

A NEW PATHWAY FORWARD



**Dakota & Olmsted County Minnesota Leading the Way
“Pathways to Prosperity & Well -Being”**

December 4th, 2018



The “WHAT”

We are confident that we know how to stop generational poverty, and we know what we need to do within the current system to accomplish this now.

***APHSA Locals - 2015**

Start by viewing all work through the Social Determinants of Health & Wellness Lens to Increased Self-Sufficiency & Stability

Housing Stability

Individuals have safe, affordable, and stable housing.



Environmental Health

Environmental elements support individuals' wellness and health behaviors; exposure to toxic substances and physical hazards is reduced.



Food & Nutrition

Individuals have reliable access to a sufficient quantity of affordable, nutritious food.



Employment & Income Stability

Individuals maximize their capacity to support themselves financially across their lifespan.



Transportation

Individuals have safe, affordable, and accessible transportation options.



Safety

Individuals live in safe and inclusive communities; free from abuse, neglect, discrimination, inequity, crime and violence.



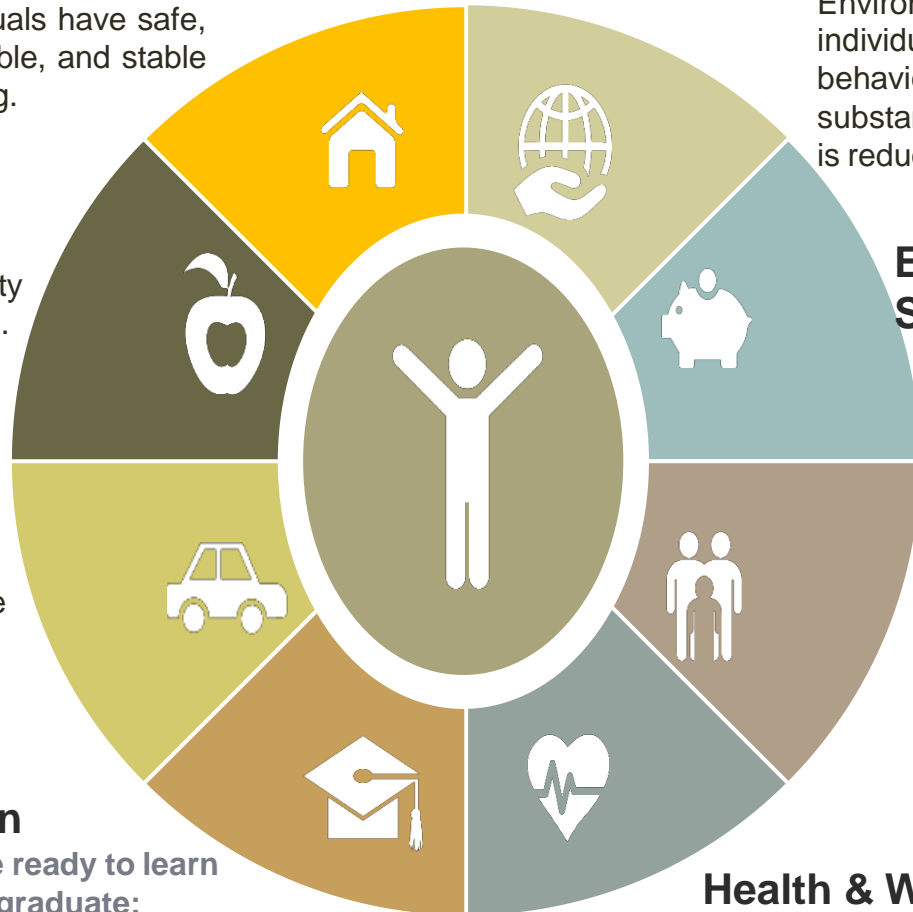
Education

Children are ready to learn and able to graduate; adults are adequately prepared to be self-sufficient.



Health & Wellbeing

Individuals achieve their desired level of physical, mental and emotional health.



