

CHAPTER III: EARNINGS, WORK HOURS, OCCUPATIONS, AND EMPLOYMENT BARRIERS AMONG PERSONS STILL OFF WELFARE

This chapter presents findings earnings, work hours, employer health insurance, job satisfaction, and related topics for survey respondents who were still off welfare at the time of the surveys. The chapter also examines barriers to employment among persons not working.

The following topics are covered in this chapter:

- work history and barriers of those not currently working;
- job retention and turnover;
- types of jobs held by respondents;
- work hours and non-traditional work schedules;
- earnings patterns and pay raises;
- employer health insurance;
- job satisfaction and opportunities for advancement; and
- knowledge and use of the Earned Income Tax Credit (EITC).

A. WORK HISTORY AND EMPLOYMENT BARRIERS OF UNEMPLOYED PERSONS STILL OFF WELFARE

This section presents findings on the employment experiences of those respondents who were off welfare at the time of the interview, but were not working.

Percent Who Had Worked Since Leaving Work First

- For respondents who were still off welfare, Exhibit III-1 presents data on the percent of unemployed respondents who said that they had worked since leaving Work First.
- As indicated, about 57 percent of the 6-month leavers and 66 percent of the 18-month leavers had worked at some time since leaving Work First.
- Exhibit III-2 shows that 60 percent of the unemployed 6-month leavers and 45 percent of the unemployed 18-month leavers had held only one job since leaving Work First.

Exhibit III-1 - Unemployed Respondents Who Were Still Off Welfare - Percent Who Had Worked Since Leaving Work First

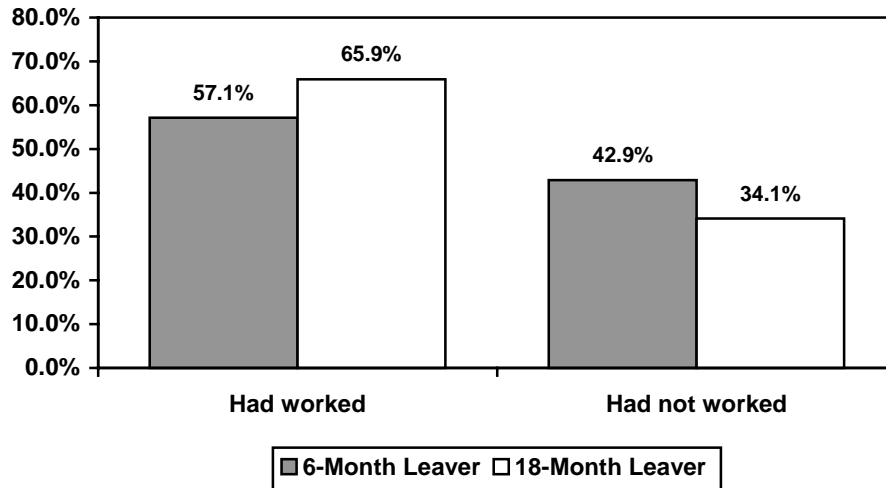
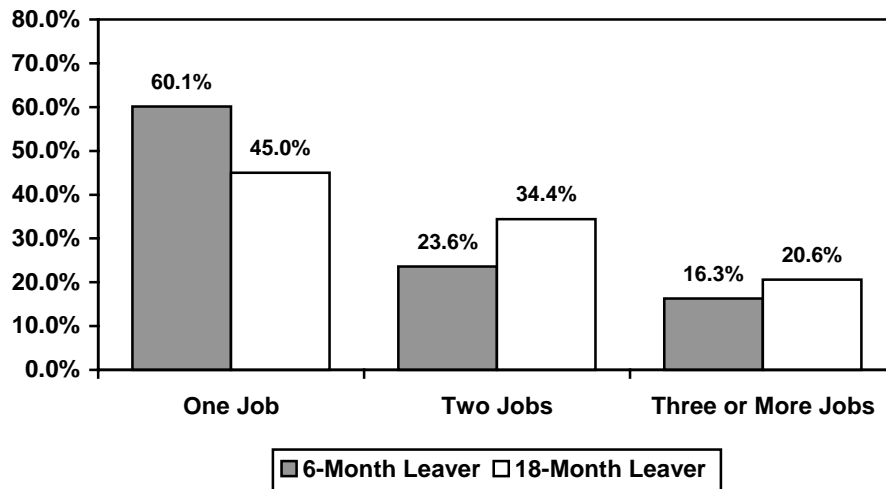


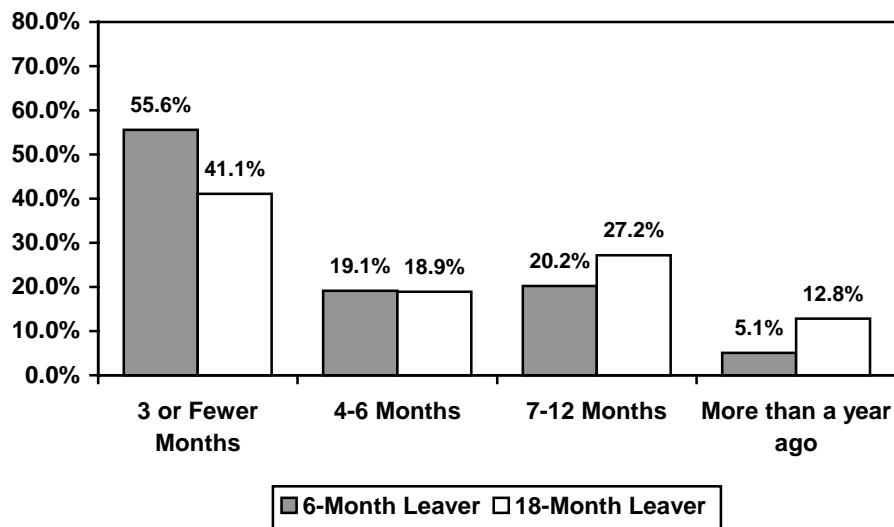
Exhibit III-2 - Unemployed Respondents Who Were Off Welfare and Had Worked Since Leaving Work First - Number of Paid Jobs



Number of Months Since Last Worked

- For unemployed respondents who were off welfare but who had worked in the past, Exhibit III-3 presents data on the number of months since they last worked.
- The data show that almost 56 percent of the unemployed 6-month leavers and 41 percent of the unemployed 18-month leavers had worked at some time in the last 3 months.

Exhibit III-3 - Unemployed Respondents Who Were Still off Welfare - Number of Months Since Last Worked



What Happened to the Most Recent Job

- For respondents who were unemployed but who had worked since leaving welfare, Exhibit III-4 shows what happened to their most recent job.
- The data indicate that 40 percent of the 6-month leavers and 50 percent of the 18-month leavers had quit their last job.

Exhibit III-4

**Unemployed Respondents Who Had Worked Since Leaving Welfare --
What Happened With the Most Recent Job?**

What Happened?	6-Month Leaver	18-Month Leaver
I quit the job	40.4%	50.0%
I was fired	15.7%	12.2%
I was laid off	23.0%	19.4%
Temporary/seasonal job	20.2%	17.8%
Other	0.6%	0.6%
Total	100.0%	100.0%

Reasons for Quitting

- For unemployed respondents who quit their last job, Exhibit III-5 shows that the most common reason given by the 6-month leavers for quitting was child care problems (19 percent). For the 18-month leavers, the most common reason for quitting was health problems, disabilities, and illnesses (24 percent). The next most common reason cited by the 18-month leavers was child care problems.

**Exhibit III-5
Unemployed Respondents Still Off Welfare Who Had Quit Their Last
Job – Reasons For Quitting**

Reason	6-Month Leaver	18-Month Leaver
Health problem/disability/illness	13.9%	24.4%
Problem with child care	19.4%	14.4%
Problem with boss/co-workers	11.1%	10.0%
Moved	9.7%	8.9%
Transportation problem/long commute	6.9%	10.0%
Pregnancy problems/complications	4.2%	8.9%
Went back to school	6.9%	5.6%
Work hours not convenient	8.3%	3.3%
Not enough hours	6.9%	4.4%
Low pay	5.6%	5.6%
Stay home with sick/disabled child/family member	5.6%	2.2%
Gave birth to a child	1.4%	4.4%
Didn't like job/didn't want to work	4.2%	1.1%
Spouse/partner did not want me to work	1.4%	0.0%
Health insurance cost/problems	0.0%	1.1%
Other	4.2%	3.3%

*Percentages might not add to 100 because more than one answer was allowed.

Reasons for Not Working Now

- For unemployed respondents who were still off welfare, Exhibit III-6 shows the reasons given for not currently working. As indicated, 25 percent of the 6-month leavers and 24 percent of the 18-month leavers mentioned health problems.
- Other commonly mentioned barriers were transportation, lack of training or education, not being able to find jobs that pay enough, child care problems, and not being able to find a job with convenient work hours.

**Exhibit III-6
Unemployed Respondents Still Off Welfare --
Reasons Why Not Working Now**

Reason	6-Month Leave	18-Month Leaver
Physical health problems you have	25.3%	24.5%
Transportation problems	24.7%	22.3%
Not enough training/education	20.8%	17.6%
You can't find jobs that pay enough	16.0%	19.4%
Arranging child care or paying for child care	16.7%	16.8%
You can't find jobs that have convenient work hours	15.1%	16.8%
Can't find a job	13.8%	16.5%
You're currently in school or job training	11.9%	13.2%
Prefer to stay home with my child	9.0%	11.4%
You can't find a job with health benefits	7.7%	9.5%
Disability/illness of child	8.0%	6.2%
Pregnancy	6.4%	6.6%
Mental health problems you have	5.1%	5.1%
Behavior problems with your child(ren)	4.2%	2.2%
Disability/illness of family member besides child	2.2%	2.2%
You don't need to work because your spouse/family member works	2.2%	1.8%
Difficulty filling out job applications	2.6%	1.1%
Retired	1.3%	0.0%
Drug or alcohol problem	0.3%	1.1%
Other	5.8%	4.4%

*Percents add to more than 100% because more than one answer was allowed.

Nature of the Disability or Illness

- Respondents who cited illness or disability as a reason for not working were asked for additional information. Exhibit III-7-A shows the types of illnesses and

disabilities cited by persons who mentioned health-related reasons for not working.

