



The Welfare Time Limit in Minnesota:

**A survey of families who lost MFIP
eligibility as a result of the
five-year time limit**

Program Assessment and Integrity Division
Minnesota Department of **Human Services**

July 2003

For inquiries or comments contact:

Ramona Scarpace, Division Director
Program Assessment and Integrity Division
444 Lafayette Road North
St. Paul, MN 55155-3845
(651) 296-5767
ramona.scarpace@state.mn.us

Karen Green Jung, Project Manager
Program Assessment and Integrity Division
444 Lafayette Road North
St. Paul, MN 55155-3845
(651) 296-4408
karen.green.jung@state.mn.us

Leslie I. Crichton, Ph.D., Author
Program Assessment and Integrity Division
444 Lafayette Road North
St. Paul, MN 55155-3845
(651) 215-9520
leslie.crichton@state.mn.us

This report is available on the DHS Web site at www.dhs.state.mn.us/ecs/Reports/default.htm

This information is available in other forms to people with disabilities by contacting us at 651-296-4410 (voice) or toll free at 1-888-234-1138. TDD users can call the Minnesota Relay at 711 or 1-800-627-3529. For the Speech-to-Speech Relay, call 1-877-627-3848.

Table of Contents

Table of Contents	i
Executive Summary	ii
The Unstable and Troubled Lives of Timed-off Families	ii
Demographic Characteristics of Timed-off Participants and Families	iii
What Timed-off Participants Said about the Welfare System	iv
Early Warning Signs of Long-term Welfare Use	v
Future Directions	v
The Welfare Time Limit in Minnesota: A Survey of Families Who Lost MFIP	
Eligibility as a Result of the Five-Year Time Limit	1
Survey of Cases Closed at the Time Limit	3
Overall Rating of Stability of Current Situation	3
Problems and Hardships	5
Opinions about Life after MFIP	11
Demographics of Adult Applicants in the 130 Timed-off Cases	12
Family and Household Composition	14
Employment	15
Family Income	20
Housing Expenses	22
Child Care	23
Health Care Coverage	24
Exiting the Welfare System	25
Parting Words of Advice to the Welfare System	28
Appendix A. Cases Not Surveyed	31
Administrative Data Review for Cases Not Surveyed	31
Appendix B. Administrative Data for June 2001 Cases with 12 Months Left	34
Demographic Data	34
Welfare and Work	38
Child Maltreatment	39
Mental Health	40
Child Protection and Mental Health Services for Demographic Groups	41
Contributors	44
Endnotes	45

Executive Summary

Congress ended welfare as an entitlement when the 1996 Personal Responsibility and Work Opportunity Act replaced Aid to Families with Dependent Children (AFDC) with Temporary Assistance to Needy Families (TANF). Cases are now permanently closed after 60 months of cash assistance unless serious extenuating circumstances that meet strict eligibility, verification, and cooperation requirements exist. Circumstances that qualify as extension reasons include illness or disability, certain conditions that make employment unlikely, sufficient hours of employment, and family violence.

Minnesota's implementation of the new welfare rules is called the Minnesota Family Investment Program (MFIP). The first families in Minnesota approaching, and some of them reaching, welfare's new five-year time limit provide an initial look at the workings of one of the biggest changes to family assistance since it became a national program in the 1930s. For context, administrative data describe 1,890 MFIP participants who received cash welfare for the first four years of welfare reform, every month from July 1997 – when months started counting toward the time limit – through June 2001. Thirty-two percent of this group would have their cases extended, 12 percent would have their cases continued as child-only cases, and 10 percent would reach the time limit one year later. The rest of the cases were off MFIP some of the months during the fifth year.

The main focus of this report is on those families who stayed on MFIP for one more year and had their cases closed in July 2002 after reaching the time limit. These cases are referred to as *timed-off* in this report. They are the longest welfare users, most extending back to AFDC, and did not qualify for an extension. Sixty-seven percent of these families took part in a telephone survey about their current circumstances and past welfare experiences. Their answers to the survey showed families generally in poor shape economically and with numerous other problems. They also had a number of suggestions about the system they had relied on for five or more years.

The Unstable and Troubled Lives of Timed-off Families

- Families whose cases timed off at the 60-month time limit had extremely low levels of self-sufficiency. Seventy-two percent of families had income below the Federal Poverty Guideline. Only half the parents were working, mostly in low-paid service jobs. Nearly all were getting help from non-cash programs like Food Support, Medical Assistance, housing subsidies, child care assistance, and Emergency Assistance to provide for family needs. The average monthly family income was \$1,100. While only 6 percent of families were rated as fairly stable, nearly half had lives rated by interviewers as unstable, even chaotic.
- Hardships at the time of the interview included unemployment or underemployment, food insecurity, lack of transportation, problems with housing and utilities, and unmet health care needs. Barriers to employment were low levels of wages, job availability,

and work readiness, and unmet transportation and child care needs. Compared to MFIP Longitudinal Study families sampled from all single-parent MFIP families, timed-off families experienced more of the above hardships and more often received public or subsidized housing, school lunch program, and fuel or energy assistance.

- Timed-off parents had high incidences of childhood poverty, physical disability, depression, chemical dependency, incarceration, and maltreatment of their children. These findings were very similar to those for long-term MFIP recipients in the MFIP Longitudinal Study with 36 or more months counted toward the time limit, except that the parents in the timed-off group were more likely to have come from a family that received AFDC when they were children and to have scored high on the depression screener.
- A sanction is a cash penalty for not following MFIP rules, specifically for not cooperating with employment services or child support enforcement. Eighty percent of the timed-off cases were sanctioned at some point during their time on MFIP. Thirty percent were sanctioned in month 60, disqualifying them from being considered for an MFIP extension for the rest of their lives. Sanctions were more frequent for families with child maltreatment determinations, those using adult mental health services, and cases that timed off.

Demographic Characteristics of Timed-off Participants and Families

- African Americans were over-represented in the timed-off group (50 percent versus 24 percent of eligible adults in the caseload), as were Hennepin County residents (65 percent versus 30 percent). Participants from greater Minnesota were under-represented (16 percent versus 39 percent).
- Sixty-eight percent of the timed-off caregivers had never been married, an increase over the rate for all eligible adults in the MFIP caseload (58 percent).
- Second parents in the household were rare in these families, as in the MFIP caseload (15 percent versus 20 percent). The second parents in the household brought in little income, and only 31 percent of the families had a noncustodial parent who paid any child support.
- AFDC receipt before welfare reform was greater for the timed-off cases (averaging 53 months during 1991 through June 1997) than for the MFIP caseload (19 months).
- Forty-five percent of the parents surveyed were employed, one-third of employment was full time, the median wage was \$8.87 per hour, and 16 percent of the employed had been offered health care coverage. Twenty-six percent of all participants had not worked in the last year.

- Two-thirds of those surveyed had high school credentials (similar to the caseload), and 52 percent reported some post-secondary training. Twenty percent had been enrolled in special education classes while in school and 11 percent in English classes for non-English speakers.
- Participants from the timed-off group were not more likely to have been teens when their first child was born than were MFIP-eligible adults in general, nor were they more likely to have been under age 18.

What Timed-off Participants Said about the Welfare System

- Many of these long-term MFIP participants voiced support for the work ethic and valued independence. They liked welfare reform's emphasis on working and getting off assistance and were grateful for help getting a job. Many of them, however, thought that the goal of self-sufficiency for people in their situation required more resources: more education, jobs that can support a family, better job preparation and job search services, and supports for the transition to work like child care and transportation. Some said that policy makers should recognize that there are people who never will be able to make it on their own and that some families face especially difficult situations that should be taken into account. Some advised that new MFIP participants learn what the new welfare system requires and plan steps to get off.
- According to both administrative data and participant survey responses, the counties for the most part did what they were expected to do in the time-limit transition as they informed participants of their options for hardship extensions and told them about community resources available. Some participants complained about the competence and interpersonal skills of MFIP financial workers, not being able to deal with the same person over time (due to rapid turnover or a county team approach), and problems getting in touch with a county worker.
- One-in-five participants said that life was better after MFIP. The reasons they gave for this most often were money and work but nearly as often that they no longer had to deal with the welfare system. Four-in-five said their lives were the same or worse.
- These timed-off MFIP participants gave the following specific program advice:
 - Give MFIP recipients *something* to do if they cannot find a job.
 - Have more programs that make people want to work and give them directions on how to get a good job.
 - When they do get a job, don't cut services or decrease the grant too quickly so they can get on their feet.
 - Provide more help or guidance in the job search process, beyond directing people to go to computers or want ads on their own.
 - Tell people about services they can get right away, like child care assistance, so they can get to work, and don't let people sit on MFIP for years not working with them to be independent.

- Make reporting to employment services more convenient for workers.

Early Warning Signs of Long-term Welfare Use

- Through June 2003, 1,551 cases had timed off. These families probably had multiple problems, beyond no steady source of income or financial safety net, similar to those found for the group of timed-off families reported here.
- Problems documented in this survey included physical and mental health issues (depression was very common), chemical dependency, literacy issues, legal status, poor job skills, and lack of reliable transportation or a driver's license.
- In some cases, noncompliance leading to sanction may result from family disorganization caused by underlying problems. Initial sanctions might be an early warning sign.

Future Directions

According to county staff, many serious problems were first identified during meetings about post-time limit options held with participants just before their welfare time ran out. Often participants had been reluctant to disclose this information sooner. Some missed meetings with job counselors where they could have discussed their needs. Some MFIP participants had doubted that the time limit would be implemented.

Assessment of potential problem issues earlier during MFIP participation, as well as asking participants what their families need, could help identify problems that have to be dealt with for a family to enter the job market and become stable and self-supporting. Some counties have tried to discover these needs through home visits with sanctioned families. Possibly with earlier identification and intervention and coordination among programs, more families would reach economic stability before using up their safety net of five years of cash assistance. Similarities of the timed-off families to the larger group of long-term MFIP recipients in the Longitudinal Study suggest that earlier assessments would be helpful to long-term struggling MFIP families generally.

Further research is needed to discover whether and how early in MFIP participation long-term status can be reliably predicted. Work has been done within the Department of Human Services to identify variables related to a criterion of either getting off MFIP or working at least 30 hours per week used in constructing the MFIP Self-support Index, a measure of county performance. Statistical modeling could be tried to separate cases that attain self-sufficiency relatively quickly from those that will stay on long-term.

The Welfare Time Limit in Minnesota: A Survey of Families Who Lost MFIP Eligibility as a Result of the Five-Year Time Limit

The nature of welfare in the United States changed in 1996 when the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) became law. Minnesota phased in the new federal program – titled Temporary Assistance for Needy Families (TANF) – during the first half of 1998. Families receiving Aid to Families with Dependent Children (AFDC), a program that dated back to 1933, or Family General Assistance had their cases converted to the Minnesota Family Investment Program (MFIP). New applicants were directly enrolled in MFIP.

The goals of MFIP were to increase employment and earnings, decrease welfare use, and reduce poverty. While AFDC was an entitlement program providing cash to families with few assets and little or no income, MFIP required work wherever possible and was intended to make work pay. People who did not comply with work requirements and were not approved for an exemption from work and work activities could be sanctioned, resulting in a decrease of 10 to 30 percent in their cash grant during the period reported here. Those who worked received a work incentive as some of their earnings were disregarded (not subtracted from the grant), and their grant standard was higher than for the unemployed. In 2002, program participants could receive program benefits until their income reached approximately 120 percent of the Federal Poverty Guideline (FPG).

Another new policy federally mandated for all state programs was a lifetime limit of 60 months of cash welfare. Each state chose when to start counting months, but it could be no later than July 1997. Minnesota started counting with that month, and thus reached month 60 in June 2002. PRWORA allowed for the fact that some families had problems serious enough to prevent their attaining self-sufficiency¹ in five years. The law allowed up to 20 percent of cases receiving TANF dollars in a given month to be continuing to receive federal funding past the time limit. As the five-year point of the program came closer, states defined exactly who could have their case extended in this way. The 2001 Minnesota legislature agreed on 11 types of extensions that would permit MFIP families to continue receiving cash grants past the time limit. These included certain serious extenuating circumstances – illness or disability, characteristics that make employment unlikely, sufficient hours of employment, or family violence – which meet strict eligibility, verification, and cooperation requirements.

By June 2001, the welfare time clock in Minnesota had been ticking for four years and 1,890 cases had accumulated exactly 48 months. These cases represented 1.6 percent of all Minnesota welfare cases active between July 1997 and June 2001, and also 5.4 percent of cases that were active in June 2001. In June 2002, some of these cases became those first extended under the time limit policy in Minnesota (other than a few that had come from states that started counting months earlier). Some were in the first large group of cases terminated under the MFIP time limit.

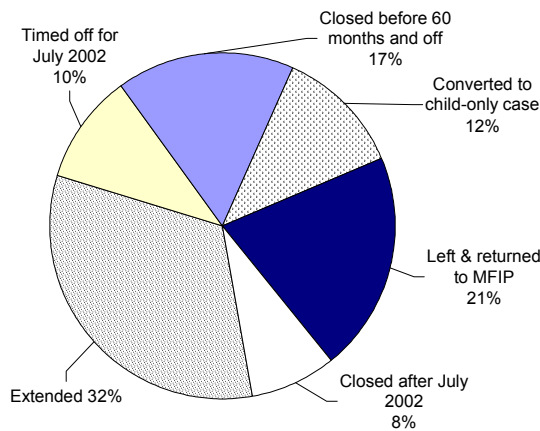
This report focuses on those families whose cases closed after their 60th counted month of cash assistance in June 2002. They had received family assistance every month for at

least five years. The Minnesota Department of Human Services (DHS) conducted a telephone survey of these cases closed upon reaching the time limit and the results are reported in the following section, including data about problems and hardships, opinions about life after MFIP, demographics, family and household composition, employment, family income, housing, child care, health care coverage, and experience with the welfare system. The response rate was 67 percent.

Appendix A gives information on cases not surveyed based on an intense review of administrative data, especially a reading of case notes. Compared to those who participated in the survey, non-surveyed cases were more likely to be Asian or American Indian and less likely to be black. They were more likely to have a second parent in the household. They had longer sanction periods, on the average, although they were equally likely as those surveyed to have been sanctioned.

For context, Appendix B, beginning on page 34, uses November 2002 administrative data² to describe the universe of active cases with eligible adults in June 2001, comparing subgroups of the 1,890 cases that had accumulated their 48th month toward the 60-month time limit in June 2001 with each other and the 33,129 other cases. Figure 1 groups the 1,890 cases by outcomes to tell what happened to these families.

