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**AN ANALYSIS OF EARNED INCOME TAX CREDIT FILERS AND
EARNED INCOME TAX CREDIT NON-FILERS IN RURAL
COMMUNITIES***

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ABSTRACT

This study focuses on assessing differences between earned income tax credit (EITC) filers and non-filers, specifically, identifying general characteristics, examining willingness to participate in asset building programs, and identifying key factors affecting EITC filing status. The data were obtained from a convenience sample of respondents in South Central Alabama, and were analyzed using descriptive statistics. The results showed that many respondents did not know that the EITC could be used as an asset-building tool. Also, the results revealed that socioeconomic characteristics played a role in whether or not one filed for the EITC. Since many respondents did not know that the EITC could be used as an asset-building strategy, it is recommended that financial education programs be created to encourage respondents to adopt the EITC as an asset-building tool. In addition, it is recommended that socioeconomic characteristics be taken into account when dealing with EITC policy.

According to Sherraden (2005), a person's assets such as savings accounts, retirement accounts, home ownership, business ownership, and education are critical to climbing the economic ladder out of poverty and toward a better, more financially stable life. He stressed that possession of assets affords families greater economic stability than income alone can provide, and that the wealth from asset accumulation can be transferred from one generation to the next. The Corporation for Enterprise Development (2005) and Sherraden (1991, 2005) indicated that asset

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accumulation has a multiplier effect; people who hold such assets can add to them and, thus, increase their savings and/or wealth, a phenomenon known as asset building. In other words, asset building refers to engaging in long-term saving and investment behavior as a means to building wealth and increasing economic independence. Asset building, they argue, has helped many low-income Americans improve their wealth status.

Additionally, Palmer (2005) explained that the rationale for asset-building initiatives for the poor rests on the premise that traditional income security programs are inadequate as independent solutions. Asset building takes income security one step further by not only offering a financial incentive, but also a combination of services, including financial literacy and case management, designed to teach people how to make more productive use of their assets. In fact, several strategies are employed in asset building. Some of these strategies include home ownership, small business development and ownership, education enhancement, individual development accounts (IDAs), and the Earned Income Tax Credit (EITC).

Mikelson and Lerman (2004) explained that the EITC is a federal tax benefit designed to help low- and moderate-income workers improve their financial condition such as increasing their incomes and/or savings. It supplements earnings of workers with low wages, reduces their taxes, makes work more attractive than welfare, and is a fully refundable credit. The Annie E. Casey Foundation (2005) emphasized that the EITC has become the nation's largest and most important anti-poverty program, offering an average of \$1,700 per year to about 20 million low-income working families. The credit provides unique financial and asset-building opportunities for these families. Usually, EITC campaigns seek to boost the impact of the credit by raising the awareness of eligible families, offering free or low-cost tax preparation services, and encouraging recipients to utilize their credits for savings or building assets.

Although the EITC is an important income-increasing tool, there have been limited studies on how it can be used to build assets, as well as on who files for it and who does not and to what extent differences exist between filers and non-filers. Of particular focus is south-central Alabama, a region that is a place of residence for many low-income rural families. Since it is a low-income rural area, it is likely that many residents will be eligible and file for the EITC, but simultaneously, some might not file for it. Furthermore, there is also a potential for the filers to use their EITC as an asset-building tool. Based on the above, this study was designed to

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compare differences between filers and non-filers, specifically, (1) identifying general characteristics of participants, (2) examining willingness to participate in asset-building programs, and (3) identifying key factors affecting filing for the EITC.

The focus on South Central Alabama will add to the knowledge base on EITC in low-income rural areas. Without such an additional knowledge base on the EITC and its associated effects understanding and an in-depth analysis of the EITC will at best be incomplete. The reason is that this type of examination will provide some insights into the effect of the EITC on low-income residents. It is also hoped that the information generated by this study will enable other researchers, institutions, advocacy groups, and policymakers to direct their efforts to enhancing EITC usage and/or creating as well as implementing forward-looking EITC policies.

LITERATURE REVIEW

History and Overview

The Marguerite Casey Foundation (2005), Holt (2006), and the IRS (2011) give a thorough description of the origin and overview of the EITC. That description is summarized in this and the subsequent section for a general understanding how the EITC operates. The EITC is a tax credit for low-income working people, and it was created in 1975 under the Tax Reduction Act. The purpose of the EITC was to counter the effects of social security taxes on the incomes of low-income families and give the families an increased incentive to work. In the first year, 1975, it was a small credit of up to \$400 for low-income taxpayers with children. That tax year, 6.2 million families claimed \$1.25 billion in credits. It was made permanent in 1978, and since then the law has been revised several times. For instance, in 1986, during the overhaul of the federal tax law, the EITC was not only expanded, but also indexed for inflation. In 1990, it was again expanded to avert adverse effects of deficit reduction agreements on low-income working families, and also, the credit was increased for those with two or more children. In 2001, it was expanded to reduce the “marriage penalty” on the credit. In 2009, as part of the American Recovery and Reinvestment Act, the EITC was expanded to create a new category of families with three or more children and the maximum benefit for tax years 2009 and 2010 were increased. In fact, the Tax Relief and Job Creation Act of 2010 extended these changes through 2012.

