

At the Limit: December 2007 Minnesota Family Investment Program (MFIP) Cases that Reached the 60-Month Time Limit

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### Introduction

With passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 and its creation of Temporary Assistance for Needy Families (TANF), cash assistance to poor families was no longer an entitlement. Among other requirements, the PRWORA mandated a lifetime limit of 60 months for receipt of cash assistance. The PRWORA legislation allowed states to create their own TANF programs within certain guidelines. Minnesota implemented the Minnesota Family Investment Program (MFIP) in early 1998 and started counting months of cash assistance receipt toward the limit in July 1997, the latest allowed. Other states enacted shorter limits and some states started counting months as early as September 1996, the earliest allowed under PRWORA.

#### Minnesota Department of Human Services Reports on the Time Limit

Since PRWORA was enacted, there has been interest about what happens to families once they can no longer receive cash assistance from MFIP. The Minnesota Department of Human Services (DHS) has examined this issue, beginning with the report, *The Welfare Time Limit: A survey of families who lost MFIP eligibility as a result of the five-year time limit,*<sup>1</sup> which looked at the very first families affected by the lifetime limit. DHS also conducted a longitudinal study of MFIP-recipients and studied a subset of participants with long-term cash assistance cases, reported in *Minnesota Family Investment Program Longitudinal Study: Approaching the 60-Month Time Limit.*<sup>2</sup>

This report is the third in a series of annual reports that focus on a one-month snapshot of cases at their lifetime limit of MFIP receipt. It looks at two groups: (1) all cases that already have 60 counted months and continue to receive MFIP and (2) cases that reached their 60<sup>th</sup> counted month in the report month, December 2007. It identifies the total number of adults made ineligible due to the time limit, compares the characteristics of eligible adults that have reached their lifetime limit to those with fewer than 60 months, and gives the reasons that those in the first group continue to receive MFIP, the counties where these families reside, what happens to families in relation to MFIP in the month after they reach month 60, and assistance and employment outcomes for these families in their first six months after reaching the time limit.

The first section looks at the reasons for continued eligibility, extensions, work hours and income, and number of caregivers in these households statewide and for the largest eight counties, as well as counts of active cases that had reached 60 counted months by county. The next section examines the demographic characteristics and the prevalence of chemical and mental health diagnoses of adults that have reached the time limit and continue to receive MFIP. The final section focuses on the 112 households that reached their 60<sup>th</sup> counted month in December 2007.

The remainder of this introduction defines terms and explains policies related to the time limit.

<sup>&</sup>lt;sup>1</sup> This report is available at http://edocs.dhs.state.mn.us/lfserver/Legacy/DM-0176-ENG.

<sup>&</sup>lt;sup>2</sup> This report is available at http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-4450G-ENG.

#### Federal and State Time Limit Exceptions, Exemptions, and Extensions

Under PRWORA the federal government allowed certain exceptions from the time limit and states were allowed to create state-funded exceptions or exemptions from the time limit, as well as extensions beyond 60 months for documented hardships. An exception is a month that is not counted toward the limit. The federal government provides exceptions for families that live in Indian Country with a not-employed rate of at least 50 percent and for participants with a family violence waiver. Minnesota provides additional exceptions for 19-year old parents complying with high school education requirements.

A case may receive a future exemption in the form of a month counted toward the limit but "banked." These banked months are credited back after the case reaches its 60<sup>th</sup> month. Hence, if a case is using a banked month it is using a credit that was received at an earlier time when the caregiver met the exemption criteria. Cases can receive a banked month if an adult or child meets certain special medical criteria that prevents otherwise work-eligible caregivers from participating in work activities.

States were also allowed to provide TANF-funded extensions for up to 20 percent of their caseloads for documented hardships. Minnesota provides extensions for persons experiencing barriers to work such as an illness lasting more than 30 days, caring for an ill or incapacitated relative for more than 30 days, an IQ lower than 80, or a disability, as well as for working families not earning enough to exit MFIP.

#### Other Months Not Counted Toward the Time Limit

There are also other cases where MFIP months are not counted toward the limit. Child-only cases are cases where parents are not eligible for MFIP, but who continue to receive a cash grant under MFIP for their children or cases where children are cared for by other relatives who are not personally MFIP eligible. The most common reason for caregiver ineligibility is receipt of Supplemental Security Income (SSI) for a disability.

Months are not counted for "MFIP food-only" cases because these cases do not receive a cash grant. A federal waiver allows Minnesota to provide Food Support<sup>3</sup> to households receiving MFIP as a combined program. As families work their way toward leaving assistance, their cash grant is decreased first so that some families only receive a food portion. Caregivers can also opt out of the cash portion, receiving only the food portion, and those months do not count toward their lifetime limit. Food-only cases with 60 months would have been in extension had they received a MFIP cash grant for the month.

<sup>&</sup>lt;sup>3</sup> Food Support is Minnesota's federal Food Stamps program. In 2008 the Food Stamps program was renamed the Supplemental Nutrition Assistance Program (SNAP).

