



Minnesota Department of **Human Services**

At the Limit: MFIP Participants Who Reached the Time Limit in 2013

Minnesota Department of Human Services
Economic Assistance and Employment Supports Division
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Abbreviations Used in this Report

DEED	Department of Employment and Economic Development
DHS	Minnesota Department of Human Services
FPG	Federal Poverty Guideline
FSS	Family Stabilization Services
GED	General Educational Development Equivalency Certificate
MFIP	Minnesota Family Investment Program
PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act
RSDI	Retirement, Survivors and Disability Insurance
SNAP	Supplemental Nutrition Assistance Program
SSI	Supplemental Security Income
TANF	Temporary Assistance to Needy Families
UI	Unemployment Insurance

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Questions Answered in this Report

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

Since July 2001, the first month anyone in Minnesota reached the lifetime limit, 19,709 adults have reached the limit of Minnesota Family Investment Program (MFIP) cash receipt, about seven percent of all adults ever eligible for MFIP. An average of 132 people reached the time limit each month.

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

In calendar year 2013, 1,312 people reached the MFIP time limit. In the half year following their 60th month, nearly 41 percent remained eligible for MFIP in all six months due to extensions, using a banked month or other reasons. Thirty-two percent were ineligible for MFIP in all six months and their MFIP case was closed, yet most were eligible for the Supplemental Nutrition Assistance Program (SNAP)¹. Six percent of post-60 month people were personally ineligible, but their case remained open either because they opted out and a second caregiver was eligible, or cases met criteria for child-only eligibility. The remaining 21 percent were on and off MFIP over the six-month period.

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

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 However, once participants exit the benefits system, this information is no longer updated or revised.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

One source of information for past and present MFIP participants is the Minnesota Department of Employment and Economic Development's (DEED) Unemployment Insurance (UI) system. This is a collection of employee wage records submitted quarterly by all employers subject to unemployment insurance taxes in Minnesota; it is the most complete record of employment data available. Of those who reached the time limit in 2013 and remained off MFIP in all six months after reaching the limit, 48 percent had wages in the quarter of the sixth month after reaching the time limit. The average quarterly wage for those with employment was \$2,739, which is below the Federal Poverty Guideline (FPG) for a family of two (\$3,877 a quarter).

- 4) Who reaches the time limit?

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

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

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

Introduction

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

Since passage of PRWORA, there has been interest in what would happen to families once they could no longer receive cash assistance. The Minnesota Department of Human Services (DHS) has examined this issue, beginning with the report, “The Welfare Time Limit: A survey of families who lost MFIP eligibility as a result of the five-year time limit”, which looked at the first families affected by the time limit. DHS also conducted a longitudinal study of MFIP participants and studied a subset of participants with long-term cash assistance cases, reported in “Minnesota Family Investment Program Longitudinal Study: Approaching the 60-Month Time Limit”². This report is part of the series “At the Limit: December Minnesota Family Investment Program Cases that Reached the 60-Month Time Limit”³, looking at cases still eligible after reaching the time limit.

Federal and State Time Limit Exemptions and Extensions

Under PRWORA, the federal government allows certain exemptions from the time limit; states are allowed to fund their own exemption categories, as well as extensions beyond the time limit for documented hardships. The federal government provides time limit exemptions for families that live on Indian reservations where at least 50 percent of adults are not employed, and for participants with a family violence waiver. Minnesota provides funds to exempt caregivers aged 60 and older, minor caregivers, and 18- and 19-year-old parents while they are complying with high school education requirements.

A case may receive a future exemption in the form of a month counted toward the limit, but “banked.” These banked months are credited back if a caregiver reaches 60 months. Hence, if a case is using a banked month it is using a credit received at an earlier time when a caregiver met criteria. Caregivers can receive a banked month if an adult or child meets certain special medical criteria that prevent otherwise work-eligible caregivers from participating in work activities because they are needed in the home to provide care to family members.

States are also allowed to provide TANF-funded extensions for up to 20 percent of its caseloads for documented hardships. Most extended cases in Minnesota are state-funded, meaning these

² Available at <http://edocs.dhs.state.mn.us/lfsrver/Legacy/DHS-4450G-ENG>.

³ Available at http://www.dhs.state.mn.us/main/id_004113.

cases are not counted toward the 20 percent limit. Minnesota provides extensions for people experiencing barriers to work, such as an illness lasting more than 30 days, caring for an ill or incapacitated relative for more than 30 days, an IQ lower than 80, certain mental illnesses, as well as for working families not earning enough to exit MFIP, although working the required number of hours.

