

*The GED Effect on Earnings, Wealth, and Other Measures of Prosperity*

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**I. Introduction**

The GED promises equivalence to a high school diploma for purposes of employment and higher education. In 2008, the US Census Bureau reported that 469,000 GED credentials were issued. Conventional wisdom suggests that earning a GED will improve a high school dropout's employment opportunities and earnings potential. However, previous analyses have drawn the value of the GED into question. In 1993, Cameron and Heckman found that GED recipients have no advantage in hourly wages over high school dropouts (Cameron 1993). High school dropouts who earn their GED tend to have other fundamental qualities that give them an advantage in the workforce over high school dropouts, and controlling for these factors diminishes the effect of the GED itself.

This paper uses recent data to consider GED recipient's financial stability. In 2008, did GED recipients earn more than high school dropouts? Do socioeconomic and racial factors continue to serve as a barrier to GED obtainment, and thus prevent equitable earnings for similar GED recipients and high school graduates? If the GED continues to have no effect on earnings, does it improve other measures of prosperity, such as net worth, business income, debt, insurance coverage, or government assistance?

**II. Background and Literature Review**

The power of the GED to improve economic outcomes has been under question for nearly 20 years. In 1993, Cameron and Heckman found, using National Longitudinal Survey of Youth data, that GED recipients were indistinguishable from high school dropouts in terms of hourly wages at ages 25 and 28. "There is no cheap substitute for learning," they wrote (1). The differences in wages were explained by ability, as measured by the Air Forces Qualifying Test.

In 2006, Heckman and LaFontaine used a larger sample size with the Current Population Study, finding similar results, and also finding that some studies are “plagued by nonresponse allocation bias from the hot deck procedure that biases the estimates upwards” (661). Previous literature suggests that the GED does little to improve earnings.

The GED was originally developed to enable older members of the workforce to become more competitive by earning an alternative high school degree. Today, about two-thirds of test takers are under 24, a greater proportion than in the 1980s and 1990s, suggesting the test has evolved to serve young students seeking an alternative to a high school degree rather than older dropouts seeking another chance at an education (US. Census Bureau). There are several possible explanations for the shift in age for GED-seekers.

The first is that some high school-aged students, believing that the GED will grant them equal incomes, prefer to take the GED rather than finish high school. The GED may take less time or have a lower opportunity cost than remaining in school. Previous research has suggested that the GED does tend to have an incentivizing effect for those students who would otherwise stay in school. Heckman has suggested that the introduction of the GED caused graduation rates to fall, and when policies have changed to make the GED more difficult, fewer school-aged young adults drop out of high school (2008).

Another explanation for the downward trend on GED recipients’ age is that schools are encouraging students to pursue their GED rather than finish high school. Indeed, in a condition study for the New York State Educational Finance Research Consortium, found evidence that New York school districts had practices of transferring high-risk students into GED programs to reduce the districts’ drop-out rates or boost test scores or attendance rates (33). Some districts were gearing students toward GED programs as early as the 8<sup>th</sup> grade (34). If such practices are common on a wide scale, the GED could have a sorting effect, in which dropouts and GED recipients tend to be the lowest-performing students or those with a tendency to break rules.

If the GED does not truly give equitable earnings opportunities in the workforce, and it gives an incentive for students to drop out of high school, it may do more harm than good. Minority students are more likely to be over-aged for their grade which makes the GED a more appealing option, and they faced the sharpest dropout decline rates after the 1997 increase in GED passing standards (Heckman 17). School administrations that encourage the GED further legitimize the test in the eyes of students and parents.

### **III. Data**

The 2009 Panel Study of Income Dynamics (PSID) Main Family Data stems from the initial 1968 PSID sample of approximately 5,000 families. As individuals and family structures have shifted in the PSID, the individuals have been followed and interviewed on a regular basis. In 2009, the Main Family Data included an update to the educational attainments of the heads of household. This paper analyzes six measures of earnings from the 2009 data: average hourly wage, wealth, business income, WIC assistance, debt, and insurance coverage.

Educational attainment can be divided into eight distinct categories. “Dropouts” did not complete high school or obtain their GED. GED Recipients are divided into three groups: those who did not earn a higher degree, those who later earned an associate degree, and those who earned a bachelor’s degree. High school graduates are defined as people who graduated from a traditional twelfth-grade high school in the United States. College graduates include associate degree recipients, bachelor’s degree recipients, and graduate degree recipients who also graduated from high school. In all analyses, bachelor’s degree recipients are the excluded group.

#### *Baseline Statistics*

It is useful to consider the span of educational attainments falling along a spectrum from dropouts to GED recipients to high school graduates and finally college graduates. Table 9 in the appendix gives baseline statistics by educational group. As education increases, the constituents

of each group tend to be more heavily white and male. High school dropouts have the lowest wages, wealth, business incomes, and weeks employed, with rates generally increasing as education increases. Debt also appears to rise as educational attainment increases. The rise in debt could be linked to student loans, or higher earnings leading to higher ability to borrow.

GED recipients differ from high school dropouts in many characteristics. When comparing the group of dropouts to the GED recipients who did not graduate from college, a greater proportion of the dropouts are black or female. 67% of GED recipients are male, as compared to 58% of dropouts. 46% of GED recipients are black, as compared to 56% of dropouts and 35% of all heads of households. Dropouts tend to live in more rural areas, as indicated by the Beale code.

Consistent with the downward age trend of GED recipients nationally, GED recipients in the PSID tend to be younger than dropouts and high school graduates. The average age of GED recipients is 40.6 years, as compared to 49.75 years for dropouts and 44.5 years for high school graduates. On average, the employed GED recipients have about a \$1 higher wage than high school dropouts, at \$15.12. The race, age, and gender differences between GED recipients and high school dropouts is likely to diminish the effect of the GED itself.

Because the GED is typically seen as an equivalent to a high school diploma, it is valuable to compare the two educational groups. High school graduates differ from GED recipients in several notable ways. High school graduates have a smaller proportion of black or Hispanic respondents than GED recipients, but their locations and sexes are similar in proportion. Among high school graduates, 41% were black and 5% were Hispanic. For GED recipients, 46% were black and 8% were Hispanic. On average, employed high school graduates make about \$4.76 more per hour than GED recipients, at \$19.88, and were employed nearly 3 weeks more in 2008. High school graduates are more employed than GED recipients on average, but racial differences between the groups contribute to the earnings gap.