## **MFIP Cases that Reached 60 Counted Months**

As of December 2007, 11,920 adults had reached the lifetime limit of months of MFIP cash receipt, an increase from 10,429 people in December 2006. As Figure 1 shows, 64 percent had their cases closed and were not receiving assistance. About one-quarter currently had their case extended and the remaining 13 percent remained active on MFIP for other reasons (reasons listed in first bullet below). This report will focus on the cases that remained active and their eligible adults.

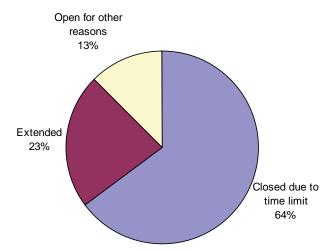


Figure 1. MFIP Status of the 11,920 Adults that Had 60 Counted Months, December 2007

- In December 2007, 4,086 active MFIP cases had 60 counted months, 66 percent of which were open due to an extension. (Table 1) Child-only cases made up 23 percent, food-only cases 7 percent, and cases using a banked month made up 2 percent. The remaining 3 percent (112 cases) were in their 60<sup>th</sup> month and, therefore, still within the lifetime limit. (Table 1)
- Since December 2006 the percentage of active 60-month cases that had an extension for the month increased from 59 percent to 66 percent and food-only cases decreased from 16 percent to 7 percent of cases with 60 months. As food-only cases with 60 months are extended cases that did not receive a MFIP cash grant in the month, most often due to income, this change was likely due to the reported decreases in earned income and hours of working cases over the past year. Fewer extended cases earned enough income to decrease their MFIP cash grant to zero and, thus, there were fewer food-only cases.
- The most common reason for an extension was being ill or incapacitated for more than 30 days (34 percent), followed by caring for an ill or incapacitated relative (26 percent) and having an IQ between 70 and 80 (15 percent). Equal percentages had been extended for one year or less and more than three years (30 percent) with an average of 27 extended months. Twenty-seven percent of cases with paid work had two caregivers.

• While the percentage of 60-month cases with at least one working caregiver remained the same since December 2006 at 21 percent, average reported income and work hours decreased. Average income fell by \$89 to \$924 and average hours decreased by 10 hours to 100 hours for the month.

Table 1. Active MFIP Cases that Had 60 Counted Months: Reason for Continued Eligibility,
Extension Reason, Months in Extension, Reported Wages, and Number of Caregivers,
December 2007

·	December 2007		
MFIP Cases with	60 Months in December 2007	Count of	
		Cases	Percent
Number of Cases and Percent of Total MFIP (		4,086	12.7%
MFIP-Eligibliity Reason	Extended Case	2,704	66.2%
with Percent of 60-Month Cases	Child-only Case	922	22.6%
	MFIP Food-only	270	6.6%
	60th Counted Month	112	2.7%
	Banked Month	78	1.9%
Extended Cases:	Total Extended Cases	2,704	66.2%
Extension Reason in	III or Incapacitated More than 30 Days	928	34.3%
December 2007	Care of III or Incapacitated Relative/ Special Medical Criteria	693	25.6%
with Percent of Extended Cases	IQ Between 70 and 80	409	15.1%
	Mentally II	278	10.3%
	Caregiver(s) Employed Enough Hours	163	6.0%
	Domestic Violence	91	3.4%
	Unemployable	42	1.6%
	Learning Disabled	76	2.8%
	IQ Less than 70	22	0.8%
	Appeal of MFIP Closure	2	0.1%
Extended Cases: Number of Extension Month	1 to 12	826	30.5%
with Percent of Exended Cases	13 to 24	615	22.7%
	25 to 36	440	16.3%
	37 or More	823	30.4%
-	Mean	26.5	
	Median	23	
	Maximum	73	
Paid Work	Cases with at Least One Caregiver with Paid Work	865	21.2%
Earned Income	Mean	\$924	
	Median	\$818	
Work Hours	Mean	100.1	
	Median	100	
Number of Caregivers (Eligible and Ineligible)	One	3,379	82.7%
All Cases	Тwo	707	17.3%
Cases with Paid Work	One	633	73.2%
	Тwo	232	26.8%

