

# Understanding and addressing the challenges of job loss for low-wage workers

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When it comes to the debate over job loss and related programs, America’s low-wage workers seem to get little attention. Research and policy discussions about the impact of job loss on U.S. workers tend to focus on workers who have long work experience in skilled positions. In particular, research and programs often focus on the “displaced worker,” defined as an employee who loses his or her job due to plant closures or relocation, insufficient work available, or positions or shifts being eliminated. In this era of technological change and global competition, the term conjures up images of high-tech jobs moved overseas and factory production workers increasingly replaced by automated processes. By definition, these workers are relatively “long tenured.” The focus on experienced workers is repeated among those who conduct research on job loss. For example, although the U.S. Bureau of Labor Statistics (BLS) collects data on the full spectrum of displaced workers, it analyzes and publishes data only on those workers who held the job they were displaced from for at least three years. Many policy responses favor these workers as well. “Trade Adjustment Act” programs, “Rapid Response” initiatives, and high-tech training programs are all designed to meet the needs of this category of workers.

In reality, changes in the demand for workers, and the consequent job losses that occur, are found at all levels of the work force. For workers at the low end of the employment spectrum in terms of wages and skills, the consequences of losing a job are just as serious as for their skilled counterparts, while the support and options available to them are substantially more limited. The effects of job loss may be as much tied to the income level of the separated worker as any other factors. In this article, I review the statistics on job loss, showing that while short-tenured workers are actually the majority of those who experience job loss, little data are available about their economic

circumstances or skill levels. I then describe the precarious economic status of these workers, the insufficiency of safety net programs for them, and the under-investment in training that might help them attain more reliably marketable skills. As a result, I argue that there is a need to provide the same research, analysis, services, and resources to low-wage workers as to high-paid workers. It is in our economic self-interest to reach out to this under-studied and under-served segment—for as the country looks ahead to shortages of skilled workers, the current low-paid work force will be a critical resource for future economic growth.

## **Displaced low-wage workers: The overlooked majority**

Although little research has been done on job loss among low-wage workers, there is no doubt that the number of people in this group who are struggling with the consequences of losing their jobs is far greater than the number of experienced, displaced workers. From 2001 to 2003, 5.3 million “long-tenured” workers were displaced from jobs (jobs they had held for at least three years). However, an additional 6.1 million “short-tenured” workers were displaced during the same period.<sup>1</sup> And, with the broadest definition of “job loss” referring to anyone who did not leave a job voluntarily, there were 18.6 million layoffs or discharges in 2003 alone.<sup>2</sup>

Since BLS does not publish information about this group of workers, policymakers have no readily available information about who those workers are. Data collection for this largest group of workers comes from employer surveys and, therefore, includes no

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worker-specific information, such as the earnings or education levels of the workers who have lost their jobs. The absence of readily available information contributes to the difficulties of identifying, and ultimately addressing, the needs of low-wage workers who lose their jobs.

The current focus on workers with longer job stability and higher skill levels tends to minimize the discussion about three types of workers who are particularly hard hit by losing their jobs. These include some new entrants to the job market, workers with low education or skill levels, and, largely as a result of the first two characteristics, people working at low wages. Not surprisingly, younger workers are more recent entrants to the work force and have shorter tenure on their last job than older workers. In fact, for workers aged 25 to 34, the median job tenure is only 2.9 years.<sup>3</sup> Accordingly, nearly half of those workers would be excluded from the analyses of job loss that look only at jobs held longer than three years. Regardless of age, workers with less than a high school diploma have job tenures more than a year shorter than the overall median (3.8 years compared with the median of 4.9 years for all workers 25 years and older). Ten percent of the labor force, some 12.4 million people, do not have a high school credential.<sup>4</sup> And job tenure in lower-wage industries, such as retail trade and leisure and hospitality, is even shorter (median of 2.8 years and 2.0 years, respectively, compared with 4.0 years for all workers 16 years and older.) Many low-skilled workers are also, of course, low-wage earners. The average earnings for those without a high school credential was \$18,800 in 2002; for those with no college-level education, it was \$27,300.<sup>5</sup> These least educated groups of the labor force fall within the bottom two-fifths of income earners and, as a result, face unique challenges when they lose a job.

To deal with job loss, individuals turn to a variety of resources. First, they fall back on their own financial resources to get by until they find a new job. During their period of unemployment, they will also use whatever outside financial assistance is available to them, primarily the system of unemployment insurance (UI) and, secondarily, for the poorest workers, welfare. They need resources to find the next job, either through personal networks or structured job-search services. Finally, many will attempt to develop new skills, through higher education or targeted job training, in order to move out of a declining industry or to broaden the types of jobs they can qualify for. Unfortunately, for workers with lower pay, lower skills, and less experience, the personal and systemic resources available are far less adequate than for higher-income, more experienced workers.

