



Welcome

Tracing the Journey: The Evolution of TANF and MFIP

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Grounding Rules

- Listen respectfully and actively and with an ear for understanding others' views
- Share responsibility for including all voices in the conversation
- Lean into discomfort
- Use “I” statements
- Critique ideas, not individuals
- Access this space as you need
- Honor confidentiality: What's said here stays here, what's learned here leaves here

Slido – Join 1 of the following ways:

- QR code (on your phone)
 - Passcode: jmbcqc
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1. Timeline and history of cash assistance programs
2. MN Family Investment Program
3. Intersection with other Programs
4. Policy improvements/changes
5. Tribal MFIP and Tribal TANF Programs

Mothers' Pension

- 1911 Mothers' pension
 - First statewide program
 - To enable mothers to care for children at home when families lost a male breadwinner due to death, abandonment, or poor health
 - Most families were white children of widowed mothers – only “deserving” mothers received assistance
 - Largely excluded African American mothers

Slido Question 1:

- How much do you think was the average monthly grant on the Mothers' pension?

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Slido Question 2:

- Of all families on the Mothers' pension, what percentage do you think were African American families?

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Aid to Families with Dependent Children

- 1935 Aid to Families with Dependent Children (AFDC)
 - Provided funding to states to assist children who were “deprived of parental support or care by reason of death, continued absence from the home, or physical incapacity of a parent” and who lived with a parent or relative.
 - State and local officials controlled eligibility and benefit levels
 - Farm policies
 - “Suitable home” policy
 - “Man-in-the-house” policy

Slido Question 3:

- How much do you think was the maximum monthly cash grant for a family of 3 in 1981 under AFDC?

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Temporary Assistance for Needy Families

- 1996 Temporary Assistance for Needy Families (TANF) replaced AFDC
- Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) set federal program requirements for using federal TANF funds.
- States decide how to spend TANF funds within the parameters of the four TANF tenets:
 - Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives
 - End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage
 - Prevent and reduce the incidence of out-of-wedlock pregnancies
 - Encourage the formation and maintenance of two-parent families

PRWORA and Work Requirements

- Required recipients to begin working after two years of receiving benefits
- Majority of families that found jobs in low-paying sectors such as food service and childcare
- African American and Latina mothers already were overly represented in these employment areas



Minnesota Family Investment Program

Minnesota's TANF program is called the Minnesota Family Investment Program (MFIP)

- Children
- Pregnant women
- Single mothers
- Single fathers
- Non-custodial parents
- Two-parent households
- Legal guardians/Other family members and caregivers



Slido Question 4:

- What are possible reasons why families turn to MFIP?

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Circumstances in which families turn to MFIP

- Recent loss of employment
- Low wage workers
- Parents unable to work due to an injury or impairment
- Newly arrived refugees with children
- Other family members caring for minor children

- December 2022
 - 21,841 cases
 - 17,758 adults
 - 41,569 children
 - 83% of enrolled adults are female
 - Median age of adults was 32
 - 73% of enrolled adults have a high school diploma or GED
 - Average of 2 children per case, with a median age of 6

