

Outcomes of BCEA Applicants that do not Complete the Application Process

Executive Summary

The analysis in this report uses tax data in Statistics Canada's Longitudinal Administrative Databank (LAD) to examine the income of applicants that did not complete the income assistance application process over the period 2000 to 2004. Specific findings of the report are:

- The median after-tax income of non-returning applicants is higher than what they would have received on full-time, full-year income assistance.
- The median income of non-returning applicants increases over the two-year follow-up period, indicating that they are financially better off in the years after their uncompleted application for income assistance.
- Although there are differences between cohorts, they all exhibit a trend towards higher median income in each of the follow-up years.
- Non-returning applicants who applied for income assistance post-2002 experienced equal or larger proportional increases in their median after-tax income and median employment income compared to those who applied prior to the BCEA welfare reforms.
- Although the latter cohorts exhibited equal or larger percentage increases in income than the earlier cohorts, the median after-tax income was smaller in the latter cohorts in the year of application.
- About 90 percent of non-returning applicants had employment income in the same calendar year as their income assistance application and their employment income increases over the two-year follow-up period.
- As with median after-tax income, median employment income for non-returning applicants in the year of their application is lower for the latter cohorts (post-2002).

Introduction

Income assistance in British Columbia has gone through substantial changes in the past decade, the biggest change being the introduction of the *British Columbia Employment and Assistance Act* (BCEA) in 2002. As part of the BCEA welfare reforms, the application process was changed from a one-stage process, where eligibility for income assistance was determined at the initial point of contact, to a two-stage process. In the first stage of the application process, an Employment and Assistance Worker (EAW) assesses whether the applicant is exempt from the three-week work search requirement. If the applicant is exempted, the applicant will immediately continue to the second stage of the process (i.e., determination of eligibility). Applicants who are not exempt from the work search requirement are asked to come back in three weeks with proof that they have completed a satisfactory work search.

After the change in the application process, 58 percent of applicants that were not exempted from the three-week work search requirement did not return for the second stage of the application process. As these applicants do not return for the eligibility interview, little is known about their circumstances.

The Ministry of Housing and Social Development has been successful in obtaining a data match with tax records in Statistics Canada's Longitudinal Administrative Databank (LAD). The longitudinal nature of the LAD allows us to track the circumstances of applicants that did not return for the second stage of the application process. This analysis uses the tax data to examine the income of applicants that did not complete the application process (non-returning applicants).

Data Match and Methodology

Ministry administrative data and tax records in the LAD are matched to create a linked file of non-returning applicants. Clients are divided into five cohorts according to the year they applied for assistance spanning the period from 2000 to 2004. To ensure that only applicants that are not accessing the income assistance system are included in the analysis, applicants are included in the sample if they:

- did not complete the application process;
- did not complete the application process as a co-applicant on another application;
- did not complete the application process on a subsequent application in the two calendar years immediately following the start of the initial application; and
- filed their tax returns for three consecutive years.

The above criteria results in a sample containing approximately 58 percent of applicants that did not access income assistance.¹ Tracking clients who have filed for three consecutive years provides a more robust analysis by allowing us to track income levels in each year following the application for assistance.

Family composition is assigned based on the characteristics of the applicant in the month they applied for assistance. The study examines median after-tax income and median employment income. After-tax income includes all employment income, government transfers and tax benefits. Employment income is pre-tax and includes income from employment, self-employment, and other employment income (e.g., tips, gratuities, etc.). Median income assistance benefits do not include any tax benefits or in-kind benefits.² This analysis does not include in-kind benefits. In most cases, the net effect from in-kind benefits should be positive for clients off income assistance. All income figures are in 2005 constant dollars.³

Results

Median After-Tax Income

The median after-tax income of non-returning applicants in the year they applied for assistance is higher than what they would have received on full-time, full-year income assistance. Their median after-tax income increases over the two-year follow-up period, indicating that non-returning applicants are financially better off in the years after their uncompleted application for income assistance. Although there are differences between the cohorts, they all exhibit a trend towards higher median after-tax income in each of the follow-up years.⁴

¹ See Appendix 1 for additional details regarding sample selection and characteristics. Over 75 percent of non-returning applicants were found in the tax data match. For the purposes of this analysis, those who completed a subsequent application, those that had social assistance income on their tax return and those who did not file in all three years were excluded in order to track cohorts over the full study period. This is consistent with prior research that found that for this time period, the filing rate for cases that left assistance is 75 percent which is considered normal for this population.