- Among the 6-month leavers, the most common conditions were injury or trauma, surgery, arthritis, respiratory problems, and depression. Among the 18-month leavers, the most common problems were respiratory problems, depression, and diabetes.

Exhibit III-7-A
Specific Illnesses or Disabilities Cited as the Reason For Not Working (Cases not on Welfare)

Illness or Disability	As a Percent of All Persons Citing Health Factors	
	6-Month Leaver	18-Month Leaver
Respiratory problem	13.6%	15.3%
Depression	12.6%	14.1%
Surgery	14.6%	10.6%
Diabetes	7.8%	14.1%
Arthritis	13.6%	8.2%
Injury/trauma	16.5%	4.7%
Other mental illness	9.7%	10.6%
High blood pressure	4.9%	7.1%
Heart disease/heart attack	6.8%	4.7%
Anxiety	4.9%	4.7%
Back Problems	4.9%	2.4%
Kidney disease/dialysis	1.9%	4.7%
Hearing problem	2.9%	3.5%
Cancer	3.9%	2.4%
Eye problem	1.9%	3.5%
Allergies	1.9%	2.4%
Chemical dependency	1.9%	2.4%
Mental Retardation	1.9%	2.4%
Pregnancy/problems	1.0%	2.4%
Stroke	1.0%	2.4%
Epilepsy/seizures	1.9%	1.2%
Learning disability	0.0%	1.2%
Paraplegia/quadriplegia	1.0%	0.0%
Other	18.4%	22.4%

*Percentages may not add to 100 percent because multiple responses allowed.

Additional Information on the Disability or Illness

- Exhibit III-7-B shows that, in both samples, 75 percent of the respondents who cited health problems as a reason for not working felt that their illness or disability was permanent. Of persons mentioning health reasons for not working,

31 percent of the 6-month leavers and 33 percent of the 18-month leavers were receiving SSI or SSDI.

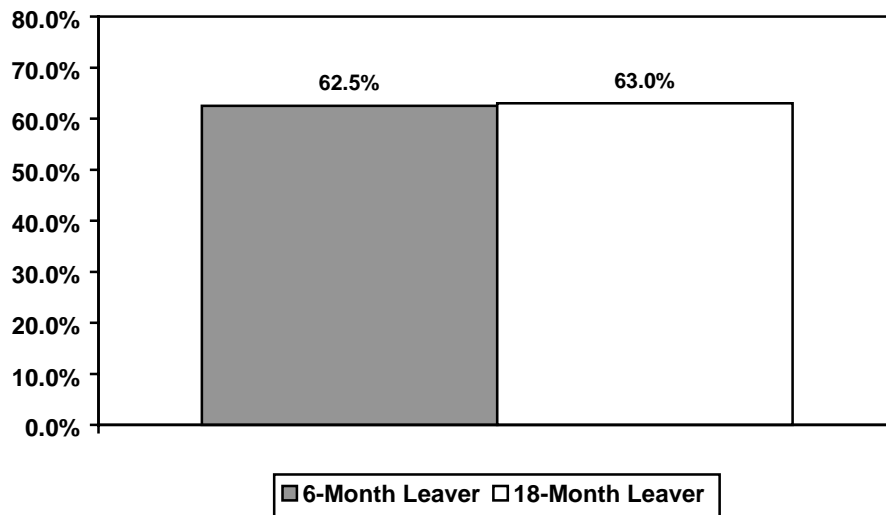
**EXHIBIT III-7-A
UNEMPLOYED RESPONDENTS CITING ILLNESSES OR DISABILITIES
AS A REASON FOR NOT WORKING – ADDITIONAL INFORMATION
(Cases not on Welfare)**

Additional Information	As a Percent of All Persons Citing Health Factors	
	6-Month Leaver	18-Month Leaver
Considered permanent by respondent	74.8%	75.3%
Receiving SSI/SSDI	31.1%	32.9%

Percent of Unemployed Respondents Who Were Looking for Work

- Exhibit III-8 shows that, in both samples, about 63 percent of the respondents who were unemployed and still off welfare were looking for work.

**Exhibit III-8 - Unemployed Respondents Still Off Welfare --
Percent Who Were Looking for Work**

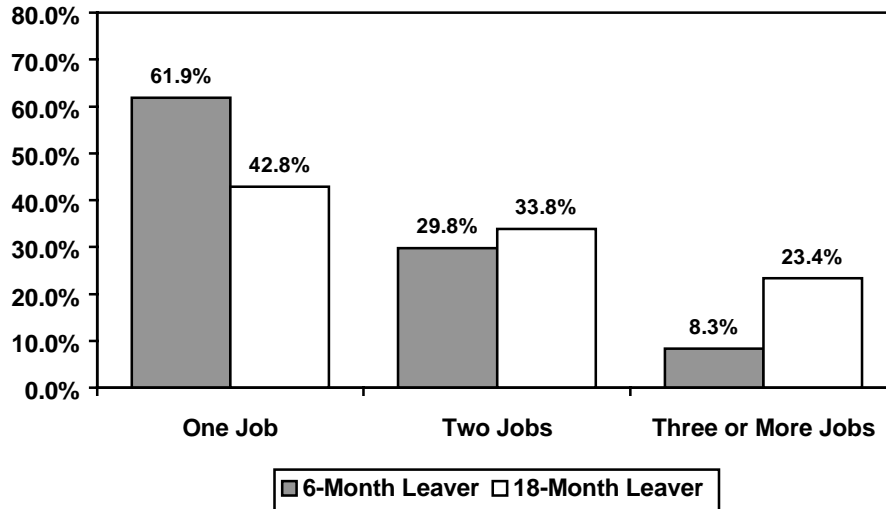


B. JOB RETENTION AND TURNOVER AMONG EMPLOYED PERSONS STILL OFF WELFARE

- This section describes job retention and turnover among employed respondents no longer on welfare.

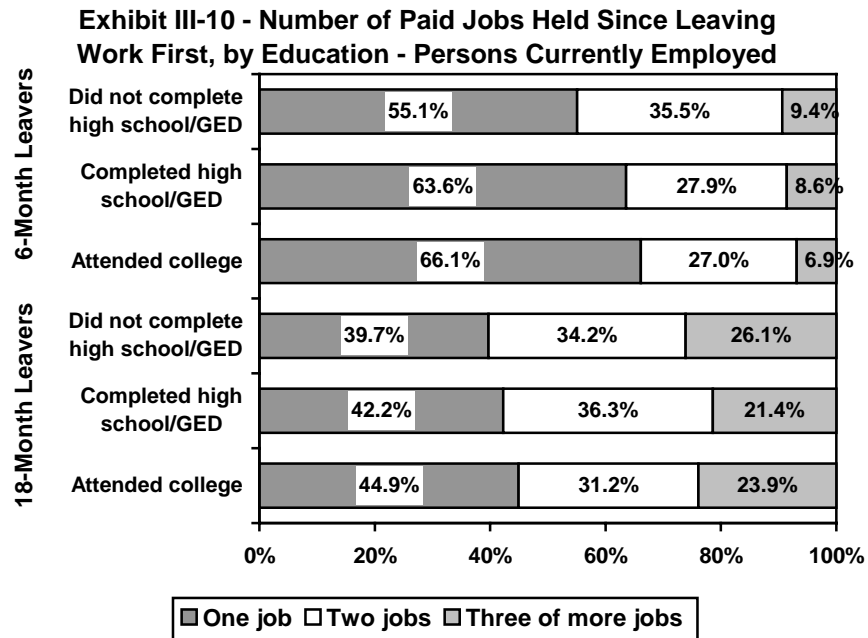
- As shown in Exhibit III-9, almost 62 percent of employed 6-month leavers had held one job since leaving Work First, while 8 percent had held three or more jobs. Of the employed 18-month leavers, 43 percent had held one job since leaving Work First, and 23 percent had held three or more jobs.

Exhibit III-9 - Number of Paid Jobs Since Leaving Work First - Persons Currently Employed



Number of Paid Jobs by Education

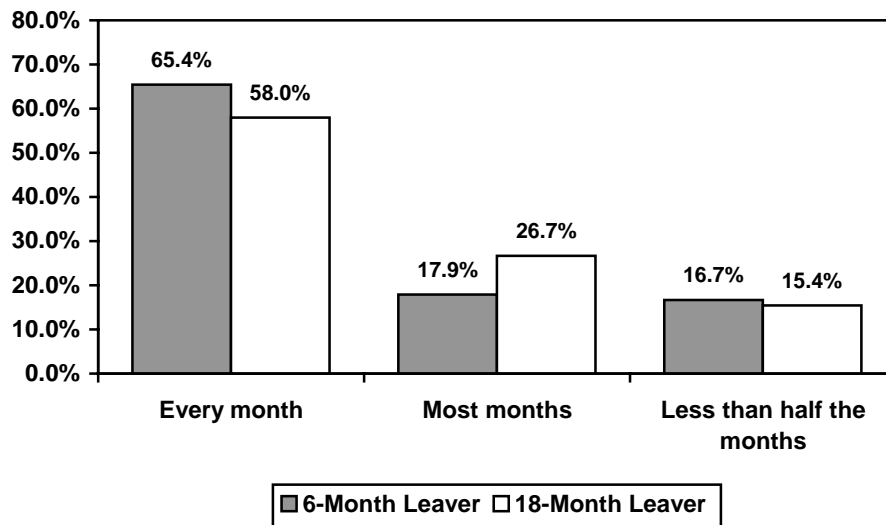
- Exhibit III-10 shows that among employed respondents who were still off welfare, persons who had attended college were more likely than high school drop-outs to have held only one job since leaving welfare.
- It should be noted that a certain amount of job mobility may be beneficial if it involves movement into higher paying or more stable jobs.



Continuity of Employment Among Persons Currently Employed

- Exhibit III-11 shows that among employed 6-month leavers who were still off welfare, 65 percent had been employed every month in the last 6 months. Another 18 percent had been employed most months in the last 6 months.
- Among employed 18-month leavers who were still off welfare, 58 percent had been employed every month in the last year, and another 27 percent had been employed most months in the last year. The remaining 15 percent had been employed for less than half the time in the past year.

Exhibit III-11 - Number of Months Employed in Last 6 or 12 Months - Persons Currently Employed*



* In the last 6 months for 6-month leavers and in the last 12 months for 18-month leavers.

