income families in finding resources or improving their economic stability, Bridge to Benefits may help meet your goals. If your organization currently assists families in completing applications for a public program, CDF Minnesota would be interested in talking to you about becoming a Bridge to Benefits partner.

For more information on Bridge to Benefits, please contact Ryan Johnson, Outreach Specialist, at 651-855-1175/johnson@cdf-mn.org, or Elaine Cunningham, Outreach Director, at 651-855-1176/cunningham@cdf-mn.org.