² For more information regarding tax benefits and in-kind benefits available on and off income assistance see Appendix 2.

³ Income is reported in family-size adjusted 2005 constant dollars. The family adjustment is done by dividing family income by $1 + 0.4$ for each additional adult and $+ 0.3$ for each child.

⁴ See Appendix 3 for additional information regarding total after-tax income.

**Percent Increase in Median After-Tax Income
(Compared to Year of Application)**

	1 Year	2 Years
Cohort 2000	21.0%	27.3%
Cohort 2001	10.5%	19.1%
Cohort 2002	17.5%	31.4%
Cohort 2003	21.3%	38.2%
Cohort 2004	23.7%	45.8%

Non-returning applicants who applied for income assistance post-2002 experienced equal or larger proportional increases in their median after-tax income compared to those who applied prior to the BCEA welfare reforms. Non-returning applicants in the 2004 cohort exhibit one of the largest increases in median after-tax income in the two years following their application for income assistance. Their median after-tax income is 45.8 percent higher two years after their application for assistance compared to 19.1 percent for non-applicants in the 2001 cohort.

Non-returning applicants had income significantly higher than they would have had if they received full-time, full-year income assistance.⁵ In the year of application, the median after-tax income in all cohorts was at least \$7,200 higher than if they came onto assistance for the full year. By the end of the two-year follow-up period, non-returning applicants had median after-tax income over \$12,000 higher compared to full-time assistance with the latter cohorts exhibiting larger gaps between after-tax income and full-time assistance.

**Difference between Median After-Tax Income and
Median Full-Year Income Assistance**

	0 Year	1 Year	2 Years
Cohort 2000	\$7,908	\$10,852	\$12,080
Cohort 2001	\$8,752	\$10,680	\$12,112
Cohort 2002	\$7,580	\$10,112	\$12,127
Cohort 2003	\$7,612	\$10,627	\$13,043
Cohort 2004	\$7,227	\$10,443	\$13,439

⁵ Compared to Temporary Assistance. See Appendix 5 for additional details.

Although the latter cohorts exhibited equal or larger percentage increases in median income than the earlier cohorts, the median after-tax income in the year of application was smaller in the latter cohorts. In 2000, the median after-tax income for non-returning applicants in the year of application was \$14,300 compared to \$13,100 in 2004. The decline in after-tax income is primarily attributable to a decline in employment income. Despite lower median after-tax income in the latter cohorts, two years after applying, the difference between the earlier and latter cohorts disappears. Two years after their application, median after-tax income was \$18,200 for the 2000 cohort compared to \$19,100 for the 2004 cohort.

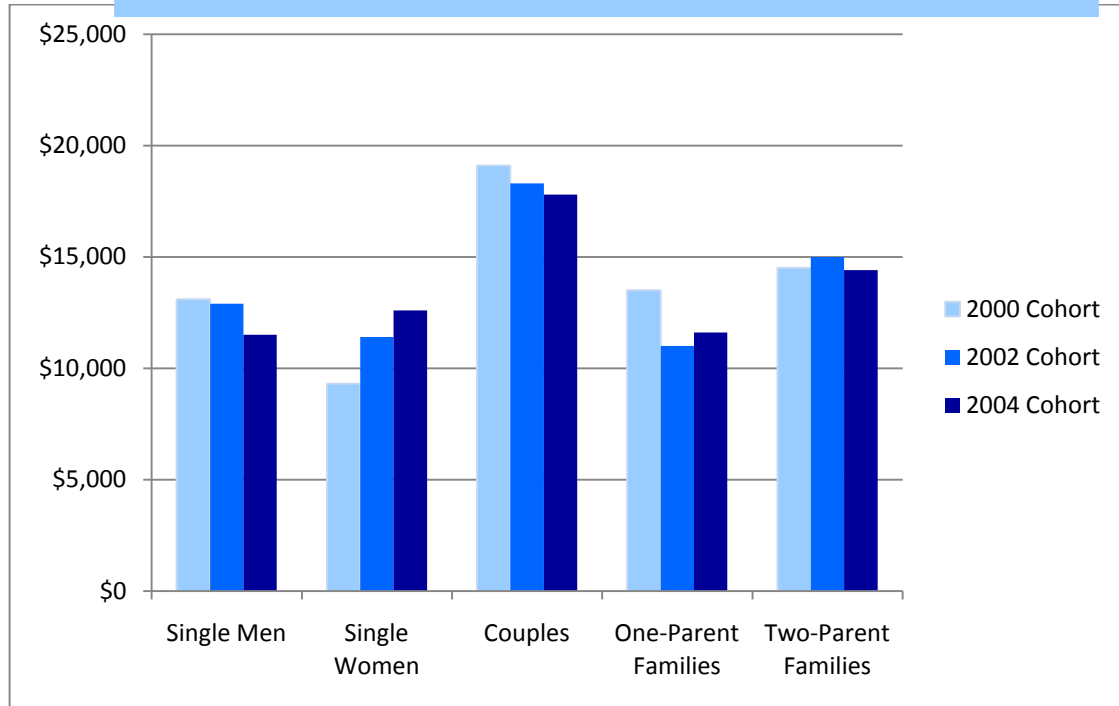
After-Tax Income – Results by Family Composition and Immigration Status