It is also interesting to compare the relatively small number of GED recipients who graduated from college with those who did not. Because the groups are very small, with 25 GED+Associates and only 13 GED+Bachelor's, all analysis is tentative in nature. GED recipients who are also college graduates tend to be older, and more heavily white and female. GED+Associate degree recipients had lower wages and employment than high school graduates with associate degrees. About 8.7% of GED recipients dropped out during or before 9<sup>th</sup> Grade, 26.9% dropped out in 10<sup>th</sup> grade, and 56.6% left high school during 11<sup>th</sup> grade, which is strikingly similar to those who earned their GED and associate degree. GED recipients who attended college tend to have lower business incomes on average than those who did not, which may suggest that they have less incentive to pursue entrepreneurial endeavors.

The following sections analyze the effect of the GED on employment, hourly wages, wealth, WIC assistance, debt, and insurance coverage, while controlling for fundamental differences in race, age, and gender between educational groups.

### **III. Effect on Weeks Employed**

#### **Variables**

Educational attainment has been linked to employment rates. Presumably, greater educational attainment leads to increases in employment. The PSID contains data about employment on a weekly scale. "Weeks employed" is defined as the number of weeks the head of household was employed in 2008. Those who were unemployed for the entire year were counted as being employed zero weeks. "Weeks employed" will measure GED recipients relative job steadiness and financial stability. The regression on weeks employed is available in Table 12 in the appendix.

#### **Results**

After controlling for race, age, location, and gender, high school dropouts appeared to have the lowest number of weeks worked. Those who received their GED were employed about 3 weeks more than average than high school dropouts, and the difference is highly statistically significant ( $F=7.05$ ; significant at the .01 level). The typical white, female high school dropout with five years in the workforce is employed 36 weeks per year, and a similar GED recipient is employed about 36 years. Meanwhile, a high school graduate is employed 4.2 weeks more per year than GED recipients. The difference between GED recipients and graduates is highly statistically significant ( $F=22.27$ ,  $p=0.0000$ ). Notably, black respondents were employed about 3.24 fewer weeks per year than white respondents, and Hispanic respondents were employed 1.62 weeks more than white respondents. Males were typically employed 3.7 weeks more than females.

The following example uses a more complex model to describe weeks employed by gender, race, and educational attainment. In this example, years in the workforce (“age-tool”) is 28, Beale Code is 4, and GED recipients have completed grade 11. The GED appears to have a positive effect on employment for heads of households in 2008. For every subgroup except white men, GED recipients are better employed than high school dropouts. However, most of the interaction terms were not statistically significant.

**Figure 1. Weeks Employed by Gender, Race, and Educational Subgroups**

	Dropout	GED	GED+ Associate	GED+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	35.57	38.91	45.26	39.63	40.38	45.90	45.60	43.93
Black	26.64	35.68			38.17	43.88	45.34	43.49
Hispanic	37.08	46.29			41.42	44.46	45.85	43.54
<b>Men</b>								

White	42.72	41.65	46.52	41.29	45.40	47.16	47.26	46.80
Black	32.47	37.08			41.86	43.81	45.67	45.02
Hispanic	44.05	48.84			46.24	45.53	47.32	46.22

To summarize, the GED does seem to have a positive and significant effect on employment over dropouts, on average. However, the advantage appears to be strongest for women and minorities. For white men, the GED does not provide an advantage for high school dropouts. Among Hispanic heads of households, GED recipients were employed at higher rates than high school graduates, but for all other racial groups, high school graduates tended to have higher rates of employment. However, this regression does not provide a complete picture of the well-being of GED recipients as it does not incorporate how well they were paid. This factor is explored in the following section.

### **III. Effect on Wage and Log(Wage)**

#### **Variables**

“Wage” is defined as the head’s hourly wage rate, which is annual labor income divided by annual work hours for 2008. Notably, missing values were imputed by the study. Earners over \$500 per hour were excluded from this analysis, which amounted to 6 individuals, or the top 0.08% of earners. (Five of these earners earned their bachelor’s degree and one earned his graduate degree).

“Wage” was divided into two separate variables, one including the unemployed and one excluding the unemployed. The regression including those with a wage of zero incorporates the effect education has on unemployment. Excluding the unemployed gives a more accurate picture of wages of the heads of households who are employed. Log(Wage) excludes those heads of households who had wage rates of 0.

#### **Results**

## Wages including the Unemployed

### *Simple Regression*

For the purposes of simplicity, we start with a model using control variables (race, age, sex, and location) and a limited set of interaction terms. This model is available in Table 1 of the Appendix. In this model, the effect of the GED is statistically significantly negative as compared to high school dropouts.

Whether GED recipients have higher wages per hour than Dropouts is interesting to consider in the context of their differing weeks employed. The difference seems to be a factor of their differing employment. If employment is controlled, GED recipients make less per hour than high school dropouts. If not, there is still a gap, but it is not statistically significant. However, it is necessary to consider that a GED recipient tends to have higher employment than high school dropouts, which will likely close some of the wage gap. If weeks employed is not controlled, GED recipients have lower wages than high school dropouts by about \$1.56 ( $F=5.18$ ,  $p=.0229$ ) and high school dropouts high school graduates by about \$3.30 per hour, at a statistically significant level. This regression suggests that the differences in wages between the educational groups is largely a function of their employment.

**Figure 2. Coefficients on Wage**

	Dropout	GED	GED+ Associate	GED+ Bachelor's	High School	Associate	Bachelor's	Graduate
Weeks employed controlled	-9.67	-12.73	-12.85	-3.55	-8.98	-6.9	0	10.94
Weeks employed not controlled	-13.19	-14.75	-12.65	-4.08	-9.88	-6.91	0	10.77



*Interaction terms*

Tables 2, 3, 4, and 5 in the appendix give the regression for wage and log(wage) using a large variety of interaction terms and control variables. The G.E.D. appears to have differential effects depending on race and gender. Figure 3 below summarizes the results from Table 1.b., which includes the unemployed. In this example, weeks employed is held constant at 30 (which is lower than average for all groups), Beale Code is 4, and age-tool of 28, and Beale code of 4. The wages of all GED recipients were computed as having left high school after grade 11.

**Figure 3. Predicted Wage by Gender, Race, and Educational Group (Including wage rate of 0 and holding constant weeks employed)**

	Dropout	G.E.D.	G.E.D.+ Associate	G.E.D.+ Bachelor's	High School	Associate	Bachelor's	Graduate
Women								
White	10.5	8.99	7.29	17.31	10.26	11.45	17.4	23.07
Black	9.16	6.07	*	*	7.22	9.63	11.35	15.26
Hispanic	6.42	6.04	*	*	6.64	14.89	8.12	22.85
Men								
White	12.37	11.67	12.49*	25.76*	15.59	16.65	25.85	38.57
Black	8.11	5.83	*	*	9.63	11.91	16.88	27.84
Hispanic	9.08	9.51	*	*	12.76	20.88	17.36	39.14

When those with a wage rate of 0 are included, the effect of the GED appears negative for all groups. However, we are also assuming, in this example, that weeks employed is constant for all groups. Since we previously found this to be a problematic assumption, below is an example using average weeks employed for each subgroup (from Figure 1). Here, the effect of the GED appears less negative for most groups. For Hispanic respondents, the effect is more positive, but it is approximately neutral for the other subgroups. This example seems less misleading than Figure 3 because high school dropouts no longer make wages similar to—or better than—high school graduates. These examples are more realistic to the average wages of each group. The examples in Figures 3 and 4 suggest that the GED's main advantage in wage comes from an increase in employment.

