

MFIP 60-Month Time Limits:
A Review of the Extension Process in the Twin Cities Metropolitan Area
and the Impact on Shelter Use

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Executive Summary

In an effort to examine the influence of the Minnesota Family Investment Program (MFIP) 60-month time limits on shelter use and the differences in the administration of the time-limit extension process across counties in the Twin Cities metropolitan area, the Hennepin County Office to End Homeless commissioned a capstone project in partnership with the Humphrey School of Public Affairs at the University of Minnesota (UMN) to:

- Identify differences in the MFIP 60-month time limit extension process in Hennepin County and three other metropolitan counties: Anoka County, Dakota County, and Ramsey County
- Determine if Hennepin County is less or more likely to extend benefits for cases that reach the MFIP 60-month time limit.
- Determine if MFIP participants who reach the 60-month limit with no extension are more likely to enter shelter.
- Analyze the relationship between 60-month time limit extensions and duration of stay in shelter.

The study employed a mixed-methods approach in its design. The project facilitated four semi-structured interviews with sixteen MFIP administrators from Anoka, Dakota, Hennepin and Ramsey counties to compare different expressions of the MFIP extension process. The team also conducted quantitative data analysis using regression modeling to examine participant extensions at the MFIP time-limit as well as the influence of the program extensions/time-limits on use of homeless shelters (entry and duration of stay).

Three key findings from the county interviews were:

- There was minimal variability in the MFIP extension process across the four counties; all four counties consistently adhered to Minnesota state regulations for MFIP extension criteria.
- Two key differences in the MFIP extension process across the four counties were their timelines for beginning the extension process and the role sanctioning played in receiving an extension.

- Common barriers to receiving an extension include: refusal to receive medical assistance for mental health problems, neglecting to submit health information, children reaching a non-dependent age, MFIP transfers from another state, and neglecting to submit important documents for extension review.

Four key findings from the data analysis were:

- Ramsey County is significantly more likely to extend MFIP benefits; the other three counties are not significantly different.
- Having received FSS before or during the 60th counted month of MFIP significantly increases the probability of receiving an extension.
- The number of sanctions before the 60th month and being in sanction during the 60th month both decrease the probability of receiving an extension.
- Receiving an extension does not significantly impact the probability of entering shelter in the year following the 60th month and current extension status does not significantly impact duration of stay in shelter.

This report's key recommendations to Hennepin County include:

- **Moving up the timeline for the extension process to before the 55th month.** Other counties tend to start the process between the 48th and 55th month whereas Hennepin County considers extensions for participants generally starting as early as the 55th month. Allowing more time for extension review and information collection may help increase the total number of recipients that are extended past the 60th month.
- **Improving communication with MFIP participants that transfer from other states.** This insures proactive acquisition of relevant documentation to avoid unnecessary confusion closer to the 60th month.
- **Evaluating the County's approach towards sanctioning in the 60th month.** Having a sanction in the 60th month greatly reduces the probability of receiving an extension. Other counties have taken administrative steps toward not sanctioning in the 60th month, which may warrant further review of sanctioning policies in Hennepin County.

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1 Introduction

One of the most controversial elements of welfare reform in the 1990s was the imposition of time limits on benefit receipt. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 prohibits states from using federal TANF funds to assist families for more than 60 months (Personal Responsibility and Work Opportunity Reconciliation Act of 1996). The law also allows states to establish their own TANF programs, thus giving states great flexibility to administer time-limit policies. The federal 60-month limit does not apply to state-funded programs or benefits, and states can also use federal TANF funds to support up to 20 percent of their caseload past 60 months for documented hardships. Consequently, states may choose to set their time limit at the 60-month federal limit; or they could set a shorter time limit, no time limit, and they can choose to exempt families from time limits. This broad administrative discretion given to states has created variability across states and across welfare offices in their time-limit implementation (Farrell et al., 2008). This report focuses attention on Minnesota's welfare reform program, the Minnesota Family Investment Program (MFIP). Specifically, this study will address variability in the MFIP time-limit exemption process across four counties in the Twin Cities metropolitan area and how time-limits impact the use of homeless shelters.

The MFIP program was established in 1998 and started counting months of cash assistance towards the limit in 1997. The MFIP benefit time limits are set at the 60-month federal limit, however federal exceptions and the state's administration of the exemption process has provided paths for recipients to receive extensions. Most extended cases in Minnesota are state-funded which means they are not counted towards the 20 percent limit (Minnesota Department of Human Services, 2013). The federal government provides exemptions for families that live on Indian Reservations with a non-employed rate of at least 50 percent and for participants with a family violence waiver. Minnesota provides funds to exempt people aged 60 and older, minor parents while they are complying with educational requirements, and 18 and 19-year-old parents while they are complying with high school educational requirements (Minnesota Department of Human Services, 2013). The state also provides extensions for participants who experience barriers to employment such as 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, and

working families not earning enough to exit MFIP although working the required number of hours (Minnesota Department of Human Services, 2012).¹

This report uses a mixed methods approach to analyze MFIP 60-month time limit extensions and the relationship between time-limit exemptions and shelter use. The first part of this study examines the 60-month MFIP time limit extension process in Hennepin County and three other metropolitan counties: Anoka County, Dakota County, and Ramsey County, through a qualitative analysis of interviews conducted with county employees in each of the four counties regarding their county's implementation of the MFIP 60-month time limit extension policies. The second part of this study consists of a data analysis which examines MFIP extensions at the 60-month limit across the four metropolitan counties and the relationship between MFIP time limits/extensions and homeless shelter entry and duration of stay in homeless shelters.

This report will:

- Identify differences in the MFIP 60-month time limit extension process in Hennepin County and three other metropolitan counties: Anoka County, Dakota County, and Ramsey County
- Determine if Hennepin County is less or more likely to extend benefits for cases that reach the MFIP 60-month time limit.
- Determine if MFIP participants who reach the 60-month limit with no extension are more likely to enter shelter.
- Analyze the relationship between 60-month time limit extensions and duration of stay in shelter.

1.1 Background on Homelessness in Hennepin County

A core objective to this report is to understand how the 60-month MFIP time limits impact shelter use in Hennepin County; thus, background information on the County's homelessness policies will provide relevant context to our analysis. Over the past decade Hennepin County has undertaken an ambitious initiative to end homelessness. 'Heading Home Hennepin' is Hennepin

¹ Participants with an IQ below 80 must have been assessed by a vocational specialist qualified professional to determine that the condition severely restricts: the range of employment the person is able to perform or the condition significantly interferes with the person's ability to obtain or maintain suitable employment for 20 or more hours per week.

County and the City of Minneapolis community's 10-year plan to end homelessness. The plan was developed in 2006 with the vision that by the year 2016, "all people facing homelessness in Minneapolis and Hennepin County will have access to safe, decent, and affordable housing, and the resources and supports needed to sustain it" (Hennepin County, 2006). The Heading Home Hennepin plan has garnered attention and has led to similar initiatives nationwide. However, despite this comprehensive effort, demand for shelter in the County has remained high. Recent weak economic conditions have left many individuals and families in need of shelter and cash assistance.

Throughout the Great Recession, the number of families eligible for cash assistance in Hennepin County grew considerably. With no adjustments in program eligibility, the number of open cash assistance cases grew by 18 percent from December 2007, the first month of the recession, to October 2010 (Minnesota Department of Human Services, 2013). As the economy has been slow to recover from the economic collapse, families are at risk of reaching their 60-month cash assistance time limit. For this population receiving cash assistance, the risk of homelessness is especially high. With the county serving many individuals in shelter who rely on cash assistance for support, it is pertinent to understand how the 60-month time limit extensions impact shelter use.

2 State Time Limit Policies

The first part of this analysis focuses on a cross-county comparison of the 60-month time limit policy implementation of MFIP. This section will provide an overview on state TANF program policies nation-wide as they are relevant to Minnesota.

As previously mentioned, under PROWORA states may choose to set their time limit at the 60-month federal limit; or they could set a shorter time limit, no time limit, and they can choose to exempt families from time limits. According to the Urban Institute's Welfare Rules Database (2012),² 47 states have a lifetime limit on benefits; eleven states have time limit requirements that are shorter than the federal 60-month limit. California and District of Columbia have benefit reduction limits. In California, after 48 months the unit head is removed from the grant

² The Welfare Rules Database, provided by the Urban Institute, is a detailed database of AFDC/TANF rules in effect for all 50 states and the District of Columbia by state for years 1996 through 2012.

calculation; for a household of three with one parent, this policy results in a reduction of about \$122 per month (Schott & Pavetti, 2011). In D.C. the benefit reduction does not start until after 60 months; this benefit reduction impacts families who have a member that has received cash assistance for more than 60 months. Benefits are reduced to 80 percent of the full payment level for family size (Urban Institute, 2012). Two states, Massachusetts and Vermont, have no benefit time limits. In Vermont, recipients who reach the 60 month time limit are placed in a solely state-funded program. In Massachusetts, benefits to recipients who have exceeded the TANF 60-month limit, but who continue to be eligible under State law, will be provided as part of the 20% hardship exception, or funded through the State maintenance of effort provisions (Urban Institute, 2012).

Thirty-three states have specific time-limit exemption policies, 13 states evaluate time limit exemptions on a case-by-case basis, and Illinois has a hybrid of both by using specific rules for exemptions and case-by-case or extensions (Urban Institute, 2012). Recent fiscal pressures have led to several states changing their TANF time limit policies to make them shorter or more restrictive. In recent years, Arizona and California have both implemented shorter lifetime limits. Arizona reduced its time limit to 24 months, ending benefits for 3,500 low-income families. Maine also shortened benefit receipt by adopting a 60 month lifetime limit, whereas they had previously had no effective time limit so long as families were involved in work related activities. Other states (Arizona, Washington, and Michigan) have implemented more restrictive policies for receiving benefit extensions (Schott & Pavetti, 2011).