Today, the EITC is a large tax benefit for lower-income working families. Overall, in 2010, more than 26 million taxpayers received nearly \$59 billion in

EITC for tax year 2009. Apart from the fact that the EITC lifts millions of people out of poverty, it also creates an incentive to work. However, despite these benefits, several concerns or criticisms have been raised about it. These include it being too costly, being another type of welfare that has lost connection to refunding taxes paid, and having excessive noncompliance. In particular, with the latter concern, issues such as claiming children who do not satisfy a residency test, incorrectly applying tiebreaker rules (that is, when a child is cared for by more than one person), erroneously filing as the head of a household, and misreporting income are prominent. Over the years, Congress and the IRS have tightened the eligibility rules, but compliance problems remain. That being said, Congress has also over the years made attempts to simplify EITC requirements. In 2001, for example, it simplified the definition of earned income, and in 2004 it simplified the definition for qualification as a child.

The EITC is based on a series of tax credits that varies for different types of filers. All filers fall into three periods or ranges derived from a calculation formula. The periods are, respectively, phase-in period, plateau period, and phase-out period. In the phase-in period, the credit increases with income; in the plateau period, the credit levels off as income increases, and in the phase-out period, the credit gradually falls back to zero. The parameters of the periods vary according to income, number of children, and marital status (see Appendix A for an example using tax year 2009). What makes the EITC unique is its “refundability”; that is, people who are eligible and file receive the credit whether or not they have federal income tax liability.

The EITC for any given year is claimed on tax returns filed in the following year. For instance, the EITC for 2010 will be claimed on the returns filed between January and April 2011. Refunds that include the EITC are generally issued earlier (mostly between February and March). Over the years, spending for the EITC has grown from \$1.25 billion in 1976 (for tax year 1975) to \$59 billion in 2010 (for tax year 2009). The EITC benefits more lower-income families than the traditional government-benefit programs. In 2002, for example, 79 percent of EITC payments went to households with incomes \$20,000 or less, and 21 percent went to households with relatively higher incomes. As the size of the EITC has increased, so has the average credit paid to each filer as the maximum limits have also increased, for example, the average credit increased from \$201 for tax year 1975 to \$1,784 for tax year 2003. For tax year 2010, the maximum credits are: \$5,666 for those with three or more qualifying children; \$5,036 for those with two or more

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qualifying children; \$3,050 for those with one qualifying child, and \$457 for those with no qualifying children.

Eligibility and Filing

Generally, there is a lack of adequate data to identify the characteristics of the population eligible for the EITC. However, anecdotal evidence suggests that about half of all EITC-eligible households are headed by racial or ethnic minorities. Although the population defined as poor intersects with the eligible population, they are not necessarily the same. Many of those that fall into the former group do not have children and fail the age test for the EITC; they are mostly elderly. Similarly, many meet the qualifying child or age tests but do not have earned income. Other indicators for those who are EITC-eligible are single mothers with two or more children and less than a high school diploma; cohabiting couples; and households with children eligible for food stamps.

It is known that the number of EITC filers is lower than the EITC-eligible population. The actual filer number varies from year to year depending on the particular situation and year in question. The rate at which taxpayers claim the EITC also varies by such factors as location, number of children, and income. However, many who are part of the EITC-eligible population do not file or access the credit, leaving millions of dollars unclaimed. Since the number of people who file for the EITC is lower than the EITC-eligible population, there have been efforts by community-based organizations and other advocacy groups as well as the IRS to improve awareness. Those efforts include giving low-income families better information about the benefits and eligibility requirements of the EITC, providing training materials on the EITC, and providing free or low-cost tax services. The challenge in determining an accurate EITC participation rate is having a good database on eligible taxpayers. Many of those in the eligible population who do not file for the EITC also do not file a tax return, and therefore, IRS records do not have the requisite data to fully identify the size or characteristics of the eligible population.

It is plausible that some EITC non-filers may be rationally deciding; that is, the benefits of filing for a small credit may not be worth the cost in time and tax preparation fees. Indeed, several characteristics have been associated with eligible EITC non-filers, and some of these are as follows: eligibility for a smaller credit, lower household income, larger family, receipt of child support, absence of qualifying children, younger age, male, higher percentage of income from

self-employment, employment in a private household occupation, lack of a high school diploma or college education, lack of previous tax filing experience, residence in a state with no income tax, language and ethnicity challenges, and residency in a rural area. Despite the foregoing, it is worthy to note that EITC eligibility and participation are not 100 percent in any geographic area or region.

The EITC: Uses and Associated Issues

The EITC can help reduce poverty, move people from welfare to work, reduce tax burdens, and be used to build assets. There have been studies to ascertain the uses and effects of the EITC; the results of some of these studies are discussed in this section. Rhine et al. (2005), for instance, examined how the EITC influenced consumer expenditure and saving decisions of low-income families. They reported that many families anticipated using their refunds to repay debts or meet immediate needs, with only a fraction saying they intended to save most of their EITC. Also, Simpson, Hyde, and Tiefenthaler (2006) assessed the types of expenditures made by EITC recipients in terms of bills and purchases. The types of bills paid by respondents, in descending order of importance, included utility bills, followed by rent, credit card bills, car payments, and grocery bills. Among the items respondents intended to purchase, again in descending order of importance, were clothing, followed by cars and household furnishings.