**Figure 4. Predicted Wage by Gender, Race, and Educational Group (Including wage rate of 0 and using average weeks employed)**

WAGES	Dropout	GED	GED+	GED+	High	Associate	Bachelor's	Graduate
			Associate	Bachelor's	School			
Women								
White	12.56	12.29	12.94	20.87	14.10	17.33	23.17	28.22
Black	7.92	8.17			10.24	14.77	17.03	20.25
Hispanic	9.04	12.07			10.87	20.24	13.98	27.86
Men								
White	17.08	15.98	18.60	29.94	21.29	23.00	32.24	44.79
Black	9.02	8.45			14.02	17.02	22.68	33.40
Hispanic	14.28	16.48			18.77	26.63	23.77	45.14

### *Log(Wage)*

In the Log(wage) regression, shown in Table 4 of the appendix, the impact of the GED on wage is increased. In terms of log(wage), which also excludes those with a wage of 0, white, female GED recipients and High school Graduates both have wages about 25 points higher than high school dropouts. This suggests that for employed white women, the GED is equivalent to a high school degree in terms of earnings. Hispanic GED recipients also make the same wage as Hispanic high school graduates, but the effect of the GED is negative for employed Black heads of households, and especially for black men.

Figure 5 below summarizes wages by gender, race, and educational group, holding weeks employed constant at 30 (which is lower than average for all groups except dropouts), age-tool of

28, and Beale code of 4. The wages of all GED recipients were computed as having left high school after grade 11. Figure 5 excludes those with a wage of 0

**Figure 5. Predicted Wage by Gender, Race, and Educational Group (Excluding wage rate of 0)**

	Dropout	G.E.D.	G.E.D.+ Associate	G.E.D.+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	17.12	18.99	18.49	27.83	20.48	23.79	30.65	37.98
Black	15.93	15.68	*	*	21.27	22.32	24.24	27.74
Hispanic	14.15	17.96	*	*	16.83	28.27	21.76	40.03
<b>Men</b>								
White	23.35	24.15	25.60*	38.42*	29.54	30.9	41.24	56.1
Black	17.13	15.81	*	*	25.3	24.4	29.8	40.83
Hispanic	20.51	23.25	*	*	26.02	35.51	32.48	58.28

*\*Because G.E.D.+Associate and G.E.D.+Bachelor's were small groups, these values are estimated without additional interaction terms or not calculated.*

As demonstrated in the example in Figure 5, for the employed, the GED has a differential effect on wage, depending on race and gender. The GED appears to have a positive effect for Hispanic heads of households, but appears detrimental to black men and women. For employed Hispanic women, earning a GED is comparable to earning a high school degree rather than dropping out. In this example, Hispanic women who completed grade 11 before earning their GED actually earned more than high school graduates. For Hispanic men, the GED has a positive effect for those who complete at least grade 10, but is not equal to a high school degree. For employed White men, the effect is only positive for those who complete 11<sup>th</sup> grade. White

women who are GED recipients earn more than their dropout counterparts, but less than high school graduates. Interestingly, for both black women and black men, the effect of the GED appears to be negative; far more so for men than women. These results suggest that the GED is the most beneficial to Hispanic people, approximately neutral to Caucasians, and potentially harmful for African Americans.

Notably, GED Recipients would have a wage \$0.98 lower if they had left school after grade 10, and \$2.75 lower if they had left school earlier. This would neutralize most of the results presented in Figure 5, particularly exaggerating the negative effect for Black heads of households. However, grade leaving high school does not have a statistically significant effect on wage.

Although Heckman has suggested that some studies, including the CPS, tend to over-estimate wages for non-respondents with GEDs, this does not appear to be the case for the PSID. The effect of the interaction term “GED imputed wage”, which is equal to 1 if a person has a GED and their wage was imputed by the study, is not statistically significant in most of the wage regressions.

### **K-6 Non-Specific Psychological Distress Scale**

One feasible explanation for the wage differential between GED recipients and high school graduates is that psychological or personality factors distinguish each educational group. Perhaps GED recipients are less tenacious or more confident than high school graduates. Psychological distress is an important control variable in the wage regression. However, there is a reverse-causality problem. Psychological distress could result in difficulty maintaining employment or lower earnings. On the other hand, financial problems resulting from low wages could cause psychological distress.

The K-6 scale, developed by Dr. Ronald Kessler, Professor of Health Care Policy at Harvard Medical School, measures psychological distress using a scale of 0 to 4, where 4

indicates “all of the time” and 0 “none of the time”. Questions include “How often in the past 4 weeks have you felt so sad that nothing could cheer you up?” and “How often have you felt hopeless?” Typically, a score of greater than 13 on the sum of six questions indicates clinically significant nonspecific psychological distress. Roughly four percent of heads of households indicated scores above 13; 76.10% of respondents had K-6 measures of fewer than 5 points.

GED recipients tend to have lower K6 scores than high school dropouts, meaning they face less psychological distress on average. They score about nine-tenths of a point lower on the K6 scale than dropouts, and about sixth-tenths of a point higher than high school graduates, after controlling for age, race, sex, wage, and weeks of employment (Table 6). Without controlling for wage or weeks of employment, GED recipients score about 1 point lower on the K6 scale than dropouts, and .8 points higher than graduates. In general, the GED recipients have slightly less distress than dropouts, but more distress than high school graduates. Figure 1 below describes typical K6 scores by subgroup, using the same baseline data from previous examples (28 years in the workforce, Beale Code 4, etc.). For otherwise comparable individuals, women and white heads of households with lower levels of education tend to have the highest K6 scores, or the greatest level of psychological stress.

**Figure 6. Typical K6 Scores by Educational, Racial, and Sex Subgroups**

	Dropout	G.E.D.	Associate	Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	6.91	6.42	6.54	6.30	4.77	4.92	4.13	3.22
Black	5.69	5.15			4.05	3.85	3.76	2.62
Hispanic	5.97	5.02			4.75	4.57	3.85	3.83
<b>Men</b>								
White	5.23	4.97	5.20	5.22	3.58	3.57	3.04	2.54
Black	4.82	4.51			3.67	3.31	3.48	2.74

Hispanic	4.06	3.34		3.33	2.99	2.53	2.91
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As demonstrated in Table 3 of the index, K6 proves to have a statistically significant effect on wage. For each one-point increase in K6, wages fall by about 23 cents. Adding K6 to the wage regression does not significantly alter the differential between GED recipients and high school dropouts. The typical white, female GED recipient still earns roughly \$2.04 more than the typical high school dropout, as compared to \$2.17 more when K6 was not included. The wage differential between white, female GED recipients and high school graduates is reduced by about 28 cents. The differential for Black dropouts and GED recipients is reduced.