All non-returning applicants, regardless of family composition, experienced increases in their median after-tax income in the years following their application for assistance. For the 2003 cohort,⁶ median income for single men increased by 83.9 percent over the two-year follow-up period. Single women and one-parent families (predominantly female-heads) have experienced increases of 51.9 and 50.0 percent respectively in after-tax income.

Percent Increase in Median After-Tax Income by Family Type (Cohort 2003)		
	1 Year	2 Years
Single Men	50.9%	83.9%
Single Women	25.9%	51.9%
Couples	2.9%	14.6%
Two-Parent	10.7%	24.0%
One-Parent	32.5%	50.0%

⁶ The first full year that BCEA changes were implemented.

Median After-Tax Income in Year of Application By Family Composition



Post-2002, the median after-tax income for single women in the year of their application has been increasing. By 2004, they had higher median after-tax income than single men and one-parent families in the year of their application. As with the overall trend, the difference in total after-tax income between family groups diminishes in the two years after their application.

Between 10 and 15 percent of non-returning applicants are immigrants. Immigrants have lower median after-tax income compared to Canadian-born non-returning applicants. Over time the gap in after-tax income between immigrants and non-immigrants declines. These findings support previous research on immigrant outcomes that has shown that new immigrants face more significant barriers to labour market integration (e.g., non-transferable skills/qualifications, language barriers, etc.) and typically earn less than Canadian-born workers with the same amount of education and work experience.⁷

⁷ "The Canadian Labour Market at a Glance 2007" (2009), Statistics Canada.

Median Employment Income

About 90 percent of non-returning applicants had employment income, while most of the remaining 10 percent had other income.⁸ Most of the increase in median after-tax income is attributable to increases in employment income.⁹ All cohorts of non-returning applicants exhibit increases in median employment income in the two years following their application, with the post-2002 cohorts experiencing the largest proportional increases (greater than 50 percent).

As with median after-tax income, median employment income for non-returning applicants in the year of their application has been declining since 2002. In 2000, median employment income for non-returning applicants was \$11,400 compared to \$7,800 in 2004. The decline in employment income was partly offset by tax credits for those with low-income that were introduced over the time period. The difference in median employment income between the earlier and latter cohorts narrows over the two-year follow-up period. At the end of two years, median employment income was \$15,400 for the 2000 cohort compared to \$14,000 for the 2004 cohort.

Percent Increase in Median Employment Income (Compared to Year of Application)		
	1 Year	2 Years
Cohort 2000	30.7%	35.1%
Cohort 2001	15.5%	23.3%
Cohort 2002	23.9%	51.1%
Cohort 2003	37.5%	60.2%
Cohort 2004	46.2%	79.5%

All non-returning applicants regardless of family composition experienced increases in median employment income in the two years following their application for assistance. For the 2003 cohort, median employment income of one-parent families increased by 112.7 percent two years after their application to assistance, followed by single men (90.1 percent increase).

