

# Participation in Minnesota's Work Supports

A report of  
Children's Defense Fund Minnesota

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**a child's voice**

Every working parent struggles to address both work and family needs. The issues involved—meeting the demands of employment and trying to afford the rising costs of health care coverage and other basic needs, while also ensuring that one’s children are in safe, supportive environments—are always difficult. However, these issues particularly impact low- and middle-income families who are also struggling to attain and maintain self-sufficiency.

“Work supports,” such as child care assistance, health care coverage, food support, and earned income tax credits, ensure a critical foundation for these families. By helping families meet their basic needs, work supports stabilize families and thus encourage employment and job retention. Indeed, work supports have proven to be effective at keeping families off welfare programs.<sup>1</sup> Perhaps most importantly for children, work supports help families avoid living in poverty.

Living in poverty has devastating effects on children’s development, but even small increases in a family’s income—as little as \$372 per month over three years—can improve the outcomes.<sup>2</sup> For this reason, public policies that help increase families’ income by supporting and rewarding work and helping families meet their basic financial needs have crucial implications for children.<sup>3</sup> Research confirms that full participation in current work support programs by all eligible families would have a significant impact—23 percent fewer families would live in poverty and 69 percent fewer would live below 50 percent of the federal poverty line.<sup>4,5</sup> This would have translated to about 28,000 fewer Minnesota children living in poverty in 2000.

In addition, because some work supports are federally funded, full participation would benefit Minnesota’s economy by returning more of our federal tax dollars to the state in the form of increased spending. For example, if 1,000 more eligible Minnesota families were enrolled in the federal food support program, our state

economy would receive an additional \$162,000 in federal funds per month, spent immediately on food; this translates to an additional \$1.944 million this year.<sup>6</sup> Moreover, those dollars have a multiplier effect in the local economy.

All eligible Minnesota families should get all the work supports for which they are eligible, but this is not the case.

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For many reasons, families may be accessing only some of the work supports for which they are eligible. Other families are not accessing any available work supports.

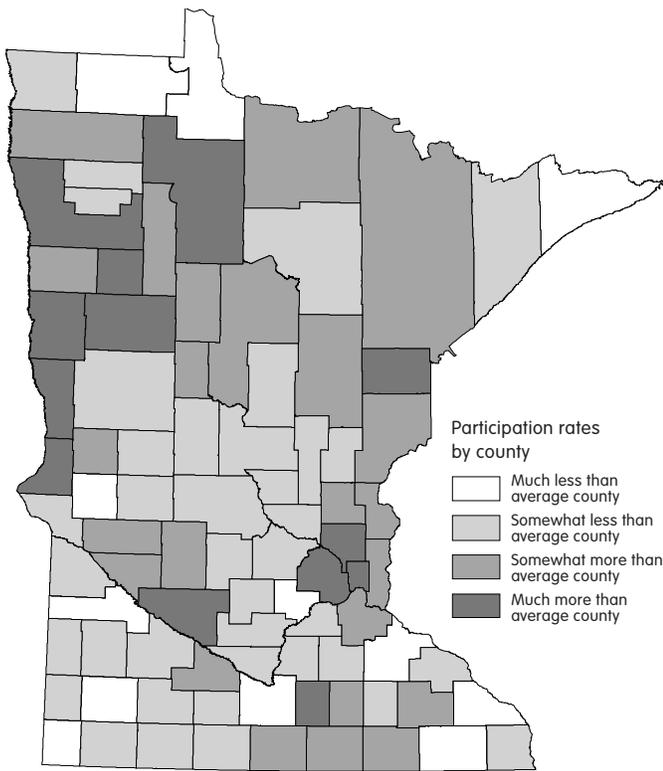
Targeted outreach, informed by current levels of participation, is necessary. Of families who are eligible for Minnesota’s work support programs, how many are actually getting the help they need, and who are the families who aren’t? National research suggests that certain demographic groups (e.g., former welfare recipients, families with many children, immigrant groups) are less likely to participate in some work support programs. Moreover, because many work supports and their outreach activities are administered at the county level, it is also likely that geographic differences affect participation levels. Unfortunately, we lack many of the numbers needed to answer these questions, and, as will be discussed, some of the available numbers only distort the picture.