How Respondents Got Their Jobs

- For employed respondents who were still off welfare, Exhibit III-12 shows that 29 percent of the 6-month leavers and 22 percent of the 18-month leavers got their current jobs through word-of-mouth from relatives or friends.
- Almost 24 percent of the 6-month leavers and 21 percent of the 18-month leavers got their jobs by walking in to the employer’s place of business.
- About 10 percent of the 6-month leavers and 15 percent of the 18-month leavers got their jobs through a newspaper ad.
- Only 4 percent of the 6-month leavers and 5 percent of the 18-month leavers got their jobs through the local unemployment office.

Exhibit III-12

How Did You Get Your Job? - Persons Currently Employed

How Got Job?	6-Month Leaver	18-Month Leaver
Heard about it from friends or family (word of mouth)	29.1%	22.3%
Walk-in	23.9%	21.2%
Saw ad in newspaper	10.4%	14.8%
Saw ad in window	10.7%	9.6%
Worked there before	6.9%	7.2%
Was referred to the job through the Social Services office	4.0%	5.8%
Saw job listing at the unemployment office	4.0%	4.9%
Got job through temp firm	4.9%	4.1%
Was referred to the job by a local college program	2.3%	1.4%
Saw ad on Internet	1.2%	1.7%
Referred to the job though the Job Link Center	0.9%	1.2%
Other	0.9%	2.0%
Self-employed	0.9%	3.8%
Total	100.0%	100.0%

C. TYPES OF JOBS HELD BY RESPONDENTS STILL OFF WELFARE

- Exhibit III-13 compares the occupations of employed persons still off welfare at the time of the surveys.
- The data show that 19 percent of the 6-month leavers and 18 percent of the 18-month leavers were working as health aides.
- About 19 percent of the 6-month leavers and 15 percent of the 18-month leavers were working as restaurant workers.
- About 13 percent of the 6-month leavers and 20 percent of the 18-month leavers were working as office/clerical workers.
- The findings may provide some evidence that welfare leavers were moving from restaurant jobs to office/clerical jobs over time. This is a positive development in view of the fact the office/clerical jobs have higher pay, better benefits, and more regular work hours.

**EXHIBIT III-13
Most Common Occupations of Currently Employed Respondents**

(Cases not on Welfare)

Types of Jobs	6-Month Leaver	18-Month Leaver
Nurse's aide/home health aide	18.7%	18.0%
Restaurant worker	19.0%	15.4%
Office/clerical work	13.0%	20.0%
Retail store/grocery	13.8%	12.2%
Factory work, assembly, production, machinist	10.7%	7.8%
Housekeeper/maid/janitor/maintenance worker	8.1%	7.5%
Child care worker	3.5%	4.3%
Trade (carpentry, plumbing, construction, etc)	1.7%	3.5%
Hairdresser, nails, cosmetology	1.4%	2.0%
Teacher (k-12/substitute)	1.4%	1.4%
Driver	2.0%	0.6%
Teacher's aide	1.4%	0.9%
Babysitter	0.9%	1.2%
Warehouse worker	1.2%	0.9%
Security guard	0.6%	0.9%
Farm worker/helper	0.9%	0.6%
Nurse (RN/LPN)	0.3%	0.9%
Other	1.4%	2.0%
Total	100.0%	100.0%

D. WORK HOURS AND NON-TRADITIONAL SCHEDULES OF PERSONS STILL OFF WELFARE

This section presents data on the number of hours worked by employed respondents who were still off welfare. We also examine work outside of normal business hours.

Total Hours Worked Per Week

- Respondents were able to provide information on work hours for up to three jobs.
- Exhibit III-14 shows that 44 percent of the employed 6-month leavers and 49 percent of the employed 18-month leavers were working 40+ hours per week.
- In combination, 78 percent of the employed 6-month leavers and 78 percent of the employed 18-month leavers were working 30+ hours per week

Exhibit III-14
Total Hours Worked Per Week by Employed Respondents
Still Off Welfare

Hours Per Week	6-Month Leaver	18-Month Leaver
40+	44.2%	48.7%
30-39	33.8%	28.9%
20-29	14.7%	16.0%
1-19	7.2%	6.4%
Total	100.0%	100.0%
Mean Hours	33.8	34.0

Total Hours Worked Per Week by Ethnicity

- Exhibit III-15 shows that there was not a great deal of difference between blacks and whites in the average hours worked per week.

**Exhibit III-15
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by Ethnicity**

Hours Per Week	6-Month Leaver		18-Month Leaver	
	White	Black	White	Black
40+	44.0%	45.0%	44.0%	50.6%
30-39	39.3%	30.2%	36.9%	26.6%
20-29	9.5%	16.9%	14.3%	15.6%
1-19	7.1%	7.9%	4.8%	7.2%
Total	100.0%	100.0%	100.0%	100.0%
Mean hours	34.5	33.5	34.8	33.9

Total Hours Worked Per Week by Education

- Exhibit III-16 shows that work hours among employed respondents varied considerably by education.
- Among employed high school drop-outs, the percentage working 40+ hours per week was only 38 percent for the 6-month leavers and 33 percent for the 18-month leavers.
- For persons who had attended college, the percentages were 51 percent and 56 percent, respectively.

**Exhibit III-16
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by Education**

	6-Month Leaver			18-Month Leaver		
	Did Not	Completed	Attended	Did Not	Completed	Attended

Hours Per Week	Complete High School or GED	High School or GED Only	College	Complete High School or GED	High School or GED Only	College
40+	37.9%	43.3%	50.9%	33.3%	49.3%	55.9%
30-39	35.0%	38.6%	28.1%	37.5%	28.4%	25.0%
20-29	19.4%	9.4%	15.8%	18.1%	16.4%	14.7%
1-19	7.8%	8.7%	5.3%	11.1%	6.0%	4.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean hours	32.4	33.9	35.1	31.7	34.2	35.0

Total Hours Worked Per Week by Number of Children

- Exhibit III-17 indicates that the number of children in the family did not seem to have an effect on hours worked by employed respondents.

**Exhibit III-17
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by Number of Children**

Hours Per Week	6-Month Leaver			18-Month Leaver		
	None or One	Two	Three or More	None or One	Two	Three or More
40+	41.8%	48.3%	41.7%	48.4%	49.1%	48.1%
30-39	32.8%	31.7%	37.9%	26.6%	31.8%	28.7%
20-29	19.7%	12.5%	11.7%	19.4%	11.8%	16.7%
1-19	5.7%	7.5%	8.7%	5.6%	7.3%	6.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean hours	33.7	34.2	33.4	33.8	34.7	33.4

Total Hours Worked Per Week by Age of the Youngest Child

- Exhibit III-18 shows that employed respondents whose children were aged 0-5 were working somewhat more hours than other respondents.

**Exhibit III-18
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by Age of Youngest Child**

Hours Per Week	6-Month Leaver			18-Month Leaver		
	0 to 5 years	6 to 12 years	13 to 17 years	0 to 5 years	6 to 12 years	13 to 17 years
40+	45.4%	35.8%	51.7%	52.3%	43.3%	47.6%

30-39	36.6%	30.9%	24.1%	30.1%	26.8%	14.3%
20-29	12.3%	21.0%	17.2%	12.5%	20.6%	33.3%
1-19	5.7%	12.3%	6.9%	5.1%	9.3%	4.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Mean hours	34.3	32.4	33.5	35.0	32.5	32.6

Total Hours Worked Per Week by Number of Other Adults

- Exhibit III-19 shows that among employed respondents, the number of other adults in the household did not have a great effect upon the work hours of the respondent.

**Exhibit III-19
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by Number of Other Adults in the Household**

Hours Per Week	6-Month Leaver		18-Month Leaver	
	None	1 or more	None	1 or more
40+	42.6%	46.7%	50.9%	44.8%
30-39	35.4%	31.4%	29.4%	28.0%
20-29	14.8%	14.6%	14.2%	19.2%
1-19	7.2%	7.3%	5.5%	8.0%
Total	100.0%	100.0%	100.0%	100.0%
Mean hours	33.9	33.7	34.6	32.9

Total Hours Worked Per Week by County Type

- As indicated in Exhibit III-20, work hours among employed respondents did not vary greatly by urban/rural location among the 6-month leavers. Among the 18-monthly leavers, respondents in rural counties worked somewhat more hours.

**Exhibit III-20
Total Hours Worked Per Week Among Employed Respondents
Still Off Welfare, by County Type**

Hours Per Week	6-Month Leaver		18-Month Leaver	
	Urban	Rural	Urban	Rural
40+	44.4%	44.0%	50.3%	47.4%
30-39	32.2%	35.5%♦	30.7%	27.4%
20-29	17.0%	12.6%	15.7%	16.3%

1-19	6.4%	8.0%	3.3%	8.9%
Total	100.0%	100.0%	100.0%	100.0%
Mean hours	33.9	33.8	34.6	33.5

Non-Traditional Work Hours

- Exhibit III-21 shows that, in both samples, 29 percent of the employed leavers were working evenings or nights.
- About 49 percent of the employed 6-month leavers and 47 percent of the employed 18-month leavers often or always worked weekends.
- Overall, the data suggest that the welfare leavers were not making much progress in moving to jobs with more traditional work hours.

**Exhibit III-21
Non-Traditional Hours Worked in Primary
Job by Employed Respondents Still Off Welfare**

Work Hours	6-Month Leaver	18-Month Leaver
Work outside of normal business day*	29.1%	29.0%
Always or often work weekends	49.2%	46.7%

* Percent who started work before 6 a.m.. or ended work after 6 p.m. weekdays.

Non-Traditional Hours by Education

- Exhibit III-22 shows that, in both samples, persons who had attended college were more likely to be working evening hours than persons who had dropped out of high school.
- In contrast, high school drop-outs were slightly more likely to be working weekends than persons who had attended college.

**Exhibit III-22
Non-Traditional Hours Worked in Primary Job by Employed
Respondents Still Off Welfare, by Education**

	6-Month Leaver			18-Month Leaver		
	Did not Complete High School or GED	Completed High School or GED Only	Attended College	Did not Complete High School or GED	Completed High School or GED Only	Attended College
Work outside normal business day*	25.2%	30.5%	31.6%	26.0%	24.6%	35.0%

Often or always work on weekends	55.4%	46.9%	46.5%	47.9%	49.3%	43.8%
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* Percent who started work before 6 a.m. or ended work after 6 p.m. on weekdays.