Figure 1. November 2002 status of the 1,890 June 2001 MFIP cases with 12 months left



Thirty-two percent of the cases were extended. Only people who were not sanctioned in month 60 could apply for an extension. The 10 percent of the cases *timed off* (closed upon reaching the time limit) after 60 months of MFIP ending in June 2002 were the group to be surveyed. Seventeen percent had left MFIP before month 60 and their cases were still closed. In another 12 percent of the cases, the adult caregivers had become personally ineligible for MFIP – usually by qualifying for federal Supplemental Security Income (SSI) disability payments – but the children

continued to receive support. Twenty-one percent had left MFIP before reaching the time limit but their cases were active again by November 2002. Eight percent of the cases had been off, back on, and then closed again after July 2002.

Appendix B gives data on demographics, welfare use, and work for these six groups as well as the larger comparison group of all other MFIP cases with eligible adults in June 2001. Appendix B also includes administrative data on child maltreatment assessments and determinations and mental health treatment through publicly funded health care.

Survey of Cases Closed at the Time Limit

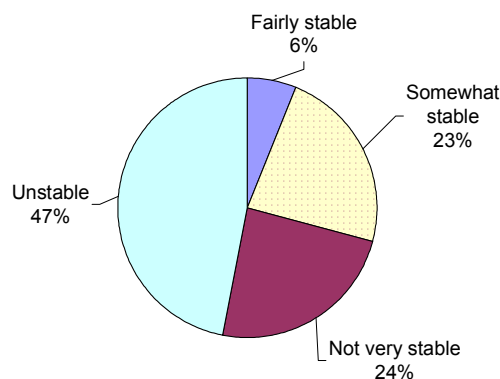
Two hundred and ten MFIP cases reached the 60-month time limit in June 2002 and were closed for July 2002. By the time interviews were conducted in the fall of 2002, 16 cases had been reopened and extended, leaving 194 cases in the outcome group to survey. Three DHS staff members with previous experience on the MFIP Longitudinal Study and other survey projects conducted telephone interviews. They completed 130 of 194 surveys attempted for a response rate of 67 percent. The difficulty of locating the former recipients and their possible reluctance to talk with a state agency representative for the program that terminated their case were perhaps offset by a \$25 incentive and the opportunity to express their opinions about this change in their lives. For cases not reached, an intensive review of administrative records, including years of case notes, was undertaken to obtain as much information as possible about families whose MFIP cases were involuntarily closed.

Overall Rating of Stability of Current Situation

At the end of an interview of 45 minutes or more, the interviewer rated the stability of the participant's current situation on a scale of *fairly stable*, *somewhat stable*, *not very stable*, and *unstable*. This rating was based primarily on the information obtained in the interview, but was supplemented by administrative data, especially case notes. The three interviewers discussed and came to consensus on each case whose rating was not immediately clear.

Figure 2 shows their judgments about situations of the 130 surveyed families. The definitions and supporting evidence are given below for each category, as well as composite prototypical stories³ of families.

Figure 2. November 2002 situation of 130 timed-off families



Participant's life is fairly stable (6 percent). This participant would probably continue to be self-sufficient without MFIP. The job situation or income source seemed to be stable, and sometimes there may have been money left over after meeting basic needs. Housing and other life circumstances seemed to be settled. The family did not need help from MFIP to make it on an ongoing basis, although they may have been receiving Food Support⁴ (FS), Medical Assistance (MA), child care assistance, or subsidized housing.

Melissa, a single parent who has never married, has three children under age 9. One child is on SSI, but his special needs do not prevent her from working. She has a high school diploma, and completed medical assistant training while she was on MFIP. After her MFIP case closed, she got a full-time medical assistant job after not working for five years. Her gross monthly earned income is nearly \$1,700. She also gets \$200 in child support every month and her child's disability payment of \$545. She pays around \$800 a

month for market-rate housing. She is still getting Food Support, MA, and child care assistance. Her income is too high for MFIP, so she would not be eligible for an extension even though she is employed enough hours.

Participant's life is somewhat stable (23 percent). This participant was doing all right with current income and circumstances, but the situation was tenuous. The participant was working full time or had enough income to pay rent and utilities but was still struggling to make ends meet. The participant may have had FS, MA, child care assistance, or subsidized housing. A person in this group might have still had income below the MFIP exit level, but it would not be less by much.

Sara is a single parent with three children, all over age 12 when her MFIP case closed. She no longer needs child care, and her two older children have their own jobs. Her youngest child has asthma, but she does not require constant care and does not qualify for SSI. While they were on MFIP, the family's life was unstable. They moved frequently, and Sara did not work. She has completed her GED⁵ and some technical school. When her MFIP case closed, she got a part-time job in retail, earning about \$900 a month. Her employer hires primarily part-time workers and does not provide benefits. She has no other income (including no child support). To help her family make it, she got Emergency Assistance (EA) to cover her latest damage deposit, her rent is subsidized, and she still gets Food Support and MA. She would be income eligible for an employment extension but she does not work enough hours.

Participant's life is not very stable at all (24 percent). This participant had some income, but not enough for the family's rent and utilities, and may be getting outside help to cover expenses. The participant may have worked at least part time, and probably had FS, MA, child care assistance, a housing subsidy, SSI, or other agency supports to make it month to month. Somebody working full time might be included here if their earnings were too low to meet their large family's needs. This participant was probably still income eligible for MFIP but did not qualify for an extension.

Lynn is raising four of her five children on her own. One child is living with his grandmother. This family has had a very chaotic life over the last five years. They have moved often and stayed in battered women's shelters and homeless shelters. They currently live in Section 8 housing. Lynn has had to borrow money from friends to pay for her share of the rent since her MFIP case closed. She has battled with chemical dependency and depression during the last five years. Lynn has a GED and some technical school training. She has had many different jobs. Most recently she has been working part time as a teacher's aide, a nine-month job. Transportation is a big problem for her. She does not drive, so she relies on the bus and friends to get her to work. To get by, she currently receives Food Support and MA, as well as the housing subsidy, to supplement her income. Her children get free school breakfasts and lunches.

Participant's life is unstable (47 percent). The participant had no way to meet the family's basic needs and would probably not be able to in the foreseeable future. The participant had very little or no income, and may have been homeless. For those with shelter costs,

income did not meet reported rent and utility needs. Housing and the general life situation may have been very unstable. A participant with no income, even with public housing or a Section 8 subsidy, would belong in this category. This participant was still income eligible for MFIP but did not qualify for any extension.

May has six children under age 10. She lives apart from her husband who is disabled and does not pay child support. She is an immigrant who learned to speak English fluently while on MFIP. She has no high school diploma or GED but would like to get CNA training. She has never worked for pay, and her lack of experience has made it difficult for her to find a job. She has no income at this time. She gets Food Support and MA and lives in public housing. She was never in sanction while on MFIP. She does not qualify for any extension category because she and her family are healthy and she is not working.

Janet has eight children, ages 3 to 17, and is a single parent. She receives no child support from any of the children's fathers. The large family size and her lack of a high school diploma have been Janet's biggest barriers to self-sufficiency. She has had many different jobs, but has not held onto a job for more than three months in the last five years. Her case was in sanction in the 60th month so she can never qualify for an extension. Her only income is \$25 in Social Security⁶ for one of her children. She lives in Section 8 housing and gets Food Support. The children are on MA, but Janet is not because she has not cooperated with requirements for child support collection. She cannot find or afford child care. To get by, the family uses food shelves and gets occasional help from their church and Janet's mother, and the children get free meals at school.

Problems and Hardships

Past and current problems and hardships arguably affected the ability of these families to attain employment and self-sufficiency. Data from the survey (and administrative data where noted) describe these difficulties. This information was important in determining the family stability classification. The less stable groups, therefore, have more problems and hardships, so testing these differences would not be appropriate.

Hardships and supports. Families faced a number of hardships that were both the result of their low income and the cause of difficulties in coping with meeting their family needs. Table 1 reports hardships and supports related to food security, housing, utilities, medical care, and transportation.

Most families were taking advantage of the free and reduced school lunch program (88 percent) and Food Support (80 percent). Only 8 percent had not applied for Food Support since leaving MFIP. More than half (54 percent) obtained free food since leaving MFIP, 42 percent from a food shelf or other agency and 30 percent from family or friends (18 percent from both sources).

Table 1. Hardships and supports

Hardships and supports	Count	Percent
School lunch in survey month	114	88%
Food support in survey month	104	80%
Food shelf since MFIP	54	42%
Other food help since MFIP	39	30%
Public or subsidized housing	74	57%
Housing costs > one third of family income	47	36%
Money for housing or living expenses help since MFIP	54	42%
Homeless shelter since MFIP	5	4%
Battered women's shelter since MFIP	1	1%
No phone during last MFIP year	45	35%
No phone in survey month	16	12%
Fuel or energy assistance last winter	66	51%
Poor health	14	11%
Unmet medical care need	14	11%
Unmet dental care need	17	13%
No health care coverage	14	11%
Unpaid medical bills	28	22%
Free medical help (not MA)	2	2%
No reliable vehicle	85	65%
No driver's license	69	53%

Fifty-seven percent lived in public or subsidized housing at the time of the interview, 36 percent spent more than 30 percent of their total family income on housing costs in that month, and 42 percent had received additional monetary help for housing or living expenses since leaving MFIP, including 26 percent who had gotten crisis housing help from Emergency Assistance (for a utilities shut-off, an eviction notice, or damage deposit). Some had been in homeless or battered women's shelters. One-third had gone without a phone sometime during their last year on MFIP, and 12 percent did not have one during the survey month. Half received fuel or energy assistance for heating during the previous winter.

Poor health was cited by 11 percent. About 1-in-10 of those surveyed said their family had unmet medical needs, unmet dental needs, or no health care coverage. Lack of insurance or inadequate insurance was almost always the reason given for unmet medical and dental needs. But most were still covered by Medical Assistance as Table 15 on page 25 quantifies. Some dentists do not accept MA or require payment for previous treatment before providing new treatment. Nearly a quarter of all families had unpaid medical bills (one-third of these over a thousand dollars), and hardly anyone had found a source of free medical care.

Transportation is often a problem, especially when there is a mismatch between the locations of inexpensive housing and entry-level jobs. Having to take children to child care complicates commuting arrangements. And many parts of the state and even the metro area have little or no coverage by public transit. Therefore access to a reliable vehicle – either as driver or passenger – frequently is a prerequisite to successful labor force participation. Two-thirds of the timed-off group did not have access to a reliable vehicle.

More than half did not have a driver's license. While 10 percent of all those surveyed were legally prohibited from driving because of DWI or non-payment of fines (for infractions including driving without a license, no insurance, and nonpayment of child support), and a few could not drive for health reasons (like narcolepsy or a heart condition), 15 percent simply did not want to drive, many expressing fear. Another 10 percent were in the process of getting their license.

Comparison data were found in the MFIP Longitudinal Study Two-Year Report's⁷ responses to similar questions by the total ongoing recipients sample. The timed-off families were more likely than those longitudinal study families (which were randomly sampled from all ongoing one-parent MFIP cases in mid-1998) to use the school lunch program (88 percent versus 61 percent), to access other food sources (54 percent versus 30 percent), to live in public or subsidized housing (57 percent versus 38 percent), to have received fuel or energy assistance the previous winter (51 percent versus 30 percent), and to lack a reliable vehicle (65 percent versus 50 percent) or driver license (53 percent versus 36 percent). The two surveyed groups were similar on unmet medical or dental needs (12 percent) and percent paying more than 30 percent of family income on housing (36 percent).

Life problems. Table 2 gives percentages of the total group who identified each of the life problems on the survey as ones they have encountered. Nearly half remembered their family receiving welfare when they were children. In school, 20 percent attended special education classes, 6 percent were told they had a learning disability, and 3 percent had a diagnosis of ADD, ADHD, or ODD.⁸ Current physical disabilities considered by participants to be serious enough to make it hard for them to work were reported by 24 percent and mental disabilities by 12 percent. Thirteen people had applied for SSI. One was eligible but had not yet started receiving SSI, six were still in the application and appeal process, and six had been denied.

Table 2. Life problems

Life problems reported on survey (except as noted)	Percent
Childhood poverty (AFDC as a child)	47%
Special education classes	20%
Learning disability	6%
ADD, ADHD, or ODD	3%
Physical disability	24%
Mental disability	12%
Current doctor's care for depression	9%
Depression diagnosis <i>ever</i>	36%
Depression scale score above cutoff	44%
Adult mental health treatment in 2000 to 2002*	39%
Drug or alcohol abuse during last year	9%
Treatment for drug or alcohol abuse <i>ever</i>	23%
Drug or alcohol abuse by spouse of partner during last year	5%
Jail or prison as an adult	30%
Jail or prison as an adult for spouse or 2nd parent	51%
Child maltreatment determination since June 2001*	12%
Special needs child affecting employment	22%

* DHS administrative data

While 9 percent said they were currently under doctor's care for depression, 36 percent reported that they had been diagnosed with depression at some time, and 44 percent scored high enough on a depression screening test in the survey⁹ to suggest they should be evaluated. Average scores on the screening instrument increased significantly from 10 for the most stable group to 20 for the least stable group, and group means were above the cutoff for the two least stable groups. Adult mental health treatment or medications through public health care programs during the last three years were found in administrative records for 39 percent of the survey respondents.

Nine percent said they had abused drugs or alcohol during the past year, and 23 percent had ever been treated for chemical dependency. Five percent were aware of drug or alcohol abuse during the last year by the second parent of any of their children, including parents not living in the household. Jail or prison as an adult (often resulting in a felony making it hard to get hired) was common. Thirty percent of the participants said they themselves had been in jail or prison, and more than half of the families had a second parent (whether or not living in the household) who had been incarcerated. Twelve percent of the families had a parent who was determined to be a child maltreatment offender since June 2001. One-in-5 said they had a child whose special needs interfered with working. These stressors, if not dealt with, can make it difficult for families to work and attain self-sufficiency.

The MFIP Longitudinal Study survey of long-term cases¹⁰, those with at least 36 months counted toward the time limit, asked some similar questions about life problems. For comparison, here is what survey participants who were ongoing MFIP recipients when sampled for that study said about their three and a half years in the study. They reported similar percentages for physical disability (27 percent), mental disability (20 percent), depression diagnosis ever (34 percent), drug or alcohol abuse (10 percent), and special needs child (20 percent). The depression screening instrument would have referred fewer people for follow-up for possible depression diagnosis and treatment (29 percent versus 44 percent in this study). Fewer reported drug or alcohol treatment ever (16 percent versus 23 percent). Adult mental health treatment during 2000 to 2002 was higher for the longitudinal study group (47 percent versus 39 percent). The rates of child maltreatment determinations in administrative records were similar (15 percent in two years for the longitudinal study group versus 12 percent in a year and a half for the timed-off families). The longitudinal study asked participants in the baseline survey whether they remembered their family receiving public assistance when they were children, and 32 percent of the ongoing recipients did, lower than the 47 percent of time-off participants.

