

## **CHAPTER IV: OVERALL INCOME, BENEFITS, AND POVERTY LEVEL OF PERSONS NO LONGER ON WELFARE**

In the previous chapter, we examined the employment and earned income of respondents who were no longer on welfare at the time of the surveys. However, the respondent's earnings do not provide a complete picture of the family's overall financial situation.

In this chapter, we examine the broader financial situation of respondents who were still off welfare at the time of the surveys, including non-wage income, earnings of other household members, and continued receipt of non-welfare public assistance. The following topics are addressed in this chapter:

- Receipt of child support;
- Other income received directly by respondents;
- Employment and earnings of other household members;
- Overall income status of unemployed respondents;
- Receipt of public assistance benefits;
- Summary analysis of income and benefits of persons not working;
- Percentage of respondents living above the poverty level; and
- Perceived adequacy of income and benefits in meeting family needs.

### **A. RECEIPT OF CHILD SUPPORT**

This section presents data on the percentage of respondents who were receiving child support at the time of the surveys. Data is also presented on the amount received per month. Respondents who were married and living with their spouses were not included in the analyses. The major findings in this section are as follows:

- As indicated in Exhibit IV-1, 26.2 percent of non-married respondents were receiving child support at the time of the surveys. The percentage was highest in County F (41.0 percent) and lowest in County A (16.8 percent).
- As shown in Exhibit IV-2, certain groups of respondents received child support at higher rates than others.
- For example, persons who had attended college were more likely than persons who had not completed high school to be receiving child support.
- Persons aged 18-24 were less likely than older respondents to be receiving child support.

### **EXHIBIT IV-1 PERCENT OF RESPONDENTS RECEIVING CHILD SUPPORT,**

**BY COUNTY\***

	<b>County A</b>	<b>County B</b>	<b>County C</b>	<b>County D</b>	<b>County E</b>	<b>County F</b>	<b>Total</b>
Receiving	16.8%	22.3%	26.9%	30.9%	32.2%	41.0%	26.2%
Not receiving	83.2%	77.7%	73.1%	69.1%	67.8%	59.0%	73.8%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* Excludes respondents married and living with their spouse.

**EXHIBIT IV-2  
PERCENT OF RESPONDENTS RECEIVING CHILD SUPPORT,  
BY SELECTED CHARACTERISTICS**

<b>Characteristics</b>	<b>Percent</b>
<b><i>Education</i></b>	
Did not complete high school or GED	21.0%
Completed high school or GED only	27.4%
Attended college	30.2%
<b><i>Ethnicity</i></b>	
Black	25.2%
White	29.1%
<b><i>Age</i></b>	
18-24	21.1%
25-29	27.2%
30-34	30.3%
35-39	30.6%
40+	24.2%
<b><i>Employment Status</i></b>	
Working for Pay	27.4%
Not Working for Pay	25.8%
<b><i>Monthly Earnings</i></b>	
\$1-\$400	19.4%
\$401-\$800	31.8%
\$801-\$1,200	24.8%
\$1,201-\$1,600	23.2%
\$1,601+	27.4%
<b><i>Number of Hours Worked</i></b>	
Less than 20	36.4%
20 to 29	30.2%
30 to 39	24.2%
40+	24.5%
<b><i>Presence of Other Adults</i></b>	
No other adults	28.7%
One or more other adults	22.5%
<b><i>Reason Left Welfare</i></b>	
Found a job/returned to a job	25.1%
Got a higher paying job or more hours	34.0%
Other	27.3%

- Among employed respondents, those working less than 20 hours per week were more likely to be receiving child support than other respondents. It is possible that some of the respondents who were receiving child support were able to work fewer hours than persons who did not receive child support.

- Persons who were not living with other adults were more likely to be receiving child support than persons who were living with another adult.
- About 25.8 percent of respondents who were unemployed were receiving child support.

***Payment Amounts***

- Among all respondents receiving child support, the median child support payment was \$208.00 per month (Exhibit IV-3). The lowest median payments were in County B (\$161.11), County A (\$178.68), and County F (\$200.00).