3 Review of the Relevant Literature

Relevant literature surrounding the 60-month time limits on federal cash assistance provides context for how to analyze the extension process in Hennepin County and the potential consequences it has for shelter use. The relevant literature for our study falls into three categories. The first is literature pertaining to the variation in the implementation of time limits across states and welfare offices. The second is studies analyzing the demographics of participants who reach the 60-month limit on cash assistance. Finally, the third is literature that has analyzed the relationship between the 60-month time limits and hardships.

3.1. Time Limit Implementation

In a national report, Farrell et al. (2008) finds a large proportion of TANF households are not subject to time limits. About 44 percent of TANF households are not subject to federal or state time limits because they are “child-only” cases. Additionally, about half of the caseloads live in states that rarely ever close families’ cases because of time limits, about a quarter live in states that usually terminate benefits at 60 months, and a quarter live in states with time limits that are shorter than 60 months (Farrell et al., 2008). In addition to difference in time limit requirements, states and welfare offices differ in how they administer the time limit exemption process, including how the time limit message is communicated to recipients and what happens after a recipient has reached the time limit (Farrell et al., 2008).

Farrell et al. (2008) also find that most states grant time limit extensions to recipients facing employment barriers, but the policies and processes for identifying these cases differ from state to state. For example, agencies vary in how much they encourage staff to be proactive in uncovering employment barriers; some states report that they primarily rely on recipients to self-report barriers to employment. State policies can also influence the way agency staff conveys the time limit message to participants. Time limits are discussed more seriously in states that grant few extensions. Whereas, in states that grant time limit extensions to most participants, staff report that the time limit policies no longer seem credible, so they do not frequently discuss the time limits with recipients (Farrell et al., 2008).

3.2. Ramsey County’s Intensive Integrative Intervention Project

An example of a local approach to implementation of the 60-month time limits comes from Ramsey County, Minnesota’s Intensive Integrative Intervention (III) project. In 2000, Minnesota passed legislation for Local Intervention Grants for Self Sufficiency (LIGSS), which was targeted to reduce the number of hard-to-employ families that would reach 60 months of benefits. Ramsey County used their LIGSS allocation, along with other funds from the Welfare-to-Work grants program and TANF, to create the III Project (Pavetti & Kauff, 2006). The project was funded through June 30, 2003.

The services provided through the III Project included: intensive case management, vocational psychological assessments, interdisciplinary clinical consulting services, in-home functional needs assessments, supported work, and SSI advocacy. These services were provided by four

clinical consultants and several employment counselors who worked for the county, five independent psychologists, and 15 contracted non-profit service providers (Pavetti & Kauff, 2006). The III project targeted families at 48 plus months of benefit receipt and sought to identify barriers to work and develop a long-term strategy for self-support (Pavetti & Kauff, 2006). Pavetti and Kauff (2006) found that the III Project was able to help identify recipients who are most likely to have employment difficulties and concentrate intensive services. Additionally, the use of clinical consultants created a link between MFIP and disability systems that had not existed previously, and small caseloads made it possible for the intensive care managers to develop meaningful relationships with their clients and provide more individualized services. Despite these successes, programs such as the III Project are hard to sustain because they concentrate scarce financial resources on a very small group of recipients (Pavetti & Kauff, 2006).

3.3. Demographics – Who Reaches the Limit?

Some common themes emerge in studies analyzing the demographic characteristics of cases that reach the 60-month time limits. Nationwide, Farrell et al. (2008) find a small proportion of TANF assistance cases reaching the 60-month federal time limit. Since 1996, when PRWORA was enacted, cases closed due to reaching either a state or federal time limit made up only about 2 to 3 percent of all cases closed in a given month. In 2005, only 4.5 percent of TANF cases had received 60 or more months of assistance (Farrell et al. 2008). The Minnesota Department of Human Services (DHS) report *At the Limit: MFIP Participants that Reached the Time Limit in 2012* studies individuals that reached the 60 month time limit in 2012. The report finds that about 7 percent of adults ever eligible for MFIP have reached the 60 month lifetime limit. Of the 1,347 people who reached the time limit in 2012:

- 39 percent remained eligible for MFIP in all six months after reaching the limit due to an extension or using a banked month;
- 32 percent were ineligible for MFIP in all six months; most of these people were eligible for Supplemental Nutrition Assistance Program (SNAP);
- 7 percent of post 60-month people were personally ineligible, but the case remained open because a second caregiver was eligible or the case met child-only eligibility criteria;

- 23 percent had some combination of MFIP and SNAP eligibility that varied from month to month (Minnesota Department of Human Services, 2013).

In the sixth month after the 60th month, equal proportions of cases were off MFIP as were on MFIP or in a household that was still on MFIP (Minnesota Department of Human Services, 2013).

The Minnesota DHS report (2013) also finds when comparing MFIP participants at the 60 month limit with participants with less than 60 months, those at the limit are more likely to be in each of these groups: age 30 or older, female, African American, and eligible for Family Stabilization Services (FSS). There was no significant differences in education level or percent never married (Minnesota Department of Human Services, 2013). Grogger and Michalopoulos (2003) similarly find that black women are more likely to reach the 60-month limit than white women. Farrell et al. (2008) also find cases that reach the 60-month limit are more likely to be older, female and African American. However, their study finds that individuals that reach the time limit are more likely to have low education levels and to never have married. They also find families that reach the 60 month time limit are more likely to be living in public housing or receiving a rent subsidy and are more likely to have a disabled family member (Farrell et al. 2008). Lee (2010) finds that participants that reached the 60 month limit were older; they also had more physical and mental disabilities, were less employed and had lower income, and were more likely to lose SNAP benefits. In sum, research shows that a small portion of TANF cases reach the 60 month limit, many remain eligible for benefits, and among cases that reach the limit many have similar demographic characteristics.

3.4. Impact of Time Limits

A limited amount of research has evaluated the impact of federal time limits on cash assistance participants. Lindhorst and Mancoske (2006) find that being timed off welfare benefits was associated with substantially lower incomes in the year following their removal. Additionally, 29 percent of cases that were timed off TANF benefits were unable to obtain adequate medical care. Grogger (2003) finds that time-limits have had important effects on welfare use and work, but have had no significant effect on earnings or income. Butler (2013) conducted an analysis of families in Maine that reached the 60-month time limit. This study finds that 26 percent of families reaching the 60-month limit for TANF benefits received a “hardship extension” from

the state. Butler (2013) finds that families that were terminated from benefits at 60 months experienced severe poverty and hardships. For example, 70 percent of families that reached the limit went to a food bank to obtain food (Butler, 2013). Additionally, wages and hours of employment did not increase significantly for families that reached the 60-month time limit. Many of the families that lost benefits lacked adequate education and were unable to find permanent employment (Butler, 2013). Hetling et al. (2006) find that recipients that reach the time limit are less likely to be employed one year after their welfare closed. In addition food-stamp participation was largely higher for the recipients that reached the limit compared to families that did not reach the limit 84.7 percent and 76 percent respectively. Finally, Snarr and Burkley (2006) link 60-month time limits to participant migration. Using county data, this study finds evidence that cash benefit recipients tend to immigrate to border-states as they get close to the 60-month time limit.

3.5. Conclusions from Literature

Literature that is relevant to the research questions addressed in this study fall into three broad categories: research analyzing the implementation of TANF time limits, research analyzing demographics of individuals reaching the time limit, and research estimating the impact of time limits on TANF participants. Nationally, a small percentage of families have reached welfare time limits since PROWORA was enacted. Previous research concludes that many households are not subject to time limits and states and welfare office differ in how they administer time limits and the exemption process. Time limits are discussed more seriously in states that grant few extensions as opposed to states that more frequently extend benefits at the limit. Ramsey County, Minnesota's III Project initiative provided an example of an innovative approach towards targeted intervention among families nearing the 60 month lifetime limit. However, such programs are hard to sustain because they require scarce resources be used for only a small group of families. Finally, research has concluded that time limits have had a variety of effects on families that rely on cash assistance, including lower income, less availability of medical care, and higher use of food banks. This study will attempt to add to this body of research by analyzing the probability of receiving an extension to MFIP benefits in the Twin Cities metropolitan area, and how receiving an extension impacts shelter use.

4 County Interviews

This section will outline the qualitative analysis used to analyze the implementation of the MFIP time limit extension process across four counties in the Twin Cities metropolitan area: Hennepin, Ramsey, Anoka, and Dakota counties. This research was conducted through interviews with county representatives that are connected to MFIP and the extension process. All of the interviews took place between February 2014 and April 2014. The following sections include information about the methods used, as well as common themes identified from the interviews, and the findings uncovered from the analysis.

4.1. County Interviews: Methodology

Participants in the county interviews were directly recruited by the research team through contacting county employees by email and telephone for the study. The inclusion criterion was that participating county employees have a working knowledge of the administration of the MFIP extension process. A total of sixteen contacts were made across the four counties; all of whom meet the inclusion criterion. Each participant ranged from 25-50 years of age and had worked at their respective county for at-least two years.

The study employed the use of semi-structured interviews that consisted of approximately nineteen questions (**Appendix A**) regarding the county's involvement and administration of the MFIP extension process. The interviews occurred in county government buildings in the participants' office space or through electronic mail. Each interview lasted between 30-45 minutes and consisted of three main areas of discussion. The interview began with questions surrounding the administration of MFIP generally in the county, transitioned into questions regarding specific elements of the program, and concluded with the effects of factors outside the program on participants.

The research team transcribed the interviews, which each averaged 10 single-spaced pages. As the interviewer was often also the transcriber, we were able to identify and examine nuances that otherwise might have been missed by a paid transcriptionist (Fisher, 2009). Through a qualitative naturalistic study approach using content analysis, we looked for pre-determined themes and differences amongst county employee experiences with the MFIP program (Fisher, 2009). In particular, the team sought to understand differences in program administration as it pertains to the extension process in each county. The research team subsequently met and discussed the

primary themes and agreed upon several quotes from the interviews relevant to pre-determined themes. Using the transcripts, the research team applied a line-by-line coding analysis to the entire dataset, highlighting sections of the narrative that embodied core elements of themes. In some sections, transcript information was double-coded because it applied to more than one theme. The following section will outline these themes.