Discrimination. Respondents were asked if they had been treated differently because of factors like their race, ethnic or cultural background, gender, sexual orientation, age, disability, religion, physical appearance, family size, or welfare status during the past year. Forty-four percent reported experiencing discrimination. There was no difference across stability groups or between whites and non-whites on frequency of perceived discrimination. Table 3 lists potential areas of discrimination the participants were asked about, how prevalent it was, and examples. The overall rate of discrimination was very

similar to that reported in the long-term MFIP Longitudinal Study report (44 percent versus 45 percent), the first survey in that study to directly address the topic.

Table 3. Experiences of discrimination

Discrimination	Percent	Comments
Any incidents	44%	
Employment	16%	Complaints about not being hired because of race/ethnicity (perceived preferences of whites over non-whites and also of non-whites over whites, immigrants over non-white citizens), lack of job experience, pregnancy, felony conviction, debt, poor English. Treatment on the job by staff and by co-workers.
Welfare agency	15%	Welfare workers treating clients poorly (12%): stared at, belittled, lied to, and put down because of their race, gender, religion, or welfare status. Procedural mistakes like a case closed in error or not being allowed to finish school when entitled to.
Stores	14%	Shoppers reported being followed or closely watched in stores by store clerks, being treated differently when returning an item, being ignored because of their race, and personal comments from another customer.
Police	13%	Not receiving any response from the police when they or children needed help. Being pulled over for minor things like car insurance check, blinker not working, and no license frame.
Housing	11%	Reasons participants were unable to rent an apartment: number of children, teenage children, being told the unit was rented once the landlord saw them in person, race/ethnicity different from landlord.
Health care providers	9%	Difficulty finding a dentist who would accept MA. Rude or inadequate care by dentists, physicians, and their staff.
Other	7%	Unfair or rude treatment on bus, in the street, in church, in school.

Participant ratings of barriers to employment. Employed people were asked how much each item on a list of potential problem issues for workers and job seekers was actually a problem in keeping their job. Unemployed people were asked about their problems in looking for a job. The unemployed were divided into those with more recent job experience and those who had not worked for at least one year. Table 4 shows how many regarded each of these items as *big* barriers to employment.

About half of the employed and a quarter of the unemployed did *not* think they had *big* employment problems. The average number of big problems across all participants was consequently lower for the employed than the unemployed groups. While the issues causing the most people problems overall were job issues – wages, job availability, and transportation – there were differences among the employment groups in how many people said they were affected. Those three issues and child care cost were the most frequent big problems for the recently unemployed. Transportation, child care cost, and health insurance availability were most frequent for the longer-term unemployed. The percentages concerned about these problems were lowest for workers. The most striking difference was how much more concern about these potential barriers to employment there was among the recently unemployed than among the longer-term jobless.

Table 4. Big barriers to employment

Employment barriers	Employed	Unemployed less than year	Unemployed year or more	All
	Count	59 45%	39 30%	32 25%
Count of barriers				
None**	51%	26%	22%	36%
Mean**	1.5	3.2	2.6	2.3
Local employment problems				
Local wages***	20%	41%	22%	27%
Transportation to work*	16%	31%	34%	25%
Local job availability*	12%	50%	15%	24%
Health insurance cost**	16%	22%	20%	19%
Health insurance availability***	16%	16%	26%	18%
Having a place to live	12%	18%	13%	14%
Child care problems				
Child care cost	10%	32%	32%	22%
Child care availability	7%	15%	13%	11%
Special needs children	7%	8%	19%	10%
Child care reliability	9%	10%	13%	10%
Child care quality	5%	8%	6%	6%
Work readiness problems				
Education or training***	12%	26%	19%	18%
Work experience***	9%	23%	25%	17%
Job skills***	2%	23%	19%	12%
Ability to speak English	5%	0%	3%	3%

*** p(chi square) = .001 or less, ** p = .01, *p=.05

In a comparison with the MFIP Longitudinal Study Two-Year report, the level of percentages for big problems was generally higher for the timed-off families than for the two-year group that was more representative of MFIP recipients in general. Later sections give more detailed information on health care coverage and child care.

Interviewer ratings of barriers to economic self-sufficiency. After each interview, the interviewer summarized reasons the person had not been able to leave MFIP before the 60 months were up and why they had been having trouble moving toward self-sufficiency. Their selection of major existing roadblocks to progress are summarized in Table 5 on the next page with percentages of timed-off exiters who had recent difficulty with each of these issues and common examples. Many of these kinds of problems went undiscovered until counties assessed recipients in the process of reviewing cases approaching the time limit. Assessing for these problems and dealing with them earlier in the MFIP experience might facilitate progress toward self-sufficiency before a family faces losing support.

Table 5. Most problematic issues for progress toward self-sufficiency

Problem areas	Percent	Main issues
Employment	58%	Little work experience, quits jobs
MFIP policy	48%	Sanction, noncooperation
Children	38%	Special need, disability
Housing	38%	Moves, homelessness, emergencies requiring EA
Health	32%	Depression
Education	24%	No high school diploma, learning disability
Transportation	16%	No driver license, no buses, no car
Chemical dependency	15%	Chemical dependency, treatment history
2nd parent	12%	Disabled, prison
Legal	12%	Jail, felony, DWI

In the judgment of the interviewers (based on the survey responses and administrative data), past employment problems and not cooperating with the MFIP jobs program were the *biggest* reasons people were having trouble progressing toward self-sufficiency at the time of the interview. There were many other issues affecting their current situation. The question focused on personal issues and did not address societal issues like the high unemployment rate and unequal educational and economic opportunities.

Opinions about Life after MFIP

Comparing their life at the time of the interview to when they were on MFIP, 18 percent of the timed-off adults said life was better (including a large majority of those in the most stable group, dropping to very few in the most unstable group). Life was worse according to 39 percent (including a majority of those rated in the unstable group). The other 43 percent gave life after MFIP a mixed review, as can be seen in Table 6, which summarizes descriptions of how life was better or worse. As this was an open-ended question, a respondent could give any number of reasons.

Table 6. Opinions about life after MFIP by life stability rating

Life after MFIP	Fairly stable	Somewhat stable	Not very stable	Unstable	All cases
Better	75%	33%	10%	7%	18%
Worse	0%	7%	35%	62%	39%
Neither or both	25%	60%	55%	31%	43%
Ways better					
Money	12%	More money, bills paid, provide for family, get things for kids, looser budget			
Working	11%	Working, better paying job, dependable job, like going to work			
Welfare system	9%	No demands, deadline, hassle, paperwork, sanctions from county after case closed			
Independence	6%	Responsible, independent, in control, able to do things, back on track, moving forward			
Emotional well-being	6%	Feel good, self-esteem, self-respect, self-sufficient, changed attitude, sober			
Transportation	2%	Reliable car, license, learning to drive			
Housing	2%	Section 8 voucher, can pay the rent			
Other comments	3%	No problems, getting out of jail, bettered life			
Ways worse					
Money problems	40%	No income, bills unpaid, have to borrow, not enough money			
Child-related problems	14%	Kids needs not met, does not have children, sick child, not home for children after school			
Job-related problems	12%	No job, can't find job, need better paying job, away from home working more hours			
Nothing to fall back on	8%	No one to help me, no financial help, little support, can't get back on welfare, what to do?			
Housing problems	7%	Homeless, living with mom, looking for housing			
Food-related problem	7%	Run out of food, hard to buy food, need food			
Health problems	4%	Fears, disabled parent, no MA			
Other problems	5%	Relying on family, could not finish school, sporadic or no child support			

People could add anything else they wanted about how they were doing. There were comments about jobs: how tough the job market is with few jobs listed in the paper, how hard it is to get a job when a person has a felony conviction, that they could only find odd jobs (shoveling snow, occasional babysitting, repairs for the landlord), or that they would like to work at home. The most common-sense comment was to buy less and budget more. The most plaintive comment was that it's hard not having money and a home. Other comments were that employers hire part-time workers to avoid benefits, that fathers get behind on child support, and that community groups run out of funds for housing help.

Sometimes extended family members gave a helping hand by buying things for the children or providing a place to stay for a while. Some employed adult children gave financial help to their parents. Several people also spoke about their conscious lack of planning (living one day at a time or crossing the bridge when they come to it). Five women said they were pregnant at the time of the interview.

Demographics of Adult Applicants in the 130 Timed-off Cases

This section and the next describe this first large group of involuntary MFIP exiters and their families. Table 7 on the next page summarizes survey data from the timed-off cases to compare them with what administrative data tells about all MFIP-eligible adults in December 2002.¹¹

It is very common for MFIP participants never to have married (68 percent of the surveyed compared to 58 percent of eligible adults in the MFIP caseload) and relatively uncommon to be married and living with their spouse. Another 15 percent of those surveyed said they had plans to marry in the near future.

Thirteen percent of those surveyed were immigrants, and about half of these said they were now U.S. citizens. Administrative records show 14 percent of all MFIP-eligible adults as non-citizens, although some of whom may have been naturalized since applying for MFIP. Surveyed immigrants were born in Africa (6), Europe (6), and Asia (5).

The racial/ethnic distribution of surveyed participants was quite different from the December 2002 caseload, and the MFIP-eligible adults were different again from state population figures from the 2000 U.S. census. Half of the adults in the time-off group were African Americans (compared to 24 percent of eligible adults in the caseload) while one-third were white (versus 48 percent in the caseload). Hmong and Hispanics were each a smaller percentage of timed-off cases than of the caseload. Blacks – including African Americans and immigrants from Africa – were 32 percent of the MFIP caseload while only 3 percent of the Minnesota population. Ninety percent of Minnesotans were white in 2000, while 48 percent of the December 2002 MFIP-eligible adults were. Differences between population and caseload statistics within racial-ethnic groups are related to differences in poverty rates: 8 percent for whites in the U.S. in 2000 versus over 20 percent for American Indians, blacks, and Hispanics.

Table 7. Demographics of adult applicants in timed-off cases

Demographics		Survey of adults on timed-off cases		December 2002 MFIP eligible adults
		Count	Percent	
Count		130	100%	41,094
Marital status	Never married	89	68%	58%
	Married, living with spouse	15	12%	18%
	Separated or divorced	27	21%	23%
	Widowed	2	2%	1%
Plans to marry soon		19	15%	
Citizenship	Born in U.S.	113	87%	
	Naturalized	9	7%	
	Non-U.S. citizen	8	6%	14%
Race / ethnicity of case applicant (administrative data)	African American	65	50%	24%
	White	41	32%	48%
	American Indian	11	8%	9%
	Somali	5	4%	6%
	Asian Americans	3	2%	1%
	Hispanic	2	2%	6%
	Other African immigrants	1	1%	2%
	Hmong	1	1%	4%
	Other Asian immigrants	1	1%	2%
Residence	Hennepin	84	65%	30%
	Ramsey	15	12%	18%
	Metro suburban	9	7%	13%
	Greater Minnesota	21	16%	39%
	Another state	1	1%	0%
Education	Completed HS / GED	85	65%	59%
	Some post-secondary	67	52%	8%
School programs	Special education	26	20%	
	School-to-work program	15	12%	
	ESL	14	11%	
	Teen parent	14	11%	
	Advanced Placement	7	5%	
Education of second parent	Count	19	100%	
	Completed HS / GED	13	68%	
	Some post-secondary	8	42%	
AFDC 1991 to June 1997	Months (mean)	53		19*

* June 2001 MFIP-eligible adults.

Hennepin County was home to 65 percent of this timed-off group while only 30 percent of MFIP cases with eligible adults. The other regions had smaller shares of survey participants than of eligible adults, especially greater Minnesota.

Two-thirds of those surveyed had completed high school, similar to what is known about the caseload. Seven percent never started high school. The educational level of the 19 second parents in the household (either the participant's spouse or parent of a child in common with the participant) was similar to that of the parents interviewed. One-fifth of the adults surveyed had taken special education classes. When asked why they had not finished high school, nearly half of the non-grads cited pregnancies and parenting responsibilities that kept them too busy to go back to school. Seven people had worked

on GEDs but ran into difficulties like failing the tests and the recent restructuring of the program that made it necessary to take new tests in areas previously passed. Five immigrants came from countries that did not provide high school education. A few mentioned transportation and child care problems as barriers to education. Individual situations like health problems, not wanting to go to school, self-described laziness, and a personal disagreement with the school also prevented some from finishing high school. Half reported some post-secondary training (versus only 8 percent of the caseload, according to administrative data, pointing to a possible problem with record keeping of non-employment activities). Most of those getting training had been enrolled in medical programs (nursing or medical assistant) or office training, and several had training for a trade (auto mechanic, construction, welding).

Nearly all the timed-off families surveyed had received welfare under AFDC, all but three having months of receipt recorded in Minnesota before June 1997. The average number of months between 1991 and June 1997 was 53 months, compared to 19 months for all eligible adults in the MFIP caseload.

Family and Household Composition

Table 8 on the next page tells who lived in the household. Few MFIP families have two parents, 20 percent of MFIP families with any eligible adults and 15 percent of timed-off cases. Three households included a partner who was not a spouse or second parent. About the same percentage had been minor teen parents in both the timed-off group (31 percent) and the caseload (30 percent).¹²

Timed-off families averaged 2.5 minor children in the household, close to the caseload average of 2.1 children. Only 20 percent had just one child living with them, compared to 42 percent in the caseload. A quarter had four or more children, nearly twice the rate in the caseload. The average age of the youngest child was 6.4 years (older than the 4.5 years in the caseload), and 47 percent of the children were under age 6 (versus 68 percent in the caseload). These observed differences are probably related to the 130 families' long-term welfare status. Eight percent of families surveyed had no minor children left in the household. In five of these families, all minor children had left the household since exiting MFIP. In the other five families, the youngest child had "aged out" (reached 18 years old and was no longer in high school or reached age 19). In the caseload, 3 percent of families were in transition and had no children in the household.¹³

Household composition changes in the three to six months since leaving MFIP occurred for 31 percent of the families. Twenty-two households (17 percent of all cases) lost members, including some or all minor children in six families, two second parents, and a boyfriend. Twenty-two households (17 percent) had one or more persons join the household, returning minor children in two cases.