The following report estimates the participation rates of four basic work supports in Minnesota in 1999—food support, child care assistance, health care coverage, and income support in the form of the income tax credits. A statewide participation rate is provided for each work support, but regional differences are also discussed. Finally, these estimates are compared to those by other national and state researchers.

## Methodology

To assess participation rates for each of the four work supports, program participation data was compared to data from the 2000 U.S. Census. In particular, state administrative data was used to determine the number of individuals who utilized each of the work supports in Minnesota in 1999. These numbers were then compared to estimates of the number of individuals who were eligible for each program or benefit. Eligibility estimates were derived from the U.S. Census’ most recent decennial survey in 2000. In the survey, respondents were asked to estimate their family’s income for the previous year (1999), as well as other information about their families and households (e.g., number of children in the household). It was thus possible to use federal and state eligibility rules for each work support and then analyze the Census data to derive rough estimates of the number of individuals who were eligible for each program in 1999 in Minnesota.

It is important to stress that the estimates derived using this methodology are very approximate. This is mainly because there are limitations associated with using the Census data to make eligibility estimates. First, Census data is extrapolated from a smaller sample of families, but the sample is known to have some biases (e.g., an underestimate of the homeless). In addition, there are limits to what kinds of information are collected in the Census, and this information is not necessarily the same as what is needed to determine program



**MAP 1**  
**Estimated percentage of eligible people receiving food support, 1999.**

Data source: CDF Minnesota analysis of data from the U.S. Census Bureau, 2000 Census Summary File 3, and food stamp program data from Minnesota Department of Human Services.

eligibility. Finally, there are restrictions as to how the Census data is sorted and made publicly available. More detailed information about how each of the participation rates was derived and the potential shortcomings of each estimate are provided in the endnotes of the report.

Because the statewide participation rates are only approximate, breaking these rates down by smaller units, like counties, potentially adds more error into the estimates. For this reason, county participation rates are best understood only in relation to each other. The maps in this report compare counties to each other by measuring how far they deviate from the average county for the state.

## Food Support Program

Close to 207,000 individuals, or about 4% of Minnesota’s population, participated in the federal food support program (formerly known as food stamps) in July 1999.<sup>7</sup> Through this program, county social service agencies issue families a monthly food allotment directly via an electronic debit card, known as Electronic Benefits Transfer (EBT). Participants use the EBT card to purchase food through authorized vendors within the community.

In general, individuals were eligible for the food support program in 1999 if their gross family income was less than

130 percent of the federal poverty line. However, the closest available figure from the 2000 Census was persons living below 125 percent of the poverty line—this was 522,071 or approximately 11% of the state’s population. Consequently, although it may be somewhat of an overestimation, it can be concluded that only 40 percent of eligible Minnesotans received food support in 1999.<sup>8</sup>

Under this estimation method, counties vary in the percentage of eligible households receiving food support. (See Map 1.) The range was from under 20 percent to over 50 percent. Counties in the northwestern area of the state, as well as Hennepin, Ramsey and Anoka counties, had the highest participation rates. Counties in southwestern Minnesota generally had lower participation rates.<sup>9</sup> Poorer counties were not more likely as a group to have higher participation rates, but neither were the relatively high-income counties.

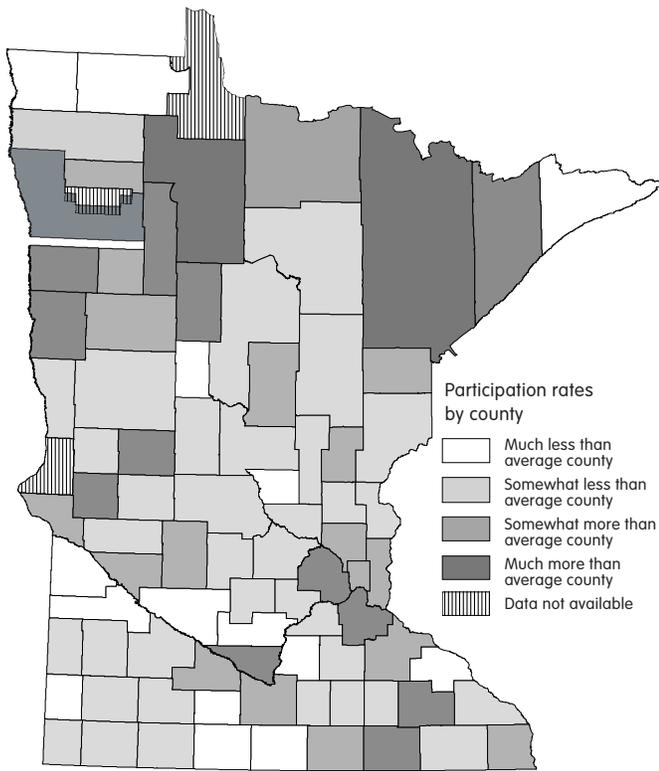
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## Other Studies of Food Support Participation