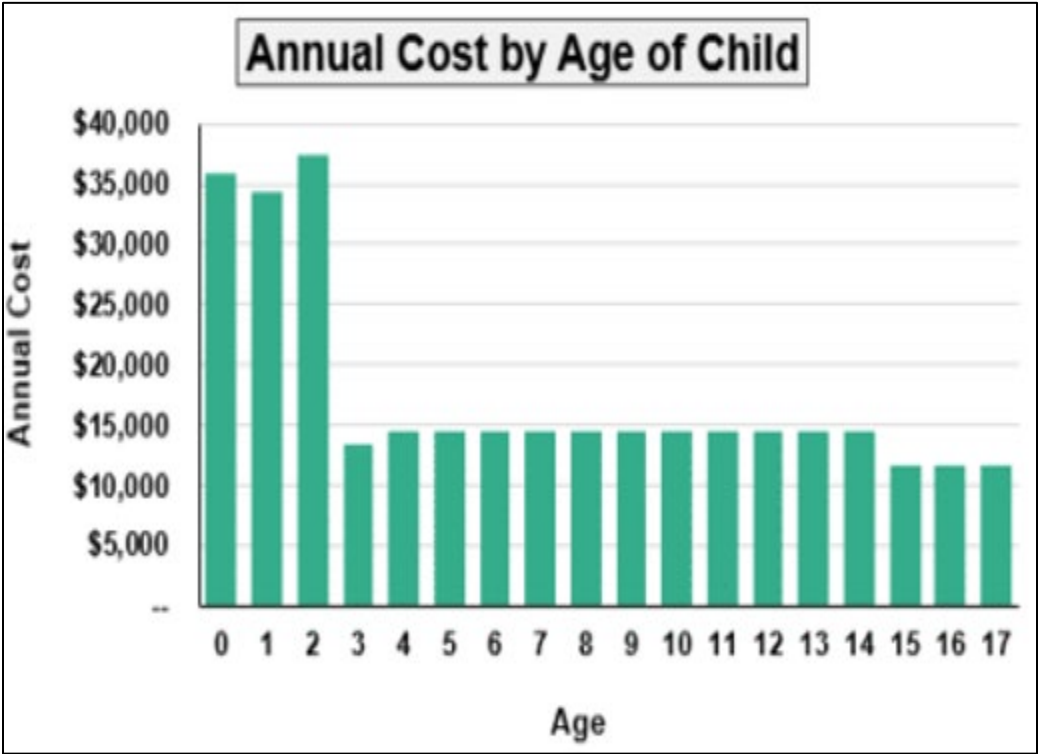
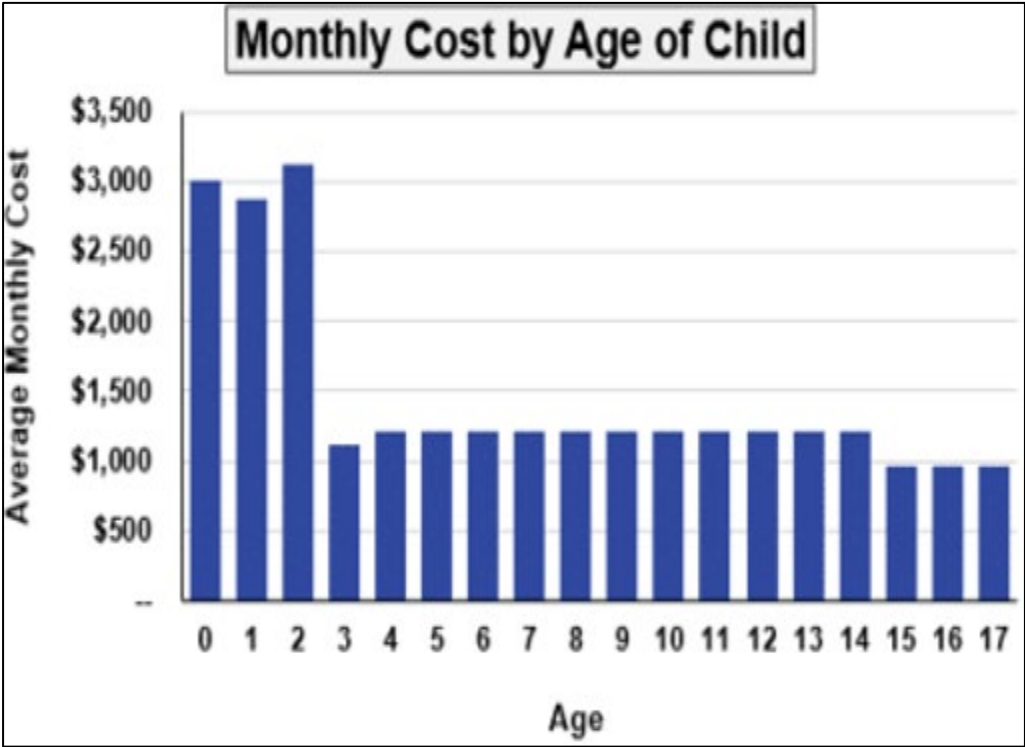
Low Wage Worker and MFIP

MFIP Families in the Workforce

- Retail
- Hospitality
- Food service
- Health care
- Temp agencies



Cost of Living



Slido Question 5:

- Thinking about the cost of living and knowing MFIP is a safety net program, what do you think would be an appropriate benefit amount for a household with 1 adult and 2 children?