Fifty-seven percent of the timed-off families lived in public or subsidized housing. Forty-one percent of families were sharing their household with people besides the immediate MFIP family. Fourteen percent had moved two or more times in the last year.

Table 8. Family and household composition

Family and household	Survey of adults on timed-off cases		December 2002 MFIP cases with eligible adults
	Count	Percent	
Count of cases	130	100%	35,421
Households with second parent	19	15%	20%
Spouse	15	12%	12%
Partner with child in common	4	3%	8%
Minor children in family	Mean		2.1
	None	8%	3%
	One	20%	42%
	Two	25%	27%
	Three	21%	15%
	Four or more	26%	13%
Age of youngest minor child	Mean		4.5
	Under age one	8%	21%
	1 to 5	39%	47%
	6 to 10	28%	17%
	11 to 17	18%	15%
Any minor children out of household since exit	5	4%	
Shared household	53	41%	
Public or subsidized housing	74	57%	
Persons per bedroom	Mean		
	1.6		
Moves in last year	None	57%	
	One	29%	
	Two or more	14%	

Employment

Jobs. Forty-five percent of the participants were employed in the month they were interviewed. Table 9 on the next page describes their jobs. Only 34 percent of those working had full-time jobs (40 hours or more). In a majority of cases, part-time work was the employer's choice. The employer only offered part-time work, cut hours, or defined less than 40 hours as full time. Some people chose to work part time because they were caring for children, pregnant, or starting self-employment. Barriers to being able to work included things like poor English skills and health problems.

Twelve percent of the employed worked two jobs, most of these working a total of 40 hours per week or more. More than half the jobs (58 percent) were in the services sector and another 20 percent in clerical/sales. A quarter of jobs were temporary or seasonal. Eleven participants were self-employed. Child care was the most frequent business. Others did home repair, tattoo, or massage, acted as personal secretary, or delivered newspapers.

The median hourly wage was just under nine dollars per hour. A worker with year-round, full-time employment at this wage would earn an amount equivalent to the Federal Poverty Guideline for a family of four. Three-quarters of those employed had jobs that offered *no* benefits, while some of the others had jobs that offered unaffordable benefits.

Table 9. Employment and unemployment in the interview month for timed-off participants

Work in month of survey		Count	Percent of employed
Employed		59	100%
Hours per week	40 hours or more	20	34%
	30-39 hours	15	25%
	20 -29 hours	14	24%
	1-19 hours	10	17%
Part-time work		39	66%
Main reason for not working full time	Employer's choice	25	42%
	Employee's choice	8	14%
	Barriers	6	10%
Number of current jobs	One	52	88%
	Two or more	7	12%
Type of job	Service	34	58%
	Clerical / sales	12	20%
	Laborer	9	15%
	Professional/management	4	7%
	Permanent	45	76%
Temporary or seasonal		14	24%
Wages per hour	Count of hourly wage earners	51	
	Mean	\$9.49	
	Median	\$8.87	
	Minimum	\$6.00	
	Maximum	\$20.00	
Frequency	Under \$6	0	0%
	\$6.00 to \$6.99	5	10%
	\$7.00 to \$7.99	8	16%
	\$8.00 to \$8.99	13	25%
	\$9.00 to \$9.99	5	10%
	\$10.00 to \$10.99	7	14%
	\$11.00 to \$11.99	6	12%
	\$12.00 or more	7	14%
Benefits available (even if not taken)	None	39	76%
	Paid holidays	13	25%
	Paid vacation	11	22%
	Retirement / pension	11	22%
	Paid sick leave	10	20%
	Medical insurance	8	16%
	Dental insurance	8	16%
	Maternity leave (paid or not)	4	8%
Advancement	In job at least one month	53	90%
	Steady hours	39	66%
	More hours	18	31%
	Lay-offs anticipated	17	29%
	Raise	16	27%
	Better benefits	6	10%
No work in month of survey			Percent of unemployed
Unemployed		71	100%
Job preparation now	Job search on own	48	68%
	Employment services activities	17	24%
	Training or education	9	13%
	None of above	13	18%
Main reason for not working	Choice	10	14%
	Barriers	61	86%
Last employment	2002-2003	39	55%
	2000-2001	10	14%
	1995-1999	9	13%
	Before 1995	6	8%
	Not sure	4	6%
	Never worked	3	4%

Only 16 percent of workers were offered medical insurance. The 90 percent of the employed who had been in their job for more than a month answered some questions about the quality of their jobs. Two-thirds said they had steady hours at their job. A minority had seen improvements in hours, wages, or benefits. Nearly one-third thought they might be laid off.

Among the two-thirds of workers who named things that made it hard for them to work, transportation problems came up most frequently (14 of 38 people), then child care and health problems (6 people each). Other concerns were sick children, the night shift, illiteracy, fatigue, harassment, needing to leave the job for appointments (especially children's medical appointments or calls from school or child care provider or appointments with financial workers or job counselors), long hours, and pregnancy.

Unemployed. Fifty-five percent of those who left MFIP at the time limit were unemployed in the interview month. Sixty-eight percent of these adults were looking for work on their own. Twenty-four percent were using employment services provided through the county, and 13 percent were getting training or education – from English language and GED classes, to internships and college. Some were doing a combination of these things. Only 18 percent were doing none of them.

Some (14 percent) chose not to work for reasons including enrollment in school or training, pregnancy, and wanting to care for own children. Many needed to overcome barriers like health limitations, transportation problems, child care issues, and legal problems related to felonies. The most commonly cited reason for not working was not being able to find a job. Over half of the unemployed had worked at some time since January 2002. Only three people had never worked.

Work history. To get a better idea about their chances in the job market, the survey included questions about the participant's job history. Table 10 gives their answers, dividing those who exited MFIP at the time limit into three groups: the currently employed, those who had worked within the past 12 months, and those who had not worked for at least one year. Forty-two percent of the employed had a job lasting at least two years sometime during the previous five years, while at the other end 44 percent of those unemployed for the last year had actually been unemployed five or more years. Only 25 percent of the recently unemployed group had a job lasting at least a year during the last five years. Forty-five percent of the employed and 90 percent of the recently unemployed had worked less than six months in the last year. Half of both those groups had multiple employers during the last year.

More than half of each of the three employment groups had quit a job at some time, in most cases without another job lined up. More than a third of those who quit one job without having another job reported leaving a difficult and unpleasant situation, sometimes abruptly. The most common reasons for quitting were low or late pay, poor treatment by staff or customers, unsafe work conditions, and too few hours. Other reasons for quitting jobs were health issues, pregnancy, problems with children or child care, moving, transportation problems, going into job training or school, marriage, and

family violence in the workplace. Sometimes people quit to go to another job that fell through.

Table 10. Work history

Work history	Employed	Unemployed less than year	Unemployed year or more	All
	Count	59 45%	39 30%	32 25%
Longest time worked for one employer				
No job in last 5 years	0%	0%	44%	11%
Less than 1 month	2%	8%	3%	4%
1-3 months	10%	18%	19%	15%
4-6 months	14%	23%	13%	16%
7-11 months	20%	26%	6%	18%
12-23 months	12%	10%	6%	10%
24 months or more	42%	15%	9%	26%
Months worked in last year				
None	0%	0%	100%	26%
1-3 months	21%	45%	0%	23%
4-6 months	25%	45%	0%	24%
7-9 months	23%	8%	0%	12%
10-12 months	32%	3%	0%	15%
Number of employers in last year				
None	0%	0%	100%	25%
One	49%	51%	0%	38%
Two	37%	44%	0%	30%
Three or more	14%	5%	0%	8%
Ever quit a job	56%	63%	53%	57%
Had another job lined up before latest quitting	3%	8%	6%	5%

Job search. According to Table 11 on the next page, 43 percent of the employed had applied for jobs within the last month, as well as 74 percent of the recently unemployed and 59 percent of the longer-term unemployed. Twenty-nine percent of the employed had job interviews within the last month, as did half or less of each of the unemployed groups. Job search on their own was the most common job preparation activity for all three groups, but 13 percent of the recently unemployed and 25 percent of the longer-term unemployed were doing nothing to find work at the time of the interview.

Plans for the future. Most people had a career goal – all but 12 percent. Another 11 percent had reached their goal.¹⁴ For three-quarters – including two-thirds of the employed – the goal had not yet been achieved. Goals in the medical field were the most popular, chosen by more than one-quarter of those with a goal (29 people). Most of these medical jobs had short training like certified nurse assistant or medical assistant, but half a dozen people wanted to be registered nurses. Clerical office work was the next most frequent cluster (13), followed by the food service industry (9). Several each expected to work in cleaning and child care, and six were going to start a business (restaurant, store, or salon). Three wanted to be teachers and two more teacher aides. Three were interested in social services. Other intended occupations ranged from sales to manual labor to law enforcement to tattoo artist.

Table 11. Job search and goal at the time of the interview

Future jobs		Employed	Unemployed less than year	Unemployed year or more	All
Count		59 45%	39 30%	32 25%	130 100%
Job applications in last month	Any applications	43%	74%	59%	56%
	1-10	34%	49%	41%	40%
	11-30	7%	13%	13%	10%
	More than 30	2%	13%	6%	6%
Job interviews in last month	Any interviews	29%	49%	31%	35%
	1-3	24%	31%	25%	26%
	4 - 6	3%	10%	6%	6%
	7 or more	2%	8%	0%	3%
Current job preparation	ES activities	17%	28%	19%	21%
	Training or education	12%	10%	16%	12%
	Job search on own	37%	77%	56%	54%
	None of above	0%	13%	25%	10%
Job or career goal	None	12%	13%	13%	12%
	Goal reached	22%	3%	0%	11%
	Goal not yet reached	66%	85%	88%	77%
Training for unachieved goal	Completed	20%	28%	34%	26%
	Needed	46%	56%	53%	51%

About half the people in each employment group thought they needed more training to reach their goal. Most indicated that this was formal schooling, ranging from improving English to finishing high school or a GED to completing a college degree. Many had already identified a particular school and program and knew how long it would take. This was most often a college or technical school, but included beauty school and a program advertised on television. Others were going to do an internship, an apprenticeship, or get a commercial driving license. Some talked about the need to work at the same time as studying or getting financial aid or a loan.

Personal strengths. When asked to name what helps them to get along each day, the number-one response to this open-ended question was that their children keep them going, as they take care of them and provide for them (38 percent). Personality characteristics were the next most frequent category of responses (34 percent), including qualities like cheerfulness, patience, and goodness. Work ethic was mentioned by 20 percent – liking to work, being a hard worker, doing what has to be done. Attitude was of primary importance to 15 percent, especially a positive attitude. Thirteen percent talked about social skills like being helpful, working well with people, getting along with people. Seven percent mentioned specific job skills. Only four people could not come up with a strength.

Family Income

Table 12 reports income for one month, averages for each stability group and overall. The 130 families averaged \$1,108 per month.¹⁵ Group means ranged from \$2,542 for the most stable group to \$560 for the least stable group (including families with zero income). Food Support added an average of \$325 per family that could be spent only for food. The average amount of child support received (either from the child support system or directly from noncustodial parents) was \$60, typical of the entire MFIP caseload. Other sources of unearned income added around \$200 per month for the first three groups and \$92 for the least stable group. SSI was the main source of unearned income (21 families); others were Social Security, student loans, utility checks, renter rebates, and gifts or loans from relatives and friends.¹⁶ Five families reported no income at all.

Table 12. Family income by life stability rating groups

Monthly family income	Fairly stable	Somewhat stable	Not very stable	Unstable	All Cases
Count	8	30	31	61	130
	6%	23%	24%	47%	100%
Total family monthly income*	\$2,542	\$1,713	\$1,232	\$560	\$1,108
Earnings of participants	\$2,008	\$1,167	\$522	\$39	\$536
Earnings of 2nd parents/spouses	\$0	\$73	\$101	\$9	\$45
Food Stamps	\$222	\$222	\$318	\$393	\$325
Child support received**	\$124	\$82	\$87	\$27	\$60
Other unearned income**	\$188	\$169	\$203	\$92	\$142
Average percent of Federal Poverty Guideline (FPG)	188%	129%	89%	37%	80%
Poverty rate (percent below FPG)	13%	27%	74%	100%	72%
200 percent of FPG or above	38%	13%	6%	0%	7%
Second parent in household	1	6	3	9	19
Column percent	13%	20%	10%	15%	15%
Employment (either parent)	8	27	19	9	63
	100%	90%	61%	15%	48%
Full-time employment (either parent)	6	8	6	1	21
	75%	27%	19%	2%	16%
Food Stamps received in survey month	75%	70%	81%	85%	80%
Emergency Assistance since June 2002	25%	27%	29%	25%	26%
MFIP cases extended by March 2003	0	0	2	6	8
Child support paid by noncustodial parent***	50%	38%	41%	19%	31%
Child support never received	38%	30%	39%	38%	36%
Money needed to make ends meet (participant's estimate)	\$1,167	\$1,167	\$977	\$996	\$1,045
Saves for emergencies	50%	23%	13%	13%	18%
Checking or savings account	38%	50%	32%	16%	29%

* Income amounts are means of all cases in column, including those with \$0.

** Mean from month before interview.

*** Denominator is number of households with minor child(ren) who have noncustodial parent.

Poverty statistics are given for the annualized income, assuming consistent income. The situations of some families may change over the next 12 months. Jobs may start or end, hours may increase or decrease, child support may fluctuate, eligibility rules for public programs will change, the economy may continue to slump or see an upturn, cars may

break down, people may get sick or regain health. So these statistics may underestimate or overstate long-term poverty rates.

The FPG – used for setting MFIP exit levels – depends on family size, as do MFIP grants. For the year 2002, a family of two needed income more than \$11,940 to be above poverty, a family of three more than \$15,202, a family of four over \$18,100, and so on.¹⁷ On the average, families had income equal to 80 percent of the monthly FPG for their family size. Stability subgroup means ranged from 188 percent for the most stable group to 37 percent for the least stable.

The poverty rate is the percentage of families with income less than the FPG for their family size. Nearly three-quarters of the families timed off were in poverty, including all those in the least stable group and 13 percent of the most stable group. Even more would have been below the MFIP exit level (120 percent of FPG in 2002).