**Figure 7. Sample Wages Incorporating Typical K-6**

	Dropout	G.E.D.	G.E.D.+ Associate	G.E.D.+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	12.50	11.10	9.39	19.40	12.60	13.79	19.87	25.47
Black	11.06	8.19			9.59	12.04	13.93	17.12
Hispanic	8.21	8.43			8.56	17.50	10.38	25.71
<b>Men</b>								
White	14.87	13.92	14.70	27.86	18.07	19.09	28.32	40.80
Black	10.34	7.92			11.98	14.27	19.30	29.37
Hispanic	11.68	12.35			15.14	23.91	19.94	42.14

Here we calculate wages using typical weeks employed rather than constant weeks employed of 30. Overall, it does not appear that K-6 score explains much of the wage differential between Dropouts, GED recipients, and graduates.

**Figure 8: Sample Wages Incorporating Typical K-6 and Weeks Employed**

	Dropout	GED	GED+ Associate	GED+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	14.47	14.26	14.79	22.81	16.27	19.42	25.39	30.40
Black	9.87	10.20			12.48	16.96	19.36	21.90
Hispanic	10.71	14.20			12.61	22.62	15.99	30.50
<b>Men</b>								
White	19.37	18.04	20.55	31.86	23.53	25.17	34.44	46.75
Black	11.22	10.42			16.18	19.16	24.85	34.69
Hispanic	16.65	19.02			20.89	29.41	26.07	47.88

## IV. Effect on Wealth

### Variables

Wages in a given year may not give a full picture of the effect of the GED on general welfare. Net worth is another potential indicator of the success of GED recipients. The variable “wealth” is imputed by the study and includes seven asset types and home equity, net of debt value. For the purposes of this analysis, those with negative net wealth below -\$400,000 (0.07 percent of heads) and positive net wealth above \$13,000,000 are excluded (0.14 percent of respondents). One potential bias is that wealth is calculated for the family unit rather than head of household alone. For example, if the head of household had a GED but his or her spouse graduated from college, the result may be biased. However, it is useful to consider wealth in addition to wages, since some heads of households may not work because their spouse is employed or they have significant family wealth.

### Results



Without using a variety of interaction terms, it appears that the GED has a positive effect on wealth. On average, GED recipients have a net worth \$65,572 higher than otherwise comparable dropouts. We reject the hypothesis that GED recipients and dropouts have equal wealth ( $p=.01$ ). Similarly, GED recipients have a net worth, on average, of \$53,268 less than high school dropouts. The gap decreases to \$58,002 between GED and dropouts, and increases to \$75,973 between graduates and GED recipients if wage and weeks employed are excluded.

Figure 9 summarizes results from the Wealth regression (Appendix Table 7) based on gender, race, and educational group. Similarly to previous examples, weeks employed is 30 and age-tool is 28. The wage effect on wealth was calculated using the results in Figure 3.

**Figure 9. Predicted Wealth by Gender, Race, and Educational Group**

	Dropout	G.E.D.	G.E.D.+ Associate	G.E.D.+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	-\$35,187	\$20,978	-\$1,124	\$65,582	\$138,957	\$154,800	\$269,092	\$324,507
Black	-\$32,337	\$27,957	*	*	\$58,462	\$113,571	\$73,906	\$84,040
Hispanic	\$25,323	\$92,587	*	*	\$74,156	\$98,205	\$146,795	\$210,488
<b>Men</b>								
White	\$86,968	\$143,494	\$117,703	\$292,067	\$281,514	\$273,628	\$495,577	\$689,071
Black	-\$20,916	\$39,738	*	*	\$90,283	\$121,664	\$189,656	\$337,869
Hispanic	\$90,098	\$157,722	*	*	\$159,332	\$159,652	\$315,898	\$517,671

The following table uses average weeks employed (shown in figure 1) to calculate wealth.

**Figure 10. Predicted Wealth using average weeks employed**

	Dropout	GED	GED+ Associate	GED+ Bachelor's	High School	Associate	Bachelor's	Graduate
<b>Women</b>								
White	-\$33,192	\$30,692	\$10,864	\$75,554	\$142,676	\$160,496	\$274,681	\$329,498
Black	-\$33,541	\$36,514			\$61,389	\$118,544	\$79,402	\$88,873
Hispanic	\$27,860	\$104,945			\$78,248	\$103,386	\$152,474	\$215,339
<b>Men</b>								
White	\$91,526	\$154,190	\$130,144	\$302,633	\$287,031	\$279,776	\$501,761	\$695,090
Black	-\$20,031	\$48,797			\$94,533	\$126,612	\$195,270	\$343,251
Hispanic	\$95,132	\$170,994			\$165,151	\$165,217	\$322,104	\$523,482

For all groups the GED has a sizeable increase of wealth by 28 years in the workforce as compared to high school dropouts. For most, earning a GED rather than a high school degree results in large diminishment in wealth. For white women and white men, the loss is over \$110,000. For Hispanic women, the GED has a positive effect on wealth as compared to high school graduates, and for Hispanic men, the effect is negligible. For those who earned their GED and an associate degree or bachelor's degree, wealth is significantly lower than comparable college graduates.

## V. Effect on WIC Assistance

### Variables

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a food assistance program for pregnant women, breastfeeding women, and children under the age of 5 who are under 185% of the federal poverty level. WIC is a dummy variable developed

based on the response to the question “During 2008, did anyone in your family get food through the WIC program?” The variable excludes households in which there was no female aged 15-45 or child under 5 in the family in 2008. Linear, probit, and logit regressions of WIC status are found in Table 4 in the appendix. Control variables include race, age, sex of head of household, wage, and weeks employed.

## **Results**

Other factors held constant, GED recipients are more likely to receive WIC assistance than high school graduates, but less likely than high school dropouts. We reject the hypothesis that high school graduates and GED recipients receive WIC at the same rates ( $p=.067$ ), and cannot distinguish high school dropouts from GED recipients ( $p=.255$ ). According to the results, high school dropouts are about 3 percentage points more likely to receive WIC than GED recipients, who are 4 points more likely than high school graduates. According to the logit regression, GED recipients are about 4.6 percentage points less likely to be on WIC than dropouts, and 6.6 percentage points more likely than high school graduates. About 26% of white female dropouts with an age-tool of 5 receive WIC, as opposed to 23% of GED recipients and 19% of high school graduates. For black female heads of households, the rates are 7 percent greater; for Hispanic women, the rate is 10 percent higher.