Non-Traditional Hours by Ethnicity

- As indicated in Exhibit III-23, there was not a great deal of difference between blacks and whites in the 6-month leavers sample in the percentage who were working evenings or weekends.
- In the 18-month leaver sample, however, blacks were much more likely than whites to be working evenings or weekends.

Exhibit III-23 Non-Traditional Hours Worked in Primary Job by Employed Respondents Still Off Welfare, by Ethnicity

	6-Month Leaver		18-Month Leaver	
	White	Black	White	Black
Work outside normal business day*	27.4%	29.6%	20.2%	31.8%
Usually work on weekends	48.8%	50.0%	42.8%	48.1%

* Percent who started work before 6 a.m. or ended work after 6 p.m. on weekdays.

**Percent who often or always work on weekends.

Non-Traditional Hours by County Type

- As shown in Exhibit III-24, respondents in rural counties were much more likely to be working non-traditional hours than respondents in urban counties.

Exhibit III-24 Non-Traditional Hours Worked in Primary Job by Employed Respondents Still Off Welfare, by County Type

	6-Month Leaver		18-Month Leaver	
	Urban	Rural	Urban	Rural
Work outside normal business day*	26.7%	31.4%	26.0%	31.4%
Always or often work on weekends	42.5%	55.7%	40.2%	51.8%

* Percent who started work before 6 a.m. or ended work after 6 p.m. on weekdays.

E. EARNINGS PATTERNS AND PAY RAISES AMONG PERSONS STILL OFF WELFARE

This section presents findings on the earnings of employed respondents still off welfare at the time of the surveys.

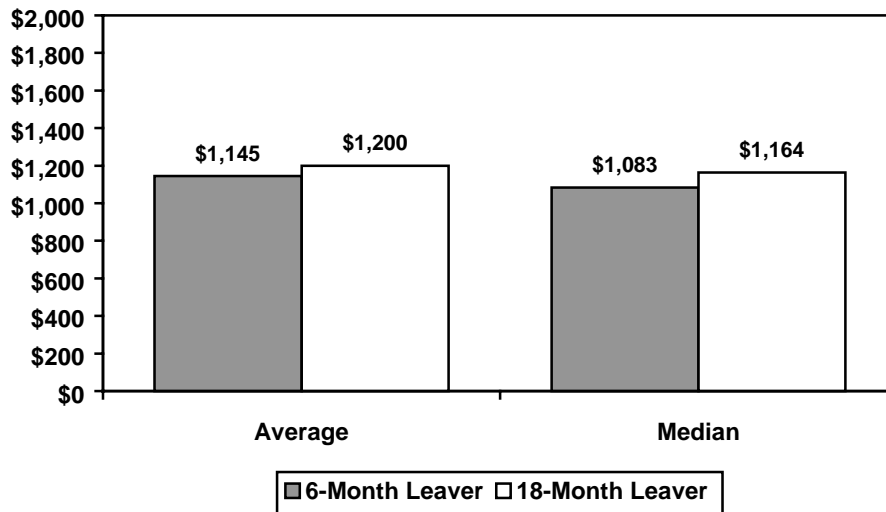
Total Monthly Earnings Among Employed Persons Still off Welfare

- Exhibit III-25-A shows that there was considerable variation in the earnings among employed respondents. In the 6-month leaver sample, 42 percent had earnings of more than \$1,200 per month, but 26 percent had earnings of \$800 per month or less.
- The corresponding figures for the 18-month leavers were 49 percent and 25 percent.
- Exhibit III-25-B shows that, among all employed respondents, average monthly earnings (including earnings from up to three jobs) were \$1,145 for the 6-month leavers and \$1,200 for the 18-month leavers – a difference of 4.8 percent.
- Median monthly earnings were \$1,083 for the 6-month leavers and \$1,164 for the 18-month leavers – a difference of 7.5 percent.
- These numbers provide some evidence of earnings gains among welfare leavers over time.

**Exhibit III-25-A
Total Monthly Earnings Among Employed Respondents
Still Off Welfare**

Monthly Earnings	6-Month Leaver	18-Month Leaver
\$1 - \$400	4.8%	3.4%
\$401 - \$800	21.1%	21.6%
\$801 - \$1,200	31.9%	25.9%
\$1,201 - \$1,600	25.9%	29.0%
\$1,601 +	16.3%	20.1%
Total	100.0%	100.0%

Exhibit III-25-B - Average Monthly Earnings Among Employed Respondents Still Off Welfare



Hourly Wage Rates in Primary Job

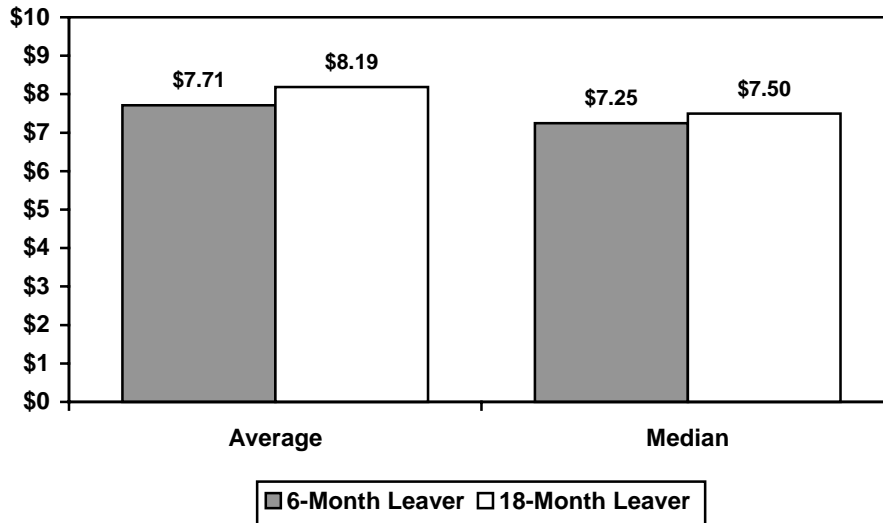
- As indicated in Exhibit III-26-A, about 38 percent of the employed respondents in the 6-month leaver sample were making \$8 per hour or more, while 21 percent were making less than \$6 per hour.
- The figures for the 18-month sample were 45 percent and 17 percent, suggesting some progress in hourly wages among the leavers.
- Exhibit III-26-B shows that the average hourly wage (calculated from the wages reported by respondents for their primary jobs) was \$7.71 among the 6-month leavers and \$8.19 for the 18-month leavers -- a difference of 9.9 percent. However, there was less of a difference in the median hourly wage.

**Exhibit III-26-A
Hourly Wage Rates in Primary Job Among Employed Respondents Still Off Welfare**

Hourly Wages	6-Month Leaver	18-Month Leaver
Less than \$6.00	21.4%	16.6%
\$6.00 - \$6.99	16.6%	20.9%
\$7.00 - \$7.99	23.8%	17.8%

\$8.00 - \$8.99	11.7%	15.6%
\$9.00 - \$9.99	9.3%	8.3%
\$10.00+	17.2%	20.9%
Total	100.0%	100.0%

Exhibit III-26-B - Hourly Wage Among Employed Respondents Still Off Welfare



Earnings by Education

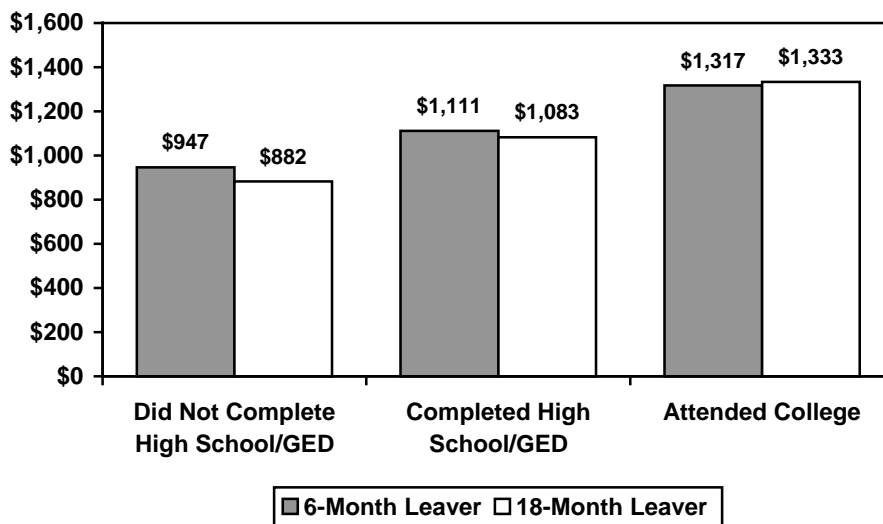
- The data from the surveys show that respondents who had attended college had significantly higher monthly earnings than less educated respondents. As indicated in Exhibit III-27-A, about 57 percent of the persons who had attended college in the 6-month leaver sample had earnings of more than \$1,200 per month, compared to only 27 percent of high school drop-outs. The figures for the 18-month leavers sample were 59 percent and 38 percent, respectively.
- Exhibit III-27-B shows that median monthly earnings for those who had attended college were \$1,317 in the 6-month leaver sample and \$1,333 in the 18-month leaver sample. By contrast, median monthly earnings for high school drop-outs were only \$947 and \$882, respectively.