Other Months Not Counted Toward the Time Limit

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

Months are also not counted for MFIP “food-only” cases because these cases do not receive a cash grant. A federal waiver allows Minnesota to provide SNAP to households receiving MFIP as a combined program. As families work their way off MFIP, their cash grant is decreased first so that some families only receive a food grant. Caregivers can also opt out of the cash portion and those months do not count toward their lifetime limit. Food-only cases with 60 months need to meet other extension criteria.

At the Limit: MFIP Participants that Reached the Time Limit in 2013

This report is part of the “At the Limit” report series, which looks at caregivers that reached the time limit within the calendar year and reports what happened to them in the six months following their 60th month. It examines continued MFIP eligibility, SNAP eligibility, and wages reported to DEED’s UI system in the quarter of the sixth month after reaching the time limit, FSS eligibility and demographic data of those at the limit, compared to those eligible in 2013 but did not reach the limit during the year.

Reports prior to December 2011 focused on cases still eligible after reaching 60 months, no matter when they had reached the time limit, including those in their 60th month. These data are available in annual December reports, in particular the “MFIP and DWP Caseload and Participant Characteristics Reports”⁴, which has information on extended cases. To avoid duplication, these data were dropped from this report.

The Mille Lacs and White Earth Bands of Ojibwa administer MFIP-eligible cases in their jurisdiction, including cases for tribal members in Hennepin, Ramsey and Anoka counties. Mille Lacs is currently running a tribal TANF program and White Earth could apply for tribal TANF. As Mille Lacs operates a separate program from MFIP, these cases and participants are not included in most MFIP reports. They are, however, included in this report as participants may

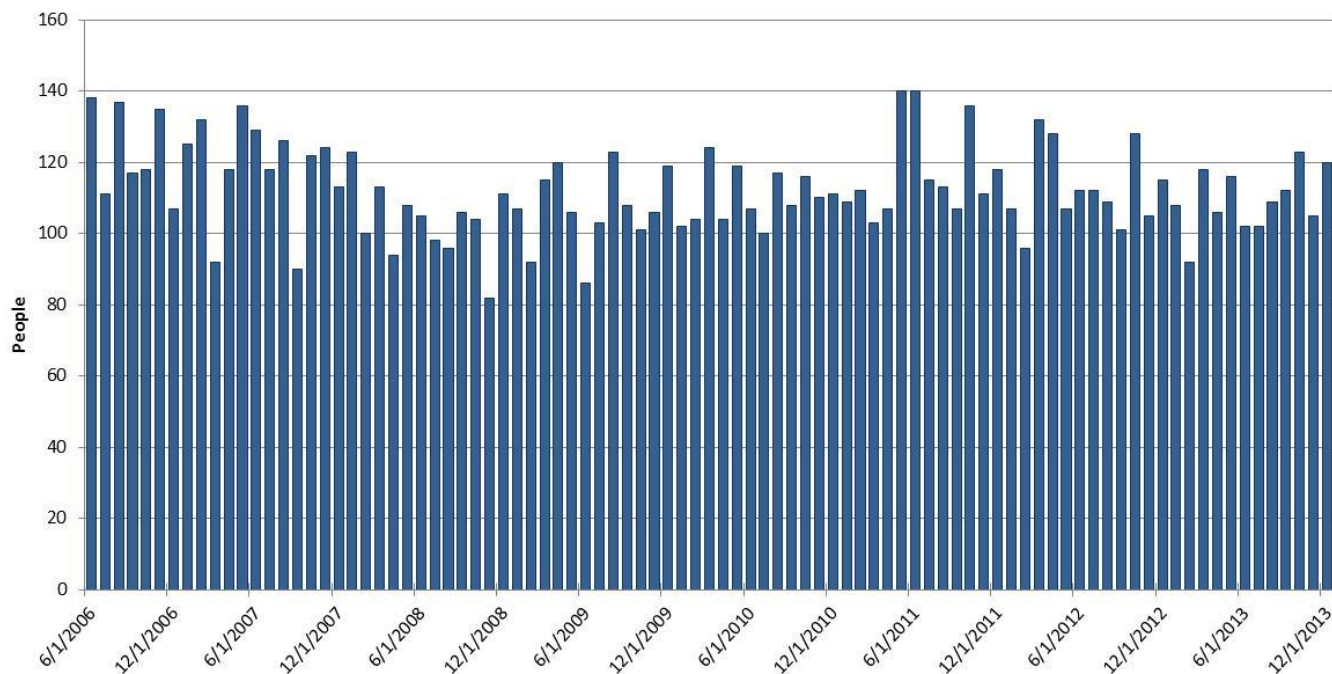
⁴ [Report is available at the DHS website by clicking here.](#)

have reached the time limit with most of their months counted toward the limit in MFIP, rather than tribal TANF, and only received tribal TANF in their 60th month.