To meet a family's basic needs may take twice the FPG.¹⁸ Three people in the most stable group had reached that benchmark for at least the one month considered and none in the most unstable group. Seventy to 85 percent of each group were still receiving Food Support and around a quarter of each group had received Emergency Assistance some time since leaving MFIP. No one was getting welfare in another state. Only three participants were receiving none of the following: Food Support, Emergency Assistance, Medical Assistance, housing subsidy, child care assistance, or tribal help. These three were in the most unstable group. None of them had followed through on applications for public programs. Their situations included incarceration, serious mental health problems, and homelessness. Looking prospectively at administrative data through March 2003, eight families later qualified for an MFIP extension, all from the two least stable subgroups.

The rate of Emergency Assistance use was not very much different from that observed in the total MFIP caseload. In state fiscal year 2002, 32 percent of cases active anytime during the 12 months had received EA, compared to 26 percent of the timed-off cases during the nine months following their exit from MFIP.

A second potential wage earner in the family can have an economic impact. Between 10 percent and 20 percent of each group had a second parent in the household. Employment of at least one parent ranged from 100 percent (for the most stable group, a prerequisite for this rating) to 15 percent in the least stable group. Just under half of all the families (48 percent) had a wage earner, but only 16 percent had a full-time wage earner.

Fewer than one-third of families received child support, and the average amount was small. More than one-third had never received *any* child support, the percentages fairly even across the subgroups.

The average amount of money participants said they would need to make ends meet each month – \$1,045 – was actually not much more than the poverty guideline for a family of two. Some people explicitly took Food Support and subsidized housing into account

when making this estimate. How realistic that amount may be for all is questionable, especially in light of the fact reported in Table 16 on page 26 that *fewer than half had figured out a budget when planning for life after MFIP*. While 30 people had no idea how much they needed, fewer than one-quarter of the estimates were outside the \$500-\$1,500 range. The average amounts were not much higher in the two more stable groups than in the other two groups. The most stable group (50 percent) was two to four times more likely than the other groups to be able to save money for emergencies like car repairs, and doctor bills. A majority of families had no checking or savings accounts.

Wage detail quarterly income data. Employers whose workers are covered by Unemployment Compensation are required to report their quarterly wages to the state. While this information is incomplete, it is often the best data available to report work and wages. For the timed-off group, the percentage of families that had at least one parent working in a job covered by Unemployment Compensation sometime during the quarter was 28 percent the first quarter of 2002, 40 percent the second quarter – their last three months on MFIP – and 45 percent for both the third and fourth quarters. The survey showed 48 percent of families with an employed adult in the interview month, primarily in the fourth quarter of 2002.

Average earnings for families with any earnings reported for the quarter climbed steadily from \$1,482 in the first quarter to \$2,127 in the fourth quarter, an indication that families with employment were working more hours over time. Average monthly family earnings just for families surveyed that had an employed parent was \$1,199. This was much higher than one-third of the UC wages for the fourth quarter (\$709) which may indicate that not all workers were working the whole quarter.

Housing Expenses

Average housing expenses for the month before the interview are given in Table 13. The average total shelter cost, including utilities, was \$277 for all 130 families, ranging from \$640 for the most stable group to \$160 for the most unstable.

Public or subsidized housing was of major importance to people reaching the welfare time limit. Fifty-seven percent had this support, similar to the 50 percent of recipients in the latest annual report from the MFIP Longitudinal Study.¹⁹ Retaining or applying for public or subsidized housing was the most frequent step people said they took when preparing to leave MFIP. While public or subsidized housing is an important stability factor and many of the less stable families had this support, many other issues in their lives contributed to instability.

As income increases, rents rise and people may move from public to unsubsidized housing, although they are not required to, or the subsidy decreases and eventually disappears. Only one member of the most stable group was in public or subsidized housing. Twenty-six percent of all families were living in market-rate housing, either unsubsidized rentals or homes they owned or were purchasing. Living for free with relatives or friends was the next most common way people sheltered their family.

Table 13. Housing types and expenses

Housing		Fairly stable	Somewhat stable	Not very stable	Unstable	All Cases
Count		8	30	31	61	130
		6%	23%	24%	47%	100%
Housing type	Public or subsidized	13%	53%	77%	54%	57%
	Living for free in house or apartment	13%	3%	3%	21%	12%
	Own/purchasing	25%	13%	3%	7%	8%
	Unsubsidized rent	50%	23%	16%	11%	18%
	Homeless shelter	0%	0%	0%	3%	2%
	Caretaker	0%	7%	0%	2%	2%
	Jail	0%	0%	0%	2%	1%
Housing cost	Public or subsidized	\$271	\$224	\$108	\$41	\$105
	Living for free	\$0	\$0	\$0	\$0	\$0
	Own/purchasing	\$499	\$406	\$303	\$500	\$448
	Unsubsidized rent	\$644	\$515	\$585	\$378	\$511
	Homeless shelter	---	---	---	\$0	\$0
	Caretaker in exchange for shelter	---	\$13	---	\$0	\$8
	Jail	---	---	---	\$0	\$0
	Mean (all cases)	\$480	\$295	\$187	\$98	\$188
Housing payment	No housing costs	13%	13%	19%	44%	29%
	Paid own housing costs	88%	77%	55%	21%	46%
	Someone else helped pay housing costs	0%	3%	10%	20%	12%
	Housing costs not paid	0%	7%	16%	15%	12%
Utilities	Separate utilities costs	100%	73%	74%	49%	64%
	Paid own utilities costs	50%	37%	35%	13%	25%
	Someone else helped pay utilities costs	25%	17%	10%	13%	14%
	Utilities costs not paid	25%	20%	29%	23%	24%
	Mean utilities cost	\$160	\$100	\$112	\$62	\$89
Total shelter costs	Mean of housing payment + utilities	\$640	\$395	\$299	\$160	\$277
	Percentage of family income > 30%	50%	33%	42%	33%	36%

Rent averaged only \$105 for public or subsidized housing with the amount increasing with income across the stability groups. The market-rate housing costs were modest, averaging around \$500 per month. While 29 percent had no housing costs, 12 percent had their housing costs paid by someone else, and 12 percent were delinquent in paying that bill in the month before the interview. Utilities averaged \$128 per month for those who paid utilities separate from rent and \$89 across all participants. Around one-quarter in each group did not pay their utility bill. Thirty-six percent of all families paid more than 30 percent of their total family income for housing costs, including some people living in public or subsidized housing.

Child Care

Seventy-five percent of the households had children under age 13 and a potential need for child care, including 42 employed participants. Table 14 describes the child care of their youngest child, as well as their child care costs and needs. About half of youngest children in these families were under age 6. Schools and relatives took care of most of the youngest children while their parents worked. Much of the care, therefore, was no-cost. Sixty percent of these workers had non-traditional evening or weekend work hours.

Table 14. Child care

Child care for working parents	Count	Percent
Employed participants with children under age 13	42	100%
Youngest child		
0 to 5 years old	20	48%
6 to 12 years old	22	52%
Child care provider		
School or Head Start	19	45%
Relative cares for child	13	31%
Child care center	4	10%
Non-relative cares for child	3	7%
Parent takes child to work	2	5%
Child cares for self	1	2%
Non-traditional work hours	25	60%
Work between 6 pm and 6 am	14	33%
Work on weekends	22	52%
Child care cost per week (participant's share)		
\$0	36	86%
\$5 to \$15	5	12%
\$50	1	2%
Child care assistance currently	10	24%
Main reason why not		
No-cost child care	21	50%
Not eligible	4	10%
Want to apply	4	10%
Application in process	3	7%
Child care assistance when on MFIP	24	57%
Main reason why not		
No-cost child care	12	29%
Not working	4	10%
Not eligible	2	5%

Only six people had to pay child care costs, and these were modest. Ten people were receiving child care assistance. More than half had gotten child care assistance some of the time they were on MFIP.

Families who received MFIP for at least three of the last six months preceding losing their MFIP eligibility can apply for Transition Year Child Care Assistance. This assistance could be used for up to 12 months for child care for a job of at least 20 hours per week that pays at least minimum wage. In some cases, it can also be used for job search but not for education or training. People can apply for the Basic Sliding Fee child care assistance program for care after the transition year.

Health Care Coverage

Table 15 identifies sources of health care coverage for participants and their families in the month before the survey. Participants said that 5 percent of all family members were uninsured. This actually included four families that had no medical coverage, but five families that did have Medical Assistance but did not know it. Only two families had employer coverage of the eight people who had been offered employer medical insurance

(Table 9 on page 16). Most families were still enrolled in MA, Minnesota’s Medicaid program. Families that exit MFIP may stay eligible for MA if their income remains low enough because the programs are no longer linked. They may be eligible for an additional 12 months of Transition MA after being terminated from regular MA if they meet certain earnings requirements.

Table 15. Health care coverage reported on survey

Health care coverage	Participants	Spouses	Partners	Children	All persons	
Count	130	15	4	351	500	100%
None	10	2	1	12	25	5%
Medical Assistance	117	13	3	330	463	93%
Participant's employer insurance	2	0	0	5	7	1%
MinnesotaCare	1	0	0	0	1	0%
Noncustodial parent's insurance	0	0	0	4	4	1%

Exiting the Welfare System

Some MFIP cases get extended beyond 60 months.²⁰ Those that do not apply or that apply to be extended but do not fit into an extension category are involuntarily closed. To determine which cases will be extended and to help people who will not receive an extension plan for self-sufficiency, counties are required to meet with clients (or at least offer a meeting) before their time expires. Table 16 describes preparation for life after 60 months on MFIP for families in timed-off cases who participated in this survey.

Face-to-face meeting. Seventy-nine percent of those surveyed remembered meeting with county representatives who had reviewed their case. In some counties, this was a team that included people focusing on long-term cases, financial workers, and other specialists. Sometimes the meeting was with the worker only. Forty percent of those who had the meeting considered it helpful. In 27 cases, there was no face-to-face meeting. All but one of the timed-off adults who did not recall having a meeting said they knew about the meetings. Three conducted the meeting by phone, and five did not want to meet. For most of the rest who did not meet face-to-face, it seemed to be a matter of scheduling, transportation, or communication problems. Only about three-quarters of those who had meetings remembered discussing extensions. However, most said they read a letter about extensions. Only 11 percent admitted not reading every letter the county sent.

County case review. Case notes were read to see whether the county had documented doing what was required to prepare the client for reaching the time limit. In 89 percent of all cases, there was a record of a case review in which the county looked over the client’s record and made judgments about the potential for extension. In just over half of these cases, the review was finished prior to the scheduled meeting. The scheduled face-to-face meeting was held prior to exit in 65 percent of cases. Another 21 percent of clients were no-shows at their appointment. In 6 percent more cases, the county did what could be done to inform the client who did not have a face-to-face meeting prior to exit (phone discussion, resource packet, or a meeting after MFIP exit). In the remaining 8 percent of cases, there was no record of what was done. The decision not to grant an extension was clear and reasons were given in case notes for 93 percent of cases. More participants (79

percent) reported meetings than were recorded, suggesting that administrative records were incomplete.

Table 16. Preparation for life after MFIP according to surveyed caregivers

Preparation for life after MFIP	Count	Percent
Count	130	100%
Face-to-face meeting at county	103	79%
Worker explained MFIP extensions	80	62%
Meeting helpful	41	32%
Meeting not helpful	34	26%
Read letters from county*		
Always	102	89%
Sometimes	12	10%
Never	1	1%
Read letter about MFIP extensions	91	80%
Planning		
Talked with financial worker about how to stay on MFIP	79	61%
Talked with job counselor about how to stay on MFIP	86	66%
Talked with financial worker about help to get off MFIP	79	61%
Talked with job counselor about help to get off MFIP	82	63%
Found out about resources like food shelves, energy assistance, etc.	90	69%
Found out about resources for social and health services	59	45%
Made a budget	61	47%
Considered moving in with someone	55	42%
Had or applied for housing subsidy	95	73%
Other	89	68%
Employed in June 2002	49	38%
Looked for more hours	38	29%
Looked for more pay	34	26%

* Items about letters from the county were added after survey administrations started, so 15 cases are missing.

Getting ready. The survey asked about specific things these time-off adults might have done to get ready for reaching the time limit. About two-thirds said they had talked with financial workers or job counselors about how to stay on MFIP or about help to get off MFIP. A similar number located resources like food shelves and social services. Fewer than half had worked out a budget. The most frequent step was applying for or continuing a housing subsidy. Among the other things people said that they were doing to get ready were looking for work, finding work, and attending school or training. Thirty-eight percent were employed by their last month on MFIP, and many of them were trying to get more work hours or better pay.

MFIP extensions. Participants from these timed-off cases were nearly evenly divided into people who did not apply for an extension to continue receiving MFIP and those whose request was denied, as described in Table 17.

To get an extension, a caregiver in a case must make a request either verbally or in writing, supply adequate supporting documentation, and be in compliance in month 60. Twenty-seven percent of the timed-off cases were in sanction status in month 60 for not cooperating with employment services or child support enforcement, and are barred from

an MFIP extension forever. The most stable group had no sanctions in month 60, the other groups all had one-quarter or more families in this situation.

Table 17. Extension requests, denials, abstentions, and plans

Extension requests		Count	Percent
Cases closed in June 2002 for time limit and surveyed		130	100%
Sanction in month 60 (administrative data)		35	27%
Extension requested and denied		63	48%
Extension not requested		67	52%
Reason extension requested*	Hard-to-employ	2	2%
	IQ below 80	0	0%
	Mentally retarded or mentally ill	1	1%
	Unemployable	0	0%
	Learning disabled	1	1%
	Ill or incapacitated	27	21%
	Participant	15	12%
	Special medical criteria	0	0%
	Care of family member	12	9%
	Employed enough hours	9	7%
	One parent	9	7%
	Two parents	0	0%
Family violence victim	1	1%	
Only reason given not on qualifying list		27	21%
Participant agreed with decision to deny		14	11%
Reason extension denied (according to participant)		63	48%
	No extension reason that applied	27	21%
	Do not know	16	12%
	Failure to verify information	12	9%
	Not working enough hours	5	4%
	Sanction in month 60	2	2%
	Too much income	1	1%
Main reason for not applying for an extension		67	52%
	Did not need MFIP	28	22%
	Knew s/he was not eligible	24	18%
	Hassle	7	5%
	Did not know about extensions	4	3%
	Could not comply with employment services	3	2%
	No reason	1	1%
Potential extension reasons claimed		73	56%
by participants as of interview date*	MFIP extension reason claimed	29	22%
	Hard-to-employ	7	5%
	IQ below 80	12	9%
	Mentally ill	0	0%
	Unemployable	10	8%
	Learning disabled		
	Ill or incapacitated	44	34%
	Participant	30	23%
	Special medical criteria	0	0%
	Care of family member	14	11%
	Employed enough hours	27	21%
	One parent	24	18%
Two parents	3	2%	
Family violence victim	5	4%	
Proposed extension reason not on list		13	10%

* Respondents could choose more than one category.