Mathematica Policy Research produced estimates of food support participation rates by states in 1999 for the United States Department of Agriculture (USDA). Their estimated participation rate for Minnesota was 55 percent, with a 90 percent confidence interval of 47 to 62 percent.<sup>10</sup> The 40 percent participation estimate derived in this report is somewhat lower than this, most likely because it was not possible to remove some categories of ineligible individuals, such as unemployed, single adults and undocumented residents, from the denominator.

## Child Care Assistance Program

About 46,900 Minnesota children, or approximately 5 percent of the state’s 0-13 year olds, received child care assistance in state fiscal year 1999.<sup>11</sup> Through this support, eligible families are given direct help in paying for their child care costs. Families apply through their county social service agencies, but the payments are usually sent directly to the child care providers. Minnesota offers three different child care assistance programs for low-income families. First, most families whose income was less than 120 percent of the poverty line were eligible to participate in Minnesota’s Family Investment Program (MFIP) in 1999, and were thus eligible to receive child care assistance through MFIP. During the year following their transition from MFIP, families were eligible for Transition Year (TY) child care assistance, as long as their income was below the guidelines for the third child care assistance program, Basic Sliding Fee (BSF). Families were eligible for BSF assistance if their incomes in 1999 were below 75 per-



**MAP 2**  
**Estimated percentage of eligible children receiving child care assistance, 1999.**

Data source: CDF Minnesota analysis of data from the U.S. Census Bureau, 2000 Census Summary File 3, and child care assistance program data from Minnesota Department of Children, Families and Learning.

cent of the state median income (SMI) for their family's size.

Census data on families' incomes is not available in the same increments as the SMI, but instead based on the federal poverty line. Thus, for the purposes of estimating child care assistance eligibility, it was necessary to compare SMI to the federal poverty line in 1999. During that year, 75 percent of Minnesota's SMI for a family of three was equal to approximately 259 percent of the federal poverty line; for a family of four, it was 256 percent. Thus, it was assumed that most children in working families with incomes below 250 percent of poverty would have qualified for one of the three child care assistance programs.

According to the 2000 Census, approximately 289,000

**The estimated percentage of eligible children receiving child care assistance in Minnesota was 16 percent**

children under 13 (the age cut-off for child care assistance) lived in households in which the only parent (in a single parent

family) or both parents worked but earned less than 250 percent of the federal poverty line. Thus, the estimated percentage of eligible children receiving child care assistance in Minnesota was 16 percent.<sup>12</sup>

The estimated percentage of eligible children receiving child care assistance ranged from about 10 to 20 percent,

depending on the county.<sup>13</sup> (See Map 2.) The poverty level of children in a county did not correlate with the estimated percentage of children served. The far northwest and much of the southwestern region of the state had the lowest estimated percentages of children receiving child care assistance.