Correspondingly, Mammen and Lawrence (2006) assessed how rural working families use the EITC. They reported that about two-thirds of the eligible respondents filed for the EITC, and identified seven categories for which the EITC was used. They found that paying off bills or debt was the number one priority for these families, followed by access to transportation; purchasing consumer nondurables such as clothes, toys, and school supplies; purchasing consumer durables like furniture and household appliances; establishing savings or building assets; engaging in leisure activities; and improving human capital, such as paying for tuition at a college or technical school. Also, they found that those who filed for the EITC were slightly older, more likely to be white, more likely to be high school graduates, more likely to have two or more children, and more likely to have lower monthly median income. Those who did not file for the EITC but were eligible explained that they were not aware of the credit or simply failed to file. In a related study, Linnenbrink et al. (2006) examined experiences of EITC recipients. They reported that the most common use of a refund by participants was paying off bills or debt; saving for emergencies; buying a vehicle; buying a home; paying for

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education; and saving for retirement. In other words, apart from paying for bills and debt, a sizeable proportion used their refunds for asset accumulation activities, such as purchasing a vehicle, purchasing a house, paying for education, or saving for retirement.

In addition, Greenstein (2000) analyzed the EITC and its effects on workers who do not have children. He argued that if the EITC is abolished, it will create an increase in taxes for some of the nation's poorest workers. The reason is that single workers are the only group who begin to owe federal income tax before their income reaches the poverty line, and the federal income tax code taxes them somewhat deeply into poverty. He concluded that enlarging the EITC for very poor workers who are not raising children would benefit some of the nation's poorest workers in terms of accumulating assets or paying for current expenses. Furthermore, Greenstein (2005) evaluated the EITC and its influence on employment. He found that in 2003, the EITC lifted 4.4 million people out of poverty, including 2.4 million children. In fact, he observed that the EITC increased employment among single parents. This was especially the case among Hispanic children as well as among children in the South, where lower wages prevailed and more low-income workers were likely to qualify for the EITC. Without the EITC, he stressed, the poverty rate would have been nearly 25 percent higher. Therefore, he concluded that the EITC lifts more people out of poverty than any other single program.

Meyer and Rosenbaum (2001) also examined the impacts of the EITC on labor force participation. They found that the expansion of the EITC between 1984 and 1996 was responsible for a large increase in employment among single mothers, and most of the gains were for mothers with young children and mothers with low educational levels. Moreover, they stated that the EITC produced large declines in receipt of cash welfare assistance among low-income mothers. Similarly, Blank (2002) examined the effects of welfare reform in the 1990s on EITC recipients. She also found an increase in labor force participation rates of low-income women. She observed that the rise in labor force participation rates was attributable to welfare reform, the expansion of the EITC, and the strong economy. Over the same period, however, labor force participation among low-income or less-educated young men stagnated or declined, particularly for young African American men.

Moreover, the U.S. Government Accountability Office (GAO) assessed the eligibility and participation rates in the EITC program (Burman and Kobes 2002). The GAO estimated that 17.2 million households were eligible for the EITC in

1999, but only 12.9 million claimed it. Participation rates differed significantly according to the number of qualifying children in the household. Families with one or two children had, respectively, 93 and 96 percent participation rates. By contrast, only 45 percent of households without children and 62 percent of households with at least three children claimed the EITC. As noted by Burman and Kobes (2002), the GAO speculated that the lower participation rate households may have had very low incomes such that they did not have to file income tax returns. The IRS (2004) also reported that the proportion of EITC filers varies with the number of children. For instance, for tax year 2002, 42 percent of EITC filers had two or more children, 39 percent had one child, and 18 percent did not have any children. In other words, 81 percent of filers that year had children.

Additionally, Scholz (1994) found that the structure of the EITC leads to incentives for choosing one family structure over another. For example, a single mother with no earnings who marries a man with low earnings will become eligible for the EITC, thus, providing a marriage subsidy. However, a family headed by a single mother eligible for the EITC is likely to become ineligible for the EITC if she marries a man with high enough earnings. The reason is that the couple's combined income may place them beyond the phase-out range.

To summarize the review of the literature, the EITC was created to supplement income or reduce taxes of low-income families, and also to increase incentives to work. EITC recipients spend their refunds on paying bills or debts usually, but sometimes, they prefer to embark on asset-building activities. Also, filing for the EITC appears to be related to socioeconomic status, such as income, employment, education, gender, and presence of children. Since many previous studies show that most of the households spend their EITC refunds on short-term needs such as paying bills or debt and not long-term needs such as asset building, there is still a need to better understand how EITC refunds are used, and also how socioeconomic factors affect EITC filing status, especially in low-income rural populations.

METHODOLOGY

Instrumentation

A survey instrument consisting of three sections was used for this study. The first section focused on general information, such as whether participants have ever heard of the EITC, whether or not they file for the EITC, what assets they own, and what they use their EITC refund for. The second section assessed knowledge about the alternative use of the EITC, with questions about where respondents file

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their taxes, whether they pay a fee for filing taxes, whether they are aware that they can use the EITC as an asset-building strategy, and whether they would be willing to participate in an asset-building program. The third section elicited demographic information, such as the number of persons in their households, the number of persons in their households under 18 years, their annual household income, and their marital status.