**EXHIBIT IV-3  
AMOUNT OF CHILD SUPPORT RECEIVED PER MONTH**

	<b>County A</b>	<b>County B</b>	<b>County C</b>	<b>County D</b>	<b>County E</b>	<b>County F</b>	<b>Total</b>
\$1-\$100	12.8%	32.1%	17.7%	10.2%	12.9%	17.4%	17.3%
\$101-\$200	51.3%	26.8%	30.6%	32.2%	25.8%	39.1%	32.6%
\$201-\$300	17.9%	19.6%	24.2%	30.5%	33.9%	13.0%	24.9%
\$301+	17.9%	21.4%	27.4%	27.1%	27.4%	30.4%	25.2%
<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>MEDIAN</b>	<b>\$178.68</b>	<b>\$161.11</b>	<b>\$215.00</b>	<b>\$232.00</b>	<b>\$248.00</b>	<b>\$200.00</b>	<b>\$208.00</b>

**B. OTHER INCOME RECEIVED DIRECTLY BY RESPONDENTS**

About 7.9 percent of all respondents reported receiving SSI benefits at the time of the surveys. Respondents were asked to identify other types of cash income that they received directly, in addition to earnings, SSI, or child support payments. Only a very small number reported receiving any other cash income directly (other than money they may have received in the form of support from another employed adult in the household). For example, less than one percent reported any direct cash income from such sources as unemployment benefits, workers compensation, or student financial aid.

Among persons who were unemployed at the time of the surveys, 13.1 percent reported receiving SSI benefits.

**C. EMPLOYMENT AND EARNINGS OF OTHER HOUSEHOLD MEMBERS**

In Chapter II, we reported that 42 percent of the respondents were living with another adult (primarily family members). It is important to consider the employment and earnings of these other adults in assessing the respondent’s overall financial situation. This section reviews

information given by the respondent on employment and wages earned by other adult members of the household. The findings in this section are as follows:

- About 29 percent of respondents reported that they were living with at least one other adult who was working (Exhibit IV-7). In County D, almost 37 percent of respondents were living with an employed adult, and in County F, 38 percent were living with an employed adult.
- Of all the respondents who were living with an employed adult, almost half (49.4 percent) reported earnings of \$1,501 or more per month from the employment of the other adult(s) (Exhibit IV-8). The median total monthly earnings from other adults were \$1,496.92 per family. The highest median monthly earnings were in County F (\$1,732) and the lowest median total earnings were in County A (\$1,385.60) and County B (\$1,428.90).

**EXHIBIT IV-7  
PERCENTAGE OF RESPONDENTS LIVING IN FAMILIES WITH AN  
EMPLOYED ADULT OTHER THAN THE RESPONDENT**

County A	County B	County C	County D	County E	County F	Total
22.3%	30.4%	28.9%	36.8%	26.2%	38.0%	29.2%

**EXHIBIT IV-8  
TOTAL WAGES EARNED BY EMPLOYED ADULTS  
OTHER THAN THE RESPONDENT**

Monthly Earnings	County A	County B	County C	County D	County E	County F	Total
\$1 - \$500	0.0%	3.0%	2.6%	2.6%	3.0%	8.3%	2.9%
\$501 - \$1000	17.6%	18.2%	10.5%	12.8%	15.2%	8.3%	14.0%
\$1001 - \$1500	41.2%	30.3%	39.5%	28.2%	36.4%	25.0%	33.7%
\$1501 - \$2000	29.4%	24.2%	7.9%	23.1%	24.2%	33.3%	21.5%
\$2000+	11.8%	24.2%	39.5%	33.3%	21.2%	25.0%	27.9%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
MEDIAN	\$1,385.60	\$1,428.90	\$1,442.97	\$1,600.00	\$1,493.85	\$1,732.00	\$1,496.92

**D. OVERALL INCOME STATUS OF PERSONS NO LONGER ON WELFARE**

In this section, we summarize the various sources of income available to respondents who were still off welfare at the time of the surveys. In the analysis, we consider four major sources of income:

- earnings from the respondent’s employment;
- SSI benefits received by the respondent;
- Income potentially available from the employment of other family members;
- Receipt of child support income.

Exhibit IV-9 provides a summary of the situation of respondents in terms of these major types of income. The key findings from the exhibit are as follows:

- (As reported in Chapter III), 69.3 percent of the respondents were working for pay.
- Another 17.8 percent were not working for pay but were receiving SSI, living with an employed adult, or receiving child support.
- The remaining 12.9 percent of respondents did not report any income from the above sources.
- The percentage of respondents who did not report any income from the four major sources was highest in County A (19.1 percent) and County C (15.0 percent) and lowest in County D (8.9 percent) and County B (9.1 percent).