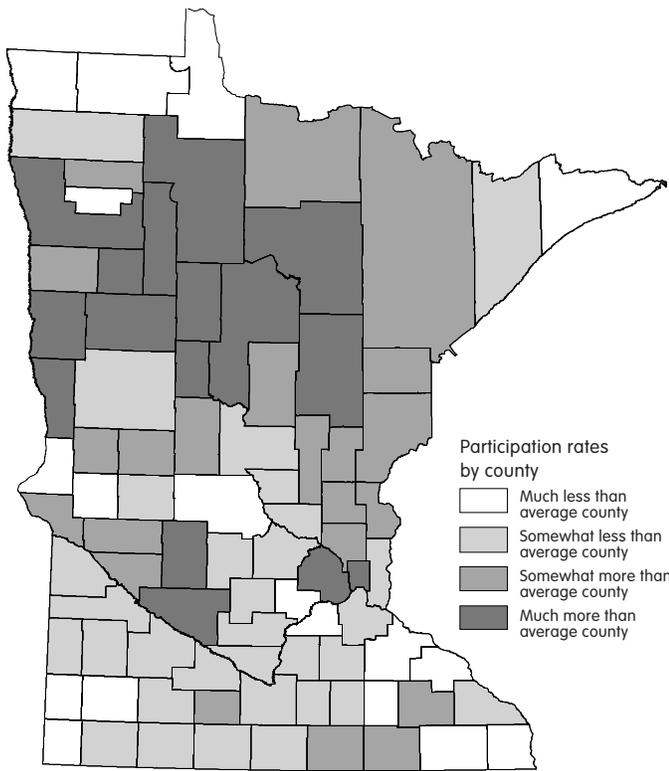
**Other Studies of Child Care Assistance Program Participation**

The U.S. Department of Health and Human Services (DHHS) reported that between six and nine percent of eligible children received child care assistance in Minnesota during fiscal year 1999.<sup>14</sup> The Minnesota Household Child Care survey, conducted in 2001 by Wilder Research for the Minnesota Department of Children, Families and Learning, found that 12 percent of all working Minnesota parents and 14 percent of working parents below 200 percent of poverty reported receiving government assistance with child care costs. Each of these estimates are very similar to the one derived in this report.

One of the reasons that the participation rate for child care assistance programs is so low is that Minnesota's Basic Sliding Fee program is not an entitlement program. In other words, unlike most work support programs, access to the program is not guaranteed for every child who is eligible. The number of children served depends on the amount of funds appropriated to the program, and the funding has never fully met the need. For this reason, waiting lists exist in many counties across the state. On average, 7,304 Minnesota families were on county waiting lists during state fiscal year 1999. This would have translated to more than 12,000 children. In the absence of eligibility estimates for this work support, many have used the number of families on the waiting list as an estimate of our state's outstanding child care needs. However, this is a distorted estimate. Knowing that it can take years to get off the waiting list, many eligible families do not even sign up in the first place. Also, counties differ in how aggressively they encourage families to join the waiting list. As can be seen in the estimated participation rates, Minnesota's child care needs are much greater than the waiting list estimates suggest.

**Health Care Coverage Programs**

About 299,000 children, or 23 percent of the children in Minnesota, were enrolled in one of the two public health care coverage programs available to them in 1999.<sup>15</sup> The first of these programs, Medical Assistance (MA), is a federally-funded program that is available at no cost to eligible low-income families. Families apply through their local county health and human service office, where eligibility is determined. The second program, MinnesotaCare, is funded with federal and state dollars and provides low-cost coverage based on family



**MAP 3**  
**Estimated percentage of income-eligible children receiving Medical Assistance or MinnesotaCare, 1999.**

Data source: CDF Minnesota analysis of data from the U.S. Census Bureau, 2000 Census Summary File 3, and health care program data from Minnesota Department of Human Services.

income and size to children who do not qualify for MA. Income eligibility is higher than MA's requirements, but most MinnesotaCare enrollees pay a sliding fee premium and some co-payments for services. The Minnesota Department of Human Services processes applications and determines eligibility for MinnesotaCare, although counties have the option to process applications as well.

Children may have been eligible for one of the two programs if family income was less than 275 percent of poverty in 1999. However, the closest available figure from the 2000 Census was children living below 250 percent of the poverty line—this was approximately 458,000 Minnesota children.

Eligibility for public health care coverage depended on many other factors as well, but it was not possible to adjust accurately the Census data for these factors. Consequently, it was estimated that 65 percent of income-eligible Minnesota children received public health care coverage in 1999.<sup>16</sup>

Counties varied in the estimated percentage of income-eligible children enrolled in public health care programs, ranging from 36 to 88 percent. (See Map 3.) Counties with the highest estimated percentage of enrolled children were in the north central and northwestern parts of the state, and in Hennepin, Ramsey, Renville, and Kandiyohi counties. Lower estimated enrollment percentages were found in far south-

western and far northwestern Minnesota, in parts of southeastern and west central Minnesota, and in the northeast corner of the state.