4.2. County Interview Themes

Theme 1: Extension Timelines and Deadlines. Each county differed as to the timeline for approving an extension. In Anoka County, the extension process began in the 55th month of assistance. A message notifies the MFIP program coordinator that their client's benefits will end shortly and thus they are contacted to set up a face-to-face meeting. In Ramsey County, the 48th month marks the beginning of evaluating a program participant for extension. Subsequently, the county does a 55th month checklist analysis against extension criteria. By the 58th month, the county ensures that it has all of the necessary paperwork. Dakota County usually begins reviewing extensions for participants at the 54th month. The county makes at least three attempts to schedule a face-to-face meeting. If the third attempt does not work, the documents are mailed to program participants. Regularly, program participants in Dakota County submitted documents in the final month of their benefits. Lastly, Hennepin County considers extensions for participants anywhere between 55 and 58 months before program closure. In respect to MFIP program deadlines, Dakota, Hennepin, and Ramsey Counties offer 30 day extensions beyond the 60-month time limit for cases where important documents are in the process of being acquired, such as medical notes. Most of the time, county workers mentioned that MFIP program administrators know if an MFIP participant will qualify as an "extension" candidate given their medical condition or care situation for a dependent.

Theme 2: Extension Criteria. In general, all four counties stated that they followed the statewide criteria in considering MFIP extension: unable to work for more than 30 days because of illness or injury, taking care of someone in the home who is ill or disabled, developmental disability, mental illness, learning disability, or an IQ lower than 80. Overall, from the county interviews, there were no observable differences in general extension standards.

Theme 3: Influence of Sanctions on Extensions. All counties, except Hennepin, stated they do not sanction program participants as their program time-limit approaches to avoid permanently

disqualifying them from MFIP and other county services in the future (state statute dictates that sanctions remaining on a participant's record after the 60th month of MFIP is complete can no longer receive program as well as other social service benefits). More specifically, Anoka County does not sanction its MFIP participants in the final twelve months to prevent any permanent disqualification. Dakota County stated that sanction history does not determine extension eligibility in the MFIP program. The county, however, does issue sanctions up to the 59th month of the program but strives to avoid sanctioning in the 60th month of MFIP. As the 60th month approaches, Dakota County works with participants to remove sanctions from their record. In Hennepin County, if the participant has more than two months of sanctions within the final twelve months of the program timeline, they are ineligible for the employment extension only. Additionally, if a participant in their 60th month has any sanctions they are ineligible for extension. Lastly, within Ramsey County, MFIP program administrators very rarely issue sanctions for participants. Conversely, Ramsey does sanction in the final twelve months of the program, however, their program counselors make it a point to work with clients to have them removed, on average, in three months. Overall, in all counties, sanctions do not seemingly have much of an effect on the decision to extend a participant.

Theme 4: Common Extension Denial Reasons. When asked about common reasons for extension denial, each county mentioned different issues faced by program participants. In Anoka County, transfers (individuals on TANF in other states that come to Anoka County) often get denied due to differing extension requirements from their former residence. Additionally, children no longer qualifying as dependents due to their age often resulted in participants not receiving an extension. Within Dakota County, extensions were often not authorized because participants lacked the appropriate medical approval (either through not meeting physiological requirements or not submitting necessary documents). Moreover, changes in job status for program participants in Dakota County made extension approval challenging. It was also mentioned that a single parent household or fewer household occupants increased the likelihood of extension denial. Moving north, Hennepin County stated participants did not commonly receive extensions because they did not meet the program criteria. Ramsey County, like Dakota County, stated transfers from different states are often denied because their previous residence had dissimilar extension standards. Lastly, Ramsey County mentioned that extension denials are

offered frequently due to participants neglecting to correctly complete forms and submit them by deadlines.

Theme 5: Assistance after Extension Denial. In the case that an extension was not approved for an MFIP participant, each county had different approaches in providing assistance. Anoka County provided those denied extension with a resource book that included other social services participants may qualify for. Moreover, those that did not receive an extension yet were approved for other social services continued to receive support from a county financial worker. In Dakota County, MFIP administrators stated that upon the denial of extension, they evaluate if the participant is eligible for other social service programs. In addition, program administrators help the participant prepare for their MFIP closure by providing them with assistance to promote self-sufficiency. In fact, employment counselors will work with an MFIP participant not offered an extension for up to a year after their benefits are discontinued. As a result, most participants not receiving an extension will get food, medical, and child support through the county if they are employed. Hennepin County transitional team leaders inform the participant of other possible programs they may be eligible for and provide them with a resource sheet with services and how to contact them. In Ramsey County, MFIP program administrators look for any other social service benefits participants may be eligible for upon their denial for extension.

Theme 6: Shelter Influence on Extension. All counties, when asked about the influence of shelter use on extension mentioned that it is beneficial for the participant because they have an advocate at their residence that will help accomplish all of the necessary tasks for an extension review. In fact, counties mentioned that those not living in shelter or stable housing situations (moving from one new location to the next on a frequent basis) often struggle to accomplish all tasks needed for an extension due to the inability of the county to reach them with documents and notices.

Theme 7: Diversity and Extensions. During the interviews, each county gave insight on how they approach diversity related issues in the extension process. Anoka County stated that the basic expectations are generally very similar for all demographics. Additional services, such as an interpreter, are available for those that have limited English proficiency (LEP). In respect to extension rates, discrepancies do exist, however, between limited and non-limited English proficiency participants. County program administrators mentioned that LEP participants are

often extended more often because they are likely to be two-parent families with one or both meeting qualifying criteria. Additionally, county program administrators said that LEP participants are more diligent about submitting program documents. In contrast, non-LEP participants are more likely to not receive an extension due to other social services that are available to them, often because they are citizens. In Dakota County, discrepancies existed between those that lived in households with fewer members because of the lower income qualifications for extension. In Hennepin County, MFIP administrators were unaware of any issues related to language during the extension review process. Hennepin County does provide language interpreters and bilingual staff to help with LEP participants. Asian participants, however, are more prone to not claim mental illness for extension purposes due to its negative stigma in the culture. Lastly, in Ramsey County, extension discrepancies existed in ethnically diverse communities, according to MFIP administrators. Within racial and ethnic minority groups, particularly African Americans and Asian participants, despite their qualifications for extension due to mental health issues, they are far less likely to receive that type of extension due to the cultural stigmas surrounding mental illness. In an effort to combat this, Ramsey County makes a concerted effort to outreach to individuals with disabilities of all types to ensure that any preexisting cultural or other barriers are mitigated. Different from Anoka County, Ramsey County immigrants tend to be extended at a lower rate due to jobs they acquire that no longer make them eligible for program benefits (resulting from earning an income higher than program qualifications).

Theme 8: County Personnel Involved in Extension Process. In each county, personnel from a variety of different positions were involved in the MFIP extension process. In Anoka County, the initial meeting with the participant evaluating their eligibility for extension occurs between an employment counselor and financial worker. In Dakota County, a financial worker conducts the initial face-to-face meeting. Hennepin County conducts initial face-to-face meetings with extension candidates with a transitional team leader, employment counselor, and anyone else the participant believes would support them in establishing an extension. In Ramsey County, the MFIP program counselor directly assists extension candidates in the process. In respect to final decisions regarding MFIP extension, each county differs slightly in their process. Anoka County has management as well as the employment services team make final decisions on MFIP extensions. In Dakota County, the financial worker and their supervisor decide on the extension.

In Hennepin County, transition team leaders and financial workers make the final decision on extension. In Ramsey County, social services supervisors and management make final decisions on participant extensions.

4.3. County Interviews Conclusions

These qualitative interviews provide some initial evidence of how four major metropolitan counties administrate the MFIP extension process. In general, the counties approached the extension process in a similar fashion. From the criteria used for extension, shelter use impact on extension likelihood, to extension denial reasons, counties applied nearly identical approaches. Regarding areas of differentiation, counties have dissimilar approaches to when they begin the MFIP extension review, sanction guidelines during extension consideration, and assistance that is offered after the denial of an extension. Overall, prominent barriers to receiving an extension involved the stigma of mental illness in communities of color, especially Asian cultures, an inability to submit health related documents by the extension review deadline, children reaching an age where they are no longer considered “dependent”, and transfer MFIP participants coming from a different state with extension criteria not similar to Minnesota’s.

5 Data Analysis

The purpose of this report is to analyze 60-month MFIP time limit extensions and how reaching the 60-month time-limit with or without an extension impacts shelter use. This study attempts to identify whether Hennepin County is more or less likely to extend benefits to MFIP cases reaching the 60-month limit than other Twin Cities metropolitan counties. It also attempts to establish if there is a relationship between receiving an extension to benefits past 60 months and entry into shelter. Finally, this study attempts to analyze how reaching the 60 month time limit and receiving an extension impacts the duration of time in shelter. This section will outline the statistical analysis used to provide insight into these research questions.

5.1. Data Used

The Minnesota Department of Human Services (DHS) and Hennepin County provided the data for this study. The data provided by DHS includes information about all caregivers (either parents or relatives) who reached 60 counted months in 2011 or 2012 while residing in Hennepin, Ramsey, Anoka, or Dakota counties. In cases with two caregivers receiving benefits

in month 60, person-level data were used for the case applicant. This data was used to merge shelter data from Hennepin County Office to End Homelessness and analyze shelter entry among caregivers who reached 60 counted months. The shelter data provided by Hennepin County Office to end Homelessness includes case level data with information about shelter entry and exits from January 2009 to March 2014. This data only includes information on entry and exits in Hennepin County funded shelters.

For our shelter duration analysis, shelter data from Hennepin County was merged to information collected from MAXIS and MMIS data systems to identify recipients in shelter that reached the 60-month MFIP time limit and whether they were currently extended at shelter entry. This allowed us to match on unique identification number and shelter spell episode to determine how benefit extension impacted shelter duration for unique shelter episodes.

5.2. Limitations

It is important that the limitations to this data analysis are understood; both in the interest of providing transparency to our results and also as a means of highlighting areas to consider when conducting further research.