Data Collection and Analysis

Data were collected using convenience sampling. Patten (2009) explained that convenience sampling allows the researcher to select participants based on their availability. It is often used during preliminary research efforts to get a gross estimate of the results, without incurring the cost or time required to select a random sample. Furthermore, Lohr (1998) explained that convenience sampling generally assumes a homogeneous population, that is, that one person is very much like another. It is used when one is unable to access a wider population, for example, due to time or cost constraints. Convenience sampling was used for this study because the subjects were easy to recruit and also because of limited time and resources at the disposal of the researchers.

Data were collected from families in several counties in South Central Alabama, also known as the Black Belt, a mostly rural area where the average annual income is below the state average. The counties studied were Barbour, Bullock, Greene, Hale, Macon, Marengo, Montgomery, Perry, and Sumter. Selected demographic statistics on the counties are shown in Appendix B. A rural area was chosen because it has unique challenges as well as attributes, and it will add different insights or perspectives to the EITC literature. County extension agents and Expanded Food and Nutrition Education Program educators helped identify residents to be interviewed in their respective counties, and also assisted in collecting the data. Although the participants were not formally prescreened to determine EITC eligibility, the agents and educators used their best judgment to identify participants who they believed to be EITC eligible and filed for it. The data were obtained through in-person interviews from a convenience sample of 138 respondents, from June to November in 2009. They were analyzed using the Statistical Package for Social Sciences (SPSS) Windows Version. The primary statistical tools used to analyze the data were descriptive statistics, namely, means, frequencies, percentages, and chi-square analysis to highlight general

characteristics, willingness to participate in asset-building programs, and key factors affecting EITC filing status.

RESULTS AND DISCUSSION

Table 1 presents the demographic information about the respondents. Almost 61 percent of the respondents reported having 1 to 3 persons in their households; 31 percent did not have any children, and 57 percent had at least one child. The average number of persons in the household and the average number of children in the household were 3 and 1, respectively (not shown in table). Also, 67 percent were females, and 98 percent were African Americans. Regarding age, 56 percent were 35 years old or younger, 76 percent were 50 years old or younger, and 24 percent were more than 50 years old. Seventy-two percent lacked an undergraduate degree, and 42 percent had high school education or less. Added to this, 53 percent were in the services industry such as sales representative, secretary, or cashier; 46 percent earned \$20,000 or less; 78 percent earned \$30,000 or less, and 55 percent were single and had never married. The predominance of females, African American families, younger persons, persons with lower educational levels, households with lower annual incomes, and single-parent households is consistent with the U.S. Census Bureau statistics on South Central Alabama.

Table 2 shows general information about respondents and the EITC. Seventy-nine percent of the respondents indicated that they had heard about the EITC; nearly 60 percent filed for it; and 40 percent did not file for it. Of the assets owned, 28 percent owned cars and 16 percent owned homes. The probable reason for the relatively high level of awareness of the EITC might be due to nonprofit organizations, neighbors, or friends informing residents in the south-central region about the EITC. These findings are in sync with the Annie E. Casey Foundation (2005) that reported that EITC campaigns seek to boost the impact of the credit by raising the awareness of eligible families about the EITC. The higher percentage of filers appears to be a direct reflection of the high percentage of EITC awareness. The proportion of respondents filing for the EITC is quite consistent with that obtained by Mammen and Lawrence (2006) who observed that about two-thirds of the respondents filed for the EITC. That a sizeable proportion of the respondents owned cars is not surprising, because it is known that owning or having access to a reliable means of transportation is a solution to reducing the time costs of work related travel. Car ownership, therefore, enables a job seeker to expand his or her area of job search, secure higher wages and improve his or her economic well-being.

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TABLE 1. DEMOGRAPHIC INFORMATION ABOUT RESPONDENTS (N = 138)

VARIABLE	FREQUENCY	PERCENT
Number of Persons in Household		
1 – 3..	84	60.9
4 – 6..	47	34.1
7 – 9..	4	2.9
No response.	3	2.1
Number of children		
No child.	43	31.2
One child.	37	26.2
Two or more children..	48	34.7
No response.	10	7.9
Gender		
Male.	46	33.3
Female.	92	66.7
Race		
Black.	135	97.8
White.	2	1.4
Other..	1	0.7
Age		
20 years or less.	20	21.0
21 – 35 years.	48	34.8
36 – 50 years.	28	20.3
51 – 65 years.	29	21.0
More than 65 years..	4	2.9

TABLE 1. DEMOGRAPHIC INFORMATION ABOUT RESPONDENTS (CONTINUED).

VARIABLE	FREQUENCY	PERCENT
Educational level		
Some grade school.....	5	3.6
High school.	53	38.4
Some college.	45	32.6
Associate degree.	10	7.2
Bachelor's degree.	16	11.6
Other.....	9	6.6
Occupation		
Educators.....	12	8.7
Health care.....	10	7.2
Blue collar.	23	16.7
Services.....	73	52.9
No response.	20	14.5
Annual household income		
\$10,000 or less.....	10	7.2
\$10,001 – 20,000.	53	38.4
\$20,001 – 30,000.	45	32.6
\$30,001 – 40,000.	11	8.0
\$40,001 – 45,000.	5	3.6
More than \$45,000.	11	8.0
No response.	3	2.2

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TABLE 1. DEMOGRAPHIC INFORMATION ABOUT RESPONDENTS (CONTINUED).