**Exhibit III-27-A
Total Monthly Earnings Among Employed Respondents
Still Off Welfare, by Education**

	6-Month Leaver	18-Month Leaver
--	----------------	-----------------

Monthly Earnings	Did not Complete High School or GED	Completed High School or GED Only	Attended College	Did not Complete High School or GED	Completed High School or GED Only	Attended College
\$1 - \$400	6.1%	5.7%	2.7%	2.9%	4.0%	3.1%
\$401 - \$800	28.3%	20.5%	14.5%	36.2%	19.4%	16.0%
\$801 - \$1,200	38.4%	32.8%	25.5%	23.2%	32.3%	21.4%
\$1,201 - \$1,600	22.2%	24.6%	30.9%	29.0%	31.5%	26.7%
\$1,601 +	5.1%	16.4%	26.4%	8.7%	12.9%	32.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Exhibit III-27B - Median Monthly Earnings Among Employed Respondents Still Off Welfare, by Education



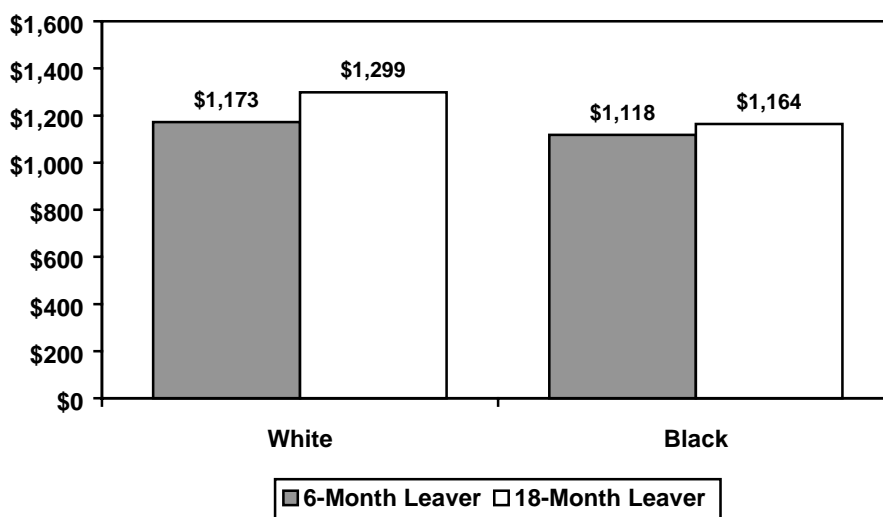
Earnings by Ethnicity

- As indicated in Exhibit III-28-A, there was not much difference between blacks and whites in earnings among the 6-month leaver sample.
- However, in the 18-month leaver sample, only 46 percent of blacks had monthly earnings of more than \$1,200, compared to 59 percent of whites.
- Exhibit III-28-B shows that blacks in the 18-month sample had lower average earnings than whites.

**Exhibit III-28-A
Total Monthly Earnings Among Employed Respondents Still Off Welfare, by Ethnicity**

Monthly Earnings	6-Month Leaver		18-Month Leaver	
	White	Black	White	Black
\$1 - \$400	5.1%	4.7%	7.6%	1.3%
\$401 - \$800	21.8%	21.3%	17.7%	22.2%
\$801 - \$1,200	29.5%	32.8%	15.2%	30.7%
\$1,201 - \$1,600	24.4%	27.7%	32.9%	28.0%
\$1,601 +	19.2%	13.6%	26.6%	17.8%
Total	100.0%	100.0%	100.0%	100.0%

Exhibit III-28-B - Average Monthly Earnings Among Employed Respondents Still Off Welfare, by Ethnicity



Earnings by Marital Status

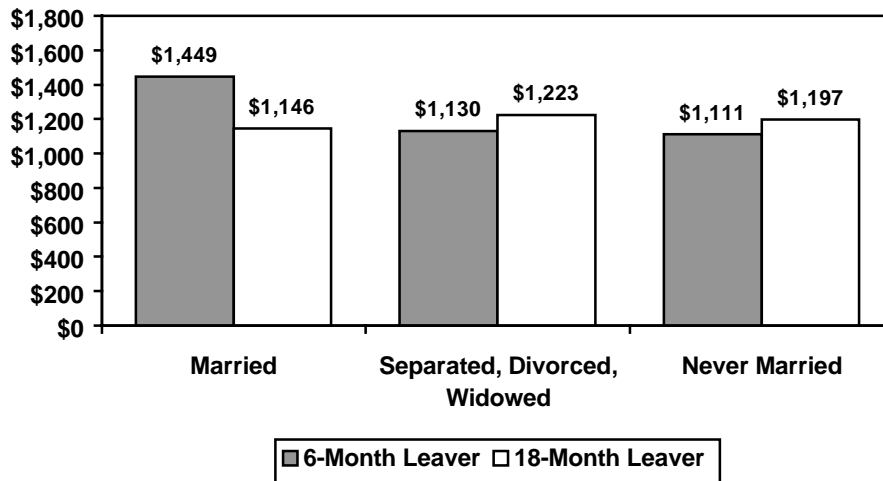
- Exhibits III-29-A and III-29-B show that monthly earnings among the 6-month leaver sample were much higher among married respondents.
- In the 18-month leaver sample, however, marital status had little impact upon earnings.

**Exhibit III-29-A
Total Monthly Earnings by Marital Status**

Monthly Earnings	6-Month Leaver			18-Month Leaver		
	Married	Separated, Divorced, Widowed	Never Married	Married	Separated, Divorced, Widowed	Never Married
\$1-\$400	7.1%	7.0%	3.4%	0.0%	3.1%	4.1%
\$401-\$800	14.3%	19.0%	23.0%	37.5%	25.0%	17.3%

\$801 - \$1,200	25.0%	33.0%	32.4%	25.0%	20.8%	28.6%
\$1,201 - \$1,600	25.0%	23.0%	27.5%	21.9%	26.0%	31.6%
\$1,601+	28.6%	18.0%	13.7%	15.6%	25.0%	18.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Exhibit III-29B - Average Monthly Earnings Among Employed Respondents Still Off Welfare, by Marital Status



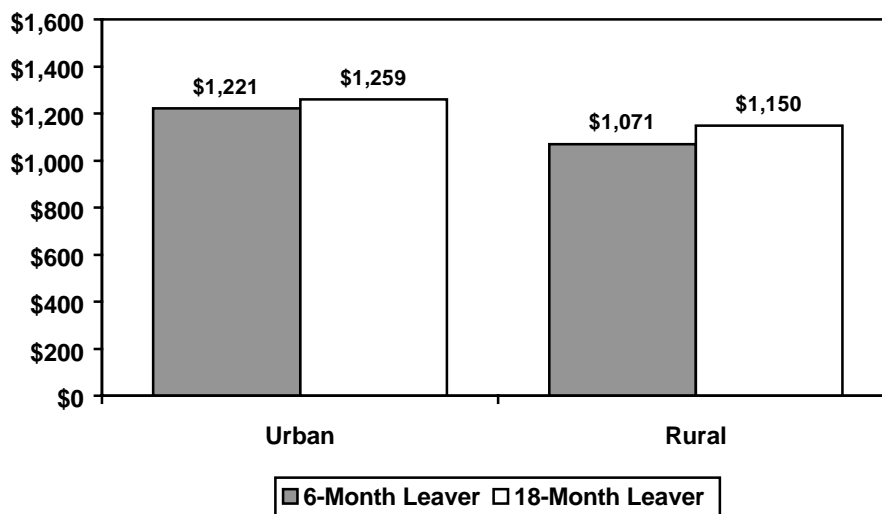
Earnings by County Type

- Exhibits III-30-A and III-30-B show that monthly earnings among both samples were much higher in urban counties than in rural counties.

**Exhibit III-30A
Total Monthly Earnings Among Employed Respondents Still Off Welfare, by County Type**

Monthly Earnings	6-Month Leaver		18-Month Leaver	
	Urban	Rural	Urban	Rural
\$1 - \$400	4.2%	5.4%	3.4%	3.4%
\$401 - \$800	19.4%	22.8%	18.2%	24.4%
\$801 - \$1,200	26.1%	37.7%	20.9%	30.1%
\$1,201 - \$1,600	30.3%	21.6%	34.5%	24.4%
\$1,601 +	20.0%	12.6%	23.0%	17.6%
Total	100.0%	100.0%	100.0%	100.0%

Exhibit III-30B - Average Monthly Earnings Among Employed Respondents Still Off Welfare, by County Type



Earnings by Reason for Leaving Welfare

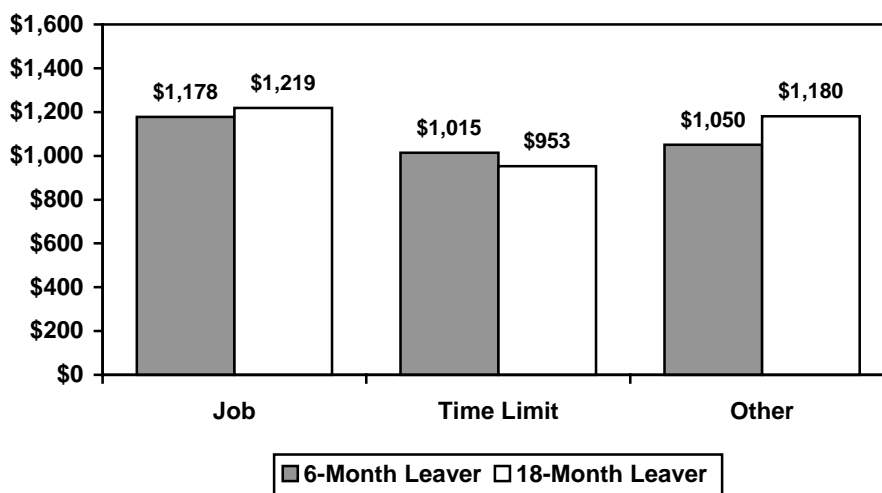
- Exhibits III-31-A and III-31-B show that those who left welfare because they found a job, returned to work, obtained a higher paying job, or worked more hours had higher monthly earnings than those who left due to time limits. This was especially the case for the 18-month leavers.

**Exhibit III-31-A
Total Monthly Earnings Among Employed Respondents Still Off Welfare, by Reason Left Welfare**

Monthly Earnings	6-Month Leaver		
	Found Job, Returned to Work, Got Higher Paying Job, or Worked More Hours	Reached Time Limit	Left for Other Reasons
\$1 - \$400	2.7%	11.8%	9.8%
\$401 - \$800	19.0%	11.8%	29.3%
\$801 - \$1,200	34.5%	47.1%	20.7%
\$1,201 - \$1,600	26.4%	17.6%	28.0%
\$1,601 +	17.4%	11.8%	12.2%
Total	100.0%	100.0%	100.0%
Monthly Earnings	18-Month Leaver		
	Found Job, Returned to Work, Got Higher Paying Job, or Worked More Hours	Reached Time Limit	Left for Other Reasons
\$1 - \$400	3.0%	5.0%	3.2%

\$401 - \$800	18.9%	30.0%	32.3%
\$801 - \$1,200	26.0%	40.0%	24.2%
\$1,201 - \$1,600	31.7%	20.0%	19.4%
\$1,601 +	20.4%	5.0%	21.0%
Total	100.0%	100.0%	100.0%

Exhibit III-31-B - Average Monthly Earnings Among Employed Respondents Still Off Welfare, by Reason Left Welfare



Earnings by Occupation

- For respondents still off welfare, Exhibit III-32-A shows average monthly earnings by occupation. Data are presented only for those occupations in which 5 percent or more of the respondents were employed.
- The data indicate that clerical/office workers had the highest earnings, while housekeepers and restaurant workers had the lowest.

