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At the Limit: MFIP Participants Who Reached the Time Limit in 2014

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Minnesota Department of Human Services
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Abbreviations Used in this Report

DEED Department of Employment and Economic Development

DHS Minnesota Department of Human Services

FPG Federal Poverty Guideline
FSS Family Stabilization Services

GED General Educational Development Equivalency Certificate

MFIP Minnesota Family Investment Program

PRWORA Personal Responsibility and Work Opportunity Reconciliation Act

RSDI Retirement, Survivors and Disability Insurance SNAP Supplemental Nutrition Assistance Program

SSI Supplemental Security Income

TANF Temporary Assistance for Needy Families

UI Unemployment Insurance

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Questions Answered in this Report

1) How many people have reached the 60-month MFIP time limit?

Since August 2001, the first month anyone reached the lifetime limit as of December 2014, 20,951 adults have reached the limit of Minnesota Family Investment Program (MFIP) cash receipt, about seven percent of all adults ever eligible for MFIP. An average of 130 people reached the time limit each month.

2) What happens after people reach their 60th month?

In calendar year 2014, 1,238 people reached the MFIP time limit. In the half year following their 60th month, 37 percent remained eligible for MFIP in all six months due to extensions, using a banked month or other reasons. Thirty-five percent were ineligible for MFIP in all six months, although most were eligible for the Supplemental Nutrition Assistance Program (SNAP)¹. Six percent of post-60-month people were personally ineligible, but cases remained open because a second caregiver was eligible, or cases met criteria for child-only eligibility. The remaining 22 percent were on and off MFIP over the six-month period.

3) Some people exit the program after reaching the time limit. What happens to them?

A great deal of information is collected while a family is eligible for MFIP in order to serve them effectively. However, once participants exit the benefits system, this information is no longer updated or revised. Thus, the ability to know how those families are doing is limited.

One source of information is the Minnesota Department of Employment and Economic Development's (DEED) Unemployment Insurance (UI) system. This is a collection of employee wage records submitted quarterly by all employers subject to unemployment insurance taxes in Minnesota; it is the most complete record of employment data available. Of those who reached the time limit in 2014 and remained off MFIP in all six months after reaching the limit, 50 percent had wages in the quarter of the sixth month after reaching the time limit. The average quarterly wage for those with employment was \$2,873, which is below the Federal Poverty Guideline (FPG) for a family of two (\$3,932 a quarter) in 2014.

4) Who reaches the time limit?

Compared to MFIP-eligible caregivers with less than 60 counted months during the same study period, those that reached the limit were more likely to be in each of the

¹ SNAP is the formal name of the federal program commonly known as the food stamp program. It was formerly called Food Support in Minnesota.

following groups: Age 30 or older, female, African American, not married, and eligible for Family Stabilization Services (FSS). There was little difference in education level.

Introduction

With passage of the federal 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 a federal entitlement. Among other requirements, PRWORA mandated a lifetime limit of 60 months for receipt of cash assistance with limited extensions for hardship. The 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 toward the limit in July 1997. Other states enacted shorter limits and some started counting months as early as September 1996, the earliest allowed.

Since passage of PRWORA, there has been interest in what would happen to families once they could no longer receive cash assistance. 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." which looked at the first families affected by the time limit. DHS also conducted a longitudinal study of MFIP participants 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". This report is part of the series "At the Limit: December Minnesota Family Investment Program Cases that Reached the 60-Month Time Limit," looking at cases still eligible after reaching the time limit.

Federal and State Time Limit Exemptions and Extensions

Under PRWORA, the federal government allows certain exemptions from the time limit; states are allowed to fund their own exemption categories, as well as extensions beyond the time limit for documented hardships. The federal government provides exemptions for families that live on Indian reservations where at least 50 percent of adults are not employed, and for participants with a family violence waiver. Minnesota provides funds to exempt caregivers aged 60 and older, minor caregivers, and 18- and 19-year-old parents while they are 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 if a caregiver reaches 60 months. Hence, if a case is using a banked month it is using a credit received at an earlier time when a caregiver met criteria. Caregivers can receive a banked month if an adult or child meets certain special medical criteria that prevent otherwise work-eligible caregivers from participating in work activities because they are needed in the home to provide care to family members.