First, the data available for MFIP cases that reached 60 counted months while living in one of the four metropolitan counties only spanned 2011 and 2012. This small sample size could weaken ability to detect an impact in our estimation, and we also have limited knowledge about impacts in other counties during times of different economic conditions. Second, the information we have on extensions only goes up to 6 months after the 60th month. This limits our study because individuals could have received an extension after 6 months and it would not be accounted for in our analysis. Third, the data we have to analyze shelter use only covers shelters that are funded by Hennepin County. This narrows our ability to analyze the full effect of extensions on shelter entry or duration, because individuals that reach the limit could be checking into other shelters for which we have no data. Finally, the data we have tracking earned income among these MFIP participants only goes through the third quarter of 2013. This means for cases that reached the 60th counted month during the fourth quarter of 2012 there is not data available on a full year of income after the case reached the 60-month limit. For this reason, we measured shelter entry within the first 12 months, and used measures of income for 3 quarters following the limit.

6 MFIP 60-Month Extension & Post-60-Month Shelter Entry

This section will analyze recipients in the four metropolitan county areas receiving MFIP benefits to determine the impact that county of residence has on extension rates, as well as the impact that extension has on shelter entry in the first year after the 60th month.

6.1. Methodology: MFIP 60-Month Extension & Post-60-Month Shelter Entry

A logistic regression model will be used to estimate the relationship between county and receiving an extension at the 60 month MFIP time limit, as well the relationship between receiving an extension and shelter entry in the year following the 60th month. The sample population for this section of the analysis will be MFIP cases that reached 60 counted months of MFIP benefits between January 2011 and December 2012 in the four metropolitan counties.

For the extension analysis, the key dependent variable will be an indicator for whether each case receives an MFIP extension within six months after reaching the limit. Our key explanatory variable will be the county of residence variable, particularly Hennepin County. The purpose of this approach is to identify if the probability of extension is significantly different among Hennepin County and Ramsey, Anoka, and Dakota Counties, while holding other factors explaining extension fixed.

For the shelter entry analysis, our key dependent variable will be an indicator for whether the family ever entered shelter in the year following the 60th month. Our key explanatory variable will be if the case received an extension. Using a logistic regression will allow us to find whether having an extension reduces the probability of entering shelter in the year following the 60th month, while holding other factors fixed.

Probability of receiving an extension in Hennepin County

The probability of receiving an extension was estimated using a logit model as a function of the county of residence, demographic characteristics, Employment Service information, Family Stabilization Services (FSS) information, MFIP sanction history, earned income, MFIP cash and food benefits, transfer payments and unearned income, receipt of an Emergency Assistance grant, and shelter use.

$$Extension_{it} = f(C_{it}, D_{it}, ES_{it}, FS_{it}, S_{it}, I_{it}, MF_{it}, T_{it}, EA_{it}, HS_{it}),$$

where $Extension_{it}$ indicates if a case received benefits in any of the 6 months following the 60th counted month; C_{it} indicates the county of residence during the 60th counted month; D_{it} includes demographic characteristics like gender, race, citizenship, number of children, number of caregivers, marital status, and education; ES_{it} includes information about the number of Employment Service activity hours in the 2 years before the 60th month; FS_{it} includes information about ever receiving FSS before the 60th month and FSS receipt during the 60th month; S_{it} includes information about the number of sanctions received before the 60th month and if the case was in sanction during the 60th month; I_{it} includes the sum of quarterly wages one year before the 60th month; MF_{it} includes the sum of MFIP cash and food receipt one year before the 60th month; T_{it} includes the sum of transfer payments (SNAP Grant, GA Grant, and GRH Grant) and unearned income one year before the 60th month; EA_{it} indicates if the case received an Emergency Assistance grant in the year before the 60th month; and HS_{it} includes information about the days a case spent in shelter two years prior to the 60th month or if the case was in shelter during the 60th month.

Probability of entering shelter, with and without extension

The analysis uses a logit model to estimate the probability of entering shelter within one year after the 60th month as a function of receiving an extension after the 60th month, demographic characteristics, shelter use before the 60th month, MFIP sanction history, earned income, transfer payments and unearned income, and receipt of an Emergency Assistance grant.

$$Shelter\ Entry_{it} = f(E_{it}, D_{it}, HS_{it}, S_{it}, I_{it}, T_{it}, EA_{it}),$$

where $Shelter\ Entry_{it}$ indicates if the case ever entered shelter in the year following the 60th month; E_{it} indicates if the case received an extension; D_{it} includes demographic characteristics like gender, race, citizenship, number of children, number of caregivers, marital status, and education; HS_{it} includes information about whether the case ever entered shelter and the number of days spent in shelter 2 years before the 60th month; S_{it} includes information about the number of sanctions received before the 60th month; I_{it} includes the sum of quarterly wages 3 quarters before and 3 quarters after the 60th month; T_{it} includes the sum of transfer payments (SNAP, GA, GRH grants) and unearned income 3 quarters before and 3 quarters after the 60th month; and EA_{it} indicated if the case received an Emergency Assistance grant 3 quarters before.

6.2. Descriptive Statistics: MFIP 60-Month Extensions

Table 1 shows how the percentage of MFIP cases at 60 months that received an extension varies by county. Hennepin extended benefits to 48 percent of cases, which is the lowest extension rate among the four counties. Ramsey County has the highest extension rate, with 63 percent of cases extended, and Anoka and Dakota had extension rates of 57 percent and 52 percent, respectively. Of the cases that received an extension, 85 percent were extended in the first month after the 60th counted month.

Table 1: Extension Rates for Families Reaching 60 Months of MFIP
In 2011 & 2012

	Number of Cases	Extended
Total	1,840	53.8%
County		
Hennepin	971	47.9%
Ramsey	623	62.6%
Anoka	136	56.6%
Dakota	110	51.8%

Source: author's calculations using Minnesota DHS administrative data

Family Stabilization Services (FSS)

A majority of the cases that received an extension had previously received FSS. Figure 1 shows the share of cases that received FSS before the 60th month, both as a percent of total cases and as a percent of extended cases. In all four counties, cases that had FSS before the 60th month make up a large majority of cases that receive an extension. Hennepin County stands out as the county with the lowest percent of cases at the limit who have received FSS before the 60th month. Only 54 percent of 60 month cases in Hennepin County had ever received FSS before the 60th month, this is about 12 percent lower than any of the other three counties.

Figure 1: Ever Receiving FSS Before the 60th Month

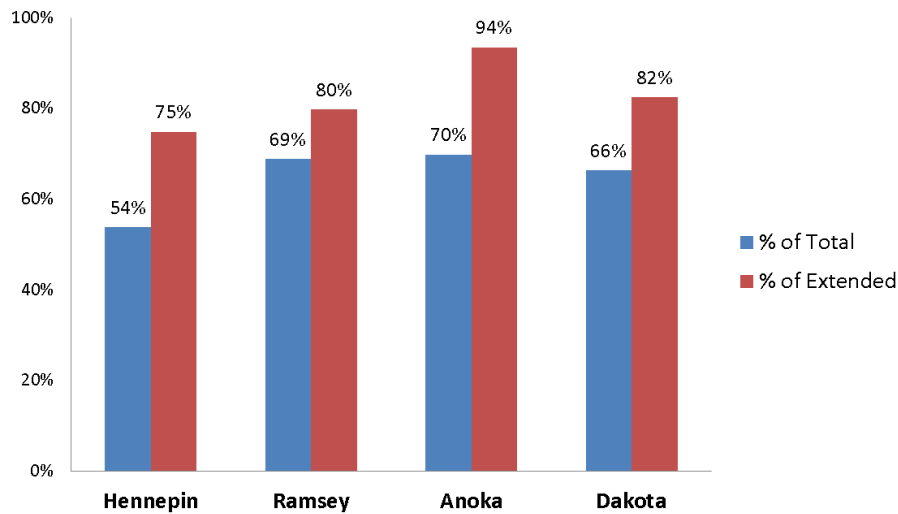


Table 2 includes information about the specific FSS categories for which cases at the limit had qualified before the 60th month. The largest FSS was “ill or incapacitated;” 25 percent of cases at the 60 month time limit received FSS under this category. The highest extension rate among these categories was “special medical condition;” 94% of cases that received FSS for a special medical condition were extended.

Table 2: FSS Eligibility Categories Received by 60 Month Cases and Percent Extended In 2011 & 2012

	Number of Cases	Extended
Ill or Incapacitated	454	69.6%
Universal Participant	313	73.8%
Mental Illness	283	78.8%
IQ < 80	67	71.6%
SSI Pending	274	67.9%
Care of Ill or Incapacitated Family Member	157	77.7%
Special Medical Condition	113	93.8%
Unemployable	65	60.0%

Source: author’s calculations using Minnesota DHS administrative data

Sanctions

The sanction history of cases that were extended does not appear to be significantly different from cases that did not receive an extension. Seventy-two percent of cases that received an extension had ever been sanctioned, and 77 percent of cases that did not receive an extension had ever been sanctioned. Likewise, the average number of sanctions before the 60th month for cases receiving an extension is 3.29 versus 3.82 for cases not in extension. However, being in sanction

during the 60th month does appear to have a high negative correlation with extension. Of the 61 cases that were in sanction in the 60th month, only 8 received an extension. Table 3 shows the number of cases with Sanction in the 60th month for each county. Hennepin County had 4.1% of their cases in sanction during the 60th month; this was the highest among the four counties.

Table 3: Cases in Sanction During the 60th Month

County	# Cases in Sanction in Month 60	% of Total Cases
Hennepin	40	4.1%
Ramsey	17	2.7%
Anoka	0	0.0%
Dakota	4	3.6%
Total	61	3.3%

Source: author's calculations using Minnesota DHS administrative data

Demographics

Appendix B provides demographic statistics for the total sample of cases that reached the 60 month limit and for cases that received an extension after the 60th month. Across all four counties those reaching the limit and receiving an extension are likely to be between the ages of 25 and 35, female, a U.S. citizen, and in a single caregiver household. Hennepin has the highest percentage of 60 month cases that are 25 years old or younger. Ramsey County has the highest percent of non-U.S. citizen cases at only 11.4 percent. Anoka County has the highest percent of two-person caregiver households at 22.1 percent. The cases reaching the limit in any of the four counties are also likely to have 0 or 1 child under the age of six. Ramsey County stands out as having the highest percentages of cases with 2 or more children.