**Exhibit III-32-A
Average Monthly Earnings in Primary Occupation**

Type of Job	6-Month Leaver	18-Month Leaver
Nurse's aide/home health aide	\$1,239	\$1,276
Restaurant worker	\$829	\$884
Office/clerical work	\$1,410	\$1,534
Retail store/grocery	\$1,011	\$970

Factory work/assembly/ production/machinist	\$1,277	\$1,370
Housekeeper/maid/janitor/maintenance worker	\$1,031	\$988

Hourly Wage Rates by Occupation

- For respondents still off welfare, Exhibit III-32-B shows average hourly wage rates for the most common occupations.
- As indicated, average hourly wages were more than \$9.00 for office workers, compared to only about \$6 for restaurant workers.

**Exhibit III-32-B
Average Hourly Wage in Primary Occupation**

Type of Job	6-Month Leaver	18-Month Leaver
Nurse's aide/home health aide	\$8.10	\$8.60
Restaurant worker	\$6.19	\$6.10
Office/clerical work	\$9.09	\$9.94
Retail store/grocery	\$7.15	\$6.86
Factory work/assembly/ production/machinist	\$7.84	\$8.00
Housekeeper/maid/janitor/maintenance worker	\$7.50	\$7.06

Pay Raises Among Employed Respondents Still off Welfare

- Exhibit III-33-A shows that 31 percent of all employed respondents in the 6-month leaver sample and 45 percent of employed respondents in the 18-month leaver sample had received a raise in their primary job.
- Exhibit III-33-B shows that 26 percent of the 6-month leavers had received a raise in the past 6 months, and that almost 40 percent of the 18-month leavers had received a raise in the last 12 months.

Exhibit III-33-A - Percent of Employed Respondents Who Had Received a Raise in Their Primary Job

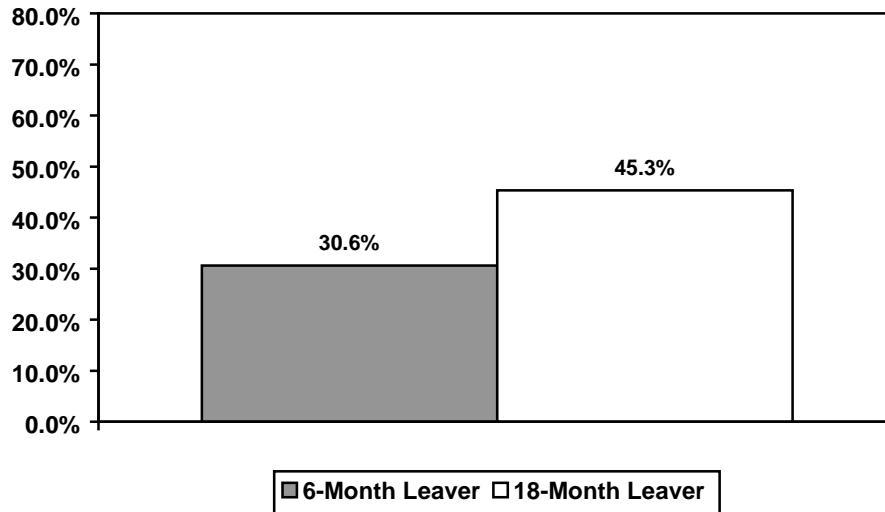
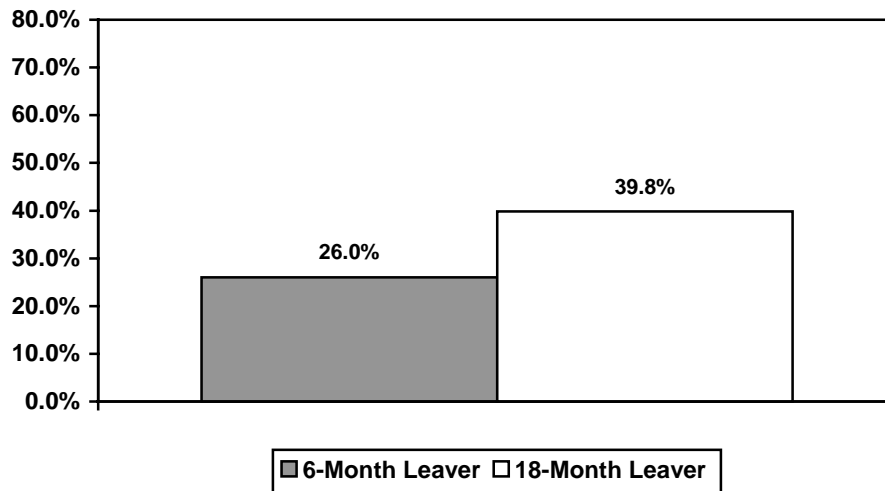


Exhibit III-33B - Percent of Employed Respondents Who Had Received a Raise in Their Primary Job in the Past 6-12 Months*



*Within the past 6 months for 6-month leavers and within the past 12 months for 18-month leavers

Pay Raises Among Employed Respondents Still off Welfare, by Education

- Exhibit III-34-A shows that, among the 6-month leavers, the more educated respondents were more likely to have received a pay raise.

- Among the 18-month leavers, education was not correlated with whether the respondents had received a raise.
- Exhibit III-34-B indicates that the same general pattern was true for raises received in the last 6 or 12 months.

Exhibit III-34A - Percent of Employed Respondents Who Had Received a Raise in Their Primary Job, by Education

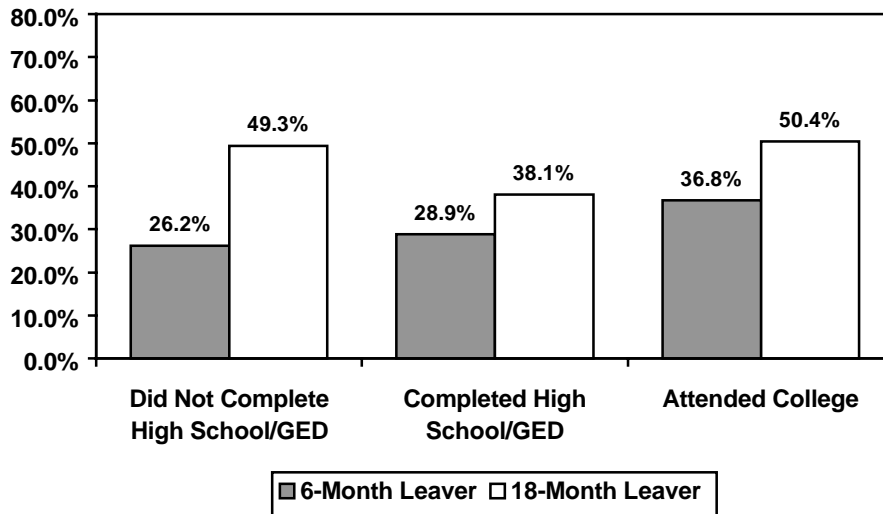
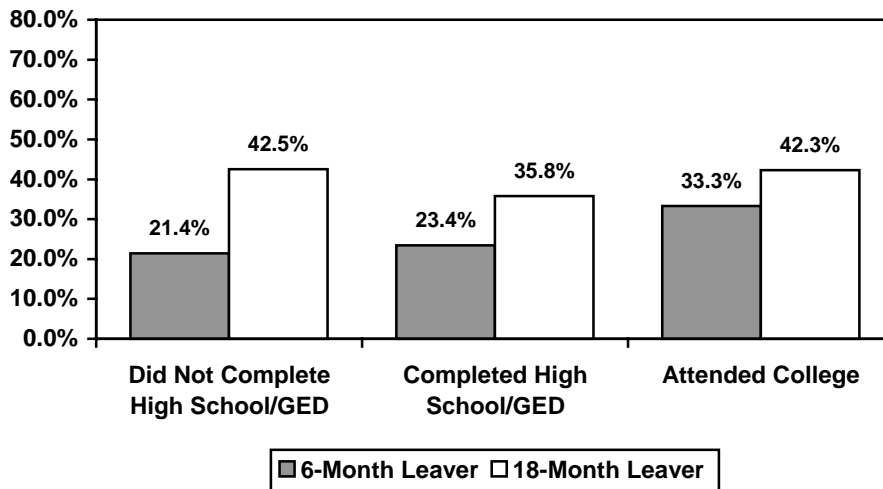


Exhibit III-34B - Percent of Employed Respondents Who Had Received a Raise in Their Primary Job in the Past 6 or 12 Months, by Education*



*Within the past 6 months for 6-month leavers and within the past 12 months for 18-month leavers

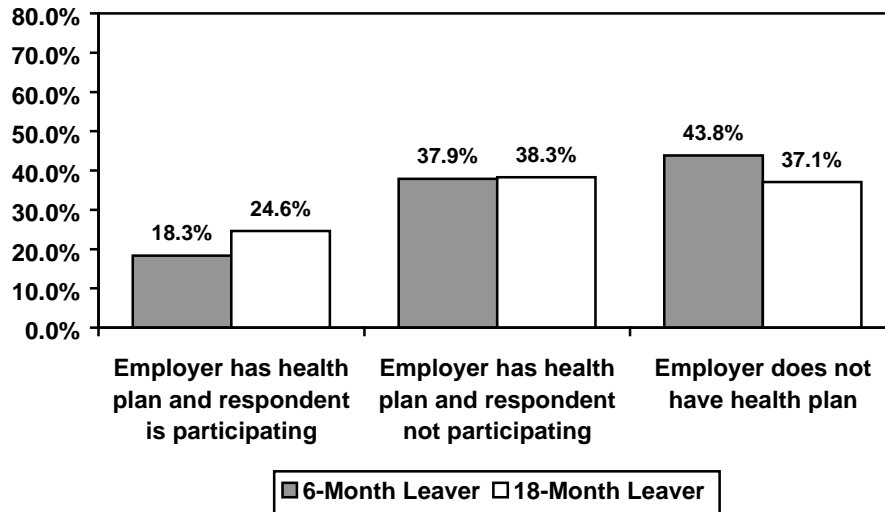
F. EMPLOYER HEALTH INSURANCE AMONG PERSONS STILL OFF WELFARE

This section presents findings on employer health insurance among employed respondents who were still off welfare. We examine the percentage of employers who offered health insurance, whether workers participated, and the reasons for non-participation.