## **VI. Effect on Business Income and Log(Business Income)**

### **Variables**

Business income is the head and wife’s income from unincorporated businesses in 2008. Because some families saw losses in business income, business income is preferable to  $\log(\text{business income})$ , but both regressions are included in Appendix Table 5. Similarly to





## **VII. Effect on Debt**

### **Variables**

The variable “debt” is based on the question “If you added up all of these debts (for all of your family living there), about how much would they amount to right now?” The regression on debt in table 6 controls for various factors, including age, sex, wage, and employment. Potential biases include that the head of household is not isolated from his family’s debt and inaccurate reporting of debt.

### **Results**

As shown in table 10, the amount of debt increases as education increases. GED recipients had \$2038 more debt than dropouts and \$88 less than high school graduates, other factors held constant. High school graduates had \$5146 less in debt than bachelor’s degree recipients. It is plausible that part of the effect is student loans. However, we cannot reject the hypothesis that debt is different between GED recipients and high school dropouts ( $p=.55$ ) or GED recipients and high school graduates ( $p=.6047$ ).

However, debt alone is not a strong indicator of prosperity. For high school dropouts with wages of \$8 an hour, a debt of \$5,000 may seem insurmountable; for college graduates, that amount could seem menial. Taken in context with the wealth of GED recipients being higher than that of dropouts, it appears that GED recipients carry relatively less burden of debt.

## **VIII. Effect on Insurance Coverage**

### **Variables**

Insurance coverage is an additional indicator of relative economic success since many of the Americans who lack health insurance are unemployed or low-paid. “Insured” is a dummy variable equal to one if the family had health insurance coverage in 2008. Based on the baseline

regression, insurance coverage appears to be positively linked to educational attainment. Linear, probit, and logit regression models for insurance coverage, with control variables including age, race, wage, and weeks employed, are in table 7.

## **Results**

All other factors held constant, GED recipients had higher insurance coverage rates than dropouts by approximately 3 percentage points. This difference is not statistically significant ( $p=0.1636$ ). However, the high school graduates had insurance coverage rates approximately 6.5 percentage points higher than GED recipients, which was a statistically significant effect ( $p=0.0000$ ). For white female dropouts, the insurance coverage rate was about 79%; for GED recipients, 82%, and for high school graduates, 89%. For black women, the rate is about 2% lower; for black men, 5% lower, and white men, 1% higher. For Hispanic heads, the rate was 4% lower.

The logit regression suggests the true rate may be 5 points higher for GED recipients (with a p-value of the difference being 0.0496) and 7 points higher for high school graduates ( $p=.0001$ ). The probit regression also suggests that we should reject the hypothesis that GED recipients and high school dropouts have the same insurance coverage rates, with a p-value of 0.0324. The insurance coverage of GED recipients is less than high school graduates ( $p=0.0001$ ). Educational attainment appears to be one of the strongest indicators of insurance coverage and the seemingly marginal effect of the GED is economically significant.

## **IX. Effect on Smoking**

### **Variables**

Education and other socioeconomic variables have been shown to have an effect on smoking patterns. Differences in smoking rates can have significant effects on health outcomes.

For example, if GED recipients smoke more than high school graduates, they will be more prone to lung cancer and other smoking-related diseases later in life.

The variable in question is whether respondents currently smoke cigarettes or not. There may be reporting bias associated with this variable. Because many people quit smoking in their 20s, there are two regressions: one for heads of households age 24 or older, and one for heads of households age 30 or older.

## **Results**

For heads of households age 24 or older, GED recipients and dropouts appear to have similar rates of smoking. There is no statistically significant difference between the two groups ( $p=0.16$ ). However, there is a statistically significant difference between high school graduates and GED recipients in smoking rates with High school graduates smoking at a rate approximately 18 percentage points less than similar GED recipients ( $p=0.0000$ ).

Using the group of heads of households older than 30, dropouts are less likely to smoke than GED recipients. Here, there is a statistically significant difference between GED recipients and dropouts. Dropouts are about 6 percentage points less likely to be smokers than GED recipients ( $p=0.0203$ ). High school graduates are 19 percentage points less likely to be smokers ( $p=0.000$ ).

It is difficult to interpret whether these results indicate that high school dropouts are more likely to have quit smoking in their 20s. Smoking trends are rapidly declining, so the heads of households over 30 faced a different climate. For another question: “Did you ever smoke cigarettes?”, there is a slight but statistically insignificant advantage to dropouts in quitting smoking among those over age 30.

## **IX. Effect of Arrests on GED**



One hypothesis regarding the wage differential is a link between the GED and involvement in the criminal justice system. Judges often require high school dropouts to receive their GED as a provision of parole or probation. Furthermore, criminal history reduces employment opportunities due to legal restrictions against licensure and discrimination from employers against candidates with criminal records. If there is a positive association between criminal history and the GED, the effect of the GED would likely appear negative. Additionally, it would have the strongest negative effect for African Americans, who are arrested and incarcerated at disproportionate rates to Whites. Since the previous analyses show this pattern, this hypothesis may contribute to the negative effect of the GED for black men and marginal effect for other subgroups. Unfortunately, the PSID Main Family Data does not include information about criminal history.

The 2007 PSID contains a Transition to Adulthood study of youth and young adults. It contains information about arrest history and jail time. With a much smaller sample size, the TA data suggests that people who did not complete high school are 12.7 percentage points more likely to have earned their GED if they have been arrested but not been to jail. If they have been to jail, they are about 4 percentage points less likely to earn their GED. This effect is not highly statistically significant. The sample is only 198 people (between GED recipients and high school dropouts), and the respondents are younger than the average head of households. It is possible that with age, arrest or jail history has a differential effect on the recipient of the GED. Although conclusions cannot be drawn about the GED often serving as a signal of a criminal record, it remains a viable hypothesis.

## **X. Conclusions**

Hourly earnings alone do not allow for an accurate comparison of GED recipients, high school dropouts, and high school graduates. Among all groups, the GED seems to have a

positive effect on weeks employed. However, the GED itself has an insignificant or negative effect for all group, except Hispanic heads of households. Hispanic GED recipients appeared to have higher wages than not only high school dropouts, but high school graduates. However, for white respondents, GED recipients are worse off than high school graduates and no different from dropouts. Among Black respondents, the GED appears to have a negative effect on earnings.

Earning a GED rather than a high school diploma results in a substantial diminishment of wealth in the long run. GED recipients do have statistically significant higher net worth than dropouts. GED recipients who went on to college appear to have taken significant losses in net worth as compared to other college graduates. GED recipients do not differ in debt from high school dropouts or graduates, suggesting that they carry comparatively more burden of debt than high school graduates but less than high school dropouts.