VARIABLE	FREQUENCY	PERCENT
Marital status		
Married.....	40	29.0
Single/Never married.....	76	55.1
Separated.	9	6.5
Divorced.....	10	7.2
Widowed.	3	2.2

Of respondents who filed for the EITC, 50 percent had been filing on average for 10 years or less and, in addition, 88 percent indicated that they did not encounter any difficulties when filing for it. That a higher proportion of the respondents filed for the EITC for at most 10 years is an indication that these respondents might still be in the phase-in or plateau range of the EITC curve. Most of the EITC filers did not experience any difficulties in filing for the EITC, probably due to the simplicity and ease of filing. Moreover, 62 percent received on average \$1,500 or less; the mean amount was about \$1,470 (not shown in table). Also, when asked about what they usually use their EITC for, 77 percent said that they use their EITC to pay bills and debts, and 23 percent said that they use it for asset-building purposes (e.g., to save for the purchase of a home or regular savings). The average amount of the EITC received was less than the average EITC of \$1,700 reported by the Annie E. Casey Foundation (2005), an indication of the low-income status of many residents in the study area. The higher percentage of respondents that used the EITC for payment of bills and debt agrees with the findings of Rhine et al. (2005), Simpson et al. (2006), Linenbrink et al. (2006), and Mammen and Lawrence (2006), all of who reported that many low-income families used the EITC refund to pay off bills and debts, or to meet other basic needs.

Of those who did not file for the EITC, 64 percent said they did not file because they were not aware of it. This key reason for not filing for the EITC agrees with Mammen and Lawrence (2006), who also found a lack of awareness of the EITC was the paramount reason for not filing. About 54 percent filed their taxes with H&R Block or nonprofit organizations, and 66 percent indicated that they paid a filing fee to those organizations. The use of such organizations to file taxes might be due to their high visibility in the survey area.

TABLE 2. GENERAL INFORMATION ABOUT RESPONDENTS AND THE EITC (N = 138)

VARIABLE	FREQUENCY	PERCENT
Heard of the EITC		
Yes.....	109	79.0
No.	29	21.0
Sources of Awareness of the EITC		
Neighbor.....	12	8.7
Friends.	30	21.7
TV.....	16	11.6
Radio.....	6	4.3
Other.....	49	35.5
No response.	25	18.1
File for EITC		
Yes.....	82	59.4
No.	55	39.9
No response.	1	0.7
Assets owned		
Home.....	22	15.9
Car.....	39	28.3
Savings account.....	16	11.6
Small business.	2	1.4
Other.....	2	1.4
No response.	57	41.3

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TABLE 2. GENERAL INFORMATION ABOUT RESPONDENTS AND THE EITC
(CONTINUED).

VARIABLE	FREQUENCY	PERCENT	
Length of time filing for EITC			
5 years or less.	20	14.5	(24.4)*
6 – 10 years.	21	15.1	(25.6)
11 – 15 years.	15	10.8	(18.3)
16 – 20 years.	4	2.8	(4.9)
More than 20 years.....	1	0.7	(1.2)
No response.	22	15.9	
Not applicable.	55	39.9	
Difficulties experienced			
Yes.....	10	7.2	(12.2)*
No.	72	52.2	(87.8)
No response.	1	0.7	(1.2)
Not applicable.	55	39.9	
Average amount of EITC received			
\$500 or less.	0	0.0	(0.0)*
\$501 – 1,000.....	33	23.9	(40.2)
\$1,001 – 1,500.	18	13.0	(22.0)
\$1,510 – 2,000.	10	7.3	(12.2)
More than \$2,000.	9	6.5	(11.0)
No response.	13	9.4	
Not applicable.	55	39.9	

*Percent in parentheses based on the 82 participants who filed for the EITC.

TABLE 2. GENERAL INFORMATION ABOUT RESPONDENTS AND THE EITC
(CONTINUED).

VARIABLE	FREQUENCY	PERCENT
Uses of EITC		
Pay bills.	49	35.5 (59.8)*
Pay debt.	14	10.1 (17.1)
Pay for vehicle.	1	0.7 (1.2)
Savings for home.	10	7.2 (12.2)
Savings for retirement.	2	1.4 (2.4)
Regular savings.	6	4.3 (7.3)
No response.	1	0.7
Not applicable.	55	39.9
Reasons for not filing		
Not aware.	35	25.4 (63.6)**
High filing fee.	3	2.2 (5.5)
Not interested.	3	2.2 (5.5)
Too much work.	6	4.3 (10.9)
Other.	8	5.8 (14.5)
No response.	1	0.7
Not applicable.	82	59.4
Preparer of Taxes		
H&R Block.	55	39.9
Friend.	16	11.6
Neighbor.	3	2.2
Non-profit organization.	20	14.5
Other.	37	26.8
No response.	7	5.1

*Percent in parentheses based on the 82 participants who filed for the EITC.