#### MFIP Cases that Reached 60 Counted Months: County Data

- Ramsey County accounted for 41 percent of the statewide total cases with 60 counted months, but 26 percent of all statewide MFIP cases. Hennepin County accounted for 31 percent of both the statewide total cases with 60 counted months and all statewide MFIP cases. (Table 2)
- Eleven counties all of which were small counties had no cases with 60 counted months in December 2007.
- In each of the eight largest counties, the most common reason for continued eligibility after reaching the lifetime limit was an extension. In Anoka, Beltrami, Dakota, Hennepin, Olmsted, Ramsey, St. Louis, and Washington Counties, between 34 and 72 percent of cases with 60 counted months were extended. Ramsey County had the largest percentage of 60-month cases still open due to an extension. Beltrami County had the second lowest, at least in part because in Beltrami County many MFIP participants living on Red Lake Reservation are excepted from the time limit. (Table 3)
- Amongst these large counties, between 18 and 32 percent of cases with 60 counted months had at least one caregiver who reported employment in December 2007. Twenty-one percent of cases in Ramsey County and 18 percent of cases in Hennepin County had at least one working caregiver. About 81 percent of food-only cases with 60 counted months reported work, while 5 percent of child-only and 20 percent of extended cases reported this. The large percentage of food-only cases with reported income makes sense because without that income the case most likely would have received a MFIP cash grant and been in extension.
- Being ill or incapacitated for more than 30 days was the most common reason for extension in all large counties (33 percent to 67 percent) except for Ramsey where the most common extension reason was having an IQ between 70 and 80 (27 percent). (Table 4)
- Statewide, about 30 percent of extended cases had been extended for one year or less and about 30 percent had been extended for three years or more. These percentages were strongly influenced by Ramsey County, which accounted for nearly half of the state's extended cases. Twenty-six percent of extended cases in Ramsey County had been extended for one year or less and 36 percent had been extended for three years or more.
- The cases with the highest rate of long-term extension were those with IQ between 70 and 80 (51 percent had over three years) and those caring for family members (38 percent). (Table 4a)

Table 2. Servicing Cour	ty of December 2007 MFIP	Cases that Had 60 Counted Months
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Table 2. Servici					
	Cases with 60 Counted Months				
	IVIO	Percent of			
Service County		Total MFIP			
	Count of	Cases within			
	Count of				
		County			
Aitkin	0	0.0%			
Anoka	202	13.1%			
Becker	17	6.6%			
Beltrami	41	3.1%			
Benton	13	8.4%			
Big Stone	3	33.3%			
Blue Earth	23	9.6%			
Brown	5	6.8%			
Carlton	12	9.1%			
Carver	6	5.6%			
Cass	29	7.7%			
Chippewa	1	1.7%			
Chisago	7	5.0%			
Clay	22	7.7%			
Clearwater	9	10.7%			
Cook	0	0.0%			
Cottonwood	5	10.0%			
Crow Wing	12	4.1%			
Dakota	122	9.6%			
Dodge	3	5.8%			
Douglas	6	5.7%			
Faribault	3	7.0%			
Fillmore	1	2.1%			
Freeborn	4	2.5%			
Goodhue	11	6.8%			
Grant	3	13.0%			
Hennepin	1,256	12.6%			
Houston	1	1.5%			
Hubbard	5	5.2%			
Isanti	8	5.2%			
Itasca	28	9.6%			
Jackson	0	0.0%			
Kanabec	7	7.5%			
Kandiyohi	9	3.6%			
Kittson	0	0.0%			
Koochiching	5	9.4%			
Lac Qui Parle	1	12.5%			
Lake	1	3.4%			
Lake of the Woods	1	8.3%			
Le Sueur	2	2.9%			
Lincoln	2	16.7%			
Lyon	12	11.3%			
Mcleod	7	6.5%			
Mahnomen	21	12.3%			
Marshall	0	0.0%			

	Cases with 60 C				
Service County		Percent of			
· · · · · · · · · · · · · · · · · · ·		Total MFIP			
		Cases within			
	Count of Cases	County			
Martin	0	0.0%			
Meeker	4	6.2%			
Mille Lacs	6	4.6%			
Morrison	3	2.9%			
Mower	4	2.0%			
Murray	1	8.3%			
Nicollet	8	6.1%			
Nobles	6	4.8%			
Norman	0	0.0%			
Olmsted	35	6.1%			
Otter Tail	6	3.8%			
Pennington	1	1.9%			
Pine	6	3.8%			
Pipestone	1	3.8%			
Polk	15	8.8%			
Pope	2	6.7%			
Ramsey	1,682	23.1%			
Red Lake	2	14.3%			
Redwood	5	9.3%			
Renville	2	2.7%			
Rice	13	6.2%			
Rock	0	0.0%			
Roseau	2	7.1%			
St Louis	157	11.4%			
Scott	26	10.2%			
Sherburne	10	4.8%			
Sibley	1	2.0%			
Stearns	44	7.5%			
Steele	6	4.8%			
Stevens	1	14.3%			
Swift	0	0.0%			
Todd	4	4.0%			
Traverse	1	11.1%			
Wabasha	2	5.6%			
Wadena	10	11.0%			
Waseca	6	8.7%			
Washington	58	10.7%			
Watonwan	0	0.0%			
Wilkin	1	6.3%			
Winona	21	13.9%			
Wright	8	3.8%			
Yellow Medicine	0	0.0%			
Statewide Total	4,086	12.7%			

