



## **NUMBER**

24-11-01

#### DATE

January 1, 2024

#### **OF INTEREST TO**

**County Directors** 

**Tribal Nation Directors** 

County Financial Supervisors and Staff

**Employment Service Providers** 

**Tribal Nation Representatives** 

#### **ACTION/DUE DATE**

Please read information and prepare for implementation.

January 1, 2024

#### **EXPIRATION DATE**

December 31, 2024

# DHS Reissues "Work Will Always Pay...With MFIP"

#### **TOPIC**

"Work Will Always Pay...With MFIP" handouts for use by eligibility workers and employment counselors.

#### **PURPOSE**

This bulletin replaces bulletin #23-11-01 which expired December 31, 2023, due to the October 2023 annual MFIP COLA and January 1, 2024 minimum wage increase. The updated handouts in this bulletin should be used by eligibility workers and employment counselors when working with MFIP participants.

#### **CONTACT**

Submit policy questions to PolicyQuest.

#### **SIGNED**

Tikki Brown

**Assistant Commissioner** 

Children and Family Services Administration

#### **TERMINOLOGY NOTICE**

The terminology used to describe people we serve has changed over time. The Minnesota Department of Human Services (DHS) supports the use of "People First" language.

## I. BACKGROUND

The "Work Will Always Pay...With MFIP" handouts were last issued in bulletin #23-11-01. This bulletin replaces bulletin #23-11-01. All handouts copied from the prior bulletin should be destroyed.

The handouts are updated for three reasons:

- State law requires that the Minnesota Family Investment Program (MFIP) transitional standards be adjusted each year in October to reflect the Federal Supplemental Nutrition Assistance Program's (SNAP) cost-of-living increase.
- State law allows an annual cost-of-living increase in the MFIP cash portion each year in October.
- Effective January 1, 2024 the state minimum wage increases from \$10.59 per hour to \$10.85 per hour.

The revised handouts include the Earned Income Disregard, which remains at the first \$65 of earned income per wage earner plus half the remaining earned income of the assistance unit. The Child Care Assistance Program (CCAP) co-pays have also been updated.

In order to meet the Federal Work Participation Rate (WPR), a single caregiver whose youngest child is under six years of age, must work 87 hours per month or be in other activities that count towards the required hours. The WPR requirement for a single caregiver whose youngest child is six years of age or older is 130 hours of counted activities per month. Although these charts are approximate, they may be helpful to determine how working will affect a participant's MFIP assistance grant.

# II. IMPLEMENTATION

Provide handouts to MFIP participants to help them understand the benefit of increased earnings and explain how income can be increased even more through tax credits. Advise families to take advantage of free tax preparation sites available statewide between February 1 and April 15.

# III. AUTHORITY

Minnesota Statutes, section 256J.24, subdivisions 5, 5a, 5c and 7.

## **Household size of ONE**

# Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$1005   | \$1488                         |
| You would                                 | Cash          | \$405          | \$35   | \$0 **   | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$242          | \$242  | \$44   | \$242  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$647          | \$277  | \$44   | \$242  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$647          | \$1,210.10                                     | \$1,443.65                                     | \$1,247  | \$1,488                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information,

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

#### Household size of TWO

# Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20 hours<br>a week at<br>\$10.85/hour | Working 30<br>hours a week<br>at \$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|---|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                      | \$1,399.65                                     | \$1,521  | \$2,412                        |
| You would                                 | Cash          | \$621          | \$293   | \$60   | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$446          | \$446   | \$446  | \$446  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$1,067        | \$739   | \$506  | \$446  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$1,067        | \$1,672.10                                    | \$1,905.65                                     | \$1,967  | \$2,412                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$33** when MFIP ends at earnings of **\$2,412**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

## **Household size of THREE**

# Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$1,801  | \$3,078                        |
| You would                                 | Cash          | \$731          | \$433  | \$200  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$639          | \$639  | \$639  | \$639  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$1,370        | \$1,072  | \$839  | \$639  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$1,370        | \$2,005.10                                     | \$2,238.65                                     | \$2,440  | \$3,078                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$42** when MFIP ends at earnings of **\$3,078**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

#### Household size of FOUR

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$2,061  | \$3,688                        |
| You would                                 | Cash          | \$833          | \$563  | \$330  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$814          | \$814  | \$814  | \$814  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$1,647        | \$1,377  | \$1,144  | \$814  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$1,647        | \$2,310.10                                     | \$2,543.65                                     | \$2,875  | \$3,688                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to <a href="MODIS: 2.05">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information,

The **child care bi-weekly co-pay is \$50** when MFIP ends at earnings of **\$3,688**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