States are also allowed to provide TANF-funded extensions for up to 20 percent of their caseload for documented hardships. Most extended cases in Minnesota are state-funded, meaning these cases are not counted toward the 20 percent limit. Minnesota provides extensions for people 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,

certain mental illnesses, as well as for working families not earning enough to exit MFIP, although working the required number of hours.

Other Months Not Counted Toward the Time Limit

There are other situations where months are not counted toward the time limit, including when both a cash grant was not issued and the household only received the food portion, or cases when no caregiver was eligible and - included in the cash grant calculation. Child-only cases are those where the parent(s) is not eligible for MFIP, but cash is issued for eligible children, or cases where children are cared for by a relative who is not eligible for MFIP. The most common reason for caregiver ineligibility is receipt of Supplemental Security Income (SSI) for a disability. Child-only cases with 60 counted months are those where a caregiver was extended, or reapplied after becoming ineligible for another reason. Cases cannot become child-only solely because a caregiver reached 60 counted months; caregivers must meet other criteria for child-only case eligibility.

Months are also not counted for MFIP "food-only" cases because these cases do not receive a cash grant. A federal waiver allows Minnesota to provide SNAP to households receiving MFIP as a combined program. As families work their way off MFIP, their cash grant is decreased first so that some families only receive a food grant. Cases can also opt out of the cash portion and those food-only months do not count toward their lifetime limit.

At the Limit: MFIP Participants who Reached the Time Limit in 2014

This report is part of the "At the Limit" series, which looks at caregivers who reached the time limit within the calendar year and reports what happened to them in the six months following their 60th month. It examines continued MFIP eligibility, SNAP eligibility, and wages reported to DEED's UI system in the quarter of the sixth month after reaching the time limit, FSS eligibility and demographic data of those at the limit, compared to those eligible in 2014 but did not reach the limit during the year.

See the "MFIP and DWP Caseload and Participant Characteristics Reports," for more information on extended cases.

The Mille Lacs Band administers a Tribal TANF program plus cases for tribal members in Hennepin, Ramsey and Anoka counties. As this is a separate program from MFIP, those cases and participants are not included in most MFIP reports. They are, however, included in this report as participants may have reached the time limit in MFIP, rather than tribal TANF, and only received tribal TANF in their 60th month. White Earth Nation administers the state MFIP program in its area in northern Minnesota and is treated as a county within MFIP.

At the Limit: People Reaching the MFIP Time Limit

As of December 2014, 20,951 adults reached the lifetime limit of MFIP cash receipt since August 2001, the first month anyone reached the time limit in Minnesota. This is about 7 percent of all adults ever eligible for MFIP. Figure 1 shows the number of people reaching 60 months each month since June 2006. Since 2001, an average of 130 people reached the time limit each month.

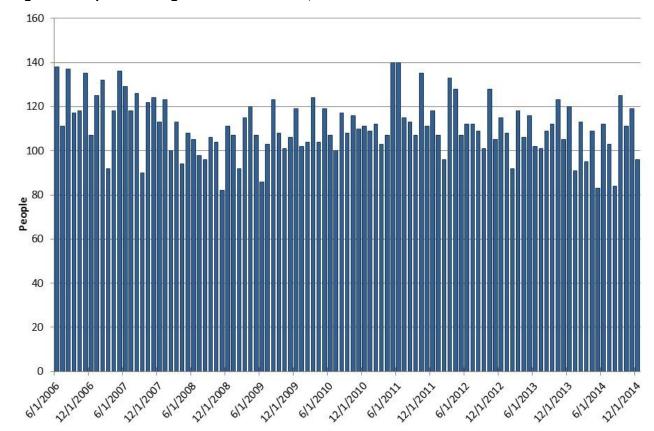


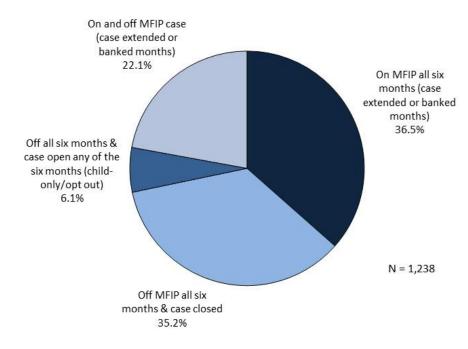
Figure 1. People Reaching the MFIP Time Limit, June 2006 to December 2014