Building an Integrated Service Delivery System

Key Components

Practice

- *Integrated Intake (ISAT)
- *Assessment (Universal)
- *Case Planning (Being refined)
- *Service Delivery (Practice Model being developed)
- *Analytics (TBD)
- *Financial Empowerment (Practice Model- Banked & Unbanked)

Policy

- *Confidentiality (TBD)
- *Ethics (essential)
- *Dispute Resolution (essential)
- *Equity (essential)
- *Required Waivers (kink - TBD)
- *Pro-Rated EITC/CCTC (kink -TBD)
- *Other

People

Infrastructure

- *Technology (TBD)
- *Resource Distribution Development
- *Quality Service Review (TBD)
- *Caseload Sizes (n=100)
- *Contract Monitoring (TBD)

- *Training (being developed)
- *Tools (ISAT, Financial Calculator)
- *Accountability (Reapply ISAT)
- *Evaluation & Length of Time (RTC Approach or not, TBD)



Transportation

1986-2018



TANF/SNAP



Housing

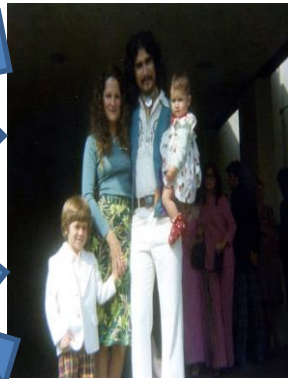


EITC



Employment

Current State



Future State

2018-Onward

Individualized
Universal
Benefit &
Services Set



*ISAT (Integrated Services Assessment Tool)

*Financial Calculator

*Cliff Forecaster

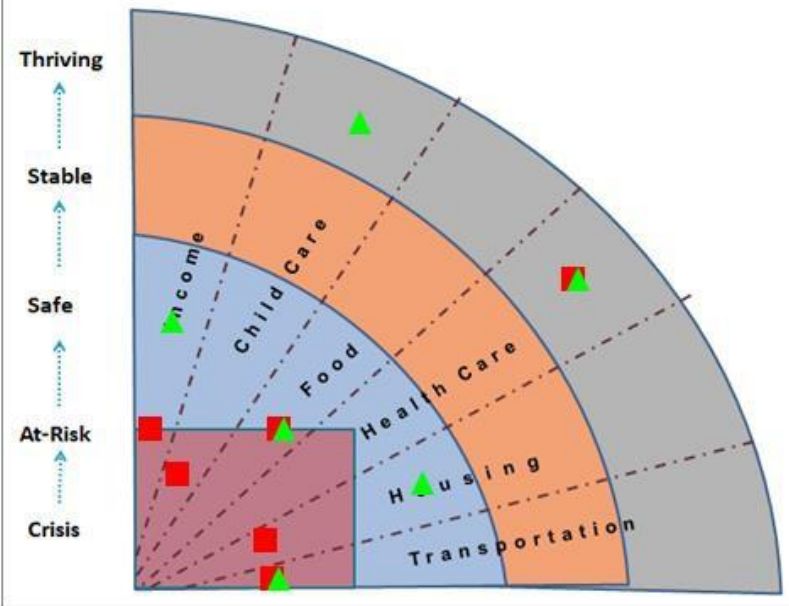
CLEAR DATA

Self-Sufficiency Calculator Entry Form

Name/ID Paul Bunyan
 Date 11/22/2015
 Household Status Partnered

Number of Children in My House 2

	Current Status	Change	After
Employment Status			
# of Hours I work per week	40		
My hourly wage	\$9.00		
My Work Status	Full Time		Full Time
# of hours my partner works per week	20	10	30
My partner's hourly wage	\$8.00		8
My Partner's Work Status	Part Time		Part Time
Other Income	\$450.00		\$450.00
		Cash Assistance/Misc.	
Income	\$2,703.33	\$346.67	\$3,050.00
Current Monthly Spending		Add. Spend.	New Subsidy
Child Care			\$1,200.00
Food	\$350.00		\$350.00
Health Care	\$450.00		\$450.00
Housing			\$850.00
Transport			\$0.00
Other Required Expenses			
Taxes (estimated)	\$320.01	Taxes (estimated)	\$361.04
Misc. Expenses (estimated)	\$154.78	Misc. Expenses (estimated)	\$174.63
Net Money Available	\$1,878.54	Net Money Available	\$1,314.33