Another common demographic characteristic across the counties is the education levels of cases reaching 60 counted months. A majority of cases at the limit have at least a high school education or GED. Dakota County stands out as having the most highly educated population at the limit. Over 75 percent of their population has at least a high school education or GED, whereas in three other counties 62-68 percent of the cases reaching the limit have at least a high school education.

Race is one major demographic characteristic that differentiates the four counties. Hennepin and Ramsey Counties have a higher percentage of African Americans who reach the 60 month time-limit. Anoka and Dakota Counties have a higher percentage of Caucasians who reach the limit.

In all four counties, African Americans receive extensions at a disproportionately lower rate and Caucasians receive extensions at a disproportionately higher rate. Somalis and other African immigrants also have disproportionately low rates of extensions in each county. Hennepin County has the largest percentage of American Indians and this group is extended at a disproportionately higher rate. Ramsey County has the highest percentage of Hmong and other Asian Immigrants reaching the 60-month time limit and Dakota County has the highest percentage of Hispanics; both of these populations’ extensions rates appear to vary among the counties.

6.3. Descriptive Statistics: Entering Shelter Post-60-Month Time Limit

Figure 2 displays the cases that entered shelter within the year following the 60th counted month. About 8.4 percent of all cases that reached the limit entered shelter after 60 months. About 14.2 percent of cases from Hennepin County that reached the limit ever entered a Hennepin County shelter after the 60th counted month. Among the 1,840 cases at the 60 month limit, 99 entered shelter within the year following the 60th month; twenty-six cases entered shelter within 5 days of the 60th month.

Figure 2: Families Entering Shelter in One Year After 60th Month

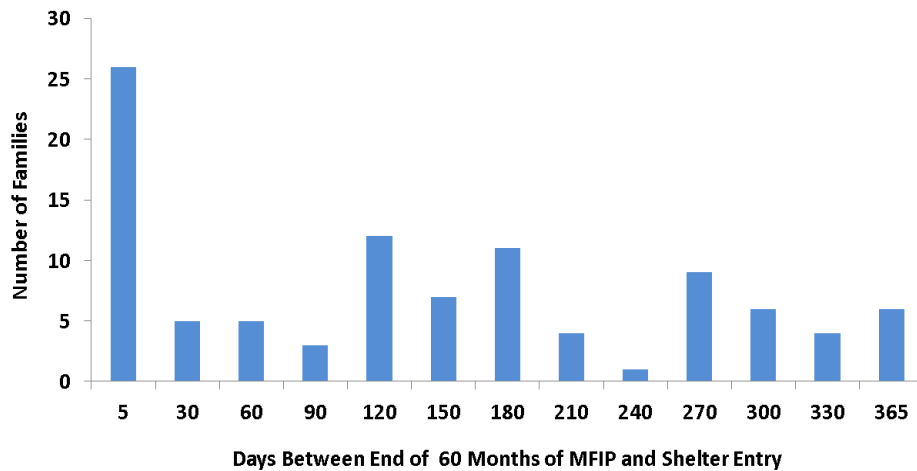


Table 4 shows that about 47 percent of cases that entered in the year following the 60th month received an extension. Many of the cases that entered shelter within a year had entered shelter before the time limit; 53 percent of cases that entered shelter in one year after the 60th month had

ever entered shelter before the 60th month, but only 28 percent had entered in the 2 years before the 60th month.

Table 4: Cases Entering Shelter in One Year After 60th Month

# Cases Entering Shelter in 1 Year	% Extended	% Ever Entered Shelter Before 60 th Month	% Entered Shelter in 2 years Before 60 th Month
99	47%	53%	28%

Source: author's calculations using Hennepin County administrative data.

Individuals who entered shelter following the 60th counted month had some common demographic characteristics. **Appendix C** provides a table with information on demographic characteristics of the 154 cases that entered shelter after the 60th month and their extension rates. Among cases that entered shelter in the year following the 60th month, they were likely to be living in Hennepin County (91 percent), African American (72 percent), between 25 and 35 years old (54 percent), from a single caregiver household (87 percent), not married (90 percent), have at least one child under six years old (68 percent), and finally, have at least a high school diploma or GED (60 percent).

7 Multivariate Analysis of Extension & Post-60-Month Shelter Entry

This section will outline the results from multivariate analyses conducted to estimate the impact that county of residence has on extension rates, as well as the impact that extension rates has on shelter entry in the first year after the 60th month.

7.1. Probability of receiving an extension in Hennepin County

The results presented in Table 5 are from three different logit models that estimate the relationship between county and extension. The results are presented as odds ratios. An odds ratio below 1 indicates that residing in a specific county decreases a family's odds of receiving an extension, while the numbers above 1 express the percent increase in the odds of receiving an extension for families residing in a specific county.

Each model includes a dummy variable for Hennepin, Ramsey, and Dakota counties. Anoka County is left out of each model as a comparison county. Model 1 only includes demographic characteristics. This model estimated that Hennepin County was statistically significant with an

odds ratio of 0.73, and both Ramsey and Dakota County were insignificant. In Model 2 demographic characteristics, Employment Service activity hours, earned income, transfer payments, and unearned income were all included. The model estimated that none of the three counties were statistically significant, although coefficients were similar in magnitude to those in Model 1. Finally, Model 3 adds shelter use, FSS information, and sanction history to the model. This model estimates that Ramsey County is statistically significant with an odds ratio of 1.49. Thus, on average, a case in Ramsey County has a 49 percent higher probability of receiving an extension. The odds ratios for Hennepin and Dakota County are both below one and statistically insignificant.

A number of other variables were statistically significant in Model 3. Being a Somali or other African Immigrant decreases the probability of receiving an extension by about 51 percent. Every child a caregiver has under the age of six increases their probability of receiving an extension by about 15 percent. Having ever received FSS before the 60th month increases the probability of receiving an extension by 69 percent. Receiving FSS during the 60th month increases the probability of receiving an extension by more than 5.3 times. Every additional month in sanction before the 60th month decreases the probability of receiving an extension by about 3 percent. Finally, being in sanction during the 60th month decreases the probability of receiving an extension by about 83 percent.

Table 5: Determinants of Extension within 6 Months of 60th Month

Determinant	Model 1	Model 2	Model 3
County			
Hennepin	0.73*	0.75	0.89
Ramsey	1.25	1.31	1.49**
Dakota	0.82	0.86	0.88
Demographics			
Gender (1 male;0 female)	0.65**	0.60***	0.72
Age ≤ 25	0.90	0.86	0.86
Age ≥ 35	1.19	1.20	0.87
African American	0.73***	0.74**	0.88
American Indian	1.36	1.29	1.53
Somali & Other African Immigrants	0.35***	0.37***	0.49**
Immigration Status	1.53*	1.51*	1.45
# Children under 6 years	1.09	1.08	1.15**
# Children over 6 years	1.07	1.08*	1.09
# Caregivers	0.86	0.96	0.76

Legally Married	1.10		
Education < 12 years	1.11	1.07	1.00
Education HS Diploma or GED	1.08	1.09	1.09
Employment Service Activity Hours			
# ES Activity hours 2yr before 60 mos. (100s)		0.98***	1.00
Earned Income (1 year before 60th month)			
Total wages (1000s)		0.83***	0.95
Transfers + Unearned Income (1 year before 60th month)			
MFIP Cash & Food (1000s)		1.03*	1.00
Total SNAP, GA & GRH Grants (1000s)		0.95	0.98
Total Unearned Income (1000s)		0.96	0.97
Received an EA Grant (0 or 1)		1.21	1.25
Shelter Use			
# Days in Shelter 2 yr before 60 th mo.			1.00
In Shelter during 60 th mo.			1.82
Family Stabilization Services (FSS)			
FSS in 60 th month			5.32***
Ever received FSS before 60 th month			1.69***
Sanctions			
Sanction in 60 th month			0.17***
# Sanctions before 60 th month			0.97*
Number of Observations	1,840	1,840	1,840

Notes: Significance Levels: *p<0.1; ** p<0.05; ***p<0.01

Logit Model estimation with Odds Ratios and Robust Standard Errors

Source: author's calculations using Minnesota DHS administrative data.

7.2. Extension's Impact on Disposable Income

To better understand the impacts of receiving an extension, an OLS regression model was used to estimate the impact of receiving an extension on a caregiver's disposable income. Four models were estimated predicting the impact of extension on quarterly real wages, MFIP cash and food receipt, and transfer payments, and total disposable income (wages, MFIP, and transfers) in the 3 quarters following the 60th month. Employment Service information, FSS information, sanction information, and income and transfer payments before 60 months are all included in the models.

The results for the extension variable are presented in Table 6 and the results for the whole model are shown in **Appendix D**. The results estimated that receiving an extension was associated with about \$1,110 less in total quarterly real wages, about \$3,358 more in total MFIP cash and food receipt, and about \$1,523 less in total transfer payments (SNAP, GA & GRH grants) in the 3 quarters following the 60th month. When these 3 variables were added together

and estimated, receiving an extension is, on average, associated with about \$724 more in total disposable income in the 3 quarters following the 60th month.

Table 6: OLS Estimation Results for Extension’s Impact on Disposable Income 3 Quarters After the 60th Month

	Earnings	MFIP	Transfers	Total Disposable Income
Extension	-1111.23***	3358.32**	-1522.94***	724.16***

Ordinary Least Squares estimation with year Fixed Effects

Source: author’s calculations using Minnesota DHS administrative data.