⁸ Only for a few non-returning applicants could not source of income be determined. The number for which no source of income could be determined was not released by Statistics Canada due small sample size.

⁹ See Appendix 4 for more information on employment income.

**Percent Increase in Median Employment Income
by Family Type (Cohort 2003)**

	1 Year	2 Years
Single Men	69.1%	90.1%
Single Women	43.8%	40.0%
Couples	9.8%	15.3%
Two-Parent	22.5%	40.2%
One-Parent	61.8%	112.7%

Summary

The use of tax data in Statistics Canada’s Longitudinal Administrative Databank (LAD) has allowed us to examine the income of applicants that did not complete the income assistance application process. The study finds that the median income of non-returning applicants increases over the two-year follow-up period indicating that they are financially better off in the years after applying for income assistance.

The median after-tax income of non-returning applicants is higher than they would have received on full-time, full-year income assistance. Although there are differences between cohorts, they all exhibit a trend towards higher median income in each of the follow-up years. Non-returning applicants who applied for income assistance post-2002 experienced equal or larger proportional increases in their median after-tax income and median employment income compared to those who applied prior to the BCEA welfare reforms.

Although the latter cohorts exhibited equal or larger percentage increases in income than the earlier cohorts, the median after-tax income was lower in the latter cohorts in the year of application, however, this gap disappears over the two-year follow-up period.

About 90 percent of non-returning applicants had employment income in the same calendar year as their income assistance application and their median employment income increases over the two-year follow-up period. As with median after-tax income, median employment income for non-returning applicants in the year of their application is lower for the latter cohorts.

**Appendix 1
Sample Selection and Characteristics**

Sample Size

	Unique Applicants	Completed Application	Uncompleted Application	Completed Subsequent Application	SA Income on Tax Return	Applicants Not Accessing Income Assistance	Taxes not Filed All Three Years	Final Sample	% of Applicants Not Accessing IA included in Final Sample
	(A)	(B)	(C)=(A)-(B)	(D)	(E)	(F)=(C)-(D)-(E)	(G)	(H)=(F)-(G)	(I)=(H)/(F)
Cohort 2000	74,360	54,995	19,365	6,000	2,905	10,460	3,945	6,515	62.3%
Cohort 2001	97,170	77,955	19,215	4,845	2,965	11,405	4,540	6,865	60.2%
Cohort 2002	71,365	48,315	23,050	6,805	3,250	12,995	5,490	7,505	57.8%
Cohort 2003	61,955	42,705	19,250	5,895	2,120	11,235	5,070	6,165	54.9%
Cohort 2004	56,595	37,180	19,415	4,875	2,825	11,715	5,225	6,490	55.4%

Sample – Gender Breakdown

	Females	Males	Total
Cohort 2000	3,405	3,110	6,515
Cohort 2001	3,715	3,145	6,860
Cohort 2002	4,155	3,350	7,505
Cohort 2003	3,610	2,550	6,160
Cohort 2004	3,960	2,530	6,490

Sample - Immigration Status Breakdown

	Immigrants	Non-Immigrants	Total
Cohort 2000	990	5,525	6,515
Cohort 2001	1,120	5,735	6,855
Cohort 2002	1,280	6,225	7,505
Cohort 2003	910	5,250	6,160
Cohort 2004	850	5,640	6,490

Sample – Family Type Breakdown

	Single Men	Single Women	Couples	Two-Parent Families	Single-Parent Families	Total
Cohort 2000	955	725	1,705	2,060	1,070	6,515
Cohort 2001	860	690	1,745	2,280	1,280	6,855
Cohort 2002	1,065	755	1,735	2,315	1,630	7,500
Cohort 2003	885	570	1,110	1,790	1,810	6,165
Cohort 2004	960	610	1,145	1,840	1,935	6,490

Sample – Age Breakdown

	AGE						Total
	0 - 19	20 - 29	30 - 39	40 - 49	50 - 59	60 +	
Cohort 2000	300	2,075	1,775	1,400	655	310	6,515
Cohort 2001	285	2,125	1,820	1,440	765	420	6,855
Cohort 2002	325	2,180	2,135	1,590	805	465	7,500
Cohort 2003	200	1,805	1,840	1,355	690	265	6,155
Cohort 2004	160	1,690	1,970	1,535	800	340	6,495