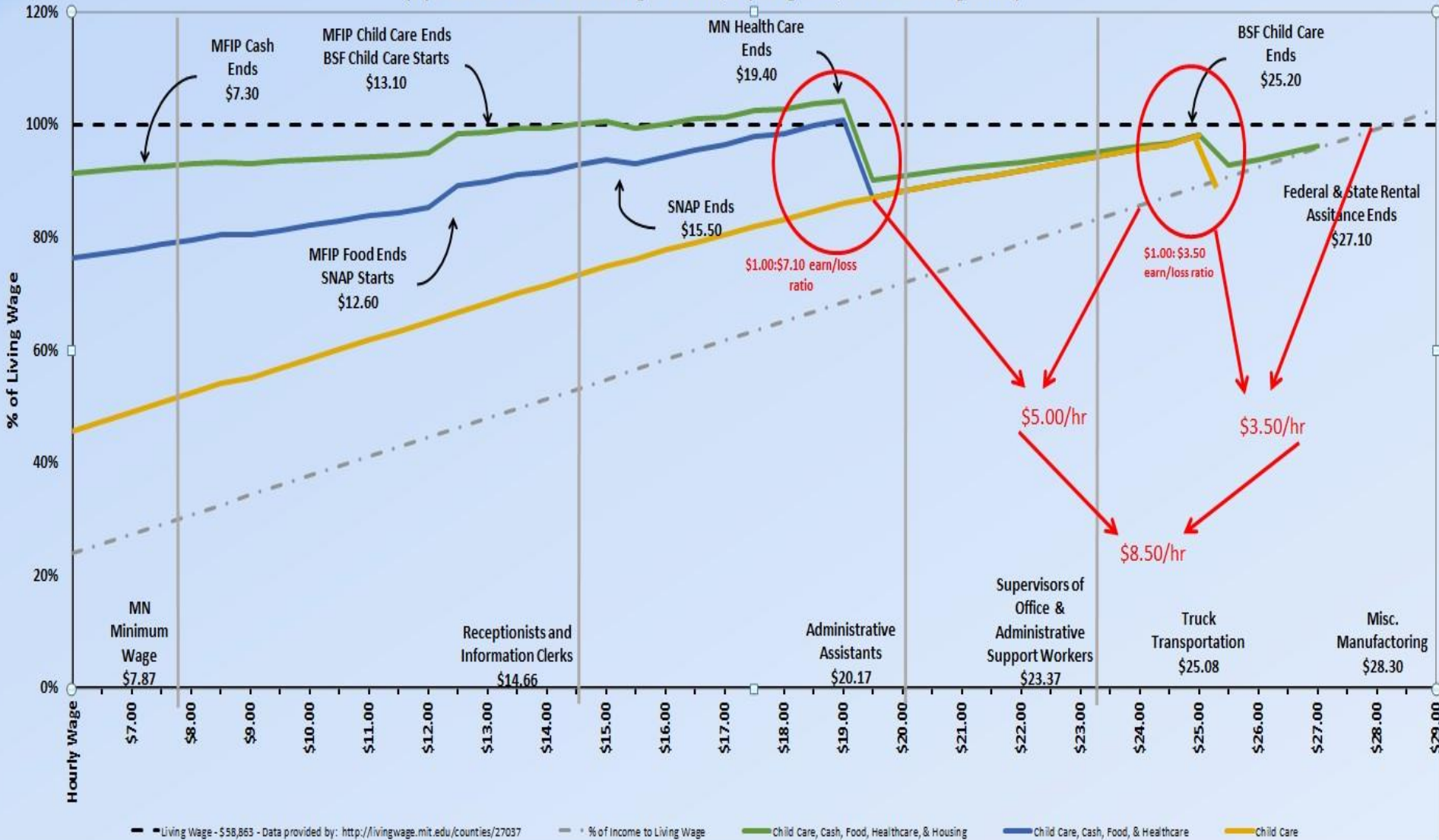
Economic Stability Indicator (ESI)