December 2007								
December 2007	Total Cases -		E	ligibility Reasc	n		One or	Cases with
60-Month Cases	Percent of				Counted	Banked	More	Two
00-WOHLIT Cases	Column	Extended	Child-only	Food-only	Month	Month	Working	Caregivers
All Cases with 60 Months	4,086	2,704	922	270	112	78	865	707
Percent of Row	100.0%	66.2%	22.6%	6.6%	2.7%	1.9%	21.2%	17.3%
Anoka	202	139	48	4	5	6	40	38
	4.9%	68.8%	23.8%	2.0%	2.5%	3.0%	19.8%	18.8%
Beltrami	41	22	13	5	1	0	13	11
	1.0%	53.7%	31.7%	12.2%	2.4%	0.0%	31.7%	26.8%
Dakota	122	81	25	5	7	4	32	11
	3.0%	66.4%	20.5%	4.1%	5.7%	3.3%	26.2%	9.0%
Hennepin	1,256	786	321	78	39	32	227	148
	30.7%	62.6%	25.6%	6.2%	3.1%	2.5%	18.1%	11.8%
Olmsted	35	12	16	1	5	1	9	10
	0.9%	34.3%	45.7%	2.9%	14.3%	2.9%	25.7%	28.6%
Ramsey	1,682	1,206	313	114	30	19	356	331
-	41.2%	71.7%	18.6%	6.8%	1.8%	1.1%	21.2%	19.7%
St. Louis	157	94	49	8	3	3	32	24
	3.8%	59.9%	31.2%	5.1%	1.9%	1.9%	20.4%	15.3%
Washington	58	34	15	6	2	1	16	10
•	1.4%	58.6%	25.9%	10.3%	3.4%	1.7%	27.6%	17.2%
All Other Counties	533	330	122	49	20	12	140	124
	13.0%	61.9%	22.9%	9.2%	3.8%	2.3%	26.3%	23.3%
Extended Cases with	865	551	47	218	30	19	865	232
Working Caregiver(s)	000	- 551	+/	210	30	19	000	232
Percent of Column	21.2%	20.4%	5.1%	80.7%	26.8%	24.4%	100.0%	32.8%

#### Table 3. MFIP Cases that Had 60 Counted Months: Eligibility Reason, Reported Employment, and Two-caregiver Cases by Large County and Reported Employment, December 2007

Note: Left and bottom margins give column percents; the rest of the table gives row percents.

#### Table 4. Extended Cases: Extension Reason and Extension Months by Large County and Reported Employment, December 2007

			E	Extension Reaso	n			Extensio	n Months	
December 2007	Total		Care of III/							
60-Month Cases	Extended	III or	Special	IQ Between						
	Cases	Incapacitated	Medical	70 & 80	Mentally III	Other	1 to 12	13 to 24	25 to 36	37 or More
All Extended Cases	2,704	928	693	409	278	396	826	615	440	823
Percent of Row	100.0%	34.3%	25.6%	15.1%	10.3%	14.6%	30.5%	22.7%	16.3%	30.4%
Anoka	139	62	39	6	18	14	45	32	25	37
	5.1%	44.6%	28.1%	4.3%	12.9%	10.1%	32.4%	23.0%	18.0%	26.6%
Beltrami	22	9	1	0	2	10	8	9	2	3
	0.8%	40.9%	4.5%	0.0%	9.1%	45.5%	36.4%	40.9%	9.1%	13.6%
Dakota	81	27	21	13	10	10	21	24	13	23
	3.0%	33.3%	25.9%	16.0%	12.3%	12.3%	25.9%	29.6%	16.0%	28.4%
Hennepin	786	330	217	36	55	148	272	170	115	229
	29.1%	42.0%	27.6%	4.6%	7.0%	18.8%	34.6%	21.6%	14.6%	29.1%
Olmsted	12	8	3	0	1	0	4	7	1	0
	0.4%	66.7%	25.0%	0.0%	8.3%	0.0%	33.3%	58.3%	8.3%	0.0%
Ramsey	1,206	303	285	329	156	133	311	252	213	430
	44.6%	25.1%	23.6%	27.3%	12.9%	11.0%	25.8%	20.9%	17.7%	35.7%
St. Louis	94	46	15	5	13	15	31	32	13	18
	3.5%	48.9%	16.0%	5.3%	13.8%	16.0%	33.0%	34.0%	13.8%	19.1%
Washington	34	12	10	5	0	7	10	10	10	4
	1.3%	35.3%	29.4%	14.7%	0.0%	20.6%	29.4%	29.4%	29.4%	11.8%
All Other Counties	330	131	102	15	23	59	124	79	48	79
	12.2%	39.7%	30.9%	4.5%	7.0%	17.9%	37.6%	23.9%	14.5%	23.9%
Extended Cases with Working Caregiver(s)	551	87	119	113	49	183	219	122	83	127
Percent of Column	20.4%	9.4%	17.2%	27.6%	17.6%	46.2%	26.5%	19.8%	18.9%	15.4%

Note: Left and bottom margins give column percents; the rest of the table gives row percents.