At the Limit: People Reaching the MFIP Time Limit

As of December 2013, 19,709 adults reached the lifetime limit of MFIP cash receipt since August 2001, the first month anyone reached the time limit in Minnesota. This makes up about 7 percent of all adults ever eligible for MFIP. Figure 1 shows the number of people reaching 60 months each month since June 2006. Since 2001, an average of 132 people reached the time limit each month.

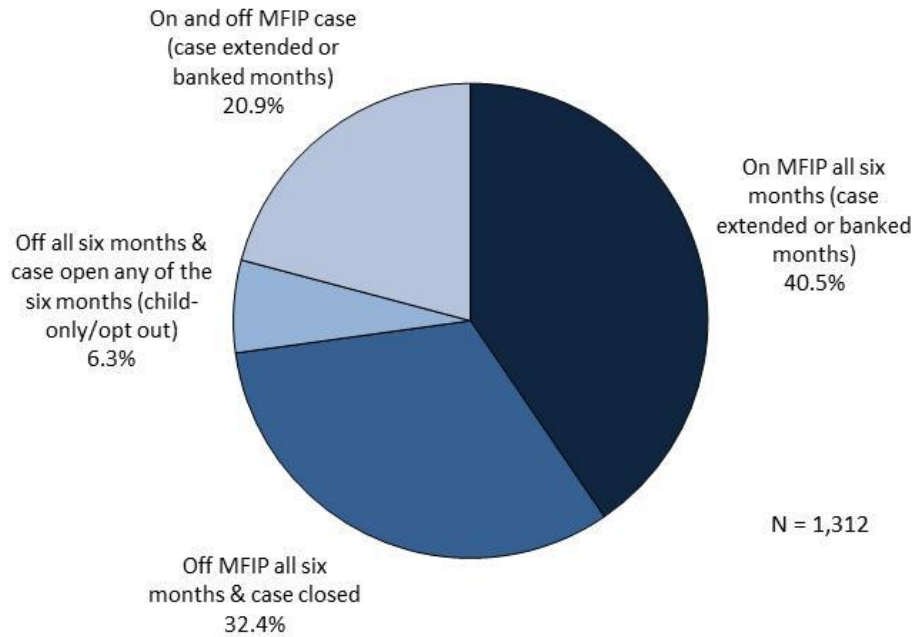
Figure 1. People Reaching the MFIP Time Limit, June 2006 to December 2013



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

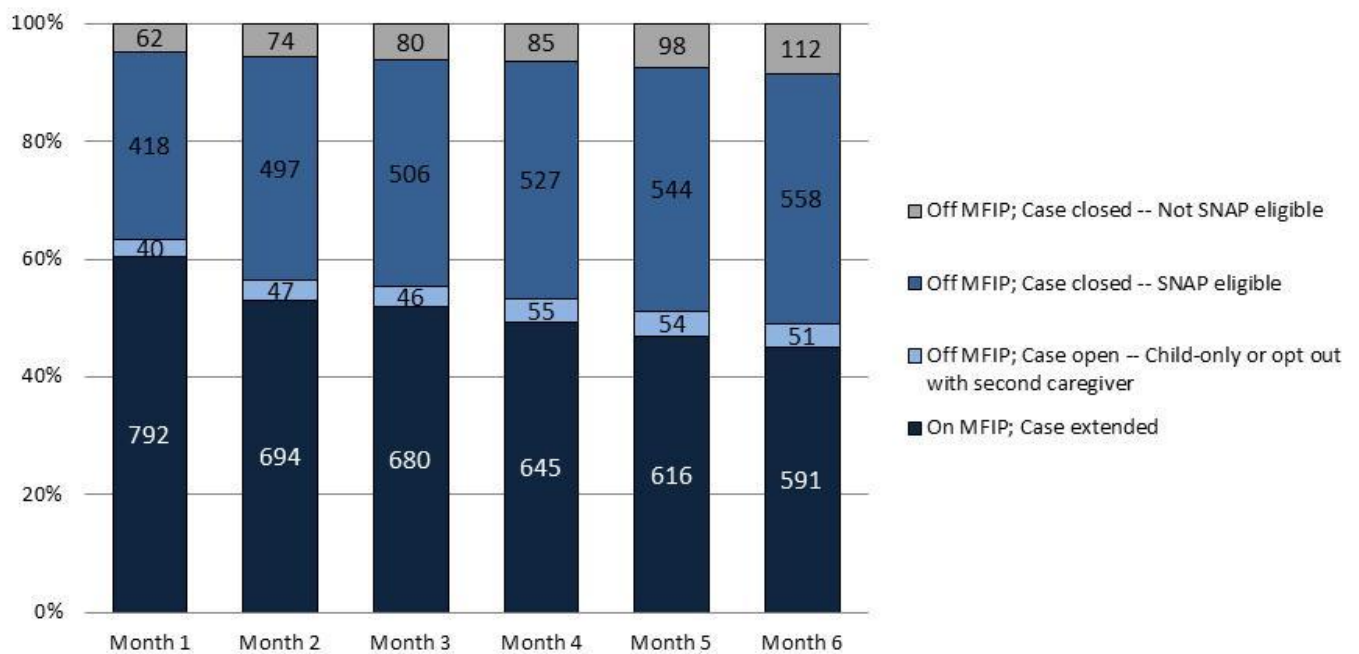
This report focuses on the 1,312 people who reached the time limit during calendar year 2013 and what happened in the following six months. As shown in Figure 2, 41 percent (531 people) remained eligible for MFIP in all of the six months after reaching the time limit due to extensions (in 90 percent of these eligible caregivers) or using a banked month (6 percent). Thirty-two percent were ineligible for MFIP in all six months; over 90 percent of these people were eligible for SNAP in at least one of those six months. Six percent of post-60 month people were personally ineligible, but cases remained open because a second caregiver was eligible, and the caregiver with 60 counted months opted out or the case met criteria for child-only eligibility, typically because the single caregiver with 60 months became eligible for SSI for a disability or a second caregiver was already eligible for SSI. The remaining 21 percent had some combination of MFIP and SNAP eligibility that varied from month-to-month, but were never in cases eligible as food-only, child-only, or with second caregivers with fewer than 60 counted months.