### **The financial challenges of losing a low-wage job**

Obviously, the fact of being in a low-income group alone exacerbates the economic hardships of job loss. With little chance to accumulate savings in low-wage jobs, low-income families have the lowest personal financial assets of any group to fall back on while they are unemployed. In 2001, the bottom one-fifth of families on the income scale had median family earnings of \$10,300. One in four families in this category had no financial assets. Of the 75 percent who did, the median value of those financial assets was a mere \$2,000. For the next one-fifth of families, at a median income of \$24,400, 7 percent still reported no financial assets. For those with assets, their median value was only \$8,000.<sup>6</sup> In fact, these numbers overstate the financial resources that a family might be able to draw on, because they include the value of life insurance and retirement accounts, neither of which can help weather the loss of income during a spell of unemployment.

As a result, most families in these lowest income brackets are living on the brink of crisis at the time of job loss. If a family cannot obtain financial assistance during a worker's period of unemployment, any savings they may have will be used up in only a few months on the basic expenses of food and shelter. Attempting to maintain health insurance for the family by paying for COBRA (Consolidated Omnibus Budget Reconciliation Act) insurance would be nearly impossible, given the 2003 average monthly premium of \$776.<sup>7</sup> The risks of becoming homeless, foregoing essential medical care, or falling into exorbitant, long-term debt because of a medical emergency are very real.

Clearly, access to financial support after job loss is critical for these lowest-earning families, and yet, the two systems they might turn to—unemployment insurance or welfare—have serious limitations in their suitability for assisting them.

### **Unemployment benefits: For long-term workers only**

The first place to turn for financial assistance in the face of job loss is the unemployment insurance system. Yet, in recent years, only 40 percent of unemployed individuals have been eligible for unemployment insurance benefits.<sup>8</sup> A primary reason for not receiving benefits is that the system is designed only for job loss that is related to an action of the employer, not of the employee. Voluntary quits and dismissals for cause are not covered. Unfortunately, making distinctions between voluntary quits and unavoidable job loss can be difficult when looking at the circumstances of some new entrants to the labor market,

particularly heads of households who start in low-skilled, entry-level jobs. These workers can face a number of circumstances that impede their ability to keep a job that are largely outside their control. Frequently, for example, new entrants to the work force with low skill levels take jobs that do not offer sick days, nor have they earned any vacation days in the first 90 days of employment. If a child becomes ill and cannot attend child care, a parent may be forced to stay home, putting her job at risk. If the worker loses her job as a result of her decision to stay home, she will not qualify for unemployment insurance.

Even if workers lose their jobs due to an employer's actions, they may still not be eligible for benefits. Reasons that workers do not qualify for benefits can include insufficient prior work experience and earnings, lack of work history in the time periods when eligibility is calculated, and lack of availability for full-time work.

All states require that workers have earned a specified minimum amount or worked a minimum number of hours in one calendar quarter before they become eligible for UI benefits.<sup>9</sup> While these amounts are set low enough that they include any full-time worker who worked for an entire calendar quarter, they can exclude the new entrant to the job market who might be laid off after only a few weeks of work. The rationale for these limits is that UI benefits are intended for those with a strong attachment to the work force; the result is to exclude the new worker from accessing benefits. In addition to a minimum total earning requirement, 40 states also require workers' earnings to be distributed over more than one calendar quarter, with a certain amount earned in at least one quarter other than the highest earning quarter.<sup>10</sup> This requirement places new entrants to the labor market at a further disadvantage, since, in these states, they have to have substantial earnings in at least *two* calendar quarters before they become eligible for UI benefits. An additional problem arises from the time period that states look at when calculating eligibility for benefits. Every state excludes earnings in the quarter in which the layoff occurs, since those earnings have not yet been reported by employers. As of June 2004, 33 states also excluded the quarter *prior* to the layoff quarter, a hold-over from an era before computerized wage reporting. This has the effect of excluding another fraction of new workers.

The cumulative effect of these policies means that someone who worked steadily for most of a year could be excluded from eligibility. For example, if a minimum-wage worker enters the labor force in early

March and loses his job in late December of the same year, he would have worked for almost ten months. However, earnings in the months of October through December would not count in determining eligibility, since they would fall in the quarter when the job loss occurred. In 33 states, earnings in July through September would also be excluded. While earnings from April to June might be high enough to meet the minimum earnings requirement, the worker still might not qualify in states with a requirement for a certain amount of earnings to be in more than one quarter, since he worked for only one month at minimum wage between January and March. This individual, who by most reasonable standards is becoming permanently attached to the work force, would not qualify for benefits.