Employer Health Coverage

- As shown in Exhibits III-35, only 18 percent of the employed 6-month leavers and 24 percent of the employed 18-month leavers were covered by employer health insurance. However, the data suggest that leavers might be making some progress over time in getting employer health insurance coverage.
- Almost 44 percent of the employed 6-month leavers and 37 percent of the employed 18-month leavers were working for an employer who did not have a health plan.
- About 38 percent of the employed respondents in both samples were working for an employer with a health plan but were not participating in the plan.
- Based on further analysis of the data in the exhibit, we find that, among persons working for an employer with a health plan, 32 percent of the 6-month leavers and 39 percent of the 18-month leavers were enrolled in the health plan.

**Exhibit III-35 - Employer Health Insurance Coverage
Among Employed Respondents**

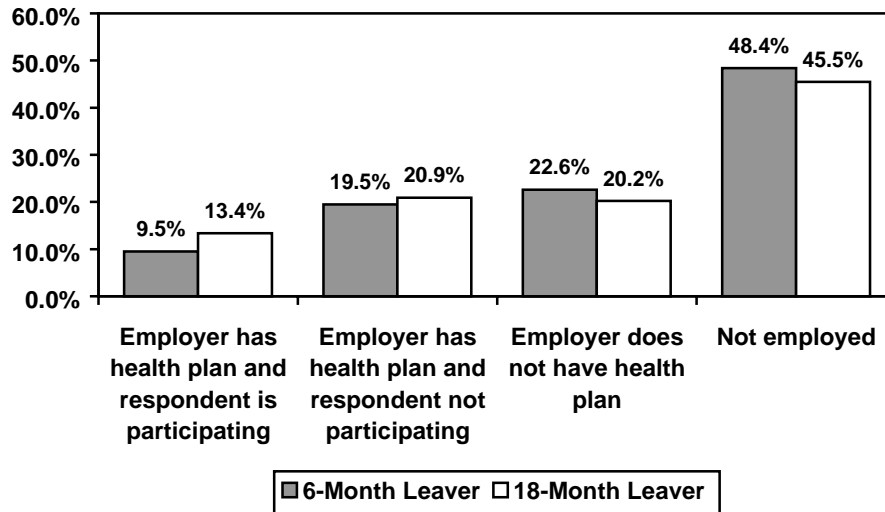


* Self-employed respondents are excluded.

Employer Health Coverage Among All Respondents Still off Welfare

- Exhibit III-36 combines the data from the previous exhibit with data on the employment rate among persons still off welfare.
- The data indicate that, among all persons still off welfare, the percentage covered by employer health plans was 9.5 percent for the 6-month leavers and about 13 percent for the 18-month leavers.

Exhibit III-36 - Percent of All Respondents Still Off Welfare Who Were Covered by Employer Health Insurance



* Self-employed respondents are excluded.

Reasons for Not Participating in Employer Health Plans

- For respondents who were working for an employer with a health plan but were not participating, Exhibit III-37-A shows that 50 percent of the 6-month leavers could have enrolled in the plan but had chosen not to enroll, while the other 50 percent could not enroll.
- For the 18-month leavers, almost 59 percent could have enrolled, while 41 percent could not have enrolled.
- Exhibit III-37-B shows that among those who could not enroll in their employer’s health plan, the major reasons were that they had not worked for the employer long enough or that they were part-time employees.
- Among the respondents who could have enrolled but had chosen not to, the main reasons were that the cost of the premiums was too high and that the respondent had other health coverage.

**Exhibit III-37-A
Employed Respondents Not Participating in Employer Health Plans –
Could You Be Enrolled if You Wanted To Be?**

Could You Be Enrolled?	Percent of individuals not participating*	
	6-Month Leaver	18-Month Leaver
Yes	50.0%	58.7%
No	50.0%	41.3%
Total	100.0%	100.0%

**Exhibit III-37-B
Employed Respondents Not Participating in Employer Health Plans –
Reasons for Not Participating**

Reasons	Percent of individuals not participating*	
	6-Month Leaver	18-Month Leaver
<i>Persons Who Could Not Be Enrolled</i>		
I haven't worked there long enough	54.7%	51.9%
I'm a part-time employee	32.8%	48.1%
I'm a temporary employee	12.5%	5.8%
I have a pre-existing condition	3.1%	0.0%
Other reason could not enroll	3.1%	0.0%
<i>Persons Choosing No To Be Enrolled</i>		
The cost of the premiums is too high	57.8%	62.2%
I have other health coverage	31.3%	24.3%
The plan does not provide coverage for my children	0.0%	1.4%
My family still has Medicaid coverage	31.3%	29.7%
Missed open enrollment	7.8%	9.5%
Other reason chose not to enroll	3.1%	2.7%

*Percentages add to more than 100 percent because respondents could give more than one reason

Employer Health Insurance by Occupation

- As shown in Exhibit III-38, the occupations in which employers most frequently offered a health plan were office/clerical work, assembly/production, and (among the 18-month leavers) health occupations.
- The occupations in which employers least frequently offered a health plan were restaurant work and housekeeping.

**Exhibit III-38
Percent of Employed Respondents Whose Employer
Offered a Health Plan, by Primary Occupation**

Occupation	6-Month Leaver	18-Month Leaver
Nurse's aide/home health aide	47.7%	68.9%
Restaurant worker	37.9%	52.8%

Office/clerical work	80.0%	72.1%
Retail store/grocery	55.3%	76.2%
Factory work/assembly/ production/machinist	89.2%	74.1%
Housekeeper/maid/janitor/maintenance worker	40.7%	42.3%

Percentage Covered by Employer Health Plans, by Selected Characteristics

- Exhibit III-39 shows the percentage of employed respondents who were covered by an employer health plan, by selected characteristics.
- The data show that employed persons with more education were much more likely to be covered by health insurance.
- Health insurance coverage was also higher among persons with higher earnings and more work hours.
- Employer health coverage among employed leavers was slightly higher in rural areas than in urban areas.

**Exhibit III-39
Percent of Employed Respondents Covered by Employer Health Insurance Plans, by Selected Characteristics**

Characteristics	6-Month Leaver	18-Month Leaver
<i>Education</i>		
Did not complete high school or GED	10.0%	15.9%
Completed high school or GED only	17.6%	24.8%
Attended college	26.8%	29.0%
<i>Ethnicity</i>		
White	11.1%	27.3%
Black	19.7%	22.5%
<i>Total Monthly Earnings</i>		

\$1-\$400	0.0%	0.0%
\$401-\$800	4.4%	3.0%
\$801-\$1,200	9.6%	12.2%
\$1,201-\$1,600	20.9%	34.0%
\$1,601+	51.9%	54.8%
Hours Worked Per Week		
40+	30.0%	35.6%
30-39	13.9%	17.7%
20-29	0.0%	7.7%
1-19	4.5%	5.9%
County Type		
Urban	16.1%	21.6%
Rural	20.6%	27.1%

* Includes self-employed respondents

Percentage Participating in Employer Health Plans if Offered, by Selected Characteristics

- Exhibit III-40 shows the percentage of employed respondents who were participating in an employer health plan if offered, by selected characteristics. It should be noted that some respondents may not have been eligible to participate even if the plan was available.
- The data show that persons who had attended college were much more likely than high school drop-outs to be enrolled in an employer health plan if available.
- Persons with higher earnings and more work hours were more likely to be participating in an employer health plan if available.

**Exhibit III-40
Percent of Employed Respondents Participating in Employer Health Plans When Available, by Selected Characteristics**

Characteristics	6-Month Leaver	18-Month Leaver
Education		
Did not complete high school or GED	23.3%	28.9%
Completed high school or GED only	31.0%	42.1%
Attended college	39.5%	40.9%
Ethnicity		
White	23.1%	46.7%
Black	33.6%	34.9%
Total Monthly Earnings		
\$1-\$400	0.0%	0.0%
\$401-\$800	13.6%	6.5%
\$801-\$1,200	18.2%	22.2%

\$1,201-\$1,600	30.0%	48.5%
\$1,601+	66.7%	63.0%
Hours Worked Per Week		
40+	44.6%	51.3%
30-39	26.2%	29.3%
20-29	0.0%	13.3%
1-19	14.3%	20.0%
County Type		
Urban	27.6%	34.0%
Rural	38.0%	43.4%

G. JOB SATISFACTION AND OPPORTUNITIES FOR ADVANCEMENT

This section presents findings on job satisfaction and perceived opportunities for advancement among employed respondents who were still off welfare.

Overall Job Satisfaction

- Exhibit III-41 shows that 32 percent of the employed 6-month leavers and 37 percent of the employed 18-month leavers were very satisfied with their current jobs.
- About 13 percent of the leavers in both samples were dissatisfied with their current jobs.

**Exhibit III-41
Employed Respondents Still Off Welfare - How Satisfied
Are You With Your Primary Job?**

Response	6-Month Leaver	18-Month Leaver
Very satisfied	32.1%	36.6%
Somewhat satisfied	45.1%	43.0%
Neutral	10.1%	7.6%
Somewhat dissatisfied	6.9%	9.0%
Very dissatisfied	5.8%	3.8%
Total	100.0%	100.0%

Job Satisfaction by Respondent Characteristics

- Exhibit III-42 shows that in both rounds of the survey, job satisfaction was higher among more educated respondents.

- Job satisfaction was much higher among whites than blacks in both samples.
- Job satisfaction was higher among respondents with higher earnings and more work hours.