Appendix 2
Benefits Clients Receive On and Off Income Assistance

	PWD				ETW, ETW-MC, NEO, and PPMB			
	NO CHILDREN		WITH CHILDREN		NO CHILDREN		WITH CHILDREN	
	On Welfare	Off Welfare	On Welfare	Off Welfare	On Welfare	Off Welfare	On Welfare	Off Welfare
Provincial Programs								
Rental Assistance Plan				X				X
BC Child Care Subsidy			X	X			X	X
Free Medical Services Plan	X	X	X	X	X	X	X	X
Pharmacare - prescription costs paid	100%	100%	100%	100%	100%	70%	100%	70%
Healthy Kids (Dental & Optical)			X	X			X	X
Medical Equipment and Supplies	X	X	X	X				
Basic Dental and Orthodontic	X	X	X	X				
Employment Services (EPPD)	X	X	X	X				
BC Earned Income Benefit			X	X			X	X
Climate Action Credit	X	X	X	X	X	X	X	X
Harmonized Sales Tax Credit	X	X	X	X	X	X	X	X
Federal Programs								
Base Canada Child Tax Benefit			X	X			X	X
National Child Benefit Supplement			X	X			X	X
Universal Child Care Benefit			X	X			X	X
Working Income Tax Benefit*	X	X	X	X	X	X	X	X
GST Credit	X	X	X	X	X	X	X	X

* PWDs get an additional disability supplement

Notes:

- Information is as of February 2010.
- Assume clients leave for full-time work at wages of \$8 - \$10 per hour.
- All benefits are income-tested except Universal Child Care Benefit, medical equipment and supplies, dental and orthodontic and employment services.

PWD – Persons with Disabilities

ETW – Expected-to-Work

ETW-MC – Expected-to-Work Medical Condition

NEO – No Employment Obligations

PPMB – Persons with Persistent Multiple Barriers

Appendix 3
Median Total After-Tax Income (Family-Size Adjusted)

Year Applied	Family Type	2000	2001	2002	2003	2004	2005	2006
2000	Single Men	\$13,100	\$19,900	\$19,300				
2000	Single Women	\$9,300	\$14,200	\$15,400				
2000	Couples	\$19,100	\$20,000	\$21,100				
2000	Two-Parent Families	\$14,500	\$17,200	\$17,900				
2000	One-Parent Families	\$13,500	\$15,200	\$16,200				
2000	All	\$14,300	\$17,300	\$18,200				
2001	Single Men		\$13,500	\$15,600	\$16,600			
2001	Single Women		\$12,700	\$14,500	\$17,600			
2001	Couples		\$18,200	\$20,100	\$20,500			
2001	Two-Parent Families		\$15,700	\$17,000	\$17,500			
2001	One-Parent Families		\$14,000	\$14,900	\$17,800			
2001	All		\$15,200	\$16,800	\$18,100			
2002	Single Men			\$12,900	\$16,700	\$19,600		
2002	Single Women			\$11,400	\$14,900	\$16,000		
2002	Couples			\$18,300	\$18,900	\$20,400		
2002	Two-Parent Families			\$15,000	\$16,500	\$18,200		
2002	One-Parent Families			\$11,000	\$13,600	\$15,400		
2002	All			\$13,700	\$16,100	\$18,000		
2003	Single Men				\$11,200	\$16,900	\$20,600	
2003	Single Women				\$10,800	\$13,600	\$16,400	
2003	Couples				\$20,600	\$21,200	\$23,600	
2003	Two-Parent Families				\$15,000	\$16,600	\$18,600	
2003	One-Parent Families				\$11,400	\$15,100	\$17,100	
2003	All				\$13,600	\$16,500	\$18,800	
2004	Single Men					\$11,500	\$17,400	\$20,300
2004	Single Women					\$12,600	\$15,900	\$16,700
2004	Couples					\$17,800	\$19,600	\$21,400
2004	Two-Parent Families					\$14,400	\$17,100	\$20,000
2004	One-Parent Families					\$11,600	\$14,000	\$18,000
2004	All					\$13,100	\$16,200	\$19,100

Appendix 4
Median Employment Income (Family-Size Adjusted)