		Extension Reason					
December 2007	Total		Care of III /				
60-Month Cases	Extended	III or	Special	IQ Between			
	Cases	Incapacitated	Medical	70 & 80	Mentally III	Other	
All Extended Cases	2,704	928	693	409	278	396	
Percent of Row	100.0%	34.3%	25.6%	15.1%	10.3%	14.6%	
Extension Months							
1 to 12	826	324	164	59	100	179	
Percent of Column	30.5%	34.9%	23.7%	14.4%	36.0%	45.2%	
13 to 24	615	249	139	65	72	90	
	22.7%	26.8%	20.1%	15.9%	25.9%	22.7%	
25 to 36	440	138	125	75	51	51	
	16.3%	14.9%	18.0%	18.3%	18.3%	12.9%	
37 or More	823	217	265	210	55	76	
	30.4%	23.4%	38.2%	51.3%	19.8%	19.2%	

Table 4a. Extended Cases: Extension Months by Extension Reason in December 2007

## **MFIP-eligible Adults that Reached 60 Counted Months**

- Compared to eligible adults with fewer than 60 counted months, eligible adults in December 2007 who had reached the time limit were more likely to be female, to be black, to be a U.S. citizen, to have a chemical dependency or serious mental health diagnosis. They were also older, with an average age of 36 compared to 29 for adults with fewer than 60 months.<sup>4</sup> (Table 5)
- Black adults were overrepresented in cases with 60 counted months when compared to whites and to blacks with fewer than 60 months. Blacks were 52 percent of eligible adults with 60 counted months, but 36 percent of eligible adults with fewer than 60 months. This disproportion was only present in the African American subgroup. White adults made up 28 percent of adults with 60 counted months and 39 percent of adults with fewer than 60 counted months.
- Eligible adults with 60 counted months were only slightly more likely than adults with fewer than 60 months to have graduated from high school (62 percent compared to 57 percent) and only slightly less likely never to have been married (63 percent compared to 66 percent).
- Eligible adults with 60 counted months were much more likely to have received a chemical dependency or serious mental health diagnosis than their peers with fewer than 60 months. Nineteen percent of eligible adults with fewer than 60 months had received a chemical dependency diagnosis between 2005 and 2007 compared to 28 percent of eligible adults with 60 months. Twenty-nine percent of eligible adults with fewer than 60 months had received a serious mental health diagnosis between 2005 and 2007 compared to 56 percent of eligible adults with 60 months. The percentage of post-60 month eligible adults with a serious mental health diagnosis increased since December 2006 by about 4 percentage points for both diagnoses in the last year and over the previous three years.<sup>5</sup>
- The majority of persons in all racial/ethnic groups except blacks had a serious mental health diagnosis made in the last three years. Whites and American Indians were most likely to have received such a diagnosis (69 percent and 66 percent, respectively). Fifty-nine percent of American Indians had received a chemical dependency diagnosis in the last three years. (Table 5a)

<sup>&</sup>lt;sup>4</sup> There are fewer eligible adults than total cases included in this report due to the 922 child-only cases that have no MFIP-eligible adults. Because some cases had more than one eligible caregiver, the number of cases minus the number of eligible adults does not equal the number of child-only cases.

<sup>&</sup>lt;sup>5</sup> While these measures may underestimate the actual incidence of mental and chemical health disorders because they only include people who received publicly paid health care that was billed for in the state administrative database, adults nearing 60 months may be more likely to receive a diagnosis for an existing condition than adults with fewer months because of more intensive case reviews by county workers at or after 48 counted months.