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Cliff Forecaster – MN Benefits

Living Wage, Eligibility Programs, and Cliff Effects

(3 person household consisting of 1 adult, 1 young child, and 1 school age child)



Calculator - ESI demo

Economic Stability Indicator



The Economic Stability Indicator is a project of the Children's Defense Fund-Minnesota created to illustrate the interaction between wages, public programs, and tax credits/liability in bringing or failing to bring families to economic stability. The dynamic, online tool can be used to demonstrate the gap that exists between low wages and a basic needs budget and the effect public programs and tax credits can play in filling that gap. The tool can be used by policymakers and legislators to evaluate proposed legislative changes to programs and by families to better understand how wages and public programs can improve their pathway to self-sufficiency.



Monthly Family Budget

Family of 3 in Dakota county with a \$880 monthly income (52 % FPG).

Start Over

	Family Expenses	Family Supports	Reduced Expenses
Food	\$603		\$72
<input checked="" type="checkbox"/> SNAP		- ineligible -	
<input checked="" type="checkbox"/> Women, Infants and Children (WIC)		\$72	
<input checked="" type="checkbox"/> Minnesota Family Investment Program (Food Benefit)		\$459	
<input checked="" type="checkbox"/> School Meals		Free School Meals	
Health Insurance	\$553		\$0
<input checked="" type="checkbox"/> Medical Assistance for Adults		Free Health Care Coverage	
<input checked="" type="checkbox"/> Medical Assistance for Children		Free Health Care Coverage	
<input checked="" type="checkbox"/> Medical Assistance for Pregnant Women		- ineligible -	
<input checked="" type="checkbox"/> MinnesotaCare		- ineligible -	
<input checked="" type="checkbox"/> Advanced Premium Tax Credits (APTC)		- ineligible -	
Housing	\$1,089		\$290
<input checked="" type="checkbox"/> Section 8		\$773	
<input checked="" type="checkbox"/> Energy Assistance Program		\$26	
<input checked="" type="checkbox"/> MFIP Housing Allotment		- ineligible -	
Child Care	\$739		\$0
<input checked="" type="checkbox"/> Child Care Assistance Program (CCAP)		- ineligible -	
<input checked="" type="checkbox"/> Minnesota Family Investment Program Child Care		Free Child Care	

	Other Expenses	\$341		\$168
<input checked="" type="checkbox"/>	Minnesota Family Investment Program (Cash Benefit)		\$174	
	State Tax	\$0		\$0
<input checked="" type="checkbox"/>	Working Family Credit		\$86	
<input checked="" type="checkbox"/>	Minnesota Child Care Credit		- ineligible -	
	Federal Tax	\$60		\$60
<input checked="" type="checkbox"/>	Earned Income Tax Credit (ESI)		\$312	
<input checked="" type="checkbox"/>	Federal Child and Dependent Care Tax Credit		- ineligible -	
<input checked="" type="checkbox"/>	Federal Child Tax Credit		\$167	