Year Applied	Family Type	2000	2001	2002	2003	2004	2005	2006
2000	Single Men	\$11,400	\$19,300	\$18,000				
2000	Single Women	\$7,300	\$11,700	\$12,400				
2000	Couples	\$16,800	\$17,600	\$18,500				
2000	Two-Parent Family	\$11,600	\$14,900	\$15,100				
2000	One-Parent Family	\$7,700	\$10,400	\$10,900				
2000	All	\$11,400	\$14,900	\$15,400				
2001	Single Men		\$11,500	\$13,500	\$15,300			
2001	Single Women		\$7,600	\$8,900	\$12,200			
2001	Couples		\$16,000	\$17,400	\$17,300			
2001	Two-Parent Families		\$12,400	\$14,100	\$14,300			
2001	One-Parent Families		\$7,800	\$10,700	\$13,900			
2001	All		\$11,600	\$13,400	\$14,300			
2002	Single Men			\$8,900	\$13,400	\$16,500		
2002	Single Women			\$5,400	\$10,000	\$11,800		
2002	Couples			\$14,200	\$15,400	\$17,300		
2002	Two-Parent Families			\$10,500	\$12,400	\$14,300		
2002	One-Parent Families			\$5,700	\$8,900	\$10,600		
2002	All			\$9,200	\$11,400	\$13,900		
2003	Single Men				\$8,100	\$13,700	\$15,400	
2003	Single Women				\$8,000	\$11,500	\$11,200	
2003	Couples				\$16,300	\$17,900	\$18,800	
2003	Two-Parent Families				\$10,200	\$12,500	\$14,300	
2003	One-Parent Families				\$5,500	\$8,900	\$11,700	
2003	All				\$8,800	\$12,100	\$14,100	
2004	Single Men					\$7,500	\$13,300	\$14,600
2004	Single Women					\$7,200	\$10,700	\$10,100
2004	Couples					\$11,800	\$15,300	\$17,000
2004	Two-Parent Families					\$9,900	\$12,200	\$15,200
2004	One-Parent Families					\$5,100	\$8,800	\$11,800
2004	All					\$7,800	\$11,400	\$14,000

Appendix 5
Median Total After-Tax Income Compared to Full-Year Income Assistance

All Non-Applicants and by Gender

			Cohort 2000	Cohort 2001	Cohort 2002	Cohort 2003	Cohort 2004
All Non-Applicants	After-Tax Income	Year 0	\$14,300	\$15,200	\$13,700	\$13,600	\$13,100
		Year 1	\$17,300	\$16,800	\$16,100	\$16,500	\$16,200
		Year 2	\$18,200	\$18,100	\$18,000	\$18,800	\$19,100
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$7,908	\$8,752	\$7,580	\$7,612	\$7,227
		Year 1	\$10,852	\$10,680	\$10,112	\$10,627	\$10,443
		Year 2	\$12,080	\$12,112	\$12,127	\$13,043	\$13,439
Males	After-Tax Income	Year 0	\$15,100	\$15,500	\$15,500	\$14,100	\$14,100
		Year 1	\$18,800	\$17,500	\$17,500	\$17,700	\$18,100
		Year 2	\$20,000	\$18,600	\$19,400	\$20,700	\$20,700
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$8,708	\$9,052	\$9,380	\$8,112	\$8,227
		Year 1	\$12,352	\$11,380	\$11,512	\$11,827	\$12,343
		Year 2	\$13,880	\$12,612	\$13,527	\$14,943	\$15,039
Females	After-Tax Income	Year 0	\$13,700	\$14,800	\$13,100	\$12,900	\$12,800
		Year 1	\$15,900	\$16,200	\$14,900	\$15,900	\$15,200
		Year 2	\$17,100	\$17,700	\$17,000	\$17,400	\$18,100
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$7,308	\$8,352	\$6,980	\$6,912	\$6,927
		Year 1	\$9,452	\$10,080	\$8,912	\$10,027	\$9,443
		Year 2	\$10,980	\$11,712	\$11,127	\$11,643	\$12,439