**EXHIBIT IV-9  
EMPLOYMENT AND INCOME STATUS OF ALL  
RESPONDENTS STILL OFF WELFARE**

Type	County A	County B	County C	County D	County E	County F	TOTAL
Working for pay	68.0%	77.7%	67.1%	69.2%	66.4%	57.7%	69.3%
Not working but receiving SSI, or child support, or living with employed adult	13.0%	13.3%	17.8%	21.9%	21.3%	28.1%	17.8%
No income reported	19.1%	9.1%	15.0%	8.9%	12.2%	14.1%	12.9%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Exhibit IV-10 shows the percentage of *unemployed respondents* who reported income from the four sources identified above. The data show the following:

- Of the unemployed persons, 13.1 percent were receiving SSI benefits. The percentage was highest in County F and lowest in County C.

- About one quarter of unemployed respondents were receiving child support (this percentage includes married respondents). The percentage was highest in County F and lowest in County A.
- About 31.6 percent of unemployed respondents were living with an employed adult. The percentage was highest in County F and lowest in County A.
- About 42 percent of unemployed respondents reported no income from SSI or child support or from other adults living in the household. The percentage was highest in County A and lowest in County D

**EXHIBIT IV-10  
SOURCES OF INCOME AMONG UNEMPLOYED RESPONDENTS\***

Type	County A	County B	County C	County D	County E	County F	TOTAL
Receiving SSI benefits	12.5%	15.7%	11.2%	11.7%	12.2%	19.9%	13.1%
Receiving child support	13.4%	24.7%	19.5%	31.5%	31.8%	36.4%	25.0%
Living with employed adult	23.7%	31.8%	32.5%	40.6%	28.9%	43.3%	31.6%
No income reported	59.7%	40.8%	45.6%	28.9%	36.3%	33.3%	42.0%

\* Excludes non-cash public assistance. Percentages add to more than 100 percent because some respondents had multiple sources of income.

Among all respondents, both employed and unemployed, Exhibit IV-11 shows the percentage who reported no income from the four income sources, by respondent characteristics. The data indicate the following:

- Less educated respondents were much more likely to report no income than persons who had attended college. This partly reflects the fact that persons who had attended college were employed at higher rates than persons who had not completed high school.
- Blacks were more likely than whites to report having no income from the four sources identified.
- Persons who left Work First for “other” reasons were about three times as likely to report no income than persons who left for employment.
- Persons with no other adults in the household were more likely to report having no income from the four sources.

**EXHIBIT IV-11  
PERCENT OF FAMILIES WITH NO REPORTED INCOME, BY  
SELECTED CHARACTERISTICS OF THE RESPONDENT**

<b>Characteristics</b>	<b>Percent</b>
<b><i>Education</i></b>	
Did not complete high school or GED	18.4%
Completed high school or GED only	11.4%
Attended college	9.1%
<b><i>Ethnicity</i></b>	
Black	14.6%
White	9.8%
Other	11.5%
<b><i>Age</i></b>	
18-24	14.0%
25-29	10.8%
30-34	11.0%
35-39	20.1%
40+	11.0%
<b><i>Presence of Other Adults</i></b>	
No other adults	15.2%
One or more other adults	9.0%
<b><i>Reason Left Welfare</i></b>	
Found a job/returned to a job	7.1%
Got a higher paying job or more hours	3.2%
Other	23.2%

Of the respondents who reported no income from the four sources listed above, 62.6 percent reported that they were receiving Food Stamps, 28.4 percent were in public housing, 14.7 percent were receiving rent subsidies through Section 8, and 14.7 percent were receiving help with utilities.

## **E. RECEIPT OF PUBLIC ASSISTANCE**

Respondents were asked whether they were continuing to receive various types of public assistance even though they were no longer on Work First. The key findings in this section are as follows:

- As shown in Exhibit IV-12, the programs most used by respondents were Medicaid (66.7 percent), Food Stamps (45.0 percent), WIC (23.9 percent), public housing (17.1 percent), and Section 8 housing (12.9 percent).
- Medicaid usage was lowest in County A (59.1 percent) and highest in County C (74.4 percent).
- Food Stamp usage was lowest in County D (40.4 percent) and County E (41.6 percent).
- The percentage of respondents participating in the WIC program was highest in County F and lowest in County B.

- The percentage of respondents living in public housing was highest in County A and relatively low in County F and County B.