			e Adults with	MFIP-Eligible Adults with			
Characteristics of M	Characteristics of MFIP-Eligible Adults				1 to 59 Counted Months		
		Persons	Percent	Count of Persons	Percent		
	Total	3,230	13.0%	21,542	87.0%		
Gender	Male	293	9.1%	4,150	19.3%		
	Female	2,937	90.9%	17,392	80.7%		
Age	19 and younger	0	0.0%	2,617	12.1%		
5	20 to 29	797	24.7%	10,843	50.3%		
	30 to 39	1,517	47.0%	4,773	22.2%		
	40 to 49	732	22.7%	2,441	11.3%		
	50 to 59	175	5.4%	730	3.4%		
	60 and older	9	0.3%	138	0.6%		
	Mean	35.7		29.0			
	Median	34		26			
	Minimum	23		13			
	Maximum	64		78			
Race	Asian	254	7.9%	1,543	7.2%		
	Black	1,662	51.5%	7,789	36.2%		
	American Indian	247	7.6%	2,147	10.0%		
	Hispanic	134	4.1%	1,097	5.1%		
	White	899	27.8%	8,496	39.4%		
	Multiple/Unknown	34	1.1%	470	2.2%		
Asian Subgroups	Asian American	12	0.4%	210	1.0%		
	Hmong	211	6.5%	1,034	4.8%		
	Other Asian Immigrant	31	1.0%	299	1.4%		
Black Subgroups	African American	1,458	45.1%	5,518	25.6%		
	Somali	158	4.9%	1,556	7.2%		
	Other African Immigrant	46	1.4%	715	3.3%		
Education	Less than 1st Grade/Unknown	144	4.5%	1,737	8.1%		
	Grade School	95	2.9%	508	2.4%		
	Some High School	1,001	31.0%	7,041	32.7%		
	High School Graduate	1,680	52.0%	10,686	49.6%		
	Some Post-Secondary	284	8.8%	1,332	6.2%		
	College Graduate	18	0.6%	119	0.6%		
	Graduate Degree	8	0.2%	119	0.6%		
	High School or Greater	1,990	61.6%	12,256	56.9%		
Marital Status	Divorced	274	8.5%	1,333	6.2%		
	Legally Separated	4	0.1%	44	0.2%		
	Married, Living Apart	462	14.3%	2,500	11.6%		
	Married, Living Together	420	13.0%	3,267	15.2%		
	Never Married	2,032	62.9%	14,234	66.1%		
	Widowed	38	1.2%	164	0.8%		
Citizenship	US Citizen	2,936	90.9%	18,104	84.0%		
Status	Non-Citizen	294	9.1%	3,438	16.0%		
Chemical Dependency Diagnosis		576	17.8%	2,439	11.3%		
	During 2005 to 2007	917	28.4%	4,089	19.0%		
Serious Mental Health Diagnosis	During 2007	1,426	44.1%	4,535	21.1%		
Consult montal moduli Diagnoolo	During 2007 to 2007	1,822	56.4%	6,254	29.0%		

#### Table 5. Demographic Characteristics, Chemical Dependency Diagnosis, and Serious Mental Health Diagnosis of MFIP-eligible Adults with 60 Counted Months Compared to MFIP-eligible Adults with Fewer than 60 Counted Months, December 2007

	Total Eligible Caregivers			ental Health	Chemical Dependency	
MFIP-eligible	with 60 months		Diagnosis, 2005 to 2007		Diagnosis, 2005 to 2007	
Caregivers		Caregivers with 60		Percent of		Percent of
	Number	Months	Number	Race	Number	Race
Asian	254	7.9%	130	51.2%	8	3.1%
Black	1,662	51.5%	811	48.8%	435	26.2%
American Indian	247	7.6%	162	65.6%	146	59.1%
Hispanic	134	4.1%	70	52.2%	29	21.6%
White	899	27.8%	624	69.4%	282	31.4%
Total Persons	3,230	100.0%	1,822	56.4%	917	28.4%

 Table 5a. Serious Mental Health and Chemical Dependency Diagnoses by Race/Ethnicity

 for December 2007 MFIP-eligible Adults with 60 Counted Months

# Cases at the Time Limit: MFIP Cases that Reached the 60<sup>th</sup> Counted Month in December 2007

The remainder of this report focuses on the 112 MFIP cases that had 59 months in November 2007 and reached their 60<sup>th</sup> counted month in December 2007. Figure 2 shows the number of cases that reached their 60<sup>th</sup> counted month each month since December 2005. An average of 129 cases reached the time limit each month.

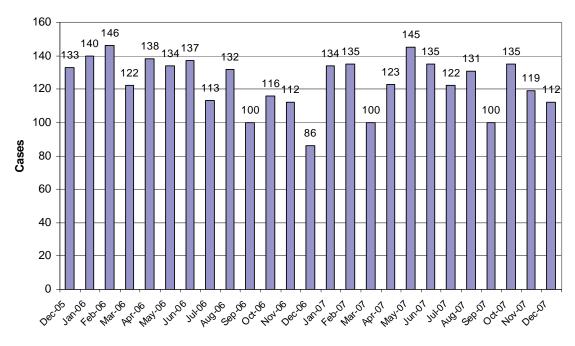
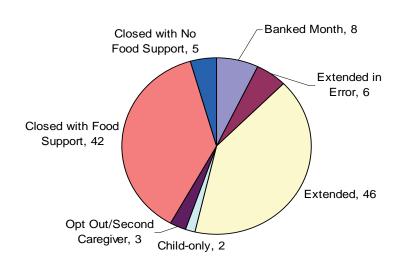


Figure 2. Number of MFIP Cases that Reached the 60<sup>th</sup> Counted Month, December 2004 to December 2007

Figure 3 shows the status of these 112 cases in January 2008, the month after they reached the time limit. This status is not static. Case eligibility could change frequently in the months following, as shown in Table 7, with case outcomes for the six months following December 2007. Cases often move between eligibility reasons and ineligibility.