**Percent in parentheses based on the 55 participants who did not file for the EITC.

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TABLE 2. GENERAL INFORMATION ABOUT RESPONDENTS AND THE EITC (CONTINUED).

VARIABLE	FREQUENCY	PERCENT
Pay filing fee		
Yes.....	91	66.0
No.....	38	27.5
No response.....	9	6.5

Table 3 illustrates respondents' knowledge about alternative uses of the EITC. Participants were asked if they were aware that the EITC could be used as an asset-building strategy in programs such as IDAs, retirement accounts, and educational accounts. In response, about 24 percent of EITC filers versus 20 percent of EITC non-filers claimed to be aware that the EITC could be used as an asset-building strategy. Subsequently, when asked if they were willing to participate in an asset-building program such as those listed earlier, approximately 77 percent of EITC filers compared with 62 percent of EITC non-filers indicated that they were willing to participate in such a program. Generally, asset building was explained to participants as something they would have to put money in now and gain from in the future, and which would ultimately improve their wealth. The specifics of the types of asset-building programs mentioned were also explained. Correspondingly, 59 percent of EITC filers compared with 40 percent of EITC non-filers stated that their ultimate objective in participating in an asset-building program would be to purchase a home or further their education. Regarding ranking and their ultimate objective, for EITC filers, purchasing a home was ranked as the most important, followed by furthering one's education. However, for EITC non-filers, furthering one's education was ranked as the most important, followed by purchasing a home and setting up a business.

In spite of their weak financial circumstances, respondents indicated that they were interested in accumulating assets or using their EITC to improve their social status by participating in an asset-building program. These results show that low-income families are not only interested in saving, but are also willing to postpone their current consumption to improve their long-term well-being. This implies that low-income families have aspirations similar to those of high-income families, to increase their wealth. The respondents' ultimate objective in purchasing

TABLE 3. COMPARISON OF KNOWLEDGE OF ALTERNATIVE USES OF THE EITC BETWEEN EITC FILERS AND EITC NON-FILERS (N = 138).

VARIABLE	EITC FILERS (N=82)		EITC NON-FILERS (N = 55)	
	FREQ	PERCENT	FREQ	PERCENT
Knowledge of use of EITC				
Yes.....	20	24.4	11	20.0
No.	61	74.4	38	69.1
No response.	1	1.2	6	10.9
Participation in asset building program				
Yes.....	63	76.8	34	61.8
No.	17	20.7	13	23.6
Already participating in.	1	1.2	1	1.2
No response.	1	1.2	7	12.7
Ultimate objective for participation				
Purchase a home.	30	36.6	13	23.6
Further education.	18	22.0	9	16.4
Invest in children's education.	7	8.5	2	3.6
Set up a business.	2	2.4	8	14.5
Purchase a vehicle.	7	8.5	1	1.8
Other.....	0	0.0	3	5.4
No response.	18	22.0	19	34.5
Ranking				
Purchase a home.	13	15.6	8	14.5
Further education.	11	13.4	10	18.2
Set up a business.	8	9.8	8	14.5
Invest in children's education.	6	7.3	6	10.9
Purchase a vehicle.	5	6.1	5	9.1
No response.	39	47.6	18	32.7

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a home is consistent with the strong emphasis in American society on the importance of home ownership as a vital component of the American dream. That both EITC filers and non-filers regarded furthering their education highly could be because higher education generally generates increased income and wealth levels and respondents recognized this fact.

Also, in both cases, most respondents (74 percent of EITC filers versus 69 percent of EITC non-filers) were not aware that they could use the EITC for asset building, possibly due to the lack of asset-building outreach programs using the EITC in the study area. Since most EITC filers and non-filers indicated that they were not aware that the EITC could be used as an asset-building strategy, there is an opportunity to educate respondents about using the EITC as a tool for building assets.

Table 4 shows the comparison of selected socioeconomic characteristics between EITC filers and EITC non-filers. Of the EITC filers, about 18 percent did not have any children and 74 percent had at least one child. Correspondingly, of the EITC non-filers, 51 percent did not have any children and 26 percent had at least one child. The results show that households with children were more likely to file for the EITC because of a motivation for a greater refund. These findings are similar to those of the Government Accountability Office (2002), which found that EITC filing rates of households with children were higher than households without children, and the higher the number of children, the higher the filing rate. The results are also in agreement with the IRS (2004), which reported that households with children had a higher filing rate than households without children for tax year 2002.

In relation to gender, of the EITC filers, 22 percent were males and 78 percent were females. However, of the EITC non-filers, 51 percent were males and 49 percent were females. A probable reason for more female EITC filers than male EITC filers may be attributed to more qualifying female-headed households than male-headed households in the study area. Blank (2002) also reported that more females filed for EITC than males because of more female single parent households than males single-parent households.

Regarding age, of the EITC filers, 71 percent were 35 years old or younger, and 29 percent were 36 to 65 years old. In contrast, of the EITC non-filers, 35 percent were 35 years old or younger, 60 percent were between 36 and 65 years old, and 6 percent were more than 65 years old. The respondents who were 35 years old or younger in age had a higher proportion of EITC filers probably because most of the

TABLE 4. COMPARISON OF SELECTED SOCIOECONOMIC CHARACTERISTICS BETWEEN EITC FILERS AND NON-FILERS (N=138).