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



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

Figure 3. MFIP Eligibility by Month for People Reaching the Time Limit in 2013



People in sanction during their 60th counted month cannot be extended. Three percent of caregivers (44 people) who reached the time limit in 2013 were in sanction in the final month. Of those, three-fourths were off MFIP in each of the following six months, and the remaining had some continued case eligibility for other family members.

Earnings After Month 60. Thirty-five percent of people reaching the time limit had wages reported to the DEED UI system for the quarter of their sixth month post-time limit. As shown in Table 1, 48 percent of those off MFIP in all six months had wages, compared to 38 percent of those on and off MFIP, 26 percent of those in active cases who were personally ineligible and 24 percent of those on MFIP in all six months⁵.

The average quarterly wage for those with wages was highest for participants who were on and off MFIP (\$3,132 for the quarter), followed by those who were off MFIP all six months (\$2,739 for the quarter). These wages are below the FPG for a family of two, which in 2013 was \$3,877 per quarter or \$15,510 per year.

Table 1. Two Quarters Later: Quarterly UI Wages of Employed By Person’s MFIP Eligibility After Month 60

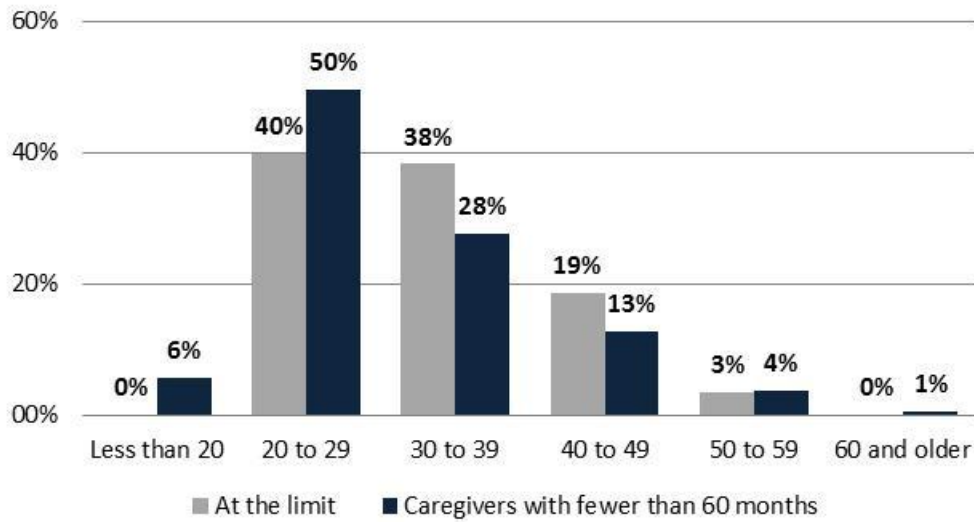
Case Status	Person Status	Mean	Median	Number with UI Wages	Percent with Wages	Total
Active all six months	Eligible all six months	\$2,270	\$1,846	125	24%	531
Closed all six months	Ineligible	\$2,739	\$2,260	204	48%	425
Active one to six months	Ineligible	\$1,883	\$1,422	21	26%	82
Active one to six months	Eligible some months	\$3,132	\$3,044	104	38%	274
Total		\$2,660	\$2,138	454	35%	1,312

Who Reached the Time Limit?