Fifty-two percent of those timed-off did not request an extension, usually because they did not need MFIP or knew they would not qualify for an extension. In nearly half of the timed-off cases (48 percent), an extension was requested and denied; the largest number of requests was for illness or disability. Twenty-one percent of cases requested an extension but gave only a non-qualifying reason (primarily need, lack of a job, or previous cooperation with MFIP rules). One quarter of those denied an extension agreed with the decision. The others either said that they actually *did* qualify for a valid extension reason or said that their need was reason enough.

More than half of all those surveyed thought they qualified for an extension at the time of the interview. Again, as shown in Table 17, the largest number said they had illness or disability in their family, but larger numbers than at the time the MFIP cases were closed claimed each of the other major extension categories, and fewer gave a reason not on the list. Two-thirds wanted to resume family assistance.

The interviewers considered all the evidence related to MFIP eligibility to determine whether there was any chance that the former recipients might have their cases extended. They found only seven cases where there seemed to be a valid reason for extension at the time of the interview. Three people were ill or incapacitated, and four were working at least 30 hours per week.

Parting Words of Advice to the Welfare System

These long-term MFIP participants had a chance to advise the welfare system by answering the following survey question:

Some government and business leaders say that welfare reform²¹ is a success because it gets people to work and off welfare. If you had a chance to talk with a government official, what would you tell him or her about what you think of welfare reform?

More than half (58 percent) singled out some principle or application of welfare reform they agreed with. But about two-thirds of this group thought exceptions should be made. Another 39 percent had only criticism for the system. Only four people had no opinion.

The 58 percent with positive comments focused on the value of work and independence. “I think it is good because it gets people off welfare and out working. It feels good to work,” summed up one young mother, echoing many other participants. Another said she was grateful for the help she got from MFIP but happy to be on her own, while a third said something like one participant who called it “fantastic that the system gets people training and helps get them jobs.” Compared to AFDC, “it’s better because you can get a job and not get kicked off welfare, and now they help you get a job.” Two people even praised the time limit because “then people who want to stay on welfare can’t and they have to find a job and take care of themselves.”

Two-thirds of those with positive comments qualified their support of MFIP. They typically started out with praise of what they seemed to think was basically a good idea, but had some changes to suggest, mainly in terms of exceptions and modifications. Many said that if a person does what they are supposed to do, works hard, complies and still has need, they should get help. Circumstances that should be taken into account, according to some, were health problems, disability, being unable to work, large families, young children, pregnancy, whether a job pays decent wages, lack of income, homelessness, age, and circumstances beyond a person's control. Some were speaking of themselves, but many were talking about others. As one person said, "I've found out I'm resourceful. My worries are for those people who aren't." Another said the welfare system should "help people more, the ones that don't have abilities or skills, people who have never worked."

Some argued that a time limit is good, but five years is too short for some families. Others supported more education, saying that, "If people go to school, they will get better jobs." People also talked about the importance of other programs and said that some families can make it if they just have Medical Assistance, Food Support, or a housing subsidy. Some predicted unintended effects of cases being closed, like women giving up their children, living in shelters, turning to something illegal. One person pointed out that welfare cash is sometimes used not for needs like housing and food, but for drugs and alcohol. Another said that it's good for a single parent to be home so the child is not alone or in child care.

Specific program advice from people in this middle group included the following. Give MFIP recipients *something* to do if they cannot find a job. Have more programs that make people want to work and give them directions on how to get a good job. When they do get a job, don't cut services or decrease the grant too quickly so they can get on their feet. Tell people about services they can get right away, like child support assistance so they can get to work, and don't let people sit on MFIP for years not working with them to be independent. On the other hand, to some it does not make sense for the state to spend money on child care so that single mothers can work low-paying jobs, when they could be home taking care of their own children. One suggestion was that months with partial MFIP grants (adjustments made for things like employment, child support, or sanction) should not count as full months toward the time limit.

Thirty-nine percent saw only negatives in welfare reform. They said it does not work or works only for some people (to quote participants, "people who are well educated and have the abilities to find good jobs," "people who are young and new to MFIP"). Many in this group thought, "Some people can't make it on their own at all." People discussed inadequacies in the job market and wages. "If the government wants to help, they need to provide you with a job, not low-paying jobs, enough money to provide for yourself." "Employment is not out there and people are unskilled and jobs are hard to find." "Just because someone is working doesn't mean they have enough to live on." "For a one-parent household, it's not logical to work at \$8 per hour." "Make sure we can support our families and pay our rent." "A minimum wage job doesn't cut it when you have four kids." Besides need, barriers like child care, transportation, and discrimination were

pointed out. Many in this group emphasized the necessity of education, that it is “needed to get a job that pays enough,” “people should get it as long as they can show they’re really trying,” “they should make schooling mandatory,” and “one year of school is not enough.”

The time limit also came in for some criticism. “Tell them not to stop welfare to families in need.” “Some people need it longer, some take advantage.” “I don’t see how kicking people off is helping them get on their feet.” “People are getting desperate.” More dire consequences were predicted: homelessness, hunger, children taken away from their parents, children getting into trouble when their mothers are working, crime rates going up.

There were also criticisms of the county and employment services.²² Some praised help received and services provided. However, these long-term MFIP recipients emphasized things the state, counties, and employment services providers might change. Some people described having to deal with financial workers who did not speak English very well, did not understand MFIP rules or could not explain the rules and rule changes, did the minimum, talked down to MFIP participants, did not tell them about or provide services available in the program, threatened them, did not believe them, or were rude to them.²³ Several complained about a county team approach, rapid turnover so that they were not dealing with the same person over time, and difficulty getting in touch with a county worker.

Several had become child care providers and then were not paid in time by the county. Some said promises were not followed through on for things like interview clothes and transportation. Some thought that they were not given much help or guidance in the job search process, being directed to go to computers or want ads on their own. Others said it was hard to get to a meeting at employment services when working.

In two cases, parents gave up custody of their children and their children continued receiving assistance on a relative care case. They thought only the parent should be taken off an MFIP case for reaching the time limit. One person never saw the county letters because her spouse took them. Keeping track of when forms are due was a problem for some. Others were afraid work would cause their subsidized rent to rise. Having someone tell you what to do all the time is depressing, one person opined.

Now that cases were being closed upon reaching the time limit, people acknowledged that this welfare reform policy is serious. As the formerly widespread disbelief that the time limit would actually be imposed disappears, the time limit may have more effect on people’s choices and activities earlier in their 60 months of MFIP eligibility.

Participants proposed the following pieces of advice for new MFIP recipients. “Do what the county asks you to do and work if you can.” “Learn the rules or you will fall through the cracks on welfare.” “Young people should not get too used to welfare.”

Appendix A. Cases Not Surveyed

There was a 67 percent response rate on the survey of cases timed-off for July 2002. Table A1 gives reasons for the non-responses. Nine percent of the group to be surveyed refused to take part. The largest number (22 percent) did not respond to letters and phone calls attempting to contact them which may have been their way of refusing. Only five people could not be located.

Table A1. Reasons for cases not surveyed

Timed-off cases to survey		Count	Percent
Cases closed for time limit at end of June 2002		210	
Extended on MFIP before survey interviews		16	
Cases to survey		194	100%
	Surveyed	130	67%
	Refused survey	17	9%
	Unable to contact	42	22%
	Unable to locate	5	3%

Administrative Data Review for Cases Not Surveyed

Case reviewers extracted information from the MAXIS eligibility system and read case notes to describe the household composition, education, employment, income, welfare use, other public programs, and family problems of cases not surveyed. June 2002 data and historical information were gathered.

Table A2 compares the non-surveyed to the surveyed on administrative data. There were few significant differences, most related to ethnic differences. American Indians and Asians – especially immigrants – were less likely to respond to the survey than the other groups. Blacks – including immigrants – were the most likely to talk with the DHS interviewers. Those not surveyed also were more likely to have second parents in the household and to have been sanctioned for more months. There were no significant differences between the two groups on quarterly wage data for employers covered by Unemployment Compensation, neither percentage employed nor mean wages for any quarter in 2002.

The rest of this section gives data on the non-surveyed group obtained by reading eligibility system screens and case notes and resulting judgments made by experienced interviewers.

Fifty-six of the 64 families (88 percent) would probably have still been receiving MFIP if the time limit had not been reached. There was no known source of income for 20 of the families.²⁴ Most of the remainder were enrolled in various public programs (FS, MA, SSI, and subsidized housing), a few got small and often sporadic child support, very few were known to have employment (three worked part-time and three had new jobs paying a little over \$1000 per month). Four of the families had or were expecting to complete education soon. One was a college student living on loans and grants, one a work-study college student, one had just completed a law enforcement degree, and both parents in

one family had recently completed computer training. The remainder of the families had little employment history.

Table A2. Relation of demographic and economic characteristics to survey non-response

Comparison of surveyed and not	Not surveyed	Surveyed
Age (mean)	35.0	35.3
High school completion	48%	62%
Immigrant*	25%	12%
Race / ethnicity***		
American Indian	14%	8%
Asian	20%	4%
Black	30%	55%
Hispanic	2%	2%
White	32%	34%
Region of residence		
Hennepin	65%	53%
Ramsey	10%	17%
Metro suburbs	11%	6%
Greater Minnesota	15%	23%
Two-parent families*	23%	12%
Number of children (mean)	2.7	2.7
Child maltreatment determination since June 2001	9%	12%
Mental health treatment in 2000 to 2002	38%	39%
Working	28%	38%
Earnings (mean)	\$766	\$601
Work hours (mean)	108	112
Sanction	31%	27%
Any MFIP sanctions ever	81%	82%
Months of MFIP sanction (mean)**	16	10
MFIP exemption ever	14%	15%
Welfare months 1991 to July 1997 (mean)	51	53
Wages 3rd quarter 2002 (mean of all cases)	\$817	\$818

Notes: Administrative data and from June 2002 except as noted.

Statistical significance: * p = .05, ** p = .01, and *** p = .001.

Seventy-seven percent of the families had received Food Support every month since MFIP ended, and an additional 13 percent for some of those months. No one had applied for General Assistance. Twenty-eight percent had received Emergency Assistance for housing-related problems. Seventy-seven percent of participants had Medical Assistance every month since leaving MFIP, 6 percent had no coverage during this time, and the rest were covered by public health care coverage part of the time. Also covered by MA every month were 85 percent of children and 87 percent of second parents.

Problem situations were recorded in MAXIS case notes at a lower rate than people surveyed revealed. This information is not systematically gathered, but is noted in the record as it is known to affect the situation of the MFIP family and their eligibility. Interviewers found evidence of special needs children (9 families), mental health treatment (8), homelessness (5), jail (4), family violence (4), chemical dependency (3), and foster care (2). One-third (22 families) had none of these serious problems – beyond

poverty – recorded. Forty-five had no moves recorded for the last two years, 17 percent had moved once, 27 percent two or three times, the last one percent had moved four to nine times.

Sixty-six percent had a face-to-face meeting about time limit policies and extension possibilities, and there was a record of attempts to set up a meeting for all but two of the rest, with no shows for 12. Interviewers thought there was evidence of possible eligibility for an extension for 10 people, usually not granted because documentation had not been supplied.

All left MFIP because of the 60-month limit, but reviewers also checked to see if other reasons for exit may have been possible. In the interviewers' judgment, only eight of the cases might have left MFIP for reasons other than reaching the time limit. In two cases, the family would have been ineligible because they no longer had minor children in the household. In the other six cases, the exit made sense economically and would have probably occurred without the time limit. The latter families had enough income from earnings supplemented, in some cases, by child support, Food Support, or SSI.

The range of situations for these families was very wide, as it was for the families that participated in the survey. One person timed the 60th month on MFIP to coincide with college graduation and was starting a job paying substantially above the MFIP exit level. Another family had been dealing with chemical dependency, a stay in a battered women's shelter, jail, eviction, and foster care, but had not supplied verification for a requested extension. One refugee was working nearly full time and buying a mobile home, while another refugee family with many children and little education turned down a supported work opportunity. One parent who had hardly worked in more than a decade on welfare and could not read only had a plan to "figure something out." Most of these families had multiple problems and few resources.

The following offers more details about non-surveyed families:

- Six of the second parents and three of the 175 children were SSI recipients.
- One-in-4 of the families had more than four members, and 20 percent shared their household with persons outside the MFIP family.
- Sixty-nine percent of the applicants had never been married.
- Most of the 31 percent of the non-surveyed who were permanently disqualified from an extension by sanction in month 60 had never had a month exempt from employment service requirements (only 3 of the 35 had any exemptions).
- Half of the cases had no sanctions in the last six months on MFIP.
- Four people had reapplied for MFIP and had their extension requests denied. One application was pending.

Appendix B. Administrative Data for June 2001 Cases with 12 Months Left

This section describes MFIP cases that were active in June 2001, including six groups making up the 1,890 cases with exactly 48 months counted toward the time limit as of June 2001 plus, for comparison, the remainder of the caseload. The distribution of cases in the six groups was illustrated in Figure 1 on page 2. Having exactly 48 months in June 2001 made them candidates to hit the time limit 12 months later in June 2002, the 60th month countable toward the time limit in Minnesota. Their actual case status in November 2002 was one of the following:

- Extended MFIP case still open after reaching time limit.
- Closed for time limit as of July 2002 (the timed-off group surveyed).
- Closed before reaching time limit.
- Converted to child-only case.
- Open with fewer than 60 months counted toward the time limit.
- Closed after July 2002, some cases having reached the time limit.

Four tables give the following administrative data for these groups:

- Demographic variables including the age, education, race/ethnicity, immigrant status, citizenship, and need for an interpreter of the case applicant (female in 94 percent of cases), as well as the family's county of residence in their last month on MFIP, family structure (youngest child, number of children, second parent in the household, family size), and latest date of entry to Minnesota, if any known (Table B1).
- Economic variables including the type of MFIP case (child-only, one-eligible-parent, or two-eligible-parents), data on MFIP cash received, exemptions, sanctions, and recent work history (Table B2).
- Child protection assessments for alleged maltreatment, determinations of maltreatment, and related services (Table B3).
- Receipt of adult mental health services or medications, as an indicator for mental health problems (Table B3).
- Relation of family demographic and economic data to child maltreatment determinations and adult mental health treatment (Table B4).