7.3. Probability of entering shelter, with and without extension

The results presented in Table 7 are from three different logit models that estimate the relationship between extension and shelter entry in the year following the 60th month. The results are presented as odds ratios. For the primary analysis of shelter entry the sample population is limited to observations from Hennepin County; the rationale for this is that over 90 percent of cases that entered shelter in one year after the 60th month were residing in Hennepin County. However, logit models including observations from all four metropolitan counties were also estimated and the results are presented in **Appendix E** and the results are very similar.

Each model includes a dummy variable for extension (0 for not extended; 1 for extended). Model 1 includes only demographic characteristics. Model 2 includes demographic characteristics and variables representing shelter use in the 2 years before the 60th month. Finally, Model 3 includes demographic characteristics, shelter use, and disposable income variables. In all three models, the variable for extension is statistically insignificant. This tells us that receiving an extension does not significantly impact shelter entry in the year following the 60th month in Hennepin County. However, a number of other variables in our model did significantly impact shelter entry in the year following the 60th month.

The results from Model 3 estimate that African Americans have about a 2.4 times higher probability of entering shelter in the year following the 60th month; Native Americans are about 4.2 times more likely to enter shelter. Having a two caregiver household decreases the probability of entering shelter by about 58 percent. Having ever entered shelter in the 2 years before the 60th month was statistically insignificant in predicting shelter entry in the year after

the 60th month; however, each additional day spent in shelter in the 2 years before the 60th month is associated with about 2 percent higher probability of entering shelter in the year after the 60th month. Each additional month in sanction before the 60th month is associated with 8 percent higher probability of entering shelter in one year. Real wages in the 3 quarters before the 60th month was statistically significant and positively impacted the probability of entering shelter; whereas, real wages in the 3 quarters after the 60th month was statistically significant and negatively impacted the probability of shelter entry in one year. Total transfer payments in the 3 quarters after the 60th month had a significant and positive association with entering shelter. Finally, total unearned income in the 3 quarters after the 60th month was significant and negatively impacted the probability of shelter entry in one year.

These results indicate that receiving an extension does not significantly impact the probability of entering shelter in the year following the 60th month in Hennepin County. However, more data covering more shelters in the Twin Cities metropolitan, as well as data covering cases reaching 60 counted months over a longer period of time, could increase the robustness of these estimates and more accurately estimate the impact receiving an extension has on shelter entry.

Table 7: Estimates from Logit Model of Shelter Entry in 1 Year After 60 Months,
(Odds Ratios Reported)
*Hennepin County Only

Determinant	Model 1	Model 2	Model 3
MFIP Extension			
Extended	0.99	0.90	0.77
Demographics			
Gender (1 male; 0 female)	2.02*	1.35	1.39
Age ≤ 25	1.18	1.25	1.21
Age ≥ 35	0.74		
African American	2.77***	2.52***	2.39**
American Indian	4.86***	4.74***	4.16***
# Children under 6 years	1.06	1.03	0.97
# Caregivers	0.76	0.49	0.42*
Legally Married	0.61		
Education < 12 years	1.23	1.04	1.00
Shelter Use Before 60 Months			
Checked into shelter in 2 yrs before 60 th month		1.98	1.83
# Days in shelter 2 yrs before 60 th month		1.02***	1.02***
Sanctions			
# Sanctions before 60 th month			1.08**

Earned Income (1000s)			
Total wages 3 quarters before 60 th month		1.12***	
Total wages 3 quarters after 60 th month		0.91**	
Transfers & Unearned Income (1000s)			
Total transfers (MFIP, SNAP, GA, & GRH grants)			
3 quarters before 60 months		0.99	
Total transfers (MFIP, SNAP, GA, & GRH grant)			
3 quarters after 60 months		1.10*	
Total unearned income 3 quarters before 60 th month		1.27	
Total unearned income 3 quarters after 60 th month		0.58**	
Received an EA Grant in 3 quarters before 60 th month (0 or 1)		1.13	
Number of Observations	971	971	971

Notes: Significance Levels: *p<0.1; ** p<0.05; ***p<0.01
 Logit Model estimation with Odds Ratios and Robust Standard Errors
 Source: author's calculations using Minnesota DHS administrative data.

8 Impact of Extension on Shelter Duration

This section will analyze a sample population of recipients who reach the 60-month MFIP time limit and subsequently enter a Hennepin County funded shelter to determine whether the presence of an extension impacts the number of nights spent in shelter.

8.1. Methodology: Duration in Shelter

The purpose of this approach is to identify whether program recipients receiving extensions impact the number of nights spent in shelter as compared with recipients who were not currently extended when they entered shelter. The sample population for this section of the analysis includes any MFIP cases that reached 60 counted months of MFIP benefits in Hennepin County from January of 2001 to February of 2014. Our key dependent variable will be the presence of an extension at shelter entry, or whether a recipient was currently extended when they entered shelter.

Impact of having an extension at shelter entry

An OLS regression is used to estimate how the number of days in each shelter spell depends on current extension status and previous extension status controlling for Family Stabilization Services (FSS), Diversionary Work Program (DWP) services, demographic characteristics,

shelter location, and the year of shelter episode entry. This model is specified by the following equation:

$$duration_{it} = f(E_{it}, PE_{it}, FS_{it}, WP_{it}, D_{it}, L_{it}, I_{it}, Y_{it}),$$

where $duration_{it}$ equals the total number of nights spent in a Hennepin County funded shelter; E_{it} indicates if a case was currently extended at shelter entry; PE_{it} includes whether a recipient had ever received an extension prior to shelter entry; FS_{it} includes whether a recipient had ever received Family Stabilization Services (FSS) at entry; WP_{it} includes whether an individual had ever been involved in a Diversionary Work Program (DWP); D_{it} includes demographic characteristics like gender, race, number of children under the age of 6, recipient age, and education level measured in number of years of schooling received; L_{it} includes information about the shelter location; I_{it} includes last quarter earnings and benefits received through earnings, transfers, MFIP and general assistance and food receipt, and SSI/SSDI receipt; and Y_{it} includes information about the year in which an individual entered shelter;

8.2. Descriptive Statistics: Duration in Shelter

This section provides information on recipients that reached the 60-month MFIP time limit and entered a Hennepin County funded shelter.

Table 8 presents information on the number of episodes of shelter use for this sample between January of 2009 and March of 2014. In this analysis, a shelter episode is defined to start at the first day a family enters shelter and to end the first day that a recipient exits shelter and spends 30 or more days out of shelter. Individual shelter episodes are calculated based on the total number of nights in shelter for each spell. As shown, the number of shelter episodes has nearly doubled over a five-year period between 2009 and 2013. Similarly, the number of nights spent in shelter has also increased 31.4% since 2009.

Table 8: Number of Episodes and Duration for MFIP 60-Month Recipients by Year

Year	N	Nights in Shelter
2009	147	42.05 days
2010	142	49.54 days
2011	250	50.20 days
2012	225	60.83 days
2013	310	55.26 days

Source: author's calculations using Hennepin County administrative data.

Table 9 depicts the total number of shelter episodes for MFIP program participants at the limit from 2009 to 2013. While most (69.94%) of program participants enter shelter 1 or 2 times over the five-year period, 24.07% of cases had 4 or more unique shelter spell episodes. The maximum number of shelter episodes was 12 unique episodes, though this only occurred for one MFIP program recipient.

Table 9: Shelter Entry and Duration for Recipients at the Limit

Number of Episodes	N	Percent	Duration
1	392	34.8%	47.9 days
2	283	35.1%	51.8 days
3	180	16.0%	57.7 days
4 or More	271	24.1%	57.1 days

Source: author's calculations using Hennepin County administrative data.

Table 10 below depicts key program information, extension status, and demographic characteristics for each recipient for each spell in which the recipient had reached the 60-month MFIP time limit prior to or at shelter entry,. Of the 1,126 total observations that reached the 60th counted month, 41.39% were extended at shelter entry. Eighty-four percent, however, had ever received an extension prior to shelter entry, though some of these were not currently extended. The average number of days in each shelter spell for recipients at the time limit was 51.63 days. Recipients currently extended at shelter entry stayed, on average, slightly longer in shelter compared with individuals who were not currently extended.

In terms of demographic and program characteristics of the sample of recipients that reached the 60-month MFIP time limit, most were female (91.9%), African American (70.3%), between 26 and 45 years of age (84.5%), high school graduates (50.0% with diploma or GED), and families of four or more children (39.9%). Sixty percent had ever received Family Stabilization Services (FSS) while almost 40% were currently receiving some form of FSS services at shelter entry. From this, recipients who identified as either under age 25, male, white or mixed race, or with four or more children in the family tended to stay longer than the 51.63 average total days in shelter when compared with similar groups.

Table 10: Hennepin County Shelter Spell Information & Characteristics of Recipients at the Limit

TOTAL MEAN DURATION = 51.63 days			
FSS and Extension Status	Count	Percent	Shelter Duration
Extended at Shelter Entry	466	41.4%	53.6 days
Not Extended at Shelter Entry	660	58.6%	50.2 days
Ever Extended	940	83.5%	49.4 days
Ever Received FSS	679	60.3%	53.9 days
Ever Received DWP	285	25.3%	55.5 days
Age			
Age ≤ 25	38	3.4%	62.1 days
Age 26 to 45	951	84.5%	50.0 days
Age ≥ 45	137	12.2%	59.8 days
Gender			
Female	1035	92.0%	51.1 days
Male	91	8.1%	58.0 days
Race			
Hispanic	10	0.9%	47.3 days
American Indian	141	12.5%	49.0 days
White	105	9.3%	60.3 days
Asian American	7	0.6%	45.9 days
African American	792	70.3%	49.5 days
Mixed Race	13	1.2%	97.3 days
N/A	58	5.2%	62.2 days
Education			
Less than High School Diploma/GED	440	39.1%	51.7 days
High School Diploma or GED	563	50.0%	50.2 days
More than High School Diploma/GED	123	10.9%	57.9 days
Number of Children Under 6			
None	2	0.2%	5.5 days
1 Child	119	11.1%	46.6 days
2 Children	266	24.9%	50.5 days
3 Children	290	27.2%	52.0 days
4 or More Children	449	39.9%	53.6 days

Total Observations = 1,126

Source: author's calculations using Hennepin County administrative data.