VARIABLE	EITC FILERS (N=82)		EITC NON-FILERS (N=55)	
	FREQ	PERCENT	FREQ	PERCENT
Number of children				
No children.	15	18.3	28	50.9
One child.	28	31.4	5	9.1
Two or more children..	35	42.7	9	16.4
No response.	4	4.9	13	23.6
Gender				
Male.	18	22.0	28	50.9
Female.	64	78.0	27	49.1
Age				
20 years or less.	25	30.5	4	7.3
21 – 35 years.	33	40.2	15	27.3
36 – 50 years.	17	20.7	11	20.0
51 – 65 years.	7	8.5	22	40.0
More than 65 years.	0	0.0	3	5.5
Educational level				
Some grade school.	1	1.2	4	7.3
High school.	33	40.2	20	36.4
Some college.	40	48.8	5	9.1
Associate degree.	3	3.7	7	12.7
Bachelor’s degree.	4	4.9	12	21.8
Other.	1	1.2	7	12.7

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TABLE 4. COMPARISON OF SELECTED SOCIOECONOMIC CHARACTERISTICS BETWEEN EITC FILERS AND NON-FILERS (CONTINUED).

VARIABLE	EITC FILERS (N=82)		EITC NON-FILERS (N=55)	
	FREQ	PERCENT	FREQ	PERCENT
Annual Household Income				
\$10,000 or less.	6	7.3	4	7.3
\$10,001 – 20,000.	39	47.6	14	25.5
\$20,001 – 30,000.	30	36.6	15	27.3
\$30,001 – 40,000.	4	4.9	7	12.7
\$40,001 – 45,000.	0	0.0	5	9.1
More than \$45,000.	3	3.7	8	14.5
No response.	0	0.0	2	3.6
Marital status				
Married.	17	20.7	23	41.8
Single / Never married.	53	64.6	23	41.8
Separated	7	8.5	2	3.6
Divorced.	5	6.1	4	7.3
Widowed.	0	0.0	3	5.5

low-income people in the study area fall into this age group. In addition, the proportion of EITC filers was lower for those between 36 and 50 years old and those more than 65 years old probably because they had higher income and were in the plateau period, phase-out period, or beyond to claim the EITC.

Regarding educational attainment, of the EITC filers, 90 percent had no more than some college education, whereas 10 percent had at least associates' degrees. Of the EITC nonfilers, 53 percent had no more than some college education, and 47 percent had at least associates' degrees. This shows a pattern whereby the higher the educational level, the higher the income and, in turn, the lower the likelihood of filing for the EITC. These results agree with Meyer and Rosenbaum (2001) and Mammen and Lawrence (2006), who found that the proportion of those with lower

levels of education that filed for the EITC was higher than the proportion with higher levels of education.

As for annual household income, among those who filed for the EITC, 55 percent earned \$20,000 or less and 45 percent earned more than \$20,000; 91 percent earned \$30,000 or less and 9 percent earned more than \$30,000. Of the EITC non-filers, 33 percent earned \$20,000 or less and 67 percent earned more than \$20,000; 60 percent earned \$30,000 or less and 36 percent earned more than \$30,000. Those with lower earnings (\$30,000 or less) represent a greater proportion of the EITC filers, which conforms to the findings of Greenstein (2005), who found that low-income workers were more likely to file for the EITC than those with higher income.

Regarding marital status, of the EITC filers, 21 percent were married and 79 percent were single. In contrast, of the EITC non-filers, 42 percent were married and 58 percent were single. Most of those filing for EITC were the single, never married persons. These results are similar to those of Scholz (1994), who found that more single persons with lower incomes were eligible for the EITC than married persons with moderate incomes. However, they are contrary to Mammen and Lawrence (2006) who, reported more married persons filing for the EITC than singles. Further examination of EITC non-filers revealed that they generally had no children, were slightly more likely to be male, were likely to be 36 to 65 years old, and were more likely to have at least associates' degrees. As stated earlier, the main reason given for not filing for the EITC was that they were not aware that they could file for it, and this partially (but mostly) explains why they did not file (although they qualified for it). It is possible that they did not understand it or that they just thought they did not qualify for it.

Chi-square is usually used to determine whether there is a statistically significant relationship (difference) between two sets of variables or frequency measures. Therefore, to determine whether there is a statistically significant relationship between filing status and each of the socioeconomic variables (i.e., number of children, gender, age, education, household income, and marital status), and to confirm the findings from the previous table, chi-square analysis was conducted. Table 5 presents the results of the chi-square analysis, and it shows that there is a statistical significance at the 1 percent level for all six socioeconomic variables as they relate to filing status. This means that the number of children, gender, age, education, household income, and marital status play a major role in whether one files for the EITC or not.

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TABLE 5. RESULTS OF CHI-SQUARE ANALYSIS SHOWING COMPARISON BETWEEN EITC FILERS AND NON-FILERS REGARDING SOCIOECONOMIC CHARACTERISTICS.

VARIABLE	df	X ²
Number of children.	2	49.85*
Gender.	1	13.59*
Age.	4	31.85*
Education.	5	34.30*
Household income.	5	20.82*
Marital status.	4	13.49*

*Significant at the 1 percent level.