- In January 2008, the month after reaching the time limit, 58 percent remained open on MFIP and 42 percent had their cases closed. A larger percent of the December 2007 cohort had their MFIP cases closed in January than in the December 2006 cohort (35 percent of December 2006 cases). Of the 47 cases that were closed in January 2008, 42 received Food Support. (Figure 3)
- The percentage of these cases receiving MFIP decreased by 15 percentage points between January and June 2008, while the percentage of cases receiving stand-alone Food Support increased by 5 percentage points. The difference was the cases that were no longer eligible for either program. In June 2008, six months after reaching their 60<sup>th</sup>

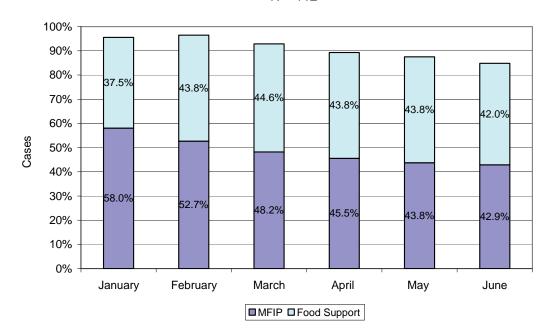
counted month, 85 percent of these cases were eligible for either MFIP or Food Support. This was a decrease from 91 percent of last year's cohort. (Figure 4)



#### Figure 3. What Happened Next? Disposition of the 112 Cases that Reached the 60<sup>th</sup> Counted Month in December 2007: January 2008 Case Status

- Nearly all of the cases (97 percent) had at least one household member eligible for Medical Assistance (MA) at some point between January and June 2008. (Table 6)
- In June 2008, 64 of the 112 cases that reached 60 counted months in December 2007 were not receiving MFIP. Of these 64 leavers, 32 had a caregiver with wages reported to Minnesota's Unemployment Insurance (UI) system for the second quarter 2008. (Figure 5)
- Two cases were in sanction during their 60<sup>th</sup> counted months which means that they can never be extended. (Table 6)
- Sixty-four percent (72 cases) of the cases that reached the time limit in December 2007 received at least one month of MFIP in the next six months, with 40 percent (45 cases) receiving MFIP in all of the next six months. In addition to extended cases, these include cases that used banked months, became child-only,<sup>6</sup> food-only, had a second caregiver with fewer than 60 months join the household, or other eligibility reasons.
- Forty-four percent of the cases were extended on MFIP in at least one month between January and June 2008 and 30 percent were in extension for the entire period. Fifty-eight percent of the cases received Food Support independently of MFIP in at least one

<sup>&</sup>lt;sup>6</sup> A case cannot become a child-only case just because the caregiver reached 60 counted months. Child-only cases with 60 counted months are cases where the caregiver either was in extension or reapplied after becoming ineligible for another reason, most often for being eligible for SSI.



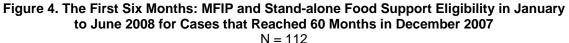
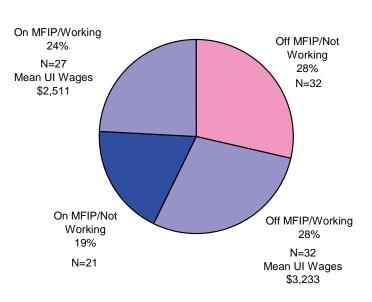


Figure 5. Six Months Later: June 2008 MFIP Eligibility Status and Second Quarter 2008 Unemployment Insurance (UI) Wages



N = 112

## Table 6. The First Six Months after the Time Limit: Assistance Programs and Reported Wages for Cases that Reached the 60<sup>th</sup> Counted Month in December 2007

Cases at the 60-Month Time Limit		Count of	
		Cases	Percent
Cases with 59 Months in November and 60 Months in December 2007		112	100.0%
Cases in Sanction During December 2007		2	1.8%
Any MA-Eligible Persons During January to June 2008		111	99.1%
Any Food Support or MFIP-Eligible Months During January to June 2008	3	109	97.3%
Number of MFIP Eligible Months	0	40	35.7%
(Includes all reasons for eligibility beyond	1	13	11.6%
60 months)	2	5	4.5%
	3	0	0.0%
	4	3	2.7%
	5	4	3.6%
	6	45	40.2%
ſ	Mean	3.0	
Me	edian	2	
Number of MFIP Extension Months	0	63	56.3%
	1	5	4.5%
	2	4	3.6%
	3	4	3.6%
	4	0	0.0%
	5	3	2.7%
	6	33	29.5%
	Mean	1.8	
Me	edian	0	
Number of Food Support Eligible Months	0	47	42.0%
(Stand-alone Food Support only)	1	10	8.9%
	2	1	0.9%
	3	9	8.0%
	4	3	2.7%
	5	12	10.7%
	6	30	26.8%
	Mean	2.6	
	edian	1	
Unemployment Insurance Wages in Quarter After 60th MFIP Month	Yes	53	47.3%
Mean Wages Quarter Two 2008,	if any	\$2,947	

## **Table Definitions and Notes**

**Counted MFIP months** are active, paid months that are counted toward the time limit. Counted months for a case are defined as the maximum number of counted eligibility months for TANF and/or MFIP between September 1996 and December 2007 of any eligible adult on the case. Minnesota started counting TANF months in July 1997, while several other states started counting earlier, some as early as September 1996. Totals in this report include time from other states.