Another group of stable workers with substantial attachment to the work force are part-time workers. In most states, only workers available for full-time work can qualify for UI benefits, even if the job they lost was part-time. Part-time workers make up about 17 percent of the work force, but they are far from "marginal" workers. In fact, they average 36 weeks of work a year (compared with 48 weeks for full-time workers). Because of the restrictions on eligibility for part-time work, only 12 percent of part-time workers who lost their jobs received UI benefits in 2002.<sup>11</sup>

### **Welfare reform: Another hole in the low-wage worker's safety net**

In the past, a significant group of low-skilled, low-wage workers turned to another system for financial help when they were unemployed but did not qualify for UI benefits—the welfare system. Welfare was often referred to as "the poor woman's unemployment insurance." Research has shown that the majority of people using Aid to Families with Dependent Children (AFDC), the system in place before the reforms of 1996, used welfare for short periods. These individuals were described as "cycling" between welfare and work. Research generally found that about half of welfare recipients would leave the system within a year. For example, in 1992, 55 percent of those who relied on AFDC stopped within 12 months, and 65 percent stopped within 20 months.<sup>12</sup> Typically, these workers relied on welfare when they were unable to find employment or when they could not work because of family responsibilities. Many also participated in vocational education, remedial education, or college coursework while they were unemployed and on welfare.

With this type of utilization of the welfare system, it was not surprising that welfare rolls climbed during recessions and fell during periods of economic growth.

During the past recession, however, for the first time since welfare was created, the rolls did not increase as the unemployment rate increased. In fact, from March 2001 through September 2003, welfare caseloads actually fell 3.7 percent across the country.<sup>13</sup> However, this does not mean that families' financial needs were in any way diminished during the recession. Instead, the trend is probably due to changes in the structure of the welfare system and in eligibility requirements. (The new system created in 1996 imposed limits on the total number of months an individual can receive welfare benefits in his or her lifetime and also imposed limits on the number of consecutive months someone can receive benefits. Waiting periods were permitted before benefits began for new applicants, and sanctions, in the form of reductions or cessation of benefit payments, were increased.) In 2003, more than one million people fell below the poverty level, the third consecutive year of increasing poverty rates. Another indicator of need has been the dramatic increase in use of food stamps, concurrent with the decline in welfare receipt. During the same period that welfare utilization fell 3.7 percent, food stamp cases increased 27 percent.<sup>14</sup>

It seems clear that in the past year unemployment insurance benefits have not substituted for use of welfare in providing economic assistance to the families who left welfare for work and then became unemployed. Fewer than 7 percent of poor children in single-mother families had mothers who received unemployment insurance in 2003, according to a review of government survey data by the Center on Budget and Policy Priorities. Moreover, utilization of welfare and unemployment benefits combined increased only one-third as much during the recession that began in 2001 as they did during the recession that began in 1990.<sup>15</sup>

Whatever the explanations that contribute to the diminished use of welfare, the numbers demonstrate that welfare is not serving as the safety net it once did in times of elevated unemployment. In part, this could be because people are concerned about using up their total of 60 months' life-time eligibility or they may have already exhausted their benefits. Another reason that people do not use welfare benefits when faced with unemployment is that a family's total assets cannot be more than a few thousand dollars in order to qualify (sometimes excluding all or a portion of one car), so the system does not provide short-term assistance for families who have tried to budget responsibly and create a degree of savings.

The lack of increased welfare caseloads would not be of concern if those who lost jobs simply found

another one and returned to work, but indicators are beginning to suggest that this is not the case. Preliminary research on welfare applicants in the years since welfare reform shows that in the months after applying for welfare benefits, those applicants remain worse off than former welfare recipients after they left the rolls, with fewer of the newer applicants having found employment.<sup>16</sup>

Although many former welfare recipients left welfare for work, they are especially prone to job loss during the first year of employment. A review of available research in 2001 found that only 40 percent to 60 percent of welfare leavers worked in all four quarters of the year after exiting welfare.<sup>17</sup> In a review of 15 studies conducted for the U.S. Department of Health and Human Services, the Urban Institute found that an average of only 37 percent of welfare leavers worked in all four quarters after leaving welfare.<sup>18</sup> (Since research looked at whether people worked, not whether they worked on a single job, the incidence of job loss is certainly higher, since some people who worked in every quarter would have lost jobs and found new ones.)