By Immigrant Status

			Cohort 2000	Cohort 2001	Cohort 2002	Cohort 2003	Cohort 2004
Immigrants	After-Tax Income	Year 0	\$11,800	\$12,700	\$12,900	\$13,100	\$12,700
		Year 1	\$15,200	\$14,800	\$14,300	\$15,100	\$16,100
		Year 2	\$16,500	\$16,200	\$17,500	\$16,500	\$19,200
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$5,408	\$6,252	\$6,780	\$7,112	\$6,827
		Year 1	\$8,752	\$8,680	\$8,312	\$9,227	\$10,343
		Year 2	\$10,380	\$10,212	\$11,627	\$10,743	\$13,539
Non-Immigrants	After-Tax Income	Year 0	\$14,700	\$15,800	\$14,000	\$13,600	\$13,200
		Year 1	\$17,800	\$17,400	\$16,400	\$16,700	\$16,300
		Year 2	\$18,600	\$18,600	\$18,300	\$19,300	\$19,100
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$8,308	\$9,352	\$7,880	\$7,612	\$7,327
		Year 1	\$11,352	\$11,280	\$10,412	\$10,827	\$10,543
		Year 2	\$12,480	\$12,612	\$12,427	\$13,543	\$13,439

By Family Composition			Cohort 2000	Cohort 2001	Cohort 2002	Cohort 2003	Cohort 2004
Single Men	After-Tax Income	Year 0	\$13,100	\$13,500	\$12,900	\$11,200	\$11,500
		Year 1	\$19,900	\$15,600	\$16,700	\$16,900	\$17,400
		Year 2	\$19,300	\$16,600	\$19,600	\$20,600	\$20,300
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$6,708	\$7,052	\$6,780	\$5,212	\$5,627
		Year 1	\$13,452	\$9,480	\$10,712	\$11,027	\$11,643
		Year 2	\$13,180	\$10,612	\$13,727	\$14,843	\$14,639
Single Women	After-Tax Income	Year 0	\$9,300	\$12,700	\$11,400	\$10,800	\$12,600
		Year 1	\$14,200	\$14,500	\$14,900	\$13,600	\$15,900
		Year 2	\$15,400	\$17,600	\$16,000	\$16,400	\$16,700
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$2,908	\$6,252	\$5,280	\$4,812	\$6,727
		Year 1	\$7,752	\$8,380	\$8,912	\$7,727	\$10,143
		Year 2	\$9,280	\$11,612	\$10,127	\$10,643	\$11,039
Couples	After-Tax Income	Year 0	\$19,100	\$18,200	\$18,300	\$20,600	\$17,800
		Year 1	\$20,000	\$20,100	\$18,900	\$21,200	\$19,600
		Year 2	\$21,100	\$20,500	\$20,400	\$23,600	\$21,400
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$12,708	\$11,752	\$12,180	\$14,612	\$11,927
		Year 1	\$13,552	\$13,980	\$12,912	\$15,327	\$13,843
		Year 2	\$14,980	\$14,512	\$14,527	\$17,843	\$15,739
Two-Parent Families	After-Tax Income	Year 0	\$14,500	\$15,700	\$15,000	\$15,000	\$14,400
		Year 1	\$17,200	\$17,000	\$16,500	\$16,600	\$17,100
		Year 2	\$17,900	\$17,500	\$18,200	\$18,600	\$20,000
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$8,108	\$9,252	\$8,880	\$9,012	\$8,527
		Year 1	\$10,752	\$10,880	\$10,512	\$10,727	\$11,343
		Year 2	\$11,780	\$11,512	\$12,327	\$12,843	\$14,339
One-Parent Families	After-Tax Income	Year 0	\$13,500	\$14,000	\$11,000	\$11,400	\$11,600
		Year 1	\$15,200	\$14,900	\$13,600	\$15,100	\$14,000
		Year 2	\$16,200	\$17,800	\$15,400	\$17,100	\$18,000
	Temporary Assistance	Year 0	\$6,392	\$6,448	\$6,120	\$5,988	\$5,873
		Year 1	\$6,448	\$6,120	\$5,988	\$5,873	\$5,757
		Year 2	\$6,120	\$5,988	\$5,873	\$5,757	\$5,661
	Difference	Year 0	\$7,108	\$7,552	\$4,880	\$5,412	\$5,727
		Year 1	\$8,752	\$8,780	\$7,612	\$9,227	\$8,243
		Year 2	\$10,080	\$11,812	\$9,527	\$11,343	\$12,339