An **eligible adult** is an adult caregiver or minor parent who personally meets MFIP eligibility requirements and receives an MFIP grant. Cases receiving a grant are known as **paid cases**; this excludes active cases suspended for the month because they have income great enough to cancel out the cash grant. This typically occurs in months with five weekly or three biweekly pay periods.

**Food Support** is Minnesota's name for the federal food assistance program (formerly the Food Stamp Program, now the Supplemental Nutrition Assistance Program).

Servicing county is the county in which the case received service in December 2007.

#### Table 1

An MFIP case can be extended beyond the 60-month lifetime limit if a hardship that is a permitted extension has been documented or there is employment of a given number of hours per month. Cases in sanction for not being in compliance with Employment Services (ES) or Child Support in month 60 can never be extended.

A child-only MFIP case is a case where the caregiver is ineligible for MFIP, but the children are eligible for a cash grant and/or food portion. The most common reasons for caregiver ineligibility are receipt of SSI, being a relative caregiver, or lack of documents that prove U.S. citizenship. These months are not counted toward the time limit. A case cannot become a child-only case because the caregiver reached 60 counted months. If the caregiver has accumulated 60 months and subsequently the case meets the criteria for becoming a child-only case, then the children may be eligible for MFIP.

MFIP provides both a cash grant and a food portion; the latter may only be spent on food. As caregivers increase income, the cash grant is reduced first, sometimes leaving only a food portion. Months in which a case receives only the food portion are not counted toward the time limit.

Total income was either actual or projected December 2007 income of eligible adults and other adults whose earnings were deemed for the cases. The amount used was either verified earnings for December 2007 or zero for cases still active in February 2008 with no income reported for December 2007 (required to be reported by February 2008) or prospective December 2007 income for new cases with retrospective data missing and for all migrant cases. Total income was gross income except for the self-employed where it was gross less expenses, with a minimum of zero, so the self-employed with no net income would not be counted as employed. Means of income and hours do not include cases with zero earnings or hours.

#### Table 5 and Table 5a

Data include only MFIP-eligible adults. Child-only cases were not included in this table.

Characteristics with no bearing on program eligibility may not be routinely updated after the initial application, including education, marital status, and citizenship. Thus, high school graduation and U.S. citizenship attainment may be underreported.

The coding method for race/ethnicity follows the 2000 U.S. Census methodology, with participants asked their racial choice (yes or no) for each of five racial categories (American Indian, Asian, black, Pacific Islander, and white) and ethnicity (Hispanic or non-Hispanic). For this report, Asian and Pacific Islander categories were combined due to small numbers of Pacific Islanders. Hispanic persons of all races were reported as Hispanic.

The two largest immigrant groups in Minnesota are Hmong and Somali. To describe these important subgroups and compare their outcomes, Asians were subdivided into Hmong (identified by declared nationality or preferred language and race), non-Hmong Asian immigrants, and non-immigrant Asian American citizens. Blacks were subdivided into Somali (also identified by nationality or language and race), non-Somali black immigrants, and non-immigrant African citizens.

A serious mental health diagnosis identifies eligible adults who were known to have been diagnosed with psychosis, depression, personality disorder, post-traumatic stress syndrome, or anxiety state during 2007 or during the three-year period from 2005 to 2007. Chemical dependency diagnosis identifies eligible adults who received that diagnosis (excepting tobacco) during 2007 or during the three-year period 2005 to 2007. Both of these measures may underestimate the actual number of adults with these diagnoses because only cases that received publicly paid health care that is recorded in administrative records are known. On the other hand, these diagnoses may be a secondary diagnosis and do not indicate whether treatment services were received.

#### Figure 3

Counted months are assigned to an individual person. An eligible adult in a two-eligible adult case, upon reaching his or her 60<sup>th</sup> counted month, can choose to **opt out** of the case if the other adult has fewer than 60 counted months or an extension reason, so the second caregiver and eligible children can continue to receive and MFIP grant.

#### Table 6

Medical Assistance (MA), Minnesota's Medicaid program, is a person-based, rather than a case-based program (either family or household). The count of cases with an MA-eligible

person includes cases that had one or more MA-eligible persons in any month between January and June 2008.

Food Support eligibility months exclude cases that had any MFIP-eligible household members.

#### Table 6, Figure 5

Employers covered by Unemployment Insurance (UI) system (which excludes federal government, religious, and seasonal workers) must report wages to the state. Employment in other states or for cash is not included in UI data. The table provides second quarter 2008 (the second quarter after cases reached month 60) wages reported for participants' jobs covered by UI in Minnesota as a measure of earnings and labor market attachment.

Averages and medians of wages do not include cases with zero dollars.