***Receipt of Public Assistance by Employment Status and Earnings***

- As shown in Exhibit IV-13, usage rates were higher among unemployed persons for all programs except Section 8 housing and WIC.
- The general pattern, as expected, was that as income increased, usage of public programs decreased (Exhibit IV-14). For the small group of respondents making less than \$400 per month, usage rates were lower than might be expected for the following programs: Medicaid (69.7 percent); public housing (18.2 percent); WIC (21.2 percent); and transportation assistance (0.0 percent). However, some of these respondents may have been relying on income from other household members.

**EXHIBIT IV-12  
SELF-REPORTED PARTICIPATION IN  
PUBLIC ASSISTANCE PROGRAMS, BY COUNTY**

	<b>County A</b>	<b>County B</b>	<b>County C</b>	<b>County D</b>	<b>County E</b>	<b>County F</b>	<b>Total</b>
Medicaid*	59.1%	64.2%	74.5%	66.1%	69.9%	66.2%	66.7%
Food Stamps	47.8%	46.9%	47.1%	40.4%	41.6%	47.9%	45.0%
WIC	26.1%	18.6%	23.7%	26.5%	22.7%	33.8%	23.9%
Public housing	23.2%	10.7%	18.3%	14.3%	21.3%	8.5%	17.1%
Section 8 housing	12.0%	12.1%	12.6%	11.8%	16.1%	11.3%	12.9%
Fuel assistance	7.6%	6.2%	12.6%	4.1%	15.7%	8.5%	9.3%
SSI/SSDI	8.7%	8.8%	6.5%	6.9%	7.7%	9.9%	7.9%
Transportation	4.0%	4.9%	1.8%	2.4%	4.5%	4.2%	3.6%

\* For the respondent or a family member.



**EXHIBIT IV-13  
SELF-REPORTED PARTICIPATION IN PUBLIC ASSISTANCE  
PROGRAMS, BY EMPLOYMENT STATUS**

	<b>Working for Pay</b>	<b>Not Working for Pay</b>
Food Stamps	40.7%	54.9%
Medicaid*	65.2%	70.1%
Section 8 housing	13.1%	12.4%
Public housing	15.5%	20.6%
WIC	24.5%	22.3%
Transportation	3.1%	4.9%
SSI/SSDI	5.5%	13.1%
Fuel assistance	7.3%	13.7%

\* For the respondent or a family member.

**EXHIBIT IV-14  
SELF-REPORTED PARTICIPATION IN  
PUBLIC ASSISTANCE PROGRAMS, BY MONTHLY EARNINGS**

	<b>\$1-\$400</b>	<b>\$401-\$800</b>	<b>\$801-\$1,200</b>	<b>\$1,201-\$1,600</b>	<b>\$1,600+</b>
Food Stamps	63.6%	57.3%	55.0%	33.8%	15.5%
Medicaid*	69.7%	76.9%	74.9%	61.4%	48.3%
Section 8 housing	15.2%	15.4%	15.5%	13.5%	8.0%
Public housing	18.2%	29.4%	16.8%	10.6%	8.6%
WIC	21.2%	31.5%	27.5%	23.2%	18.4%
Transportation	0.0%	5.6%	5.2%	1.0%	1.7%
SSI/SSDI	9.1%	7.7%	7.2%	4.2%	3.4%
Fuel assistance	15.2%	12.6%	8.6%	5.8%	4.0%

\* For the respondent or a family member.

***Receipt of Public Assistance by Education and Ethnicity***

- Another general pattern was that use of public assistance programs was much higher among persons with less education (Exhibit IV-15). This was true for all programs except Section 8 housing (used most by those with a high school diploma or GED) and WIC (used most by those with some college).
- As indicated in Exhibit IV-16, whites had lower usage rates than blacks for all assistance programs.