However, when analyzing the geographic variation in the health care coverage participation rate, it is important to remember that the rate does not account for the number of children who may not need, or may not be eligible for, public coverage because they are adequately covered through one of their parent's employers. Counties with large employers that provide private coverage for the entire family may appear to have low participation rates, but may actually have a high percentage of children with some kind of health care coverage.

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### Other Studies of Health Program Participation

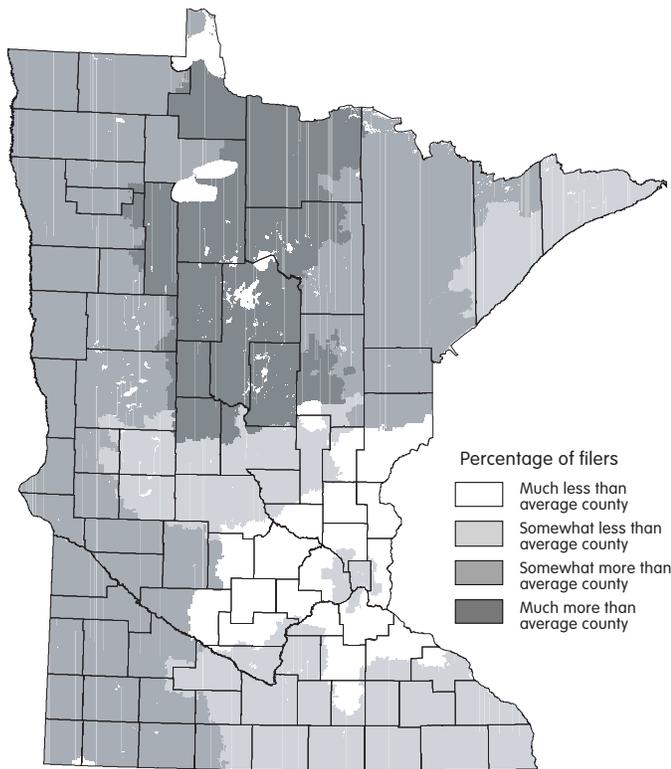
According to the 2001 Health Care Access Survey, conducted by the University of Minnesota and the Minnesota Department of Health, approximately 82 percent of Minnesota children living under 200 percent of poverty had either public or private health care coverage in 2001. Because this rate takes into account private health care coverage, it is understandably higher than the rate derived in this report. The same survey also estimated that 90 percent of all uninsured Minnesotan children (approximately 60,000) were eligible for either public or private health care coverage, but were not enrolled.

### Income Tax Credits

Approximately nine percent, or 196,500, of Minnesotan families and individuals claimed the Working Family Credit for 1999.<sup>17</sup> The Working Family Credit (WFC) is Minnesota's state earned income tax credit. The federal version of this credit is entitled the Earned Income Tax Credit (EITC). These tax credits are meant to offset the disproportionate share of their income that low-income taxpayers pay in payroll, sales, and excise taxes. Because of these tax credits, low-income working taxpayers' income tax liability is reduced. Any remaining amounts of the credits are then "refunded" to the taxpayers.

The eligibility rules for the EITC and the WFC are the same, but they are extremely complex, especially for taxpayers with children.<sup>18</sup> For example, a single parent with one child was eligible if the family income was no more than 243 percent of poverty in 1999, but two parents with one child were eligible if the family income was no more than 194 percent of poverty.

Unfortunately for the purposes of this report, it was not possible to use the 2000 Census data to make estimates of the number of Minnesotans who were eligible for the WFC in



**MAP 4**  
**Estimated percentage of eligible taxpayers claiming the Working Family Credit, 1999.**

Data source: CDF Minnesota analysis of data from the Minnesota State Department of Revenue. Areas are the first three digits of the zip code (e.g., 550..., 554..., etc.).