Unemployed welfare leavers are particularly vulnerable to the limitations of the unemployment insurance system. In the years following welfare reform, researchers attempted to estimate how many welfare leavers would be eligible for unemployment benefits when the next recession occurred. One review of the research concluded that no more than 20 percent of unemployed welfare recipients would be eligible for UI benefits in a recession,<sup>19</sup> considering all of the limitations on UI eligibility (reason for job loss, minimum earnings, and so on). Such estimates are not surprising, given the types of jobs and wages that welfare leavers typically start at. The fact that approximately one-third of welfare leavers in 1999 and 2002 who became employed worked part-time is another indicator of why significant numbers would not qualify for UI benefits. Looking exclusively at economic eligibility, in the late 1990s, almost half of the women who left welfare and lost jobs failed to meet the earnings requirements for unemployment insurance (compared with only 20 percent of women who had not previously been on welfare).<sup>20</sup>

### **Job training for low-wage workers: The missing link**

Among low-skilled workers, some groups of people are likely to face particular obstacles in the pursuit of employment. Most jobs are not advertised and hiring is done through word of mouth referrals. Official, federally funded job centers receive announcements about only a small fraction of job openings.

Fewer than one in four job seekers use any official program in their job search.<sup>21</sup> As a result, those workers who come from families or communities that are isolated from the mainstream labor market are seriously disadvantaged in their efforts to reconnect to employment. People most prone to these difficulties are those who live in urban communities of concentrated poverty, individuals whose families have depended on welfare for several generations, and those in isolated rural communities. For people in these circumstances, finding any job, let alone a job that is likely to be stable, is a daunting undertaking—every bit as difficult as the struggles skilled workers face finding new jobs at wages comparable to their old ones.

The only way for adult workers in jobs at the lowest end of the labor force to gain a more stable place in the work force is by upgrading their skills. With more marketable skills, they have more employment options and can increase their chances of finding work by being qualified for more types of jobs. Jobs with higher skill levels pay more, and workers have a better chance of working more hours. Jobs above entry level are more likely to provide benefits like paid time off. The advantages of higher education and skills are evident in today's economy. In specifically examining how to create better work opportunities for former welfare recipients, the Center for Law and Social Policy confirmed that women with associate degrees earn more than women without a high school credential (more than twice as much), that workers with higher education credentials are less likely to be unemployed, and that unemployment spells are shorter for more educated workers. They also found better wage and employment outcomes in national and state research for welfare leavers who had job training or other postsecondary education than for those who did not participate in such programs.<sup>22</sup>

However, current levels of investment in adult job training do not come close to providing services for the numbers of adults in need of training. The federally funded job-training program for adults, the Workforce Investment Act (WIA), provided training for only 98,489 displaced workers in 2002.<sup>23</sup> At this annual rate, WIA funding could have trained a mere 3 percent of the 11.4 million people counted in the BLS's *Displaced Worker Survey* from 2001 to 2003. Unfortunately, while skill requirements for good-paying jobs are rising, the numbers trained through federal work force programs are declining: In 1998, more than 149,000 displaced workers were trained from this source of funds,<sup>24</sup> 50 percent more than the number trained in 2002. Funding for displaced worker

training in federal fiscal year 2004 was authorized at 4 percent less than in 2002; and for 2005, it is set at 3 percent less than the 2002 amount.<sup>25</sup>

The other major system for adult work force education is the community college system. Public support of these institutions as a percentage of their funding sources has also declined. In 1980, state funding covered 70 percent of community college revenues; by 1996, state funds covered only 50 percent.<sup>26</sup> Tuition increases made up the difference, putting a much higher financial burden on the individual learner. This is especially onerous for the laid-off worker who is struggling to meet basic survival needs.

Another small source of job training funds comes from the "H-1B" visa program that allows foreign workers to come to the United States in fields where there is a documented shortage of skilled workers. A portion of the fees paid by employers who bring in these workers pays for the H-1B Technical Skills Training Grant Program, which focuses on training American workers in the fields in which there are shortages. In 2003, the U.S. Department of Labor awarded \$108 million in grants under the H-1B training program,<sup>27</sup> which required an additional \$79 million in matching funds from other sources. Yet these funds, like so many of the resources connected to job loss, are targeted to occupations requiring a bachelor's degree or comparable experience. That excludes the 40 percent of the American work force—49.6 million individuals—who have no college-level experience<sup>28</sup> and are at the lower end of the earnings' ladder.