**EXHIBIT IV-15**  
**SELF-REPORTED PARTICIPATION IN**  
**PUBLIC ASSISTANCE PROGRAMS, BY EDUCATION**

	<b>Did Not Complete High School or GED</b>	<b>Completed High School or GED Only</b>	<b>Attended College</b>
Food Stamps	53.2%	44.7%	37.1%
Medicaid*	72.3%	65.4%	63.2%
Section 8 housing	12.9%	13.7%	11.5%
Public housing	20.8%	17.4%	12.7%
WIC	20.6%	24.2%	27.3%
Transportation	5.8%	3.6%	1.4%
SSI/SSDI	10.9%	7.0%	5.7%
Fuel assistance	11.3%	8.4%	8.1%

**EXHIBIT IV-16**  
**SELF-REPORTED PARTICIPATION IN**  
**PUBLIC ASSISTANCE PROGRAMS, BY ETHNICITY**

	<b>Black</b>	<b>White</b>	<b>Other</b>
Food Stamps	51.5%	33.4%	35.0%
Medicaid*	67.0%	65.7%	71.7%
Section 8 housing	15.2%	8.1%	13.3%
Public housing	23.9%	3.2%	20.0%
WIC	24.5%	21.6%	31.7%
Transportation	4.3%	1.7%	6.7%
SSI/SSDI	8.7%	5.8%	8.3%
Fuel assistance	10.6%	6.6%	10.0%

**F. SUMMARY ANALYSIS OF INCOME AND BENEFITS AMONG PERSONS NOT WORKING**

Based on the data presented previously, this section provides a summary analysis of income and benefits received by the respondents who were not working and who were not on welfare at the time of the survey interview. The findings in this section are as follows:

- As indicated in Exhibit IV-17, about 54.9 percent of those not working and not on welfare were receiving Food Stamps.
- 31.6 percent were living with at least one other adult who was working.
- 33.0 percent were living in public housing or subsidized housing.
- 25.0 percent were receiving child support.

- 13.1 percent were receiving SSI/SSDI.

**EXHIBIT IV-17  
INCOME, BENEFITS, AND OTHER RESOURCES AMONG  
PERSONS NOT WORKING AND NO LONGER ON WELFARE**

<b>Income/Benefits/Other Resources</b>	<b>Percent</b>
Receiving Food Stamps	54.9%
Living with other adult	49.7%
Living with other adult who is working	31.6%
Receiving child support	25.0%
Receiving WIC	22.3%
Living in public housing	20.6%
Receiving SSI/SSDI	13.1%
Receiving Section 8 rent subsidy	12.4%

**G. PERCENTAGE OF FAMILIES LIVING ABOVE THE POVERTY LEVEL**

This section examines the percentage of families who were living above the poverty level at the time of the surveys, based on the respondent’s reported wages, child support, and the reported earnings of spouses. The earnings of non-spousal adult family members were not included, and these persons were not counted when calculating family size. For each family, we computed the family’s income in relation to the poverty level based on family size, including the respondent, a spouse if present, and any children. The key findings are as follows:

- About 36 percent of all families had earnings and child support payments that placed them above the poverty level for their family size (Exhibit IV-18). The percentage was highest in County D (40.2 percent) and lowest in County F (30.9 percent) and County E (32.9 percent).

**EXHIBIT IV-18  
PERCENT OF FAMILIES LIVING ABOVE THE  
POVERTY LEVEL, BY COUNTY**

<b>County A</b>	<b>County B</b>	<b>County C</b>	<b>County D</b>	<b>County E</b>	<b>County F</b>	<b>Total</b>
34.5%	39.6%	36.9%	40.2%	32.9%	30.9%	36.5%

*Poverty Level by Respondent Characteristics*

- As shown in Exhibit IV-19, the percentage of families with incomes above the poverty level varied by sub-group.

- Persons who had attended college were more than twice as likely to be living above the poverty level as persons who had not completed high school.
- Among employed respondents, the percent living above poverty was, as expected, closely correlated with hours worked and earnings.
- Persons who had left welfare to get a job or higher earnings were much more likely to be living above poverty than persons who had left welfare for other reasons.
- Whites were somewhat more likely to be living above the poverty level than blacks.
- No major difference was found between age groups in the percentage of persons living above the poverty level.

**G. PERCEIVED ADEQUACY OF INCOME AND BENEFITS**

Respondents who were still off welfare at the time of the surveys were asked to assess whether their family’s combined income and benefits were adequate to meet their family’s needs. The key findings are as follows:

- About 53.5 percent of respondents felt that their family’s income and benefits met their needs and 46.4 percent felt that their needs were not being met (Exhibit IV-20).
- Exhibit IV-21 presents a more detailed breakout of the data. As indicated, 27.6 percent of families thought that their income and benefits met their needs with some left over, while 25.9 percent felt that their income and benefits met their needs with nothing left over. About 20.6 percent felt that their income and benefits did not come close to meeting their needs.
- The percentage of respondents who felt that their income and benefits met their family’s needs was highest in County E (60.1 percent) and County D (57.2 percent) and lowest in County A (44.7 percent) and County F (50.7 percent).