9 Multivariate Analysis Results: Impact of Extension on Shelter Duration

This section uses Ordinary Least Squares (OLS) techniques to estimate whether extension or non-extension impacts shelter duration for shelter entrants who were at the 60-month MFIP time limit when they entered shelter. The data includes shelter all spells for families at the MFIP limit in a Hennepin County funded shelter between January 2009 and 2013.

Table 11 introduces four regression models to determine the impact of extension on the number of nights spent in a shelter. All four models include a dummy variable indicating whether the recipient was currently extended at shelter entry (1=current extended; 0=not currently extended), and whether they had ever been extended as of their shelter entry date (1=ever extended; 0=never extended). They also include indicators for whether they had ever been on Family Stabilization Services (FSS), or whether they had ever been involved with the Diversionary Work Program (DWP). Finally, variables accounting for the year a MFIP recipient entered shelter between 2009 and 2014 were also included across each of the four models to account for the difference in shelter (2009 is excluded from the model as a reference point).

Model 1 accounts for only the key explanatory and year variables that were used across the four regression models. Model 2 includes key demographic information, such as gender and whether a recipient was identified as being African American or American Indian. Model 3 adds controls for the number of children in the household under age 6, whether the recipient was 25 years of age or younger and whether they were 45 years old or older, the total number of years of schooling received by the recipient, and shelter provider (i.e., the Drake Hotel). In Model 4, additional controls for mental health and chemical dependency outpatient treatment visits over the past four years, and earnings and transfer benefits in the last quarter were included. In this case transfers include general assistance, food stamps, MFIP and SSI/SSDI. Since family characteristic and earnings information is only available as of July 1, 2012, Model 3 and Model 4 refer only to the sample population entering shelter before, or during, 2012. Thus, year variables for 2013 and 2014 were excluded from Models 3 and 4.

Table 11: OLS Estimation Results for Number of Days in Each Shelter Spell for MFIP 60-Month Recipients
*Hennepin County Only

Determinant	Model 1	Model 2	Model 3	Model 4
Extension Status				
Currently Extended	4.21	4.14	1.02	-0.06
Ever Extended	-20.54***	-20.48***	-19.08***	-16.18***
Ever Received FSS	7.68*	7.13	7.08	9.23*
Ever Received DWP	2.98	3.59	1.29	0.42
Demographics				
African American		-12.48**	-13.36**	-13.60**
American Indian		-12.61*	-11.61	-13.34*
Gender (1 female; 0 male)		5.08	5.61	5.58
# Children Under 6			4.05*	3.50
Age ≤ 25			15.73	15.40
Age ≥ 45			7.97	10.63
Education Level			0.03	-0.03
Location				
Drake Hotel			6.86*	6.28
Mental Health & Chemical Dependency Status				
Mental Health Outpatient Visits (4 years)				-0.10
Chemical Dependency Outpatient Visits (4 years)				-0.01
Year				
2010	5.40	4.67	4.26	4.00
2011	6.75	5.87	6.19	6.38
2012	15.80***	15.29***	14.61**	15.35**
2013	12.17**	11.64**		
Earnings & Benefits (Last Quarter)				
Earnings				-0.99
Transfers				-13.60
MFIP & General Assistance				12.72
Food Stamps				17.21
SSI/SSDI				4.36
Number of Observations	1,018	1,018	742	742

Notes: Significance Levels: *p<0.1; ** p<0.05; ***p<0.01

OLS Model estimation

Source: author's calculations using Minnesota DHS administrative data.

Based on Table 11 presented above, current extension status does not significantly impact shelter duration in any of the models presented here. This means that recipients who receive extensions do not stay in shelter for longer or shorter periods of time. However, ever receiving an extension negatively impacts shelter so that individuals who had ever received an extension prior to

entering shelter were likely to stay in Hennepin County funded shelters for fewer days. This may allow for two primary conclusions. First, this may indicate that ever receiving an extension puts people on a path to self-sufficiency in which they are less likely to enter shelter generally. Due to the stabilizing impact of the previous extension, when recipients actually enter shelter they may be likely to have shorter shelter spells. However, the second possibility relates to the fact that receiving an extension may be correlated with other unmeasured factors.

A number of other variables were statistically significant when included in this analysis. For instance, Model 4 illustrates that shelter spells have generally increased over time. For instance, recipients entering shelter in 2012 and 2013 were likely to spend significantly longer periods of time in shelter compared with recipients entering a Hennepin County funded shelter in 2009. For instance, recipients entering shelter in 2012 was associated with 15.4 more days in shelter (Model 4) while recipients entering shelter in 2013 were likely to spend approximately 11.6 more days in shelter (Model 2). This shows that recipients entering shelter during these years have generally experienced large increases in shelter spells compared with those entering shelter in 2009.

Similarly, Table 11 shows that ever receiving FSS has a positive impact on shelter duration, whereas being African American or American Indian negatively impacts shelter duration. Recipients at the 60-month MFIP time limit who had ever received stabilization services were likely to spend approximately 9.2 more days in shelter, on average, compared with recipients who had never received these services. However, African American and American Indian recipients at the 60-month MFIP time limit and who entered shelter during this time is associated with 13.6 and 13.3 fewer days spent in shelter, respectively.

Furthermore, shelter location and the number of children under the age of 6 present in the household is only statistically significant when earnings and transfer information is not controlled. In Model 3, for instance, recipients who entered the Drake Hotel were associated with a 6.9 day increase in shelter duration compared with other Hennepin County funded shelters. Similarly, the number of children under the age of 6 also increased shelter stays. For instance, for each additional child under the age of 6, caregivers were likely to spend approximately 4.1 days in shelter.

10 Conclusion & Recommendations

Our findings suggest that the four counties in the Twin Cities metropolitan area vary in their administration of the MFIP 60-month extension process. The two differences that stood out most prominently from our county interviews are timelines for starting the extension process and sanction policies in the 12 months before the 60th month. However, areas of similarity across the four counties included: the criteria used for extension and common reasons for extension denial. Finally, all four counties expressed the potential for shelter to positively impact a caregiver's likelihood of receiving an extension, mainly because individuals in shelter have an advocate at their residence that will give them guidance in accomplishing all of the necessary tasks for an extension review.

The other key finding from the data analysis is that receiving an extension at the 60-month MFIP time limit does not significantly impact shelter entry or duration. In spite of this, there is still reason to be concerned about MFIP extension due to the overlap of individuals that reach the 60-month time limit and enter a Hennepin County shelter.

While this study is limited in scope, as evidenced by the small sample size, the partial information available on program participants that receive an extension, the analysis only including shelters in Hennepin County, and the data tracking income of participants through the third quarter of 2013, the increased use and demand for shelter in Hennepin County may warrant further research in this area.

Based on our analysis, we have the following recommendations for Hennepin County:

Move up the timeline for the extension process to before the 55th month. Based on findings from the literature and county interviews conducted in this analysis, each county differs as to timelines for reviewing and approving an extension. Other counties, for instance, tend to start the process between the 48th and 55th month whereas Hennepin County considers extensions for participants generally starting as early as the 55th month. Allowing more time for extension review and information collection may help increase the total number of recipients that are extended past the 60th month.

Improve communication with transfer participants to MFIP about requirements. Our findings indicate that recipients transferring from other TANF states often get denied due to

differing extension requirements from their former residence as well as difficulties in relocating important personal information such as medical histories to Minnesota. It may be effective to communicate general MFIP benefit policies and extension procedures to individuals transferring from other TANF states and to encourage their proactive acquisition of relevant information for the program to avoid unnecessary confusion closer to the 60th month.

Evaluate the county's approach towards sanctioning in the 60th month. Based on information provided in this report, sanctions play heavily in Hennepin County in determining whether a recipient receives an extension. However, other metropolitan counties have taken administrative steps toward not sanctioning in the 60th month. Especially given the fact that sanctioning in the 60th month greatly reduces a recipient's probability of receiving an extension, it may be beneficial to explore a similar administrative approach.

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12 Appendices

A Appendix: County Interview Questions Regarding MFIP 60-Month Time Limit & Exemption Process

Overview:

1. Outline _____ County's 60 month time-limit exemption process?
2. What portion of your MFIP caseload has hit its 60-month time limit?

Administrative Review/Face-to-Face Meetings:

3. Tell us about the County's Administrative Review process?
4. When does the Administrative Review typically begin?
 - a. How much time usually passes between the Administrative Review and the face-to-face meetings?
5. Who is involved in the Administrative Review process (i.e. financial worker, job counselor, mental health/cognitive assessor(s), etc.)?
6. How are the participants assessed to determine eligibility for extensions?
 - a. Is there one person who is responsible for doing cognitive assessment work?
7. How big of a role does sanction history play in whether or not a participant receives an extension?
 - a. How are participants with a sanction history treated differently in the Administrative Review process?
8. What is the county's protocol for towards finding and/or notifying participants of additional resources available after MFIP ends?
9. How often do participants miss their face-to-face meetings?
 - a. How many attempts are made to notify participants of their scheduled face-to-face meeting?
 - b. Are there multiple methods for trying to contact participants?
 - c. How flexible is the County when it comes to scheduling times for these face-to-face meetings?
10. Do you find that who miss their face-to-face meeting are less likely to take the appropriate steps to receive an extension?
11. Are issues of English proficiency a roadblock to this process?

- a. How does the County identify which participants are Limited English Proficiency (LEP)?
- b. What steps does the County take to communicate extension information to LEP participants?

Family Stabilization Services (FSS):

12. Do individuals on FSS receive different employment and job training services than those on MFIP? Less? More?
13. At what point during MFIP participation are individuals most likely to be diverted to FSS?
 - a. Is there an effort to divert MFIP participants to FSS early on or does it usually happen close to the 60-month limit?
14. What other diversionary programs are available to MFIP participants reaching the 60-month limit besides FSS?