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

⁵ Employers covered by the UI system must report wages to the state. Some employers are exempt from this requirement and include federal government, religious organizations and all self-employed wages. In addition, earnings made from jobs in other states are not reported to Minnesota. [Minn. Stat. §268.035]

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



Some of the differences, such as age, are partially due to time and the structure of households. Older people are more likely to be at the time limit simply because they had more time to accumulate counted months (Figure 4). Men on MFIP tend to be in two-caregiver households rather than single parents hence they are fewer likely to reach the time limit than women (Figure 5).

Figure 5. Gender of MFIP Caregivers: At the Limit Compared to Fewer than 60 Months

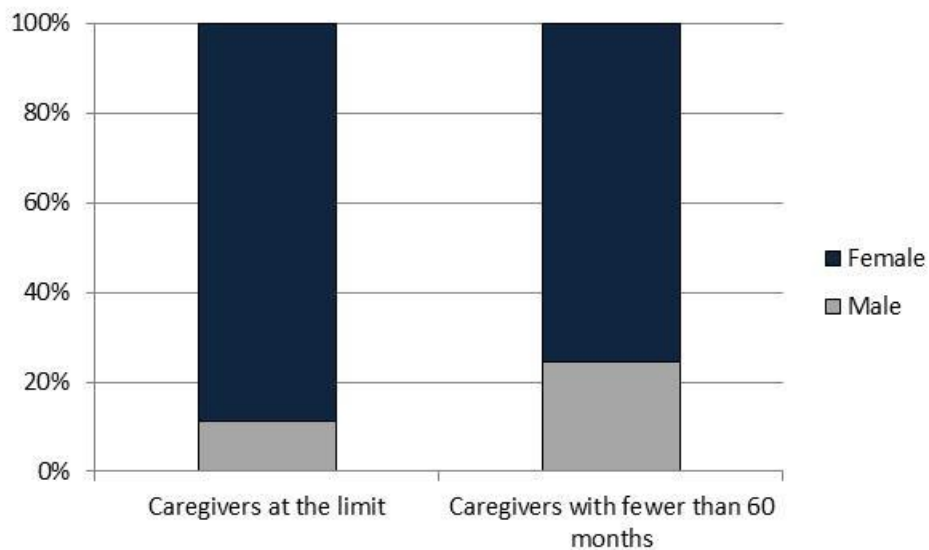
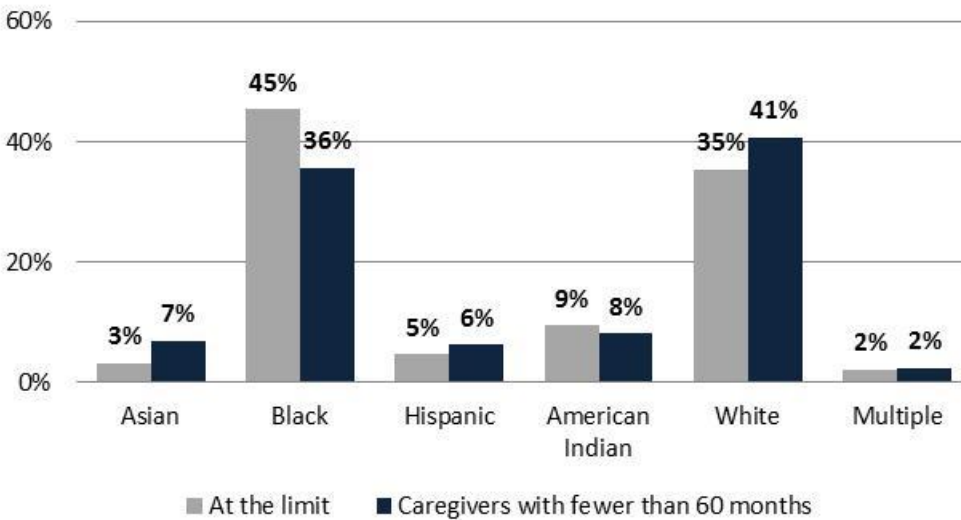