What Happened Next? Program Exits and Eligibility in the Six Months after Reaching the Time Limit

This report focuses on the 1,238 people who reached the time limit during calendar year 2014 and what happened the following six months. As shown in Figure 2, 37 percent (452 people) remained eligible for MFIP in all six months after reaching the time limit due to extensions (91 percent of these), or using a banked month (4 percent). Thirty-five percent were ineligible for MFIP in all six months; 85 to 95 percent of these people were eligible for SNAP in each of those six months. Six percent of post-60 month people were personally ineligible, but cases remained open because a second caregiver was eligible. Typically, a caregiver with 60 counted months opted out, or the case met criteria for child-only eligibility such as a caregiver with 60 months became eligible for SSI for a disability. The remaining 22 percent had some combination of MFIP

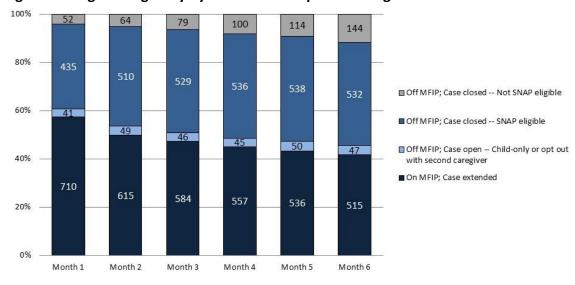
and SNAP eligibility that varied from month-to-month, but were never in cases eligible as food-only, child-only or with second caregivers with less than 60 counted months.

Figure 2. Caregiver's Program Eligibility in the Six Months after Reaching the Time Limit



As shown in Figure 3, the number of people either eligible for MFIP or in families with members eligible for MFIP declined over the six months, while those ineligible increased, although most remained eligible for SNAP. At month six, more cases were off MFIP (with or without SNAP eligibility) than on MFIP. Information is not available on people who may have moved to another state after reaching the time limit and are off MFIP and SNAP in Minnesota for that reason.

Figure 3. Program Eligibility by Month for People Reaching the Time Limit in 2014



People in sanction during their 60th counted month cannot be extended. Three percent of caregivers (44 people) who reached the time limit in 2014 were in sanction in the final month. Of those, three-fourths were off MFIP in each of the following six months, and the remaining had some continued case eligibility.

Forty-one percent of people reaching the time limit had wages reported to the DEED UI system for the quarter of their sixth month post-time limit. As shown in Table 1, 50 percent of those off MFIP in all six months had wages, compared to 47 percent of those on and off MFIP, 38 percent of those in active cases who were personally ineligible, and 30 percent of those on MFIP in all six months².

The average quarterly wage for those with wages was highest for participants who were on and off MFIP (\$3,151 for the quarter), followed by those who were off MFIP all six months (\$3,055 for the quarter). These wages are below the FPG for a family of two, which in 2014 was \$3,932 per quarter or \$15,730 per year.

Table 1. Two Quarters Later: Quarterly UI Wages of Employed People at the Limit

Case Status	Person Status	Mean	Median	Number with UI Wages	Percent with Wages	Total
Active all six months	Eligible all six months	\$2,394	\$2,312	135	30%	452
Closed all six months	Ineligible	\$3,055	\$2,809	217	50%	436
Active one to six months	Ineligible	\$2,487	\$1,847	29	38%	76
Active one to six months	Eligible some months	\$3,151	\$2,591	130	47%	274
Total		\$2,873	\$2,454	511	41%	1,238

Who Reached the Time Limit?

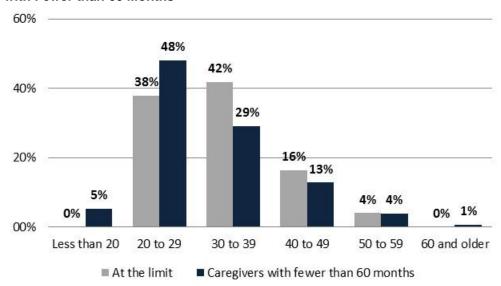
Participants at the Limit Compared to Those with Less than 60 Months. Compared to MFIP-eligible caregivers with fewer than 60 counted months, those that reached the limit are more likely to be in each of the following groups: Age 30 or older, female, African American and eligible for FSS. There was little difference in education level.