## **Household size of FIVE**

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|                                     |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|-------------------------------------|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are: |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$2,287  | \$4,246                        |
| You would                           | Cash          | \$921          | \$676  | \$443  | \$0 **   | \$0                            |
| get an MFIP grant                   | Food          | \$980          | \$980  | \$980  | \$980  | \$0*                           |
| of:                                 | MFIP<br>Grant | \$1,901        | \$1,656  | \$1,423  | \$980  | \$0                            |
| Your TOTAL family income would be:  |               | \$1,901        | \$2,589.10                                     | \$2,822.65                                     | \$3,267  | \$4,246                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to <a href="MTPHOUSING">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-payment is \$58** when MFIP ends at **\$4,246**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

## **Household size of SIX**

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$2,523  | \$4,900                        |
| You would                                 | Cash          | \$1009         | \$794  | \$561  | \$0**  | \$0                            |
| get an MFIP grant                         | Food          | \$1,189        | \$1,189  | \$1,189  | \$1,189  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$2,198        | \$1,983  | \$1,750  | \$1,189  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$2,198        | \$2,916.10                                     | \$3,149.65                                     | \$3,712  | \$4,900                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$66** when MFIP ends at earnings of **\$4,900**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

#### Household size of SEVEN

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$2,737  | \$5,328                        |
| You would                                 | Cash          | \$1,097        | \$901  | \$668  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$1,296        | \$1,296  | \$1,296  | \$1,296  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$2,393        | \$2,197  | \$1,964  | \$1,296  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$2,393        | \$3,130.10                                     | \$3,363.75                                     | \$4,033  | \$5,328                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to <a href="MTPHOUSING">CM0013.03.09</a> – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$80** when MFIP ends at earnings of **\$5,328**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

## Household size of EIGHT

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$2,943  | \$5,894                        |
| You would                                 | Cash          | \$1,174        | \$1,004  | \$771  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$1,476        | \$1,476  | \$1,476  | \$1,476  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$2,650        | \$2,480  | \$2,247  | \$1,476  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$2,650        | \$3,413.10                                     | \$3,646.65                                     | \$4,419  | \$5,894                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$88** when MFIP ends at earnings of **\$5,894**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

## **Household size of NINE**

# Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>\$10.85 /hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$3,141  | \$6,452                        |
| You would                                 | Cash          | \$1,248        | \$1,103  | \$870  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$1,656        | \$1,656  | \$1,656  | \$1,656  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$2,904        | \$2,759  | \$2,526  | \$1,656  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$2,904        | \$3,692.10                                     | \$3,925.65                                     | \$4,797  | \$6,452                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$137** when MFIP ends at earnings of **\$6,452**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

#### Household size of TEN

## Effective 01/01/2024

You want your family to have more money to live on – and MFIP helps that happen. As you earn more income, here's how much your total family income could be:

|   |               | Not<br>working | Working 20<br>hours a week at<br>10.85 \$/hour | Working 30<br>hours a week at<br>\$10.85 /hour | 60 Month<br>clock stops if<br>you earn at<br>least | MFIP<br>ends if<br>you<br>earn |
|---|---------------|----------------|--|--|--|--------------------------------|
| If your monthly GROSS EARNINGS are:       |               | \$0            | \$933.10                                       | \$1,399.65                                     | \$3,319  | \$6,996                        |
| You would                                 | Cash          | \$1,312        | \$1,192  | \$959  | \$0 **   | \$0                            |
| get an MFIP grant                         | Food          | \$1,839        | \$1,839  | \$1,839  | \$1,839  | \$0*                           |
| of:                                       | MFIP<br>Grant | \$3,151        | \$3,031  | \$2,798  | \$1,839  | \$0                            |
| Your <b>TOTAL</b> family income would be: |               | \$3,151        | \$3,964.10                                     | \$4,197.65                                     | \$5,158  | \$6,996                        |

**NOTE:** Some households are eligible for the \$110 MFIP Housing Assistance Grant. Refer to CM0013.03.09 – MFIP Housing Assistance Grant for more information.

The **child care bi-weekly co-pay is \$167** when MFIP ends at earnings of **\$6,996**. Co-payment is effective October 2, 2023.

Be sure to apply for the federal **Earned Income Tax Credit** (EITC), **Child Tax Credit** (CTC) and **Minnesota Working Family Credit** (WFC). Getting a tax refund will **NOT** affect your eligibility for MFIP.

<sup>\*</sup>Supplemental Nutrition Assistance Program (SNAP) benefits may be available when your MFIP closes.

<sup>\*\*</sup>The 60-month time limit clock does not stop if you receive the Housing Assistance Grant. You can choose to opt-out of all cash (including the Housing Assistance Grant) if you want the clock to stop.

# Americans with Disabilities Act (ADA) Advisory

This information is available in accessible formats for people with disabilities by calling (651) 431-4049 (voice) or toll free at (800) 657-3739, or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.