Demographic Data

The following points summarize data in Table B1 on pages 35-36:

- **Age.** Table B1 shows that case applicants in the six groups of long-term welfare recipients were older, on the average, than those in the large comparison group of other June 2001 cases. The oldest applicants were found in the cases converting to child-only that include more grandparents and immigrant caregivers than the other groups. While adults in their 20s were the most common age group in the total caseload, adults in their 30s were most common in all the long-term groups except the child-only cases where adults in their 40s were the largest age group. Of course, caregivers on longer-term cases should be older.

Table B1. Demographic data for June 2001 MFIP cases with 12 months left*

Demographic data	Cases with 48 counted months in June 2001						Comparison group: Other June 2001 MFIP cases
	Survey						
	Open & Extended	Timed off July 2002	Closed Pre-July 2002	Open Child-only	Open Others	Closed Post-July 2002	
Count of cases	612	199	313	223	390	153	33,129
Percent of June 2001 long-term cases	32%	10%	17%	12%	21%	8%	---
MFIP case status in November 2002	Open	Closed	Closed	Open	Open	Closed	Both
Counted months	60	60	48 - 59	48 - 60	49 - 60	48 - 60	1 - 60
Age of MFIP case applicant (July 1, 2002)							
Under 18	0%	0%	0%	0%	0%	0%	1%
18 - 19	0%	0%	0%	0%	0%	0%	4%
20 - 29	19%	25%	21%	6%	24%	31%	48%
30 - 39	42%	49%	40%	30%	43%	35%	30%
40 - 49	32%	22%	29%	41%	26%	29%	14%
50 - 59	6%	5%	8%	21%	6%	5%	3%
60 & older	0%	0%	1%	1%	1%	0%	1%
Mean age	37.1	35.1	37.5	42.1	36.5	35.1	30.6
Education level of case applicant							
HS grad or higher	41%	56%	62%	32%	47%	60%	61%
None / unknown	17%	4%	6%	32%	13%	3%	6%
Grade school	9%	8%	7%	14%	9%	7%	6%
Some high school	33%	32%	25%	22%	31%	30%	28%
High school graduate / GED	33%	49%	48%	26%	41%	51%	50%
Post secondary	7%	5%	12%	5%	5%	9%	9%
College graduate or higher	1%	3%	2%	1%	1%	1%	2%
Race/ethnicity of case applicant							
Asian American	2%	2%	3%	1%	2%	1%	1%
Hmong	22%	4%	4%	35%	13%	2%	4%
Other Asian immigrant	3%	4%	2%	4%	3%	4%	1%
American Indian	7%	10%	8%	9%	13%	11%	9%
African American	32%	43%	29%	22%	32%	34%	24%
Somali	4%	3%	6%	5%	11%	7%	6%
Other African immigrant	1%	1%	2%	0%	1%	2%	2%
Hispanic	3%	2%	2%	2%	4%	3%	6%
White	27%	33%	44%	22%	23%	36%	47%
Mixed	0%	0%	0%	0%	1%	0%	0%
Immigrant status of case applicant							
Born U.S. citizen	67%	84%	83%	54%	70%	84%	84%
Immigrant	33%	16%	17%	46%	30%	16%	16%
Citizenship status of case applicant							
U.S. citizen	74%	87%	88%	68%	76%	86%	86%
Not a citizen	26%	13%	12%	32%	24%	14%	14%
Case applicant needed an interpreter							
No	72%	88%	88%	56%	76%	88%	89%
Yes	28%	12%	12%	44%	24%	12%	11%
Residence in last month on MFIP							
Hennepin County	37%	60%	38%	29%	43%	4%	29%
Ramsey County	40%	13%	23%	47%	30%	2%	18%
St Louis County	4%	5%	7%	4%	4%	3%	6%
Anoka County	3%	1%	2%	4%	3%	44%	4%
Dakota County	2%	6%	5%	3%	1%	1%	3%
Beltrami County	1%	1%	2%	0%	3%	20%	3%
Olmsted County	1%	1%	1%	1%	2%	18%	2%
Washington County	1%	3%	1%	1%	1%	7%	2%
Other Counties	12%	13%	21%	11%	14%	1%	33%

* Column percentages are given (adding to 100% within each variable except for rounding). There were significant group differences ($p=.001$ or less) for all the demographic variables.

Table B1 (continued)

Demographic data	Cases with 48 counted months in June 2001						Comparison group: Other June 2001 MFIP cases
	Survey						
	Open & Extended	Timed off July 2002	Closed Pre-July 2002	Open Child-only	Open Others	Closed Post-July 2002	
Birthdate of youngest child in last month on MFIP							
Prior to 1985	1%	4%	13%	2%	1%	7%	2%
1985 - 1989	16%	16%	16%	22%	13%	16%	10%
1990 - 1994	27%	29%	29%	32%	24%	23%	16%
1995	6%	4%	4%	5%	5%	6%	4%
1996	6%	5%	7%	7%	6%	9%	5%
1997	9%	6%	7%	8%	6%	7%	6%
1998	6%	9%	6%	5%	9%	6%	8%
1999	10%	8%	8%	9%	9%	7%	11%
2000	7%	7%	5%	5%	9%	7%	15%
2001	6%	10%	4%	3%	8%	8%	16%
2002	6%	4%	0.3%	3%	8%	3%	6%
No child in household or missing	0.3%	0%	1%	0%	0.5%	0%	0.8%
Number of eligible children in last month on MFIP							
None	5%	3%	6%	0%	3%	4%	2%
1	17%	21%	35%	30%	19%	35%	40%
2	22%	25%	22%	18%	21%	20%	29%
3	18%	26%	19%	16%	20%	17%	16%
4 to 6	28%	22%	17%	26%	29%	22%	12%
7 or more	10%	4%	2%	10%	7%	2%	1%
Mean number of eligible children	3.3	2.7	2.3	3.2	3.2	2.4	2.1
Second parent in household last month on MFIP	33%	17%	16%	29%	23%	19%	22%
One-caregiver case	67%	83%	84%	71%	77%	81%	78%
Family size in last MFIP month							
1	4%	3%	6%	0%	3%	3%	2%
2	15%	20%	30%	27%	17%	33%	35%
3	21%	22%	23%	19%	21%	18%	28%
4	18%	26%	19%	17%	18%	17%	18%
5 or more	42%	30%	22%	37%	41%	28%	17%
Minnesota entry (latest date)							
Before 1990	13%	4%	5%	24%	10%	3%	2%
1990 - 1996	19%	11%	12%	21%	18%	13%	4%
1997 - 2002	5%	5%	8%	5%	7%	6%	27%
No record of entering Minnesota	63%	81%	76%	51%	64%	78%	67%

- **Education.** Sixty-one percent of the comparison group of all other June 2001 MFIP case applicants were high school graduates or had completed a GED.²⁵ Among the long-term groups, case applicants on child-only cases (with high percentages of older and immigrant caregivers) and extended cases were the least likely to have finished high school. Extended cases included larger proportions of immigrants, nonwhites, and people with extension reasons like low IQ and other situations that would have made schooling more difficult.
- **Race/ethnicity.** Because there are large numbers of immigrants from Asia and Africa in Minnesota, the majority of whom are Hmong and Somali, respectively, the Asian and black racial groups were subdivided into their largest immigrant group, other immigrants, and U.S. citizens. There were notable differences in racial/ethnic composition across the six long-term groups and the remaining caseload. Whites were just under half of the comparison group, similar only to the long-term group that left MFIP before reaching 60 months. Hmong were overrepresented in the child-only cases, extended cases, and other open cases. African Americans were

overrepresented in most of the long-term groups, especially the cases terminated at 60 months. Somali were overrepresented in the group of open cases approaching 60 months after July 2002. Nearly half the long-term child-only cases as well as about one-third of the extended cases and other open cases were headed by an immigrant. Only about 1-in-6 in the comparison group were immigrants, non-citizens, or needed an interpreter.

- **County.** The two urban counties – Hennepin County (including Minneapolis) and Ramsey County (including St. Paul) – were overrepresented in most of the long-term groups. Hennepin County had twice its share of terminated cases and Ramsey County had more than twice its share of both child-only and extended cases. Anoka County was administering a pilot program that included a 100 percent sanction that may have resulted in its more than expected share of cases closed after July 2002. The other 79 counties together accounted for far fewer than their expected share of long-term cases.
- **Youngest child.** The long-term groups were less likely to have children born after the year 2000 than the caseload comparison group (22 percent) that included all shorter-term cases. Those who left MFIP before 60 months (with 4 percent of youngest children born later than 2000) and cases converted to child-only (6 percent) were the least likely to have very young children.
- **Number of children.** The long-term groups were more likely than the remainder of the caseload to have large families. Thirteen percent of the comparison group had four or more eligible children. More than one-third of families in the three groups with open cases (extended, child-only, and others) had four or more children. These groups averaged over 3 eligible children per family.²⁶ Cases with no eligible children often have children receiving SSI, but in some cases have MFIP-eligible children moving into or out of the household in that month.
- **Second parents.** The long-term extended and child-only groups had more two-parent families, 1-in-3 compared to 1-in-5 for the large comparison group. The second parent in the household is the spouse of the applicant or has a child in common with the applicant.
- **Family size.** The long-term groups with open MFIP cases had larger families, on the average. This was consistent with the data on children and second parents in the household.
- **Minnesota entry.** While one-third of the comparison group were known to have moved into Minnesota from another state or country, only around 20 percent of each of the closed long-term groups had Minnesota entry dates. Between 5 and 8 percent of families in each of the long-term groups had entered Minnesota since the beginning of 1997, versus 27 percent of the comparison group. Some of these families had received welfare in another state to accumulate as many counted months as they had. Half the applicants on child-only cases had Minnesota entry dates, half these dates before 1990, nearly all immigrants.

Welfare and Work

- **Average number of counted months.** The second and third data lines of Table B2 give the November 2002 case status of the long-term and comparison groups of cases on MFIP in June 2001. The fourth row gives means of actual number of months counted toward the time limit through November 2002. The average case in the large comparison group had 28 months, the extended and terminated cases had exactly 60 months (at which point counting stops), and the other long-term groups averaged between 53 and 58 months.
- **Time on family assistance.** The next row of the table gives the mean number of months of welfare receipt recorded in Minnesota's database going back to 1991. Counted months on TANF reported by other state are included. Among the long-term groups studied, the group with the lowest total was the long-term group that left MFIP before month 60 and did not return.
- **MFIP case type.** MFIP cases are classified according to how many adults in the assistance unit are eligible for MFIP. With the exception of open child-only cases (no adults eligible for MFIP), most cases in each group had one eligible adult, and most of these were single-parent cases. Some cases with one eligible adult had two parents in the household (compare the percentages of two-eligible adult cases in Table B2 with two-parent cases in Table B1). In these cases, the second parent most often received disability payments (SSI) or was an undocumented non-citizen. The large comparison group had the biggest proportion of cases with two eligible adults.
- **MFIP cash.** This section of the table summarizes MFIP cash received in the 12 months ending in the last month MFIP cash was received: average number of months MFIP cash received in those 12 months and average amount in the months in which cash was received. With the exception of long-term cases closed after July 2002, the long-term cases received a larger monthly cash grant than the comparison group.
- **Exemptions.** All groups had an average of one or two months exempt in the last 12 months – with “last” defined the same way as for MFIP cash – except the extended group whose average was three months. However, the percentage of groups with *any* months exempt in that time ranged from 15 percent for the cases terminated at 60 months to 30 percent or more for the open long-term groups. Nearly half of the extended cases had exempt months in the last year. There were cases with all 12 months exempt in every group.
- **Sanctions.** The percentage of cases *ever* sanctioned under MFIP (January 1998 through November 2002) for failing to comply with employment services requirements is given for each group, along with the average number of months sanctioned. Eighty-one percent of the timed-off cases had been sanctioned, far higher than the 55 percent of both extended cases and the comparison group.
- **Work.** Table B2 gives the number of months with *any* work hours in the last 12 months (“last” as defined for MFIP cash). The group averaging the most work

months and containing the lowest rate of cases with no work at all was the “open others” group, most of whom still had months of MFIP eligibility left. This group had more large families than all but one of the other groups. The child-only group had 84 percent not working in the last year, but also no employment services requirement and most likely a disabled head of household.

Table B2. November 2002 economic data for June 2001 MFIP cases with 12 months left

Welfare and work data	Cases with 48 counted months in June 2001						All other June 2001 MFIP cases
	Open & Extended	Survey Closed July 2002	Closed Pre-July 2002	Open Child-only	Open Others	Closed Post-July 2002	
Count of cases	612	199	313	223	390	153	33,129
Case status in November 2002	Open	Closed	Closed	Open	Open	Closed	Both
Months counted toward 60-month time limit	60	60	48 - 59	48 - 60	49 - 60	48 - 60	1 - 60
Mean number of counted months	60	60	53	55	57	58	28
Mean number of months on welfare starting 1991	108	112	99	106	103	103	46
Number of Eligible Adults at Exit							
Child-only	1%	0%	4%	100%	1%	5%	4%
One	90%	90%	89%	0%	91%	84%	79%
Two	8%	10%	7%	0%	8%	11%	17%
MFIP cash received last 12 months*							
Average number months	12	12	11	12	8	10	9
Average amount	\$542	\$456	\$409	\$500	\$431	\$285	\$377
Exemptions from ES participation in 12 months*							
Any month exempt	48%	15%	26%	30%	38%	27%	23%
Mean exempt months	3	1	2	1	2	1	1
Sanctions for non-cooperation with ES							
Sanctioned ever	55%	81%	62%	35%	59%	73%	55%
Mean sanction months	4	12	6	3	4	7	3
Number of months worked in last 12 months*A41							
None	52%	42%	34%	84%	21%	31%	26%
1	5%	10%	6%	2%	7%	5%	7%
2	5%	10%	7%	2%	8%	4%	7%
3	5%	8%	8%	1%	5%	6%	7%
4	5%	4%	7%	1%	4%	6%	7%
5	4%	4%	5%	2%	4%	5%	6%
6	4%	2%	4%	0%	4%	4%	6%
7	3%	2%	4%	1%	6%	5%	5%
8	3%	2%	4%	0%	6%	4%	5%
9	2%	4%	4%	2%	3%	7%	5%
10	1%	3%	4%	0%	6%	5%	4%
11	3%	1%	3%	0%	5%	6%	4%
12	7%	10%	11%	4%	22%	13%	11%
Mean months with work	3	3	4	1	6	5	5

* Last 12 months were the 12 months ending in the last month on MFIP.