Some of the differences, such as age, are partially due to time and the structure of households. Older people are more likely to be at the time limit because they had more time to accumulate counted months (Figure 4). Men on MFIP are less likely to reach the time limit than women.

For example, Figure 4 shows that 38 percent of MFIP caregivers reaching the limit in 2014 were in their twenties while 48 percent of all other caregivers eligible for MFIP in 2014 were in their twenties. This reverses for older age groups, with 42 percent of those who had reached the 60 months in their thirties but only 29 percent of those not yet at the limit were in this age group.

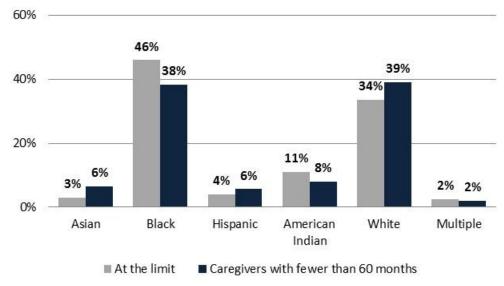
² Employers covered by the UI system must report wages to the state. Some employers are exempt from this requirement and include federal government, religious organizations and all self-employed wages. In addition, earnings made from jobs in other states are not reported to Minnesota. [Minn. Stat. §268.035]

Figure 4. Age Distribution of MFIP Caregivers at 60 Months Compared to Distribution of Those with Fewer than 60 Months



Some of the differences, such as age, are partially due to time and the structure of households. Older people are more likely to be at the time limit because they had more time to accumulate counted months (Figure 4). Men on MFIP are less likely to reach the time limit than women (Figure 5).

Figure 5. Race/Ethnicity Distribution of Caregivers at the Limit Compared to Distribution of Those with Fewer than 60 Months



Black caregivers are over-represented in the at the limit group, compared to caregivers with less than 60 months (Figure 5). Thirty-eight percent of caregivers with less than 60 months are black, compared to 46 percent of those at the limit. Of black participants who were at the limit, 95 percent of those with 60 months are African American rather than immigrants, compared to

75 percent of black participants with less than 60 months. As noted above, this is partially because immigrants are less likely to have had time to accumulate counted months.

American Indians are to some extent over-represented in the 60-month group (11 percent compared to eight percent of the less than 60-month group). However, this difference would likely be greater if not for a federal exemption from the time limit for people living on Indian reservations with a not employed rate of 50 percent or higher, which currently includes Red Lake, Lower Sioux, Mille Lacs and Prairie Island reservations, as well as the Shakopee Mdewakanton Sioux Community. In December 2014, nine percent of MFIP cases with an American Indian were exempt for that reason.

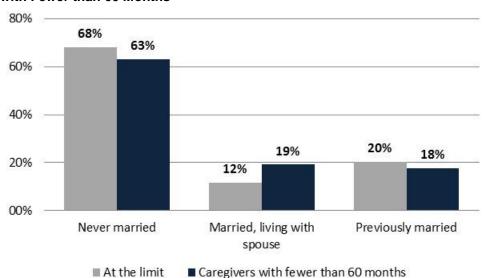


Figure 6. Marital Status Distribution of Caregivers at the Limit Compared to Distribution of Those with Fewer than 60 Months

Never married and previously married caregivers are more likely to reach the limit than married caregivers (Figure 6). Two-caregiver households have two potential earners and tend to have higher incomes than one-caregiver households. Likewise, married participants are less likely than those who were previously or never married to reach the limit.

There are small differences in education level. Seventy percent of those at the limit and 65 percent of those with fewer than 60 months had a high school diploma or GED, about one quarter of each had some high school but had not graduated, with those below the limit more likely to have some or no high school.

Forty-seven percent of caregivers that reached the time limit in 2014 were eligible for FSS in their 60th month, compared to 35 percent of caregivers with fewer than 60 months. FSS is an MFIP service track that allows counties and employment service providers to develop more flexible employment plans for participants with specific barriers to employment, mostly related to disability or illness. It is not surprising that people with identified barriers to employment are more likely to reach the time limit than others. Criteria for FSS eligibility and extension beyond the time limit are nearly the same. FSS-eligible participants already have the documentation

needed to be extended, which may increase the likelihood of extension, while some non-FSS participants may have the same barriers, but lack the documentation or recognition.