1999. First, one tax return may have represented a single individual or an entire family. Moreover, multiple tax returns may have been filed for each household. For example, a grandmother, mother, and child may have lived together in one household, but two tax returns may have been filed for that household, because both the grandmother and the mother

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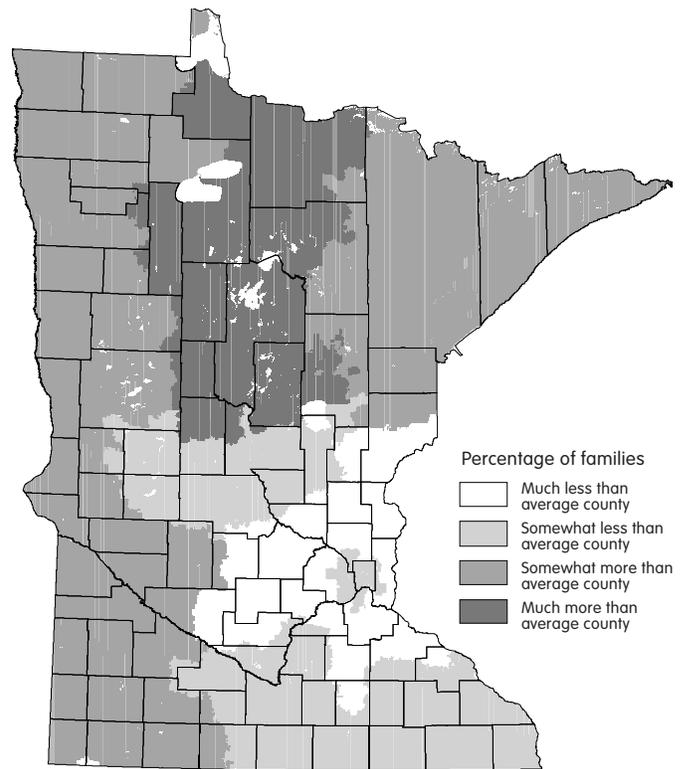
were required to file. There was no way to identify and account for these situations in the Census data.

At best, a map of who claimed the WFC by geographic region

can be compared to a map of poverty by geographic region in 1999. (See Maps 4 and 5.) The maps display similar patterns, as one would expect. However, the comparison cannot provide much information on the percent of eligible families claiming the WFC.

**Other Studies of Income Tax Credit Participation**

The Minnesota Department of Revenue estimated that 68 percent of Minnesota tax filers who were income-eligible for the WFC in 1998 actually claimed it.<sup>19</sup> Similarly, the department estimated that 71 percent of Minnesota tax filers who



**MAP 5**  
**Families below 185% of poverty**

Data source: CDF Minnesota analysis of data from the U.S. Census Bureau, 2000 Census Summary File 3. Areas are the first three digits of the zip code (e.g., 550..., 554..., etc.).

were income-eligible for the EITC in 1998 claimed it. There are no other estimates of the number of eligible Minnesotans who claim their earned income tax credits. However, national estimates suggest participation rates of 70–88 percent for the EITC, depending on the population being examined.<sup>20</sup>

**Conclusion**

Work supports were established with bi-partisan support to stabilize families and encourage job retention and worker productivity. Consequently, work supports help families support their children and become self-sufficient. Yet, there are families in Minnesota who are not participating in the programs for which they are entitled and thus they are needlessly living in poverty. The entire state benefits when its families and children do not have to face the dire consequences of poverty and are able to thrive and contribute to Minnesota’s economy.

This reports provides estimates of program participation rates in Minnesota in 1999 in four work support programs—those helping families with food, child care, health care, and income. Deriving these participation rates is difficult, and the approach used, that of combining administrative program participation data with Census data, is unconventional. It is always problematic to combine data from independent sources. For one reason or another, each data set has its own

set of biases, and it is not possible to assess how these biases interact. In addition to the biases mentioned earlier, the Census relies on self-report by respondents and these reports are likely to be somewhat erroneous, as people are being asked to recall information from a year earlier. Other specific examples of bias are listed in the text and endnotes of the report. Hopefully, many of the errors in the estimates were offset by one another. It is encouraging that they are close to estimates derived elsewhere.