GED recipients are more likely to receive WIC assistance than high school graduates, and they receive WIC at the same rate as dropouts. However, GED recipients had slightly higher insurance coverage rates than dropouts, but less than graduates. Interestingly, GED recipients appear to smoke at higher rates over age 30 than high school dropouts. This indicates reduced health outcomes for GED recipients. Both groups smoke at far higher rates than high school graduates.

GED recipients, dropouts, and high school graduates have similar business income rates. However, GED recipients who have earned a college degree have much lower business incomes than any other educational group. This suggests that those GED recipients who pursue a higher degree are disincentivized from pursuing entrepreneurial endeavors.

One potential explanation for the low wages of GED recipients is that the GED is linked to a criminal record. However, the data available is insufficient to draw conclusions about such a link. In conclusion, the GED does not have a statistically significant effect on wages for most high school dropouts, but does appear to improve steady employment, insurance coverage, and net worth. The GED is certainly not equal to a high school diploma for Black or White heads of households, but appears to result in better financial outcomes for Hispanic respondents.

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Notes:

*\*\*\* signifies that a result was statistically significant at the 1% level. \*\* designates a result as statistically significant at the 5% level, and \* at the 10% level.*

*In most regressions, statistically insignificant Beale codes are removed for the sake of brevity.*



Table 1. Simple Regression on Wage

dropout	-13.19***	-9.50***	-9.67***
	-0.904	-0.858	-0.856
ged	-14.74***	-12.34***	-12.73***
	-0.903	-0.857	-0.852
gedassociate	-12.65***	-12.21***	-12.85***
	-2.251	-1.478	-1.651
gedbachelors	-4.08	-1.95	-3.55
	-6.197	-6.448	-6.341
hsnocollege	-9.88***	-8.83***	-8.98***
	-0.838	-0.807	-0.804
associate	-6.91***	-6.88***	-6.90***
	-1.07	-1.02	-1.015
graduate	10.77***	11.07***	10.94***
	-2.034	-1.986	-1.981
imputedwage	-0.41	-2.99***	-3.72***
	-0.652	-0.688	-0.662
gedimputedwage	0.94	2.97**	1.19
	-1.354	-1.507	-1.438
weeksemployed		0.36***	1.06***
		-0.014	-0.081
weeksemployed2			-0.01***
			-0.002
agetool	0.69***	0.54***	0.53***
	-0.051	-0.045	-0.045
agetool2	-0.01***	-0.01***	-0.01***
	-0.001	-0.001	-0.001
black	-6.56***	-5.24***	-5.28***
	-0.498	-0.464	-0.462
hispanic	-2.47**	-3.10***	-3.01***
	-1.144	-1.103	-1.102
blackhispanic	6.00**	6.65**	5.94**
	-2.562	-2.769	-2.538
male	5.96***	4.69***	4.82***
	-0.423	-0.387	-0.386
beale2	6.75***	6.84***	6.91***
	-1.409	-1.34	-1.322
beale3	8.43***	7.94***	8.06***
	-1.494	-1.434	-1.416
beale4	3.39***	3.26***	3.35***
	-1.29	-1.221	-1.202
Constant	15.02***	-0.98	-3.13*
	-1.577	-1.71	-1.692
Observations	7,218	7,215	7,215
R-squared	0.2	0.26	0.26

Table 2. Regression on Wage: Wage of 0 Included

			hispanichnocollege	5.66**	5.67**
				-2.291	-2.29
dropout	-6.90***	-7.73***	hispanicassociate	12.72**	12.72**
	-1.436	-1.176		-5.848	-5.846
ged	-9.48***	-9.55***	hispanicgraduate	9.06	9.08
	-1.952	-1.948		-6.882	-6.883
gedassociate	-11.18***	-11.22***	blackhispanic	6.36**	6.22**
	-2.33	-2.332		-2.887	-2.884
gedbachelors	-1.16	-1.18	male	8.45***	8.51***
	-6.904	-6.898		-1.209	-1.207
hsnocollege	-7.14***	-7.17***	blackmale	-2.92***	-3.10***
	-1.021	-1.02		-0.715	-0.692
associate	-5.95***	-5.96***	maledropout	-6.58***	-5.97***
	-1.39	-1.389		-1.448	-1.319
graduate	5.67***	5.67***	maleged	-5.77***	-5.71***
	-1.875	-1.874		-1.386	-1.384
imputedwage	-2.80***	-2.77***	maleassociate	-3.25**	-3.22*
	-0.697	-0.696		-1.647	-1.646
gedimputedwage	2.44*	2.42*	malehsnocollege	-3.12**	-3.07**
	-1.454	-1.452		-1.251	-1.249
agetool	0.50***	0.50***	malegraduate	7.05**	7.05**
	-0.044	-0.044		-2.742	-2.741
agetool2	-0.01***	-0.01***	weeksemployed	0.37***	0.36***
	-0.001	-0.001		-0.014	-0.013
black	-6.05***	-5.95***	grade9	-0.58	-0.56
	-1.225	-1.221		-1.945	-1.944
blackdropout	4.71***	5.23***	grade10	-0.19	-0.15
	-1.463	-1.371		-1.814	-1.811
gedblack	3.13**	3.13**	grade11	1.07	1.09
	-1.433	-1.432		-1.662	-1.66
blackhsnocollege	3.01**	3.02**	beale2	6.35***	6.33***
	-1.285	-1.285		-1.344	-1.345
blackassociate	4.23***	4.23***	beale3	7.46***	7.45***
	-1.641	-1.64		-1.436	-1.437
blackgraduate	-1.76	-1.78	beale4	2.86**	2.85**
	-2.807	-2.804		-1.23	-1.23
hispanic	-9.28***	-9.16***	beale5	0.4	0.38
	-2.394	-2.39		-1.279	-1.277
hispanicmale	0.79	0.61	Constant	-2.72	-2.59
	-1.841	-1.831		-1.834	-1.836
hispanicdropout	5.20*	5.57**	Observations	7,215	7,214
	-2.865	-2.839	R-squared	0.27	0.27
gedhispanic	6.33**	6.34**			
	-2.843	-2.842			