Characteristics by Program Status after Reaching the Time Limit. Table 2 shows the demographic characteristics of caregivers who reached the time limit and their status in the six months following reaching the limit. Those with an FSS status in their 60th counted month are significantly more likely to be on MFIP in all six months following reaching the time limit than other statuses (61 percent compared to between 3 percent and 19 percent). The difference in program status by gender is also significant.

Table 2. Demographics of MFIP Caregivers at the Limit by Program Status

	Total Caregivers	On All Six Months	Off All Six Months	Child- only/Opt- out	On and Off MFIP					
Count of Caregivers	1,238	37%	35%	6%	22%					
Eligible for Family Stabilization Services										
FSS	582	61%	17%	3%	19%					
Non-FSS	656	15%	52%	9%	25%					
Race/Ethnicity										
Asian	36	53%	22%	8%	17%					
Black	570	32%	40%	5%	23%					
Hispanic	49	31%	35%	10%	25%					
American Indian	135	27%	31%	12%	30%					
White	416	45%	31%	5%	19%					
		Age								
Average	33.3	34.2	32.3	34.0	33.2					
Median	32	33	31	33	31					
20 to 29	469	31%	41%	5%	22%					
30 to 39	517	37%	33%	7%	23%					
40 to 49	202	48%	29%	6%	18%					
50 to 59	50	36%	26%	8%	30%					
		Gender								
Female	1,071	37%	36%	5%	22%					
Male	167	36%	29%	14%	21%					
	Ed	ucation Level								
No high school	63	46%	26%	6%	22%					
Some high school	307	32%	40%	4%	24%					
High school graduate/GED	868	37%	34%	7%	22%					
	N	larital Status								
Never married	843	35%	38%	5%	22%					
Married, living with spouse	143	40%	22%	18%	20%					
Previously married	252	39%	33%	3%	25%					
		U.S. Citizen								
Yes	1,175	37%	35%	6%	22%					
No	63	36%	32%	11%	21%					

Table 3, starting on page 14, provides program status data by the servicing agency, county or consortium a person was eligible in during their 60th counted month. People may have been eligible in other servicing agencies TANF program in any other month of their MFIP tenure. They

also may have left that servicing agency in the months following their 60th month, or extensions may have been granted by another county. These data are for information only and should not be used to judge the number of people reaching the time limit in a county, or any effects of an individual county's policies on people reaching the time limit. Refer to Tables 4 and 5 in the *Minnesota Family Investment Program and Diversionary Work Program: Characteristics of December Cases and Eligible Adults* for information on the proportion of cases nearing the time limit and extension rates and reasons. Information is available by county upon request.

Table 3. Program Status of MFIP Caregivers at the Limit by County in their 60th Month

Table 3. Frogram Status of Willin Ca	Total with	the Limit by County in their 60 th Month Child-				
	Percent of	On All Six	Off All Six		On and Off	
Last Servicing Agency of Eligibility	Statewide	Months	Months	out	MFIP	
Statewide	1,238	452	436	76		
Row Percent	100%	37%	35%	6%	22%	
AITKIN	5	0	5	0		
	0%	0%	100%	0%	0%	
ANOKA	71	33	23	2	13	
	6%	46%	32%	3%	18%	
BECKER	6	1	4	0	1	
	0%	17%	67%	0%	17%	
BELTRAMI	18	4	5	3		
	1%	22%	28%	17%	33%	
BENTON	6	3	0	0		
	0%	50%	0%	0%		
BIG STONE	0	0	0	0	0	
DILLE FARTH	0%	2	4	4	-	
BLUE EARTH	10	3	1	100/		
PROWN	1% 4	30%	10%	10% 1	50%	
BROWN	0%	25%	25%	25%		
CARLTON	3	25%	23/8	25%		
CARLION	0%	33%	0%	0%	67%	
CARVER	4	2	1	0/0		
	0%	50%	25%	0%	25%	
CASS	18	2	7	5		
	1%	11%	39%	28%	22%	
CHIPPEWA	1	1	0	0		
	0%	100%	0%	0%	0%	
CHISAGO	3	2	0	1	0	
	0%	67%	0%	33%	0%	
CLAY	10	3	5	0	2	
	1%	30%	50%	0%	20%	
CLEARWATER	5	3	1			
	0%	60%	20%	20%		
СООК	0	0	0	0	0	
	0%					
CROW WING	7	1 40/	3	1 40/		
DAVOTA	1%	14%	43%	14%		
DAKOTA	47 40/	19	17 26%		_	
DODGE	4%	40% 0	36%	4% 0		
DODGE	1 0%	0%	100%	0%		
DOUGLAS	1	1	100%			
DOUGLAS						
	0%	100%	0%	0%	0%	