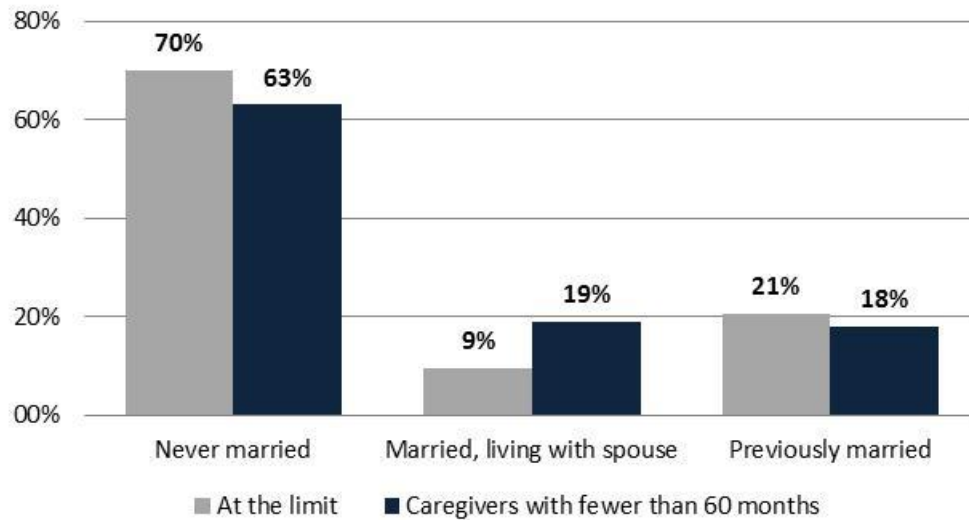
Figure 6. Race/Ethnicity of Caregivers at the Limit Compared to those with Fewer than 60 Months



Black caregivers are over-represented in the at the limit group, compared to caregivers with fewer than 60 months (Figure 6). Thirty-six percent of caregivers with fewer than 60 months are black, compared to 45 percent of those at the limit. Of black participants who were at the limit, 87 percent of those with 60 months are African American rather than immigrants, compared to 66 percent of black participants with fewer than 60 months. As noted above, this is partially because immigrants are fewer likely to have had time to accumulate counted months.

Percentages of American Indians are similar in the 60-month groups and fewer than 60 months groups. However, this difference would likely be greater if not for a federal exemption from the time limit for people living on Indian reservations with a not employed rate of 50 percent or higher, which currently includes Red Lake, Lower Sioux, Mille Lacs, and Prairie Island reservations, as well as the Shakopee Mdewakanton Sioux Community. In December 2013, 13 percent of MFIP cases headed by an American Indian were exempt from the time limit for that reason.

Figure 7. Marital Status of Caregivers at the Limit Compared to those with Fewer than 60 Months



Never married and previously married caregivers are more likely to reach the limit than married caregivers (Figure 7). Two-caregiver households have two potential earners and tend to have higher incomes than one-caregiver households. Thus, married participants are a little fewer likely to reach the limit than those who were previously or never married.

There are small differences in education level. Nearly 70 percent of those at the limit and 65 percent of those with fewer than 60 months had a high school diploma or GED. About one quarter of each had some high school but had not graduated, with those at the limit more likely to have some or no high school.

Forty-nine percent of caregivers that reached the time limit in 2013 were eligible for FSS in their 60th month, compared to 34 percent of caregivers with fewer than 60 months. FSS is a state funded MFIP service track that allows servicing agencies and employment service providers to develop more flexible employment plans for participants with specific barriers to employment, mostly related to disability or illness. It is not surprising that people with identified barriers to employment are more likely to reach the time limit than others. Criteria for FSS eligibility and extension beyond the time limit are similar. FSS-eligible participants have the documentation needed to be extended, which may increase the likelihood of an extension, while some non-FSS participants may have the same barriers, but lack the documentation or recognition.

Characteristics by Program Status after Reaching the Time Limit. Table 2 shows the demographic characteristics of caregivers that reached the time limit and their status in the six months following reaching the limit. Those with an FSS status in their 60th counted month are more likely to be on MFIP in all six months following reaching the time limit than all people at the limit (63 percent compared to 41 percent).

Whites and Asians are more likely to be on MFIP all six months than other racial/ethnic groups (52 percent of Asians and 48 percent of whites). Opt-out cases by definition have a second

caregiver who is ineligible. Consequently, the percentage of married couple cases with child-only or opt-out cases would be expected to be larger than other marital categories.