Consequently, the participation rate estimates derived in this report are rough. Nonetheless, they may be the best and most recent estimates available. This is important, as these rates provide reference points that can inform Minnesotans' combined and individual efforts at outreach with eligible families. It should be noted however that the rates derived in this report provide averages across the state and geographic regions, but do not account for differences due to other demographics. For example, the Health Care Access Survey showed that there are wide disparities in health care coverage in Minnesota based on children's race. Similarly, research suggests that eligible Hispanic families are less likely to claim their tax credits.<sup>21</sup>

Nonetheless, the participation rate estimates can help Minnesotans and their communities assess their collective needs. The statistics in this report were derived using work support guidelines that were established prior to the current economic recession. These programs are counter-cyclical, which means that participation in them will necessarily increase during economic downturns, when more people become eligible and in need of the programs. It is hard to predict what the effect of increased need has been and will be on the participation rates for some of these work supports. On the

one hand, as more families become eligible for a work support, there may be more public attention paid to such programs. Similarly, families who become eligible for a work support due to a recent decrease in their income may be better educated and thus more aware of their options. Either of these influences would result in a higher percentage of participation by eligible families. On the other hand, perhaps these families are not aware of the supports available to them or even that they have become eligible. This would negatively influence the participation rates. Moreover, as noted earlier, the Basic Sliding Fee child care assistance program relies on a finite amount of state funding, regardless of the number of eligible families. This guarantees that as the number of eligible families increases, the percentage of those who receive the benefit will decrease.

During times of economic crisis, families' need for continued assistance to ensure the safety, health and well-being of their children becomes even more critical. This provides another reason why Minnesota must ensure that all families and children receive all the benefits for which they are eligible. Most importantly, families must not be denied, through lowered eligibility guidelines or increased participation fees, their right to these work supports during hard economic times. The very core of family work supports is to encourage continued participation in the workforce and prevent parents from missing work due to family needs, whether that be lack of child care or a child who became ill because the family could not afford preventative care. Instead of trying to save a relatively small amount of dollars in the short-term, Minnesota must continue to recognize the long-term economic value of sustaining a productive workforce by maintaining its current commitments to work support programs for families and children. ■

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## Endnotes

- 1 Loprest, P. (2002). *Who Returns to Welfare?* Washington DC: The Urban Institute.
- 2 Dearing, E., McCartney, K., & Taylor, B.A. (2002). Change in family income-to-needs matters more for children with less. *Child Development*, 72 (6).
- 3 Cauthen, N. (2002). *Policies That Improve Family Income Matter for Children* (Improving Children's Economic Security: Research Findings About Increasing Family Income Through Employment, Policy Brief No. 1) National Center for Children in Poverty, Columbia University Mailman School of Public Health.
- 4 Zedlewski, S. R., Giannarelli, L., Morton, J., & Wheaton, L. (2002). *Extreme Poverty Rising, Existing Government Programs Could Do More*. Washington D.C.: The Urban Institute.
- 5 Federal poverty lines provide official national measures of poverty for differing family sizes and are updated each year by the U.S. Department of Health and Human Services (DHHS). A family of four was considered to live in poverty in 1999 if their income was less than \$16,700. The measures have been critiqued extensively for underestimating the real costs of meeting a family's most basic needs. Nonetheless, the guidelines are used to determine eligibility for an array of federal and state programs.

