

Supporting our Neighbors:

Insights Into Public Assistance in Montana

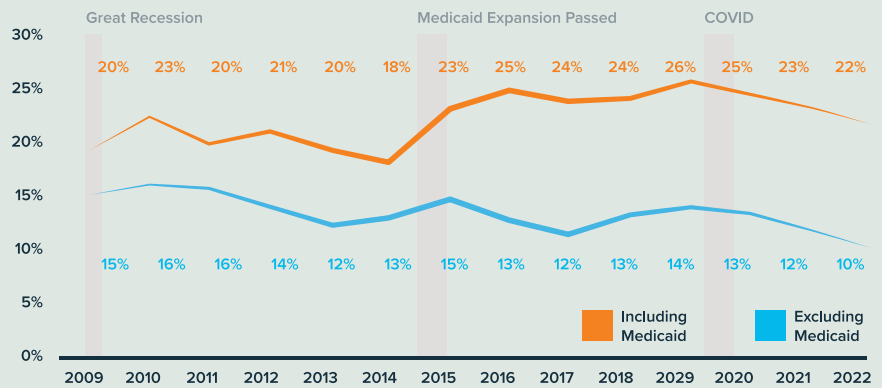
Public assistance programs such as SNAP, TANF, WIC, Medicaid, and CHIP are essential lifelines for Montana families navigating financial hardship. They are designed to help families bridge gaps and meet basic needs like **food, healthcare, warmth, and shelter.**



Annually, over **120,000 Montana families** receive at least one form of income-based public assistance, often due to caregiving demands and economic challenges.

Most recipients are working families with children or elderly or disabled members.

Share of Families Participating in Income-Based Public Assistance Programs



Employment

97% of families with children who receive public assistance, but have no aging or disabled members, have at least one full-time worker.

97%



78%



Disability Impact

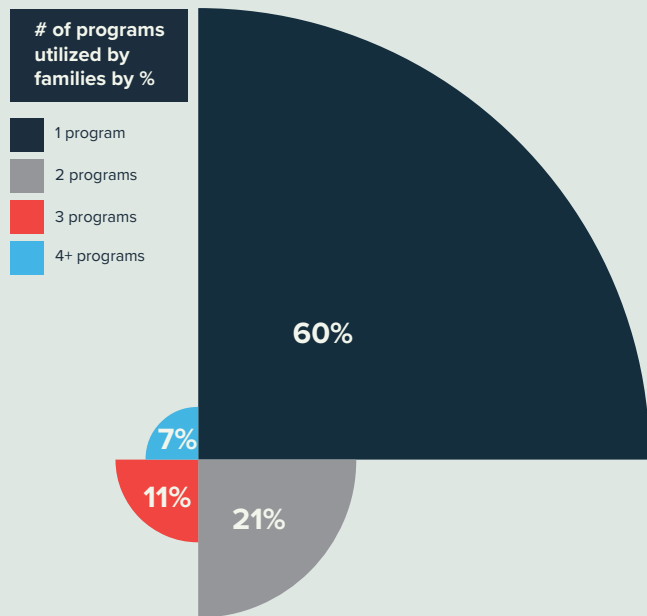
78% of Montanans receiving assistance who report a disability say it directly impacts their ability to work.

Income Thresholds and Support Amounts

Eligibility for public assistance programs typically begins at about 150% of the federal poverty level. For a family of three, this equates to an income of \$38,730. A family at this income level might receive approximately \$300 per month in benefits, excluding Medicaid and CHIP.



Most Families Only Participate in One Program



Duration and Multiple Programs

Participation in public assistance fluctuates annually. Those receiving aid one year may not be the same families receiving aid in subsequent years.

- Excluding Medicaid and CHIP, **15.9%** of Montana families receive income-based public assistance over two years, with only **6.6%** receiving it in two consecutive years.

Of families that receive income-based public assistance:

- **60%** participate in only one program,
- **21%** receive support from two programs,
- **11%** access three programs,
- **7%** benefit from four or more programs.

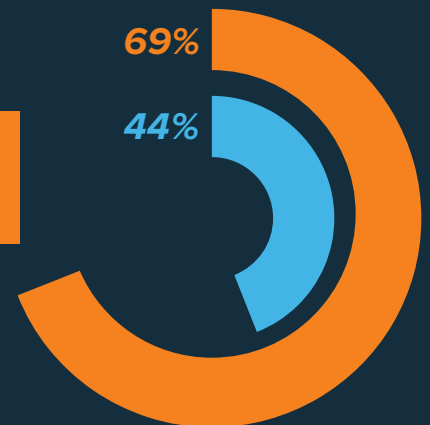
Benefits of Public Assistance

These programs:

Lift 69% of older adults and 44% of children out of poverty.

Contribute to improved health and nutrition, increased employment, and lower crime rates.

Generate better educational outcomes for children and boost their adult employment and earnings.



Enrollment Challenges

Despite eligibility, over **40%** of Montana families below the poverty line do not participate in public assistance.

Barriers to enrollment include administrative complexities, stigma, and reaching income thresholds or **'the benefits cliff.'**



If every eligible Montanan participated, and if Congress provided adequate funding, poverty could be reduced by 33%.



For more detailed insights and participant stories, view the full report, *Supporting Our Neighbors: Understanding Who Receives Public Assistance in Montana, for How Long, and Why?* at

www.headwatersmt.org/supportingourneighbors