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

	Total Caregivers	On All Six Months	Off All Six Months	Child-only/Opt-out	On and Off MFIP
Count of Caregivers	1,312	41%	32%	6%	21%
Eligible for Family Stabilization Services					
FSS	648	63%	15%	4%	19%
Non-FSS	664	19%	50%	8%	23%
Race/Ethnicity					
Asian	42	52%	29%	5%	14%
Black	595	36%	36%	7%	21%
Hispanic	60	37%	40%	5%	18%
American Indian	123	30%	39%	7%	24%
White	464	48%	26%	6%	20%
Age					
Average	33.2	33.6	32.8	33.9	33.1
Median	31	32	30	31	31
20 to 29	522	36%	37%	6%	21%
30 to 39	502	44%	28%	7%	22%
40 to 49	243	45%	31%	5%	19%
50 to 59	45	36%	29%	13%	22%
Gender					
Female	1,167	40%	33%	6%	21%
Male	145	41%	27%	12%	19%
Education Level					
No high school	52	42%	42%	4%	12%
Some high school	359	40%	29%	8%	23%
High school graduate/GED	901	40%	33%	6%	21%
Marital Status					
Never married	918	40%	34%	5%	21%
Married, living with spouse	123	38%	24%	25%	13%
Previously married	271	44%	30%	2%	24%
U.S. Citizen					
Yes	1,236	41%	32%	6%	21%
No	76	40%	41%	5%	15%

Table 3 provides program status data by the county or servicing agency a person was eligible in during their 60th counted month. People may have been eligible in other counties or tribal TANF program in other months of their MFIP tenure. They also may have left that county in the

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

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

Last County of Eligibility	Total with Percent of Statewide	On All Six Months	Off All Six Months	Child-only/Opt-out	On and Off MFIP
Statewide	1,312	531	425	82	274
Row Percent	100%	40%	32%	6%	21%
AITKIN	3 0%	1 33%	2 67%	0 0%	0 0%
ANOKA	81 6%	36 44%	24 30%	10 12%	11 14%
BECKER	9 1%	3 33%	2 22%	1 11%	3 33%
BELTRAMI	19 1%	6 32%	5 26%	2 11%	6 32%
BENTON	5 0%	0 0%	2 40%	1 20%	2 40%
BIG STONE	0 0%	0	0	0	0
BLUE EARTH	7 1%	4 57%	2 29%	0 0%	1 14%
BROWN	0 0%	0	0	0	0
CARLTON	1 0%	0 0%	0 0%	0 0%	1 100%
CARVER	4 0%	4 100%	0 0%	0 0%	0 0%
CASS	15 1%	2 13%	9 60%	2 13%	2 13%
CHIPPEWA	3 0%	1 33%	1 33%	0 0%	1 33%
CHISAGO	2 0%	1 50%	0 0%	1 50%	0 0%
CLAY	9 1%	4 44%	3 33%	0 0%	2 22%
CLEARWATER	2 0%	1 50%	1 50%	0 0%	0 0%
COOK	0 0%	0	0	0	0
COTTONWOOD	1 0%	0	0	0	1
CROW WING	8 1%	3 38%	2 25%	0 0%	3 38%
DAKOTA	45 3%	18 40%	19 42%	3 7%	5 11%
DODGE	2 0%	2 100%	0 0%	0 0%	0 0%
DOUGLAS	1 0%	0 0%	0 0%	0 0%	1 100%
FARIBAULT	4 0%	0 0%	1 25%	1 25%	2 50%
FILLMORE	1 0%	0 0%	1 100%	0 0%	0 0%

Table 3, Page 2

Last County of Eligibility	Total with Percent of Statewide	On All Six Months	Off All Six Months	Child- only/Opt- out	On and Off MFIP
Statewide	1,312	531	425	82	274
Row Percent	100%	40%	32%	6%	21%
FREEBORN	5 0%	1 20%	1 20%	1 20%	2 40%
GOODHUE	9 1%	1 11%	5 56%	2 22%	1 11%
GRANT	0 0%	0	0	0	0
HENNEPIN	489 37%	170 35%	186 38%	32 7%	101 21%
HOUSTON	2 0%	0 0%	1 50%	0 0%	1 50%
HUBBARD	0 0%	0	0	0	0
ISANTI	3 0%	2 67%	0 0%	0 0%	1 33%
ITASCA	9 1%	2 22%	3 33%	0 0%	4 44%
JACKSON	2 0%	1 50%	0 0%	0 0%	1 50%
KANABEC	4 0%	2 50%	2 50%	0 0%	0 0%
KANDIYOHI	14 1%	6 43%	6 43%	0 0%	2 14%
KITTSOON	0 0%	0	0	0	0
KOOCHICHING	2 0%	1 50%	1 50%	0 0%	0 0%
LAC QUI PARLE	0	0	0	0	0
LAKE	0	0	0	0	0
LAKE OF THE WOODS	0 0%	0	0	0	0
LE SUEUR	2 0%	1 50%	1 50%	0 0%	0 0%
LINCOLN	0 0%	0	0	0	0
LYON	1 0%	0 0%	0 0%	0 0%	1 100%
MAHNOMEN	11 1%	2 18%	5 45%	1 9%	3 27%
MARSHALL	1 0%	1	0	0	0
MARTIN	0 0%	0	0	0	0
MCLEOD	2 0%	0 0%	1 50%	0 0%	1 50%