Table 3, Page 2

Table 3, Page 2	Total with			Child-	
	Percent of	On All Six	Off All Six		On and Off
Last Servicing Agency of Eligibility	Statewide	Months	Months	out	MFIP
Statewide	1,238	452	436	76	
Row Percent	1,238	37%	35%	6%	
FILLMORE	0 0%	0	0	0	0
FREEBORN	3 0%	2 67%	1 33%	0 0%	
GOODHUE	3 0%	1 33%	1 33%	0 0%	1 33%
GRANT	0	0	0	0	
HENNEPIN	445 36%	155 35%	159 36%	27 6%	104 23%
HOUSTON	1 0%	1 100%	0 0%		0
HUBBARD	0	0	0	0	
ISANTI	3 0%	0 0%	1 33%	0 0%	
ITASCA	12 1%	10 83%	1 8%	0 0%	1 8%
KANABEC	3 0%	2 67%	0 0%	1 33%	0 0%
KANDIYOHI	7 1%	3 43%	2 29%	1 14%	
KITTSON	0	0	0		
KOOCHICHING	1 0%	0 0%	0 0%	0 0%	
LAC QUI PARLE	0	0	0	0	0
LAKE	0	0	0	0	0
LAKE OF THE WOODS	0 0%	0	0	0	0
LE SUEUR	3 0%	1 33%	0 0%	1 33%	
MAHNOMEN	5 0%	1 20%	1 20%	1 20%	
MARSHALL	1 0%	0	0	100%	
MCLEOD	0 0%	0%	0%	0	
MEEKER	0% 0 0%	0	0	0	0

Table 3, Page 3

Table 3, Page 3	T				
	Total with			Child-	
	Percent of				On and Off
Last Servicing Agency of Eligibility	Statewide	Months	Months	out	MFIP
Statewide	1,238	531	425	82	
Row Percent	100%	43%	34%	7%	22%
MILLE LACS	4	2	0	0	2
	0%	50%	0%	0%	50%
MORRISON	5	1	3	0	1
	0%	20%	60%	0%	20%
MOWER	8	3	3	1	
	1%	38%	38%	13%	13%
NICOLLET	6	1	3	1	1
	0%	17%	50%	17%	17%
NOBLES	3	1	1	0	1
	0%	33%	33%	0%	
NORMAN	2	0	1	1	0
	0%	0%	50%	50%	0%
OLMSTED	20	6	6	1	
	2%	30%	30%	5%	35%
OTTER TAIL	3	0	2	0	
	0%	0%	67%	0%	
PENNINGTON	1	0	1	0	
	0%	0%	100%	0%	0%
PINE	7	3	2	1	
	1%	43%	29%	14%	14%
POLK	7	3	0	0	
	1%	43%	0%	0%	
POPE	2	1	0	0	
	0%	50%	0%	0%	
RAMSEY	286	107	118	11	
	23%	37%	41%	4%	17%
RED LAKE	0	0	0	0	0
	0%				
RENVILLE	2	1	0	0	
	0%	50%	0%	0%	
RICE	7	2	0	0	
	1%	29%	0%	0%	
ROSEAU	0	0	0	0	0
	0%		_		
ST. LOUIS	58	18	23	5	
	5%	31%	40%	9%	
scoтт	9	4	4	0	
	1%	44%	44%	0%	11%
SHERBURNE	3	2	1	0	
	0%	67%	33%	0%	0%