Edit Income

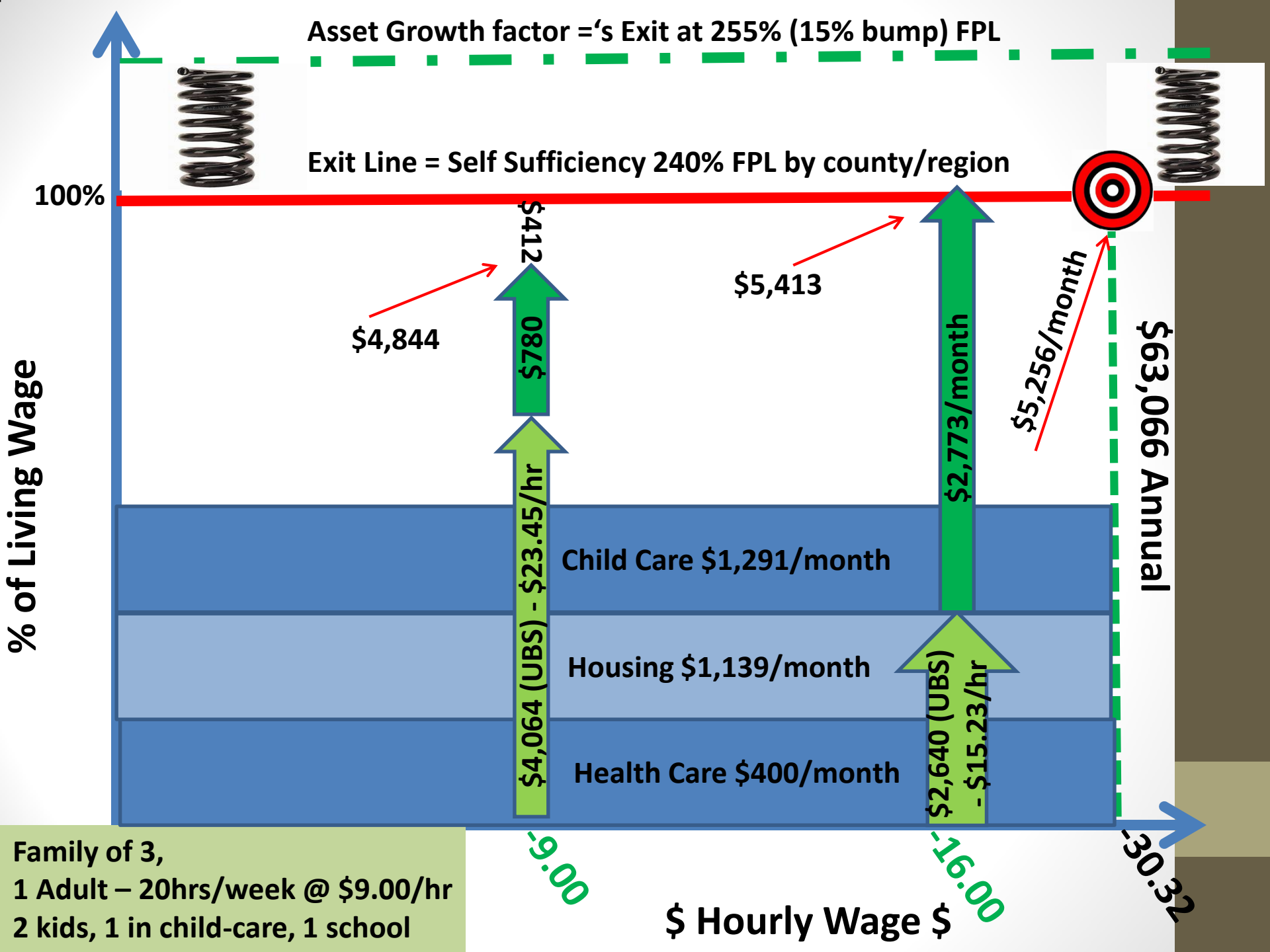
Edit Expenses

Summary - monthly

Total Expenses and Taxes	\$3,827	Reduced Expenses	\$1,031
Income	\$880		\$880
What's Leftover?	(\$2,947)		(\$151)

Tax Credits - allotted over 12 months

Total Tax Credits	\$564
What's Leftover after adding Tax Credits	\$413



Asset Growth factor = 's Exit at 255% (15% bump) FPL

Exit Line = Self Sufficiency 240% FPL by county/region

100%

% of Living Wage

\$4,844

\$412

\$5,413

\$780

\$2,773/month

\$5,256/month

\$63,066 Annual

Child Care \$1,291/month

Housing \$1,139/month

Health Care \$400/month

\$4,064 (UBS) - \$23.45/hr

\$2,640 (UBS) - \$15.23/hr

Family of 3,
1 Adult – 20hrs/week @ \$9.00/hr
2 kids, 1 in child-care, 1 school

\$ Hourly Wage \$

9.00

16.00

32.32

Questions/Thoughts