Table 3, Page 3

Last County of Eligibility	Total with Percent of Statewide	On All Six Months	Off All Six Months	Child-only/Opt-out	On and Off MFIP
Statewide	1,312	531	425	82	274
Row Percent	100%	40%	32%	6%	21%
MEEKER	0 0%	0	0	0	0
MILLE LACS	3 0%	1 33%	1 33%	0 0%	1 33%
MORRISON	7 1%	3 43%	1 14%	2 29%	1 14%
MOWER	11 1%	6 55%	4 36%	0 0%	1 9%
MURRAY	0 0%	0	0	0	0
NICOLLET	5 0%	1 20%	2 40%	1 20%	1 20%
NOBLES	2 0%	1 50%	0 0%	1 50%	0 0%
NORMAN	0 0%	0	0	0	0
OLMSTED	18 1%	6 33%	6 33%	4 22%	2 11%
OTTER TAIL	6 0%	3 50%	2 33%	1 17%	0 0%
PENNINGTON	2 0%	0 0%	2 100%	0 0%	0 0%
PINE	7 1%	0 0%	5 71%	1 14%	1 14%
PIPESTONE	1 0%	0 0%	0 0%	0 0%	1 100%
POLK	6 0%	5 83%	0 0%	0 0%	1 17%
POPE	4 0%	3 75%	0 0%	0 0%	1 25%
RAMSEY	278 21%	148 53%	63 23%	6 2%	61 22%
RED LAKE	0 0%	0	0	0	0
REDWOOD	0 0%	0	0	0	0
RENVILLE	3 0%	2 67%	0 0%	0 0%	1 33%
RICE	8 1%	2 25%	4 50%	0 0%	2 25%
ROCK	1 0%	1 100%	0 0%	0 0%	0 0%
ROSEAU	0 0%	0	0	0	0
SCOTT	5 0%	2 40%	2 40%	0 0%	1 20%
SHERBURNE	6 0%	1 17%	1 17%	1 17%	3 50%

Table 3, Page 4

Last County of Eligibility	Total with Percent of Statewide	On All Six Months	Off All Six Months	Child-only/Opt-out	On and Off MFIP
Statewide	1,312	531	425	82	274
Row Percent	100%	39%	32%	6%	23%
SIBLEY	0 0%	0	0	0	0
ST. LOUIS	77 6%	36 47%	15 19%	6 8%	20 26%
STEARNS	24 2%	8 33%	8 33%	1 4%	7 29%
STEELE	7 1%	4 57%	2 29%	0 0%	1 14%
STEVENS	1 0%	1 100%	0 0%	0 0%	0 0%
SWIFT	0 0%	0	0	0	0
TODD	1 0%	0 0%	0 0%	0 0%	1 100%
TRAVERSE	0 0%	0	0	0	0
WABASHA	1 0%	0 0%	1 100%	0 0%	0 0%
WADENA	1 0%	1 100%	0 0%	0 0%	0 0%
WASECA	3 0%	2 67%	0 0%	0 0%	1 33%
WASHINGTON	20 2%	10 50%	6 30%	1 5%	3 15%
WATONWAN	1 0%	1 100%	0 0%	0 0%	0 0%
WILKIN	0 0%	0	0	0	0
WINONA	5 0%	1 20%	3 60%	0 0%	1 20%
WRIGHT	10 1%	6 60%	2 20%	0 0%	2 20%
YELLOW MEDICINE	0 0%	0	0	0	0

Data Definitions and Notes

Counted MFIP months are months a participant is personally eligible for an MFIP cash grant and not exempt from the 60-month time limit. Minnesota began counting months in July 1997, while other states started counting as early as September 1996. Total counted months include months in other states. People acquire counted months, cases do not.

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

An **eligible caregiver** is an adult caregiver or minor parent who personally meets MFIP eligibility requirements and is counted in the MFIP cash or food portion calculation.

Caregivers who reached 60 counted months in this report may have reached the time limit in any month during 2013. The six-month period following may start as early as February 2013, and end as late as June 2014.

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

Demographic data in Figures 4, 5, 6 and 7, and Table 2 with no bearing on program eligibility, often are not routinely updated after initial application, including education level and marital status. Thus, high school graduation and changes to marital status may be underreported.

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

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