Table 3. Regression on Wage; Wage of 0 Excluded

dropout	-13.53***	-13.59***	hispanicassociate	13.37**	13.39**
	-2.583	-2.584		-6.365	-6.363
ged	-13.22***	-12.38***	hispanicgraduate	10.94	11.03
	-2.417	-1.396		-7.547	-7.54
gedassociate	-13.72***	-12.60***	blackhispanic	5.84*	5.78*
	-2.829	-1.96		-3.053	-3.052
gedbachelors	-4.38	-3.53	male	10.59***	10.54***
	-6.937	-6.527		-1.337	-1.339
hsnocollege	-10.17***	-10.22***	blackmale	-5.03***	-5.03***
	-1.195	-1.197		-0.927	-0.926
associate	-6.86***	-6.93***	maledropout	-4.36*	-4.31*
	-1.6	-1.599		-2.276	-2.277
graduate	7.33***	7.20***	maleged	-5.43***	-5.29***
	-2.09	-2.082		-1.521	-1.521
imputedwage	-3.67***	-3.68***	maleassociate	-3.48*	-3.42*
	-0.707	-0.706		-1.827	-1.828
gedimputedwage	0.87	0.83	malehsnocollege	-1.53	-1.49
	-1.395	-1.38		-1.391	-1.394
agetool	0.87***	0.87***	malegraduate	7.53**	7.66**
	-0.097	-0.097		-3.015	-2.993
agetool2	-0.01***	-0.01***	weeksemployed	0.03	0.03
	-0.002	-0.002		-0.037	-0.037
black	-6.41***	-6.44***	grade9	-1.19	
	-1.357	-1.354		-2.612	
blackdropout	5.22**	5.25**	grade10	0.58	
	-2.1	-2.099		-2.335	
gedblack	3.10**	3.27**	grade11	1.56	
	-1.577	-1.556		-2.194	
blackhsnocollege	3.44**	3.46**	beale2	8.24***	8.24***
	-1.439	-1.437		-1.628	-1.626
blackassociate	4.94***	4.99***	beale3	9.26***	9.26***
	-1.797	-1.795		-1.713	-1.711
blackgraduate	-3.83	-3.73	beale4	3.90***	3.90***
	-2.97	-2.976		-1.479	-1.478
hispanic	-8.89***	-8.85***	beale5	1.11	1.13
	-2.646	-2.646		-1.517	-1.515
hispanicmale	0.13	0.06	Constant	9.33***	9.34***
	-2.139	-2.143		-2.565	-2.567
hispanicdropout	5.92*	5.94*	Observations	5,625	5,625
	-3.291	-3.289	R-squared	0.2	0.2
gedhispanic	7.86***	7.98***	Adj. R-squared	0.19	0.19
	-3.041	-3.058	Robust standard errors in parentheses		
hispanichsnocollege	5.24**	5.26**			
	-2.445	-2.444			



Table 4. Regression on Log(Wage)

VARIABLES	-1 Model	-2 Model		
			hispanichsnocollege	-0.221 0.21 -0.177
dropout	-0.71***	-0.71***	hispanicassociate	0.38* -0.217 0.38*
	-0.101	-0.101	hispanicgraduate	0.41* -0.219 0.42*
ged	-0.46***	-0.44***	blackhispanic	0.31** -0.134 0.30**
	-0.136	-0.078	male	0.30*** -0.051 0.29***
gedassociate	-0.44***	-0.40***	blackmale	-0.12*** -0.04 -0.13***
	-0.161	-0.109	maledropout	0.06 -0.099 0.06
gedbachelors	-0.14	-0.12	maleged	-0.12 -0.083 -0.083
	-0.291	-0.262	maleassociate	-0.01 -0.077 -0.077
hsnocollege	-0.43***	-0.44***	malehsnocollege	0.09 -0.058 0.09
	-0.055	-0.055	malegraduate	0.02 -0.075 -0.074
associate	-0.24***	-0.24***	weeksemployed	0.01*** -0.001 -0.001
	-0.074	-0.074	grade9	-0.06 -0.149 -0.02
graduate	0.23***	0.23***	grade10	-0.02 -0.136 0.07
	-0.068	-0.067	grade11	-0.127 0.24*** -0.067
imputedwage	-0.08***	-0.08***	beale2	0.31*** -0.067 -0.067
	-0.029	-0.029	beale3	0.15** -0.066 -0.066
gedimputedwage	-0.12	-0.11	beale4	0.15** -0.066 -0.066
	-0.119	-0.118	Constant	2.27*** -0.097 -0.097
agetool	0.03***	0.03***	Observations	5,625 5,625
	-0.003	-0.003	R-squared	0.29 0.29
agetool2	-0.00***	-0.00***	Adj. R-squared	0.28 0.28
	0	0		
black	-0.18***	-0.18***		
	-0.055	-0.055		
blackdropout	0.06	0.06		
	-0.09	-0.089		
gedblack	-0.13	-0.12		
	-0.079	-0.078		
blackhsnocollege	0.02	0.02		
	-0.056	-0.056		
blackassociate	0.11	0.11		
	-0.076	-0.076		
blackgraduate	0.01	0.01		
	-0.083	-0.083		
hispanic	-0.4	-0.39		
	-0.251	-0.251		
hispanicmale	0.12	0.11		
	-0.125	-0.125		
hispanicdropout	0.14	0.14		
	-0.22	-0.22		
gedhispanic	0.21	0.21		

Table 5. Regression on Wage, with and without K-6 Score

Effect on Wage	With K6	Without K6			
			hispanichsnocollege	5.67**	5.52**
				-2.29	-2.309
dropout	-6.92***	-6.73***			13.19*
	-1.438	-1.558	hispanicassociate	12.74** *	
ged	-9.09***	-8.77***		-5.845	-6.009
	-1.245	-1.271	hispanicgraduate	9.12	9.95
				-6.88	-7.138
gedassociate	-10.68***	10.37***	blackhispanic	6.32**	6.35**
	-1.73	-1.742		-2.886	-2.951
gedbachelors	-0.81	-0.53			8.20**
	-6.663	-6.635	male	8.42*** *	
hsnocollege	-7.17***	-7.13***		-1.212	-1.226
	-1.024	-1.054	blackmale	-2.92***	2.90***
associate	-5.99***	-5.91***		-0.714	-0.733
	-1.391	-1.433			-
graduate	5.60***	5.37***	maledropout	-6.55***	6.21***
	-1.877	-1.916		-1.451	-1.521
imputedwage	-2.81***	-2.85***			-
	-0.697	-0.71	maleged	-5.66***	5.64***
gedimputedwage	2.47*	2.97**		-1.382	-1.402
	-1.454	-1.504	maleassociate	-3.21*	-3.20*
agetool	0.50***	0.55***		-1.648	-1.678
	-0.044	-0.047	malehsnocollege	-3.10**	3.00**
agetool2	-0.01***	-0.01***		-1.254	-1.273
	-0.001	-0.001	malegraduate	7.12***	7.00**
black	-6.06***	-6.03***		-2.734	-2.756
	-1.224	-1.242	weeksemployed	0.37*** *	0.35**
blackdropout	4.73***	4.31***		-0.014	-0.014
	-1.463	-1.527	beale2	6.35*** *	6.91**
gedblack	3.25**	2.90**		-1.343	-1.4
	-1.416	-1.435	beale3	7.46*** *	7.98**
blackhsnocollege	3.03**	2.86**		-1.435	-1.49
	-1.285	-1.306	beale4	2.86**	3.25**
blackassociate	4.28***	4.06**		-1.228	-1.282
	-1.639	-1.665			-
blackgraduate	-1.7	-2.44	k6		0.23***
	-2.811	-2.804			-0.041
hispanic	-9.25***	-9.52***	Constant	-2.7	-2.03
	-2.394	-2.423		-1.836	-1.897
hispanicmale	0.75	1.01	Observations	7,215	7,036
	-1.842	-1.884	Adj. R-squared	0.26	0.26
hispanicdropout	5.21*	5.04*			
	-2.864	-2.908			
gedhispanic	6.33**	6.58**			
	-2.854	-2.828			