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MFIP Benefit Levels 2024

Eligible People	Transitional Standard (Cash + Food)	Cash Portion	Food Portion
1	\$647	\$405	\$242
2	\$1067	\$621	\$446
3	\$1370	\$731	\$639
4	\$1647	\$833	\$814
5	\$1901	\$921	\$980
6	\$2198	\$1009	\$1189
7	\$2393	\$1097	\$1296
8	\$2650	\$1174	\$1476
9	\$2904	\$1248	\$1656
10	\$3151	\$1312	\$1839
Each add'l person	\$246	\$62	\$184

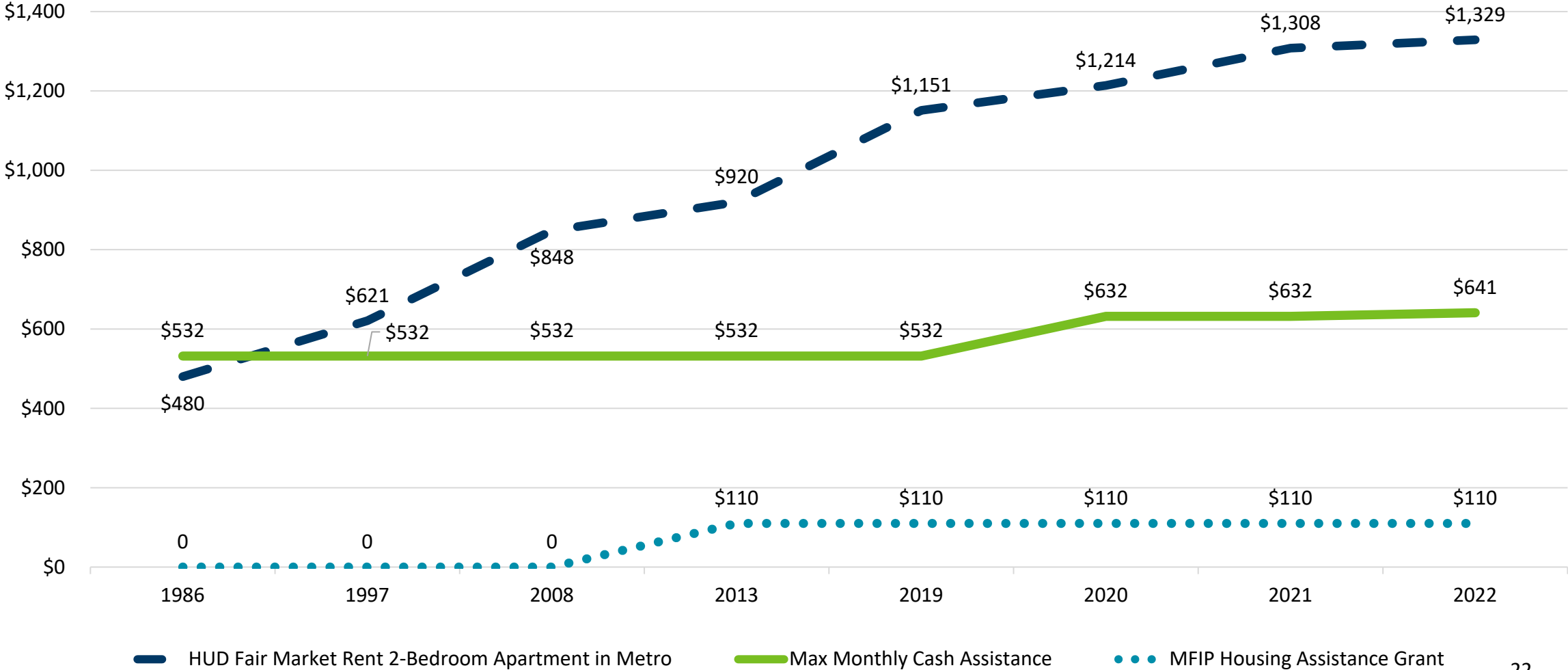
MFIP and Benefits Cliffs

A **benefits cliff** may occur when an increase in income from working more hours, getting a raise, or taking a new position pushes a worker above the income eligibility limit for one or more public assistance programs, and the loss of assistance is greater than the value of the increase.



MFIP Benefit and Housing Costs

Cost of Rent and MFIP Benefits for a Family of 3



- Family Cap
 - Did not provide additional cash benefit when a baby was born in the MFIP household
- Random Drug Testing and Fraud
 - Assumption that families can not be trusted
 - African Americans represent a high number of fraud referrals
- “If I can do it, so can you”.