Child Maltreatment

Social services administrative data on assessments for alleged maltreatment of children was obtained for the 1,890 cases with 12 months left in June 2001. As Table B3 shows, in the period after their 48th month on MFIP (July 2001 through November 2002), adults in 19 percent of the long-term MFIP cases had been subjects of assessments for maltreatment. In 11 percent of all these long-term cases, maltreatment was determined to have occurred, compared to the 9 percent of the December 2002 cases with eligible adults that had a maltreatment determination during 2002.

For a population comparison, 0.51 percent of adults in Minnesota were alleged offenders and 0.23 percent were determined offenders during the year 2000. The number of cases of maltreatment determinations in this long-term group was 35 times higher than the rate expected in Minnesota over a 17-month period for a group of that size. Because people in this group may be more likely to come in contact with public officials and more likely to be reported, the actual incidence might not be fully 35 times as high.

Table B3. Child protection and mental health data for June 2001 48-month MFIP cases

Child maltreatment and mental health	Survey						All 48-month cases
	Open & Extended	Closed July 2002	Closed Pre-July 2002	Open Child-only	Open Others	Closed Post-July 2002	
Count of cases	612	199	313	223	390	153	1,890
Case status in November 2002	Open	Closed	Closed	Open	Open	Closed	Both
Counted months	60	60	48 - 59	48 - 60	49 - 60	48 - 60	48 - 60
Child protection June 2001- November 2002							
Assessed for alleged maltreatment	19%	22%	17%	13%	21%	18%	19%
Maltreatment determined to have occurred	12%	12%	12%	5%	14%	11%	11%
Services to prevent continued maltreatment	9%	9%	11%	8%	10%	8%	9%
Child protection 1995-2002							
Assessed for alleged maltreatment**	40%	40%	34%	26%	41%	37%	37%
Maltreatment determined to have occurred***	20%	17%	18%	8%	21%	16%	18%
Services to prevent continued maltreatment*	15%	11%	14%	10%	13%	11%	13%
Adult mental health treatment and/or medications							
FY2000***	41%	23%	34%	58%	32%	32%	37%
FY2001***	42%	24%	34%	74%	36%	38%	41%
FY2002***	56%	26%	30%	79%	38%	39%	46%
All three years***	68%	38%	51%	87%	56%	56%	61%

* Significant chi square at p=.05 level. ** p=.01 level. *** p=.001 level.

Mental Health

The indicator for adult mental health problems is receipt of either mental health services or medications usually prescribed for mental health diagnoses within the publicly financed health care system. Table B3 gives percentages of each group receiving these mental health services or medications in each of the fiscal years 2000, 2001, 2002, as well as in the three-year period. Sixty-one percent of these long-term MFIP cases had an eligible adult with probable mental health services, according to this measure. The comparable figure for the December 2002 caseload was 47 percent. The highest rates for the long-term groups were 87 percent for child-only cases and 68 percent for extended cases; the lowest was 38 percent for timed-off cases. There was an upward trend in treatment, with percentages of cases increasing from 37 percent in 2000 to 46 percent in 2002. Assessments conducted as part of case reviews to decide eligibility for extension categories – and perhaps subsequent treatment – may have been one reason for this increase.

Child Protection and Mental Health Services for Demographic Groups

The long-term demographic groups described in Table B1 were compared on their rates of child maltreatment determinations and rates of adult mental health treatment because both were high among long-term MFIP recipients. All but two of the group differences were significant, as indicated in Table B4 on the next two pages. Despite the many demographic group differences on child maltreatment rates and on use of adult mental health services, however, there was no relationship between child maltreatment and adult mental health treatment in the total group of 1,890 long-term MFIP participants. In fact, the correlation was virtually zero (-0.005).

- **Age.** Younger caregivers were more likely to have been identified as child protection offenders in the last year-and-a-half than older caregivers (14 percent of those in their 20s vs. 3 percent of those in their 50s or older). Young caregivers were also less likely to have been treated for mental health problems in the last three years (49 percent vs. 72 percent).
- **Education.** Those with less than a high school education were slightly more likely to have received mental health treatment (64 percent vs. 58 percent).
- **Race/ethnicity.** The percentage of child protection maltreatment determinations was highest for American Indian and African American cases and lowest for immigrants. Mental health treatment was highest for Hmong and lowest for blacks.
- **Immigration, citizenship, and interpreter.** Results were similar for these three immigration variables with maltreatment rates lower and mental health treatment rates higher for immigrants.
- **County.** Hennepin and Beltrami counties had the highest maltreatment rates and the lowest mental health treatment rates.
- **Youngest child.** The relationships found for age of youngest child echoed those for adult age. The younger the youngest child in the household was, the more likely there was a maltreatment determination. The older the youngest child was, the more likely an adult caregiver on the case had received mental health treatment.
- **Number of children.** Cases with one or many eligible children were less likely to have a maltreatment determination than families with an intermediate number of children. There was no significant difference on mental health treatment depending on number of children.
- **Second parent.** Long-term MFIP families with a second parent in the household were less likely to have a child maltreatment determination and more likely to have an adult with mental health treatment.
- **Work history.** Cases with work in the last year had a lower rate of mental health treatment (53 percent) than those unemployed for the last year (71 percent).

Table B4. Child protection and mental health data by demographic groups

Relation of demographics to child maltreatment and mental health	Count	Recent maltreatment determination	Mental health services/meds
All long-term cases	1,890	11%	61%
Age of MFIP case applicant (July 1, 2002)		**	**
20 - 29	389	14%	49%
30 - 39	769	15%	59%
40 - 49	570	7%	69%
50 and above	162	3%	72%
Education level of case applicant		ns	*
Less than high school completion	986	12%	64%
HS grad or higher	904	10%	58%
Race/ethnicity of case applicant		**	**
Asian American	35	0%	66%
Hmong	285	3%	80%
Other Asian immigrant	59	2%	64%
American Indian	172	20%	56%
African American	593	17%	46%
Somali	113	2%	46%
Other African immigrant	16	6%	38%
Hispanic	56	14%	66%
White	558	10%	71%
Immigrant status of case applicant		**	**
Born in United States	1,358	15%	59%
Immigrant	532	2%	67%
Citizenship status of case applicant			ns
U.S. citizen	1,480	13%	60%
Not a citizen	410	3%	64%
Case applicant needed an interpreter		**	**
No	1,445	14%	58%
Yes	445	2%	71%
Residence in last month on MFIP		**	**
Hennepin County	768	15%	50%
Ramsey County	589	8%	67%
St Louis County	92	8%	71%
Anoka County	50	8%	78%
Dakota County	52	4%	69%
Beltrami County	27	15%	48%
Olmsted County	19	11%	79%
Washington County	19	11%	79%
Other Counties	274	10%	70%
Birth year of youngest child in last month on MFIP		**	**
Prior to 1990	379	6%	69%
1990 - 1994	516	10%	59%
1995 - 1999	653	12%	62%
2000s	335	17%	54%
Number of eligible children in last MFIP month		*	ns
None	69	7%	61%
1	454	8%	64%
2	406	12%	59%
3	360	12%	55%
4 to 6	473	15%	64%
7 or more	128	6%	64%

**p(chi-square) = .001 or less, * p=.05 or less, and ns=not significant.

Table B4 (continued)

Relation of demographics to child maltreatment and mental health	Count	Recent maltreatment determination	Mental health services/meds
Second parent in household last month on MFIP		**	**
Yes	469	6%	75%
No	1,421	13%	56%
Minnesota entry		**	*
Year known	621	4%	65%
None known	1,269	15%	59%
Work in last 12 months		*	**
No	826	13%	71%
Yes	1,064	10%	53%
Sanctions ever		**	**
No	773	5%	71%
Yes	1,117	15%	54%

- **Sanction.** Cases with sanctions anytime during their time on MFIP were three times as likely to have a maltreatment determination (15 percent) than those never sanctioned (5 percent). They also had a lower rate of mental health treatment (54 percent versus 71 percent).

Contributors

The following staff contributed their efforts to make this report possible:

- Ramona Scarpace Director, Program Assessment and Integrity Division
- Sue Wruck Data Analysis Manager
- Scott Chazdon Manager for Results Initiative, County Performance & Evaluation
- Karen Green Jung Project Manager for the MFIP Longitudinal Study
- Leslie Crichton Senior Research Analyst; report author
- Jeanne McGovern-Acuña Coordinator of survey design, second party reviews, and training; data collection (administrative reviews); documentation of criteria for family stability groups
- Connie Freed Coordinator of survey implementation and instruction; data collection (administrative reviews)
- Joan Glander Development of data entry system
- Ralph Yehle Development of data base for case tracking and incentives
- Sharen Johnson Management of project data base
- Vania Meyer Generating categories and analyzing responses for open-ended questions
- Melissa Hansen Data collection (survey interviews and administrative reviews) and second party reviews; generating categories and analyzing responses for open-ended questions; writing prototypical stories
- Gail Beckman Data collection (survey interviews) and second party reviews
- Barbara Tollefson Data collection (survey interviews) and second party reviews
- Dorie Hofmeister Data collection (survey interviews) and special duties

Endnotes

¹ In legislation revamping the MFIP program that went into law effective July 1, 2003, the term “economic stability” has replaced “self-sufficiency.” The latter term is retained herein as it was current during the period this report covers.

² Except as noted, administrative data were extracted from the DHS data warehouse in January 2003, complete for most purposes through November 2002. The demographic and economic data reported on MFIP cases were extracted from the DHS MAXIS data warehouse to which much of the eligibility system information is uploaded monthly. The data on child protection were from the SSIS data warehouse, and the medical data from the MMIS data warehouse.

³ These stories are composites of situations of families in the stability group, with names and details changed to maintain anonymity.

⁴ The program was formerly called Food Stamps. Benefits are transferred to recipients electronically and stored on a card that can be read by credit/debit machines.

⁵ The General Educational Development (GED) Equivalency Certificate is an alternative to a high school diploma.

⁶ Social Security pays federal income support for retired people, survivors or dependents of insured people, and people with disabilities through the Retirement, Survivors, and Disability Insurance program (RSDI).

⁷ *Minnesota Family Investment Program Longitudinal Study: Two Years after Baseline* – DHS website www.dhs.state.mn.us/ECS/Reports/default.htm.

⁸ ADD is Attention Deficit Disorder, ADHD is Attention Deficit Hyperactive Disorder, and ODD is Opposition Defiance Disorder.

⁹ Bersick, D.M., Murphy, J.M., Goldman, P.A., Ware, J.E., Barsky, A.J., & Weinstein, M.C. *Performance of a five-item mental health screening test*. *Medical Care*, February 1991, 29(2).

¹⁰ *Minnesota Family Investment Program Longitudinal Study: Approaching the Time Limit*. – DHS website www.dhs.state.mn.us/ECS/Reports/default.htm.

¹¹ Figures for caseload comparisons are taken from *Characteristics of December 2002 Minnesota Family Investment Program Cases and Eligible Adults* or (for racial/ethnic data) *December 2002 Characteristics of Racial/Ethnic and Immigrant Groups in the Minnesota Family Investment Program* at www.dhs.state.mn.us/ECS/Reports/default.htm.

¹² Thirty percent of the recipient sample in the baseline report of the *MFIP Longitudinal Study* (found at www.dhs.state.mn.us/ECS/Reports/default.htm) said they were younger than 18 when their first child was born. While the survey of timed-off families did not ask that question, the estimate based on an administrative data comparison of age of parent with age of oldest recorded child was that 31 percent of the 210 participants in the to-be-surveyed group were minors when their first child was born. This included nine percent under age 16. There was no significant relationship between age at first birth and surveyed versus not surveyed or between age at first birth and family stability group.

¹³ Families with no eligible children in the household include families whose children all receive SSI, pregnant women with no other children in the household, and families in transition with children moving into or coming back from situations like living with the other parent, relative care, foster care, or aging out of assistance. Some mothers of minor parents have their own case.

¹⁴ Two child care providers, two personal care attendants, teacher, tattoo artist, massage therapist, medical recorder, school bus driver, cook, waitress, dietary assistant, housecleaner, and stocker.

¹⁵ The income total is the sum of four times the weekly income of the employed parent(s) at the time of the interview, plus Food Support received for the month (from administrative records), plus the total child support and unearned income received in the previous month (as the best estimate of what they would receive in the current month).

¹⁶ One family sold their home, cashing in a considerable amount of equity. This amount was not averaged in because it was such an atypical event.

¹⁷ \$3,080 was added for each additional family member.

¹⁸ For example, in Minnesota, the JOBS NOW Coalition developed “basic budgets” contingent on family composition through research on the local economy. According to their research (*The Cost of Living in Minnesota: The Job Gap Family Budgets*, St Paul, MN, 2001), a Minnesota family with one working parent and two children would have needed \$34,032 in the year 2000 to meet basic needs such as food, shelter, health care, child care, transportation, and clothing (excluding such items as savings, eating out, and vacations). The Minnesota House Research Department published a report (*Basic Needs Budgets for Custodial and Noncustodial Parents*, St. Paul, MN, 1999) which pegged the amounts needed for a no-frills standard of living for a single working parent with two young children requiring child care and not on MFIP at \$36,161 in the Twin Cities metropolitan area and \$21,426 outside the metropolitan area in 1999. For comparison, the median 2000 family income was \$68,600 in the Twin Cities metro area, \$44,800 in the nonmetro area of Minnesota, and intermediate amounts in other metro areas (*Legislative Fact Book* by Minnesota House Research, St. Paul, MN, January 2001).

¹⁹ *Minnesota Family Investment Program Longitudinal Study: Two Years after Baseline* at www.dhs.state.mn.us/ECS/Reports/default.htm.

²⁰ The latest monthly statistics on all MFIP extensions granted can be found in the MFIP 60-month time-limit report on the DHS web page at www.dhs.state.mn.us/ECS/Reports/default.htm.

²¹ For respondents who did not understand what was meant by “welfare reform,” the interviewer was to define it as “the new rules about working and the time limits for assistance.”

²² Responses to the welfare reform question are combined here with feedback to a summary question asking if they would like to add anything else about their experience with the MFIP program.

²³ For the other side of the relationship, see *Provider Perspectives on the Issues behind the Outcomes* in the Racial/ethnic and Immigrant Studies series at www.dhs.state.mn.us/ECS/Reports/default.htm.

²⁴ Administrative records were complete through June 2002 for all cases, and continued for families receiving assistance requiring regular reporting, like Food Support.

²⁵ Education level is recorded at application and not routinely updated, although changes like high school or GED completion are the most likely to be recorded. Also, the code for no education is the same as for education unknown, and there are many immigrants with no education.

²⁶ These totals do not include children receiving SSI disability payments, 3 percent of all children in MFIP families.