Extensions:

15. Do most participants who reach the MFIP 60-month limit receive an extension?
 - a. Has this trend been stable over time?
16. Is there one extension category that a majority of individuals who are extended fall under (i.e. ill or incapacitated, mental health issues, low IQ, etc.)?
 - a. If so, any potential reasons?
17. How does an individual being in shelter impact their chances/likelihood of receiving an extension?
 - a. Are individuals in shelter more/less at pursuing the extension process (possibly because of onsite resources)?
18. When participants do not receive an extension, what happens? Do they receive any additional employment or job training support?
 - a. Do they have any network for additional employment or job training?
19. Is there a reassessment after an MFIP case has been closed? When does this typically occur?

B Appendix: Demographic Statistics for All Cases and Extended Cases
*2011 & 2012

	Total		Hennepin		Ramsey		Anoka		Dakota	
Age	% All Cases	% Extended								
Age ≤ 25	15.3%	14.3%	16.8%	15.7%	15.6%	14.9%	10.3%	11.7%	7.3%	1.8%
Age 26 to 35	50.9%	51.0%	50.1%	50.8%	51.2%	50.0%	48.5%	49.4%	59.1%	61.4%
Age ≥ 35	33.8%	34.8%	33.2%	33.6%	33.2%	35.1%	41.2%	39.0%	33.6%	36.8%
Gender										
Female	89.6%	90.9%	89.6%	91.0%	90.4%	91.0%	86.0%	87.0%	90.0%	94.7%
Male	10.4%	9.1%	10.4%	9.0%	9.6%	9.0%	14.0%	13.0%	10.0%	5.3%
Race										
Hispanic	4.4%	4.0%	2.2%	1.7%	7.4%	6.4%	2.9%	2.6%	8.2%	8.8%
American Indian	5.9%	6.9%	8.3%	11.0%	3.2%	3.3%	3.7%	3.9%	2.7%	1.8%
White	22.1%	25.3%	15.7%	17.6%	23.1%	25.4%	48.5%	57.1%	40.9%	43.9%
Multiple	1.3%	1.4%	1.7%	1.9%	0.8%	0.8%	0.0%	0.0%	1.8%	3.5%
Asian American, Hmong & Other										
Asian Immigrant	4.9%	6.5%	3.0%	4.3%	9.3%	10.8%	0.7%	1.3%	1.8%	1.8%
African American	52.9%	48.9%	60.0%	55.7%	49.3%	46.7%	34.6%	31.2%	33.6%	33.3%
Somali & Other African Immigrant	7.4%	5.9%	7.8%	6.7%	6.1%	5.4%	8.1%	2.6%	10.0%	7.0%
N/A	1.1%	1.1%	1.3%	1.1%	0.8%	1.3%	1.5%	1.3%	0.9%	0.0%
Citizenship										
Citizen	90.8%	90.2%	91.8%	91.0%	88.6%	87.4%	94.1%	98.7%	90.9%	91.2%
Non-Citizen	9.2%	9.8%	8.2%	9.0%	11.4%	12.6%	5.9%	1.3%	9.1%	8.8%
Education										
< High School Diploma/GED	35.2%	35.9%	34.9%	37.9%	38.2%	35.9%	32.4%	36.4%	23.6%	19.3%
High School Diploma or GED	55.0%	54.3%	55.8%	54.2%	52.2%	53.6%	54.4%	48.1%	63.6%	68.4%
> High School Diploma/GED	9.9%	9.8%	9.3%	8.0%	9.6%	10.5%	13.2%	15.6%	12.7%	12.3%
Number of Caregivers										
1 Caregiver	81.7%	82.0%	82.3%	83.2%	81.9%	81.3%	77.2%	72.7%	81.8%	89.5%
2 Caregivers	18.2%	18.0%	17.7%	16.8%	18.1%	18.7%	22.1%	27.3%	18.2%	10.5%
Number of Children Under 6										
None	39.7%	39.1%	39.3%	39.8%	38.2%	35.6%	46.3%	48.1%	42.7%	45.6%
1 Child	34.4%	33.1%	35.0%	33.6%	32.1%	32.1%	37.5%	33.8%	38.2%	35.1%
2 Children	18.8%	20.2%	18.4%	19.4%	21.2%	23.1%	11.8%	13.0%	16.4%	17.5%
3+ Children	5.5%	5.9%	7.2%	7.3%	8.5%	9.2%	4.4%	5.1%	2.7%	1.8%

Source: author's calculations using Minnesota DHS administrative data.

C Appendix: Demographics for All Cases Entering Shelter After 60 Months
*February 2011 – March 2014

County	Count	% Extended
Hennepin	139	49.6%
Ramsey	8	50.0%
Anoka	6	66.7%
Dakota	1	0.0%
Total	154	50.0%
Age		
Age ≤ 25	38	52.6%
Age 26 to 35	82	50.0%
Age ≥ 35	34	47.1%
Gender		
Female	136	52.9%
Male	18	27.8%
Race		
Hispanic	2	50.0%
American Indian	21	66.7%
White	17	41.2%
Asian American	1	0.0%
African American	110	48.2%
Other African Immigrant	2	50.0%
N/A	1	100.0%
Citizenship		
Citizen	150	50.0%
Non-Citizen	4	50.0%
Education		
< High School Diploma/GED	56	55.4%
High School Diploma or GED	86	46.5%
> High School Diploma/GED	12	50.0%
Number of Caregivers		
1 Caregiver	130	53.1%
2 Caregivers	24	33.3%
Number of Children Under 6		
None	48	47.9%
1 Child	58	48.3%
2 Children	32	50.0%
3+ Children	16	62.5%

Source: author's calculations using Minnesota DHS administrative data.

D Appendix: OLS Estimates of the Determinants of Income in the 3 Quarters After Families Reach the Limit

Determinant	Total Wages	MFIP (Cash & Food)	Transfers (SNAP, GA, GRH Grants)	Total Income (Wages + MFIP + Transfers)
MFIP Extension				
Extended	-1111.23***	3358.32***	-1522.94***	724.16***
Demographics				
Gender (1 male; 0 female)	-806.57**	-81.94	46.97	-841.54**
Age ≤ 25	-189.46	35.15	-142.99	-297.31
Age ≥ 35	-342.03	87.25	-28.75	-283.54
African American	349.37	63.38	11.18	423.92*
American Indian	25.35	-395.04*	646.38***	276.68
Somali & Other African Immigrants	1059.08*	193.14	221.76	1473.98**
Hmong, Asian American & Other Asian Immigrants	488.33	780.99**	173.98	1443.30**
Hispanic	1402.62***	-402.52	170.97	1171.08**
Immigration Status	-411.09	41.46	23.45	-346.18
Education < 12 years	-368.43	-144.26	50.69	-461.99
Education HS Diploma or GED	-192.57	-51.83	10.85	-233.55
# Children under 6 years	282.38***	68.02	192.19***	542.60***
# Caregivers	987.86***	1056.27***	-334.27***	1709.86***
Legally Married	-43.25	-123.35	12.57	-154.03
Employment Service Activity Hours				
# ES Activity hours 2yr before 60 th month (100s)	1.50	-29.17***	8.00	-19.66
Family Stabilization Services (FSS)				
Ever received FSS before 60 th month	-737.79***	-3.06	-45.75	-786.60***
Sanctions				
# Sanctions before 60 th month	-73.71**	0.82	6.69	-66.20**
Earned Income				
Total Earnings_3 quarters before 60 th month	0.55***	-0.003	0.027***	0.5757***
Transfers & Unearned Income				
Total MFIP cash & food 3 quarters before 60 th month	0.0435	0.45***	0.23***	0.72***
Total SNAP, GA & GRH grants 3 quarters before 60 th month	-0.001	0.46***	0.74***	1.20***
Total unearned income 3 quarters before 60 th month	0.56***	0.10	0.04	0.70***
Received an EA Grant in 3 quarters before 60 th month (0 or 1)	15.64	346.15**	281.42***	643.21**
Number of Observations	1840	1840	1840	1840

Notes: Significance Levels: *p<0.1; ** p<0.05; ***p<0.01

Ordinary Least Squares estimation with year Fixed Effects

Source: author's calculations using Minnesota DHS administrative data.

E Appendix: Estimation Results for Shelter Entry in 1 Year After 60 Months, Odds Ratios
 *All Counties Included

Determinant	Model 1	Model 2	Model 3
MFIP Extension			
Extended	0.93	0.83	0.68
County			
Hennepin	9.01***	6.67***	7.20***
Anoka	1.86	1.67	1.72
Dakota	1.19	1.33	1.36
Demographics			
Gender (1 male; 0 female)	1.81	1.24	1.24
Age ≤ 25	1.13	1.18	1.16
Age ≥ 35	0.78		
African American	2.85***	2.66***	2.63***
American Indian	4.65***	4.59***	4.09***
# Children under 6 years	1.09	1.05	0.99
# Caregivers	0.72	0.46*	0.38**
Legally Married	0.55		
Education < 12 years	1.28	1.11	1.07
Shelter Use Before 60 Months			
Checked into shelter in 2 yrs before 60 th month		1.79	1.72
# Days in shelter 2 yrs before 60 th month		1.02***	1.02***
Sanctions			
# Sanctions before 60 th month			1.06
Earned Income (1000s)			
Total wages 3 quarters before 60 th month			1.09***
Total wages 3 quarters after 60 th month			0.91**
Transfers & Unearned Income (1000s)			
Total transfers (MFIP, SNAP, GA, & GRH grants) 3 quarters before 60 months			1.00
Total transfers (MFIP, SNAP, GA, & GRH grant) 3 quarters after 60 months			1.11**
Total unearned income 3 quarters before 60 th month			1.22
Total unearned income 3 quarters after 60 th month			0.55*
Received an EA Grant in 3 quarters before 60 th month (0 or 1)			0.96
Number of Observations	1840	1840	1840

Notes: Significance Levels: *p<0.1; ** p<0.05; ***p<0.01

Logit Model estimation with Odds Ratios and Robust Standard Errors

Source: author's calculations using Minnesota DHS administrative data.