Table 3, Page 4

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	Total with	0 411.61	OCC AIL C:	Child-	0 100
	Percent of				On and Off
Last Servicing Agency of Eligibility	Statewide	Months	Months	out	MFIP
Statewide	1,238	452	436	76	274
Row Percent	100%	39%	32%	6%	23%
SIBLEY	1	1	0	0	0
	0%	100%	0%	0%	0%
STEARNS	23	9	8	1	5
	2%	39%	35%	4%	22%
STEELE	8	3	2	1	2
	1%	38%	25%	13%	25%
STEVENS	1	0	0	0	1
	0%	0%	0%	0%	100%
SWIFT	0	0	0	0	0
	0%				
TODD	5	1	4	0	0
	0%	20%	80%	0%	0%
TRAVERSE	1	0	1	0	0
	0%	0%	100%	0%	0%
WABASHA	1	1	0	0	0
	0%	100%	0%	0%	0%
WADENA	3	2	0	0	1
	0%	67%	0%	0%	33%
WASECA	2	0	2	0	
	0%	0%	100%	0%	0%
WASHINGTON	19	8	5	2	
	2%	42%	26%	11%	21%
WATONWAN	1	1	0	0	0
	0%	100%	0%	0%	0%
WILKIN	2	0	1	0	
	0%	0%	50%	0%	50%
WINONA	4	2	1	0	
	0%	50%	25%	0%	25%
WRIGHT	6	3	1	0	
	0%	50%	17%	0%	33%
YELLOW MEDICINE	1	1	0	0	
	0%	100%	0%	0%	0%
MILLE LACS BAND	2	0	1	1	
	0%	0%	50%	50%	0%
WHITE EARTH NATION	8	4	0	1	
	1%	50%	0%	13%	38%
SOUTHWEST HHS	5	2	1	0	
	0%	40%	20%	0%	40%
DES MOINES VALLEY HHS	3	3	0	0	
· · · · · · · · · · · · · · · · · · ·	0%	100%	0%	0%	_
FARIBAULT-MARTIN	2	0	1	0,0	
	0%	0%	50%	0%	50%
	0%	U%	50%	0%	50%

Data Definitions and Notes

Counted MFIP months are an MFIP caregiver's months personally eligible for an MFIP cash grant that are not exempt from the 60-month time limit. Minnesota began counting months in July 1997 while other states started counting as early as September 1996. Total counted months include months in other states. People acquire counted months, cases do not. A case reaches the time limit when it includes an eligible caregiver with 60 counted months.

Eligibility in Figures 1, 2 and 3 are person-level. Other household members (the case) may continue to be eligible for MFIP when the caregiver is not, under certain circumstances as outlined in the introduction.

An **eligible caregiver** is an adult (excluding 18 and some 19 year old dependent students) or minor parent who personally meets MFIP eligibility requirements and is counted in the MFIP cash or food grant calculation.

Caregivers that reached 60 counted months in this report may have reached the time limit in any month during 2014. The six-month period following may start as early as February 2014 and end as late as June 2015.

SNAP is the federal Supplemental Nutrition Assistance Program, popularly known as "food stamps" and formerly known as Food Support in Minnesota. Eligibility for SNAP allows for income up to 165 percent of the FPG – while the MFIP exit level is 115 percent of FPG (increased to 150 percent in October 2014) – and has no asset limits. People who are ineligible for MFIP due to the time limit may continue to meet criteria for SNAP.

Demographic data in Figures 4, 5, and 6, and Table 2 which have no bearing on program eligibility often are not routinely updated after initial application, including education level and marital status. Thus, high school graduation and changes to marital status may be under reported.

The **coding method for race/ethnicity** is accomplished by asking participants their choice (yes/no) for Hispanic or Latino ethnicity and each of five racial categories (American Indian, Asian, black, Pacific Islander and white). For this report, Asian and Pacific Islander categories are combined due to small numbers of Pacific Islanders, and Hispanics of all races are categorized as Hispanic/Latino.

Sanctions are financial penalties for non-compliance with employment services, child support or other policies. After six sanction months, a case may be closed (100 percent sanction). People who are sanctioned in their 60th counted month cannot be extended, although cases may remain open as child-only by using a banked month or where a second caregiver has fewer than 60 counted months.