Child Support and Childcare Assistance

- Families that receive MFIP and Childcare Assistance must cooperate with Child Support requirements to receive child support and childcare support from non-custodial parents.
- Child Support Disregard - \$100/\$200
- Childcare and co-pays

Working Across Multiple Programs

- Health Care Programs – Medical Assistance (Medicaid)
- Department of Health
- Department of Employment and Economic Development
- Child Welfare
- Department of Education

Education and Labor Force

How can MFIP household impact our current labor market?

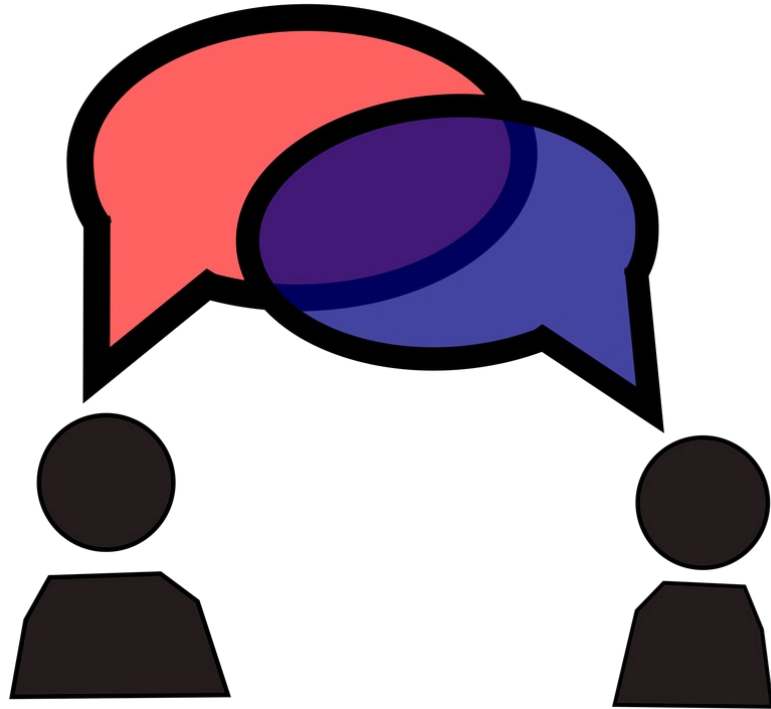
Labor and Employment – Employment Disparities – Low pay, fluctuating work hours are difficult to work for families with children

The most common areas of study in post-secondary education for MFIP/DWP families are:

- Health Care (Nursing Assistant/PCA, LPN, RN)
- Human services/Social work
- Business/Accounting
- Cosmetology
- Teaching



MFIP and Community Engagement



Program Updates in MN

Recent Changes

- \$100 cash grant increase
- COLA cash grant increase
- Exclude lived experience payments

Future Changes

- Prospective budgeting
- COLA Housing Assistance Grant increase
- Sanction reform

MFIP and Tribal Nations

- MFIP (both financial and employment services)
 - White Earth Nation
- MFIP employment services
 - Minnesota Chippewa Tribe – Aitken, Becker, Beltrami, Benton, Carlton, Cass, Clearwater, Cook, Crow Wing, Hubbard, Itasca, Koochiching, Mahnomen, Mille Lacs, Morrison, Norman, Pine, Polk, and St. Louis counties)
 - Leech Lake Band of Ojibwe – Beltrami, Cass, Hubbard, Itasca counties
- Tribal TANF
 - Red Lake Band of Chippewa Indians
 - Mille Lacs Band of Ojibwe

- How can your program staff and leadership work with the MFIP program?
- What is your role in working with families?

Resources and Links

- [Accounting for Social Risk Factors in Minnesota Health Care Program Payments](#)
- [County allowances in Minnesota in 1922](#)
- [Improvements in TANF Cash Benefits Needed to Undo the Legacy of Historical Racism](#)
- [Introduction to Benefits Cliff](#)
- [MFIP and DWP characteristics of cases and people 2022](#)
- [Social Welfare History Project Mothers Pension](#)
- [TANF Policies Reflect Racist Legacy of Cash Assistance](#)
- [TANF Sanctions](#)
- [Understanding TANF Cost Recovery in the Child Support Program](#)
- [We definitely struggle... The worry is always there. Improving the health of people living in deep poverty](#)