**EXHIBIT IV-19  
PERCENT OF FAMILIES LIVING ABOVE THE  
POVERTY LEVEL, BY SELECTED CHARACTERISTICS**

Respondent Characteristics	Percent
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<b>Education</b>	
Did not complete high school or GED	22.7%
Completed high school or GED only	37.8%
Attended college	49.9%
<b>Ethnicity</b>	
Black	34.6%
White	41.2%
Other	30.0%
<b>Age</b>	
18-24	35.3%
25-29	38.2%
30-34	38.4%
35-39	30.7%
40+	38.3%
<b>Employment Status</b>	
Working for Pay	50.9%
Not Working for Pay	3.4%
<b>Number of Hours Worked</b>	
Less than 20	5.4%
20 to 29	10.7%
30 to 39	38.7%
40+	69.0%
<b>Monthly Earnings</b>	
\$1-\$400	3.0%
\$401-\$800	6.9%
\$801-\$1,200	32.6%
\$1,201-\$1,600	77.6%
\$1,601+	98.2%
<b>Presence of Other Adults</b>	
No other adults	36.2%
One or more other adults	37.0%
<b>Reason Left Welfare</b>	
Found a job/returned to a job	45.7%
Got a higher paying job or more hours	67.2%
Other	18.3%

**EXHIBIT IV-20  
PERCEIVED ADEQUACY OF INCOME AND  
BENEFITS IN MEETING FAMILY’S NEEDS**

	County A	County B	County C	County D	County E	County F	Total
Meet needs	44.9%	51.8%	54.7%	57.2%	60.1%	50.7%	53.5%
Do not meet needs	55.1%	48.2%	45.3%	42.8%	39.9%	49.3%	46.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**EXHIBIT IV-21  
SPECIFIC RESPONSES ON THE PERCEIVED ADEQUACY OF INCOME  
AND BENEFITS IN MEETING FAMILY’S NEEDS**

	County A	County B	County C	County D	County E	County F	Total
Meet needs with some left over	26.1%	25.1%	25.9%	29.4%	31.8%	28.2%	27.6%
Meet needs with nothing left over	18.8%	26.7%	28.8%	27.8%	28.3%	22.5%	25.9%

Nearly meet needs	30.8%	28.0%	25.5%	21.2%	23.8%	22.5%	25.8%
Do not meet needs	24.3%	20.2%	19.8%	21.6%	16.1%	26.8%	20.6%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Perceived Income Adequacy Among Sub-Groups*

- Exhibit IV-22 shows how perceived income adequacy varied among sub-groups of respondents.
- The data indicate that perceived income adequacy did not vary significantly by educational level or by ethnicity.
- Older respondents were less likely to see their income and benefits as being adequate to meet their family’s needs.
- Perceived income adequacy did not vary by earnings as much as might be expected. This may partly be due to income that was available from other family members living in the household.
- Persons who left welfare for “other” reasons were less likely to see their income and benefits as being adequate than persons who had left for employment.

**EXHIBIT IV-22  
PERCENT OF RESPONDENTS BELIEVING INCOME  
AND BENEFITS ADEQUATE TO MEET FAMILY’S NEEDS,  
BY SELECTED CHARACTERISTICS**

<b>Characteristics</b>	<b>Percent</b>
<i>Education</i>	
Did not complete high school or GED	52.1%
Completed high school or GED only	54.8%

Attended college	53.6%
<b><i>Ethnicity</i></b>	
Black	52.9%
White	54.2%
Other	58.3%
<b><i>Age</i></b>	
18-24	60.6%
25-29	57.3%
30-34	48.1%
35-39	48.0%
40+	45.3%
<b><i>Employment Status</i></b>	
Working for Pay	60.0%
Not Working for Pay	38.9%
<b><i>Monthly Earnings</i></b>	
\$1-\$400	51.5%
\$401-\$800	55.9%
\$801-\$1,200	62.2%
\$1,201-\$1,600	57.2%
\$1,601+	65.5%
<b><i>Presence of Other Adults</i></b>	
No other adults	54.6%
One or more other adults	51.6%
<b><i>Reason Left Welfare</i></b>	
Found a job/returned to a job	57.4%
Got a higher paying job or more hours	62.9%
Other	46.3%