Both the UI system and the welfare system create additional barriers to obtaining education or training during periods of unemployment. Many states exclude higher education from the list of allowable work-related activities for people on welfare. The federal welfare law excludes basic skills classes and preparation for the high school equivalency exam as work activities and limits states to engaging only 20 percent of welfare recipients in vocational training as a work activity. Many states require recipients to work at least 20 hours a week before permitting them to participate in education or training. For workers with families, in particular, these restrictions, coupled with inflexible training schedules for vocational programs and limited availability of child care, can effectively prevent them from attempting to get training at all. In the UI system, participation in a full-time education program most likely means that an individual is not available for full-time work and is therefore not eligible to collect benefits.

## Designing policies that support low-wage workers

Policy changes in each of the areas discussed above could help mitigate the effects of job loss for low-income and low-skilled workers. Below, I present some key recommendations.

### *Unemployment insurance reform*

A number of states have already made positive changes in the unemployment insurance system. Extending the use of the so-called alternative base period (which counts the most recently completed quarter), eliminating the requirement for distribution of earnings over multiple quarters, and providing benefits for permanent part-time workers would increase the number of new workers with legitimate attachment to the work force who can collect benefits and thus reduce their financial difficulties while unemployed. Allowing people to collect benefits while in job training would encourage skill development needed for a more educated work force.

### *Asset-accumulation programs*

Policies are also being tested around the country to help low-income workers accumulate assets, one of the surest means of gradually defeating multi-generational poverty. “Individual development accounts” provide incentives and mechanisms for savings. Financial literacy education helps people begin planning,

saving, and budgeting. Raising the asset limits for welfare eligibility would let people use welfare as the temporary assistance it is now intended to be, without wiping out their prospects for long-term economic stability.

### *Job-training and educational access for low-wage workers*

At the same time, recognizing training and education as allowable, indeed desirable, activities for welfare recipients would increase the number of people acquiring skills for stable employment. Restoring funding for job training to the levels of the 1990s would begin to address the critical skill shortages that leave many workers marginally employed. There is a special need for programs that integrate basic skills in the context of vocational education to bridge the gap between low-skilled workers and college-level training. Improving the responsiveness of government employment centers to the needs of employers would increase the number of employers who look for workers through official channels, making more jobs available to workers with limited employment networks.

Of course, each proposed solution has a financial cost. At the very least, however, recognizing the unique plight of the low-wage workers affected by job loss should be the beginning point for discussions about what investment our society wants to make in their futures—and ours.

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## NOTES

<sup>1</sup>U.S. Department of Labor, Bureau of Labor Statistics (2004b), p. 1.

<sup>2</sup>U.S. Department of Labor, Bureau of Labor Statistics (2003), data.

<sup>3</sup>U.S. Department of Labor, Bureau of Labor Statistics (2004a), tables 1, 4, and 5.

<sup>4</sup>Stoops (2004), table B.

<sup>5</sup>See Stoops (2004), table C.

<sup>6</sup>Aizcorbe, Kennickell, and Moore (2003), tables 1 and 5.

<sup>7</sup>Kaiser Family Foundation (2004).

<sup>8</sup>U.S. Department of Labor, Employment and Training Administration (2004a), chart A.12.

<sup>9</sup>All data on state unemployment insurance provisions from Economic Policy Institute (2004), table A.

<sup>10</sup>The U.S. Department of Labor maintains annual updates on states’ UI policies. State-by-state information can be found at <http://workforcesecurity.doleta.gov/unemploy/laws.asp#StateLaw>.

<sup>11</sup>National Employment Law Project (2004).

<sup>12</sup>U.S. Department of Health and Human Services (2004), table IND 8b.

<sup>13</sup>Rahmanou and Greenberg (2004), p. 4.

<sup>14</sup>See Rahmanou and Greenberg (2004).

<sup>15</sup>Fremstad, Parrott, and Sherman (2004).

<sup>16</sup>U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (2001).

<sup>17</sup>Richer, Savner, and Greenberg (2001), p. 9.

<sup>18</sup>Acs and Loprest (2001), figure 3.1.

<sup>19</sup>Holzer (2000).

<sup>20</sup>Boushey and Wenger (2003).

<sup>21</sup>The Bridgespan Group (2002).

<sup>22</sup>Strawn (2004), pp. 1–3.

<sup>23</sup>Frank (2004), supplemental tables provided by the author.

<sup>24</sup>Frank, Rahmanou, and Savner (2003), program update, No. 1, p. 2.

<sup>25</sup>The Workforce Alliance (2005).

<sup>26</sup>Strauss (2001).

<sup>27</sup>U.S. Department of Labor, Employment and Training Administration (2004b).

<sup>28</sup>See Stoops (2004), table B.

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