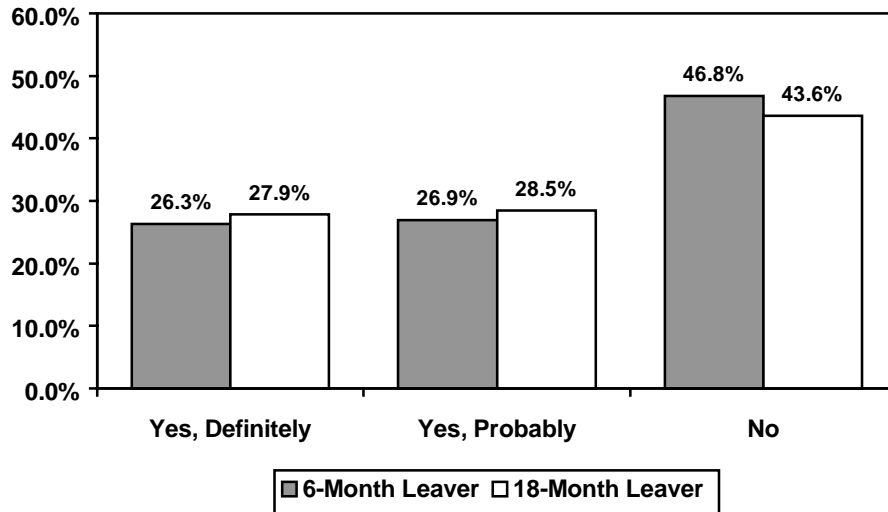
Exhibit III-42
Percent Very Satisfied With Their Primary Job, by Selected Characteristics

Characteristics	6-Month Leaver	18-Month Leaver
<i>Education</i>		
Did not complete high school or GED	27.2%	32.9%
Completed high school or GED only	33.6%	34.3%
Attended college	35.1%	40.9%
<i>Ethnicity</i>		
White	42.9%	50.6%
Black	28.9%	31.0%
<i>Monthly Earnings</i>		
\$1-\$400	6.3%	0.0%
\$401-\$800	27.1%	27.1%
\$801-\$1,200	28.3%	29.8%
\$1,201-\$1,600	32.6%	42.6%
\$1,601+	50.0%	53.8%
<i>Hourly Wage</i>		
Less than \$6.00	23.9%	22.2%
\$6.00-\$6.99	32.7%	23.5%
\$7.00-\$7.99	30.4%	36.2%
\$8.00-\$8.99	25.6%	51.0%
\$9.00-\$9.99	32.3%	51.9%
\$10.00+	45.6%	45.6%
<i>Hours Worked Per Week</i>		
40+	36.8%	44.6%
30-39	35.0%	27.3%
20-29	15.7%	36.4%
1-19	20.0%	18.2%
<i>County Type</i>		
Urban	27.9%	40.9%
Rural	36.2%	33.2%

Opportunities for Advancement

- As indicated in Exhibit III-43, about 26 percent of employed 6-month leavers and 28 percent of the employed 18-month leavers saw definite opportunities for advancement in their primary jobs.
- Almost 47 percent of the 6-month leavers and 44 percent of the 18-month leavers saw no definite opportunities for advancement in their primary jobs.

Exhibit III-43 - Percent of Respondents Who Saw Opportunities for Advancement in their Primary Job



Opportunities for Advancement, by Occupation

- For occupations involving at least five percent of the employed respondents, Exhibit III-44 shows that, in the 6-month leaver sample, persons employed in office work were the most likely to see opportunities for advancement, followed by health workers.
- In the 18-month leaver sample, persons employed in retail jobs and office jobs were the most likely to see opportunities for advancement in their primary jobs
- The occupations in which the respondents were least likely to see opportunities for advancement were restaurant work and housekeeper/janitor.

**Exhibit III-44
Percent of Respondents Who Saw Opportunities For
Advancement in Primary Job, by Occupation***

Occupation	6-Month Leaver	18-Month Leaver
Nurse's aide/home health aide	56.9%	61.3%
Restaurant worker	48.5%	56.6%
Office/clerical work	68.9%	67.7%
Retail store/grocery	49.0%	69.0%
Factory work/assembly/ production/machinist	51.3%	62.9%
Housekeeper/maid/janitor/maintenance worker	53.5%	46.1%

*Percent who said "yes, definitely" or "yes, probably"

Likelihood of Staying in Current Job

- As shown in Exhibits III-45, about 44 percent of employed 6-month leavers and 48 percent of employed 18-month leavers thought that they were very likely to stay in their primary job.

**Exhibit III-45
Likelihood of Staying in Primary Job**

Response	6-Month Leaver	18-Month Leaver
Very likely will stay	43.9%	47.7%
Probably will stay	29.2%	29.7%
Not sure	14.7%	11.3%
Probably will not stay	4.3%	4.4%
Very likely not stay	7.8%	7.0%
Total	100.0%	100.0%

Likelihood of Staying in Current Job, by Selected Characteristics

- Exhibit III-46 shows that the likelihood of staying in the current job was higher among respondents with higher monthly earnings and more work hours.

Exhibit III-46

Percent Who Would Very Likely Stay or Would Probably Stay in Their Primary Job, by Selected Characteristics

Characteristics	6-Month Leaver	18-Month Leaver
<i>Education</i>		
Did not complete high school or GED	70.9%	72.6%
Completed high school or GED only	71.9%	79.9%
Attended college	77.2%	77.4%
<i>Ethnicity</i>		
White	73.8%	89.1%
Black	73.6%	73.7%
<i>Monthly Earnings</i>		
\$1-\$400	50.0%	72.8%
\$401-\$800	64.3%	70.0%
\$801-\$1,200	70.7%	76.2%
\$1,201-\$1,600	77.9%	85.1%
\$1,601+	85.2%	81.6%
<i>Hourly Wage</i>		
Less than \$6.00	70.4%	72.2%
\$6.00-\$6.99	69.1%	73.6%
\$7.00-\$7.99	69.6%	86.2%
\$8.00-\$8.99	74.4%	82.4%
\$9.00-\$9.99	80.6%	77.8%
\$10.00+	77.2%	77.9%
<i>Hours Worked Per Week</i>		
40+	79.6%	80.1%
30-39	70.1%	78.9%
20-29	60.8%	74.5%
1-19	72.0%	59.1%
<i>County Type</i>		
Urban	71.5%	76.0%
Rural	74.7%	78.5%

Reasons Why Respondents Might Not Stay in Current Job

- Exhibit III-47 shows that, for respondents who felt they would not stay in their primary job, the most common reason was low pay and/or not enough hours, followed by not liking the job or poor working conditions, and not being able to advance or earn more.

Exhibit III-47 Respondents Who Might Not Stay in Their Primary Job - Reasons They Might Not Stay

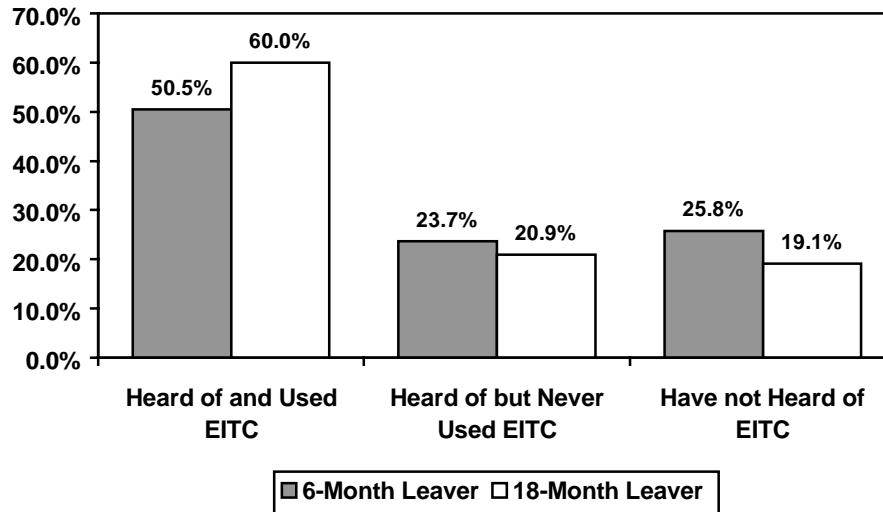
Reason	6-Month Leaver	18-Month Leaver
Low pay/ not enough hours	49.5%	42.3%
Job not interesting/don't like job/poor working conditions	21.5%	24.4%
Can't advance/ earn more money	16.1%	23.1%
Wants to back to school	9.7%	10.3%
No health insurance/ health insurance too expensive	5.4%	10.3%
Temporary/seasonal job/ might get laid off	7.5%	6.4%
Work hours not convenient	9.7%	3.8%
Health problem/ disability/ injury	1.1%	3.8%
Problem with child care	1.1%	2.6%
Might move	1.1%	2.6%
Transportation problem/ long commute	1.1%	0.0%
Pregnancy	1.1%	0.0%
Other	5.4%	6.4%

H. KNOWLEDGE AND USE OF THE EARNED INCOME TAX CREDIT

Overall Knowledge and Use of the Tax Credit

- Respondents who were still off welfare were asked about their knowledge and use of the Earned Income Tax Credit (EITC).
- As indicated in Exhibit III-48, almost 84 percent of the 6-month leavers said that they had heard of the tax credit, and 50 percent reported that they had used the tax credit. Among the 18-month leavers, the percentages were 81 percent and 60 percent, respectively.

Exhibit III-48 - Knowledge and Use of the Earned Income Tax Credit (EITC) by Respondents Still Off Welfare



Knowledge of the Tax Credit, by Selected Characteristics

- Exhibit III-49 shows that respondents who had attended college were much more likely to have heard of the tax credit than high school drop-outs.
- Only 78 percent of employed leavers in the 6-month leaver sample had heard of the tax credit. The figure for employed 18-month leavers was higher at 86 percent.

Exhibit III-49

Respondents Still Off Welfare - Percent Who Had Heard of the EITC, by Selected Characteristics

Characteristics	6-Month Leaver	18-Month Leaver
<i>Ethnicity</i>		
White	78.8%	84.5%
Black	74.7%	81.3%
<i>Education</i>		
Did not complete high school or equivalent	59.2%	68.6%
Completed high school or equivalent only	80.0%	81.1%
Attended college	86.1%	92.0%
<i>Work Status</i>		
Working	78.0%	86.3%
Not Working	70.0%	74.0%
<i>County Type</i>		
Urban	75.8%	81.5%
Rural	72.7%	80.4%

Current Use of the Tax Credit by Employed Respondents

- Exhibit III-50 shows that only 51 percent of the employed 6-month leavers and 60 percent of the employed 18-month leavers were claiming the EITC.
- (Not shown) The percentage of employed persons who were claiming the tax credit was higher for persons who had attended college and for full-time workers.
- Of the respondents who were claiming the tax credit, only 4 percent of the persons in both samples were claiming the credit in each paycheck.

Exhibit III-50 - Knowledge and Current Use of the Earned Income Tax Credit (EITC) by Employed Respondents Still Off Welfare