endnotes continued on page 8

- 6 US Department of Agriculture, Food and Nutrition Service, Office of Analysis, Nutrition and Evaluation. (2003). *Characteristics of Food Stamp Households: Fiscal Year 2001*. Alexandria, VA.
- 7 Data detailing the number of food support participants per county in July 1999 was provided by the Minnesota Department of Human Services. The number for July was used because this month usually has the highest total for food support receipt. Public assistance (i.e., MFIP) recipients and non-public assistance recipients of food support are included.
- 8 Because it was necessary to estimate the number of eligible individuals at 125 percent of the poverty line rather than 130 percent of the poverty line, it is likely that this estimate is somewhat of an undercount, making the derived participation rate somewhat larger. However, some of the people whose income was less than 125 percent of the poverty line may not have qualified for the program for other reasons. Other eligibility rules required families to have limited assets, including "countable resources" such as having more than \$2,000 in a checking/savings account, cash or stocks, or owning a car above a certain market value. It was not possible to deduct these individuals from the Census data. Thus, the number of individuals estimated to be eligible may be somewhat of an overcount. In addition, non-working, childless adults ages 18 to 50 were also not eligible for food support for more than three months in a 36 month period, but it also was not possible to take these individuals out of the Census data, resulting again in a potential overcount. Finally, illegal immigrants were ineligible for food support, and to the extent that some of them were counted in the 2000 Census, this would also result in an overcount in the eligibility estimate. An overcount in the eligibility estimate would make the derived participation rate somewhat smaller than the actual rate.
- On the other hand, elderly or disabled individuals may receive food support if their income is up to 165 percent of the poverty line, but these individuals were not included in the eligibility estimate. The result is a potential undercount. Unfortunately, it is impossible to know whether these biases in the estimates completely offset one another or not.
- 9 Some of the non-metro counties with the highest participation rates also have large numbers of migrant workers who might be counted as receiving food support in July, but were probably not included in the Census.
- 10 Schirm, A.L., & Castner, L. A. (2002). *Reaching Those in Need: State Food Stamp Participation in 1999*. Washington D.C.: Mathematica Policy Research, Inc. <http://www.mathematica-mpr.com/PDFs/fns99rates.pdf>
- 11 The data specifying the number of children receiving child care assistance per county in 1999 was provided by the Minnesota Department of Children, Families, and Learning (DCFL). Each county reports quarterly unduplicated counts of the number of children receiving assistance in each of the three child care assistance programs to DCFL. DCFL then computes an average for each county within each program across the four quarters of the year. The averages for each of the three programs in state fiscal year 1999 were summed to estimate the total number of children receiving any type of child care assistance within a county.
- 12 If both parents in a two-parent family were working full or part time, or the parent in a single parent family was working full or part time, then the family is classified as "all parents working" in the Census. Children of these families were considered eligible for child care assistance (assuming the family was also income eligible) for the purposes of this report. However, the eligibility estimate does not include children in families in which a parent may be eligible for child care assistance because of enrollment in an educational institution. Consequently, the eligibility estimate may be an undercount. On the other hand, some children included in the estimate (especially those of school age) may not have needed child care because their parents were able to arrange their work schedules to provide care. This would result in an overcount in the estimate. Again, it is impossible to know whether the biases offset one another or not.
- 13 Census data on the percentage of children under 13 living in families below 250 percent of poverty in which all parents work was only available for Minnesota as a whole. Thus, the statewide figure was used for all counties, although the actual labor force participation rate probably varies between counties.
- 14 Federal law allows states to provide child care assistance to families whose income is less than 85 percent of SMI, but Minnesota law limits eligibility to those whose income is less than 75 percent. The six percent estimate derived by DHHS used federal eligibility guidelines, while the nine percent estimate used state guidelines. See Access to Child Care for Low-Income Working Families at <http://www.acf.hhs.gov/programs/ccb/research/ccreport/ccreport.htm>.
- 15 Data from the Minnesota Department of Human Services (DHS) was used to determine the number of children enrolled in a public health care coverage program. The number of children receiving Medical Assistance or MinnesotaCare includes recipients who were under 18 and lived in Minnesota at any time during calendar year 1999. It excludes disabled children who would not otherwise meet the income qualification.
- 16 Because it was necessary to estimate the number of eligible children at 250 percent of the poverty line rather than 275 percent of the poverty line, it is likely that this estimate of eligible children is somewhat of an undercount. This would mean that the derived participation rate may be somewhat higher than the actual participation rate. However, it is also possible that a number "income-eligible" children are not actually eligible for public health care coverage because of one of the other eligibility rules (e.g., children must not have any private insurance for four months prior to being eligible for MinnesotaCare). This would mean that the estimate of eligible children is somewhat of an overcount, thereby making the derived participation rate somewhat smaller than the actual participation rate. Again, it is impossible to know whether these biases in the estimates completely offset one another or not.
- 17 Data from the Minnesota Department of Revenue was used to determine the number of Minnesotans who claimed the Working Family Credit in 1999.
- 18 Eligibility also depended on the relationship between the taxpayer and the children, the length of time the children lived in the taxpayer's home during the year, and the incomes of other taxpayers who may have been able to claim the children.
- 19 Office of the Legislative Auditor of the State of Minnesota. (2002). *Economic Status of Welfare Recipients*. St. Paul: Minnesota.
- 20 See Berube, A. (2003). *Rewarding Work Through the Tax Code: The Power and Potential of the Earned Income Tax Credit in 27 Cities and Rural Areas*. The Brookings Institution Center on Urban and Metropolitan Policy.
- 21 Richardson, P. (2001). *Awareness and Use of the Earned Income Tax Credit among Current and Former TANF Recipients*. Reston, VA: Maximus.