As an example of how to interpret the specific results, for number of children, the results confirm that those with children were more likely to file for the EITC than those without children (i.e., filing status was associated with number of children). Similarly, for gender, the results confirm that females were more likely to file for the EITC than males (i.e., filing status was associated with gender). In the same vein, the results confirm that younger respondents were more likely to file for the EITC than older respondents (i.e., filing status was associated with age). The rest of the variables are similarly interpreted.

CONCLUSION

The fact that most of the respondents in the study used their EITC payments to pay debts or bills is consistent with the literature (e.g., Simpson et al. (2006) and Linnenbrink et al. (2006)). The respondents need to be educated about the EITC because many (40 percent) did not file for the EITC, and a sizable proportion (25 percent based on total respondents, but 64 percent based on those who did not file) were not aware that the EITC existed. Also, the fact that many respondents (both EITC filers and non-filers) did not know that the EITC could be used as an asset-building strategy, along with their willingness to participate in an asset-building program, suggests that financial education programs be created to encourage them to adopt the EITC as an asset-building tool, such as using it to save for investment instruments, further their education, develop a small business, and/or purchase a home. Such financial education programs could include, but need

not be limited to, explaining and promoting the EITC, explaining basic financial concepts and asset building, and providing options or designing packages that allow individuals to save toward acquiring or building an asset. Financial education is critical in altering financial behavior, and when more residents participate in asset-building programs, it will likely result in growth in net wealth in the study area.

Moreover, socioeconomic characteristics, such as number of children in a household, gender, age, educational level, household income, and marital status played a major role in whether or not respondents filed for the EITC. Generally, those who filed for the EITC were more likely to be those with children; females; younger individuals; those with lower levels of education; those with lower annual household incomes; and singles. These findings have implications for residents living in the rural communities studied and suggest the importance of these variables for decision makers both at the governmental and non-governmental levels. Hence, socioeconomic characteristics matter in filing for the EITC, and need to be taken into consideration when formulating EITC policy.

Overall, the study has two contributions; first, its emphasis on strategies to promote filing for the EITC and using it as an asset-building tool. Second, it adds to the EITC/asset-building and EITC/socioeconomic literature, especially in rural areas such as South Central Alabama, because of the limited research in the area. In the future, this study should be replicated, using a larger sample size, covering a wider area, and/or involving a more in-depth statistical analysis.

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APPENDIX A. SIZE OF CREDIT (TAX YEAR 2009)

EARNED INCOME (x)	STAGE	CREDIT (THREE OR MORE CHILDREN)
\$0 – 12,570.	phase in	45% * x
\$12,570 – 16,420.	plateau	\$5,657
\$16,420 – 43,279.	phase out	\$5,657 - 21.06% * (x - \$16,420)
CREDIT (TWO CHILDREN)		
\$0 – 12,570.	phase in	40% * x
\$12,570 – 16,420.	plateau	\$5,028
\$16,420 – 40,295.	phase out	\$5,028 - 21.06% * (x - \$16,420)
CREDIT (ONE CHILD)		
\$0 – 8,950.	phase in	34% * x
\$8,950 – 16,420.	plateau	\$3,043
\$16,420 – 35,463.	phase out	\$3,043 - 15.98% * (x - \$16,420)
CREDIT (NO CHILDREN)		
\$0 – 5,970.	phase in	7.65% * x
\$5,970 – 7,470.	plateau	\$457
\$7,470 – 13,440.	phase out	\$457 - 7.65% * (x - \$7,470)

Source: IRS 2009 <http://www.irs.gov/>

For example, for a person who is single, head of household, or qualifying widow(er) with two qualifying children, the credit is equal to 40 percent of the first \$12,570 of earned income, thus reaching a plateau of \$5,028 and staying there until earnings increase beyond \$16,420, at which point the credit begins to phase out at 21.06 percent, reaching zero as earnings pass \$40,295.

APPENDIX B. SELECTED DEMOGRAPHIC DATA ON COUNTIES

CATEGORY	MEDIAN	MEDIAN	EDUCATION	RACE	GENDER	MARITAL
	HOUSEHOLD	AGE	(PERCENT	(PERCENT	(PERCENT	STATUS
	INCOME (\$)	(YEARS)	HIGH	BLACKS)	FEMALES)	(PERCENT
			SCHOOL			SINGLE
			GRADUATES)			PARENTS)
	2007	2005	2000	2008	2008	2000
U.S.	50,740	36.2	80.4	12.8	50.7	30.3
AL.	40,596	37.1	75.3	26.4	51.6	32.8
Barbour.	30,370	37.4	64.7	46.8	47.3	43.0
Bullock.	24,969	35.3	60.5	69.5	44.9	59.9
Greene.	25,137	37.6	64.8	78.5	53.5	57.0
Hale.	31,481	35.2	65.2	57.8	49.6	45.3
Macon.	27,011	33.2	70.0	82.2	54.1	59.2
Marengo.	32,747	37.8	71.9	51.3	52.9	41.5
Montgomery. ...	41,199	35.0	80.3	53.8	52.4	42.6
Perry.	24,132	33.0	62.4	69.7	54.4	52.9
Sumter.	23,439	33.8	64.8	72.2	54.7	52.3

Source: U.S. Bureau of the Census. State & County Quick Facts. (Various Years).