Table 6. Regression on K-6 Score

wage2	-0.0073***	
	0.0013	
dropout	2.0068***	2.4743***
	0.2207	0.2235
ged	1.0886***	1.4457***
	0.2133	0.2126
gedassociate	1.4935*	1.6487**
	0.8354	0.8745
gedbachelors	1.865	2.104
	1.5855	1.6749
hsnocollege	0.4822***	0.658***
	0.1169	0.1168
associate	0.3602*	0.4199**
	0.1896	0.1949
graduate	-0.5378***	-0.5875***
	0.1376	0.137
agetool	0.0038	-0.0201*
	0.0108	0.0105
agetool2	-0.0008***	-0.0001
	0.0002	0.0002
black	-0.2347**	-0.0816
	0.1126	0.139
hispanic	-0.4376*	-0.492**
	0.2339	0.2343
male	-0.8244***	-0.987***
	0.115	0.1167
weeksemployed	-0.0342***	
	0.0033	
constant	5.8204***	4.185***
	0.2371	0.1869
Observations	7036	7045
R-Squared	0.083	0.0563

Table 7. Regression on Wealth

dropout	-268,567.98***	-250,898.07***	lege		
	-41,038.61	-30,458.40		-137,485.35	
ged	-198,065.29***	-183,325.28***	hispanicassociat		
	-39,364.21	-29,673.69	e	-131.91	
gedassociate	-211,369.49***	-246,111.91***		-139,680.15	
	-56,885.39	-44,762.88	hispanicgraduat		
gedbachelors	-196,522.75**	-216,334.73***	e	-38,613.49	
	-80,937.35	-82,745.66		-160,553.74	
hsnocollege	-93,180.54**	-125,057.52***	blackhispanic	62,094.75	82,732.15*
	-40,283.08	-28,449.45		-38,046.57	-43,415.89
associate	-83,497.08	-122,857.75***	male	182,750.08***	140,453.67***
	-53,516.54	-29,201.99		-41,207.16	-21,713.15
graduate	26,068.35	96,844.22**	blackmale	-95,622.11***	-112,443.53***
	-46,257.50	-42,155.79		-24,136.54	-23,523.41
imputedwealth	87,721.24***	84,958.40***	maledropout	-70,271.96*	
	-20,575.90	-20,533.08		-40,126.55	
wage2	5,175.69***	5,327.29***	maleged	-74,104.33*	
	-1,160.78	-1,155.31		-39,879.74	
agetool	15,020.35***	15,551.79***	maleassociate	-90,835.14*	
	-1,346.57	-1,354.90		-53,460.99	
agetool2	-97.17***	-104.29***	malehsnocolleg		
	-20.742	-20.788	e	-67,779.70	
black	-163,873.01***	-55,043.59***		-41,493.37	
	-33,229.51	-17,724.80	malegraduate	101,591.37*	
blackdropout	173,658.41***			-61,606.79	
	-34,343.06		weeksemployed	-1,556.75***	-1,700.41***
gedblack	185,965.06***			-551.824	-550.601
	-34,791.79		Constant	-118,650.50***	-108,902.71***
blackhsnocolleg	99,111.81***			-40,538.10	-34,639.23
e	-35,475.43		Observations	7,200	7,200
blackassociate	132,063.88***		R-squared	0.16	0.15
	-44,333.43		Adj. R-squared	0.15	0.15
blackgraduate	-36,171.57		Robust standard errors in parentheses		
	-64,145.04		*** p<0.01, ** p<0.05, * p<0.1		
hispanic	-74,266.81	-79,869.51***			
	-123,062.58	-22,437.51			
hispanicmale	-61,470.08				
	-39,546.75				
hispanicdropout	155,894.41				
	-135,528.21				
gedhispanic	161,144.07				
	-134,579.69				
hispanichsnocol	28,202.22				

Table 3. Regression on Wealth

dropout	0.14***	1.69***	0.86***
	-0.023	-0.289	-0.139
ged	0.11***	1.50***	0.75***
	-0.021	-0.285	-0.137
gedassociate	0.14	1.81**	0.92**
	-0.103	-0.839	-0.451
gedbachelors	0.14	1.96	1
	-0.155	-1.243	-0.648
hsnocollege	0.07***	1.21***	0.59***
	-0.011	-0.246	-0.112
associate	0.03*	0.74**	0.36**
	-0.016	-0.316	-0.15
graduate	-0.01	-1.10*	-0.46*
	-0.009	-0.627	-0.251
imputedwage	0.03	0.22	0.12
	-0.021	-0.174	-0.096
wage	0	-0.02**	-0.01**
	0	-0.008	-0.004
agetool	-0.01***	-0.10***	-0.05***
	-0.002	-0.015	-0.008
agetool2	0.00***	0.00***	0.00***
	0	0	0
black	0.07***	0.78***	0.43***
	-0.017	-0.208	-0.109
hispanic	0.10***	1.03***	0.57***
	-0.026	-0.206	-0.113
blackhispanic	-0.08	-0.94	-0.5
	-0.088	-0.633	-0.354
male	0.02	0.2	0.09
	-0.013	-0.2	-0.103
blackmale	0	-0.03	-0.02
	-0.022	-0.245	-0.129
weeksemployed	-0.00***	-0.01	-0.00*
	0	-0.004	-0.002
beale2	-0.01	-0.12	-0.08
	-0.031	-0.41	-0.209
beale3	-0.02	-0.33	-0.18
	-0.031	-0.434	-0.219
Constant	0.17***	-1.90***	-1.09***
	-0.038	-0.509	-0.254
Observations	4,059	4,059	4,059
R-squared	0.07		

Table 8. Regression on WIC: Linear, Logit, and Probit

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Adj. R-squared	0.07
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Table 9. Regression on Business Income and Log(Business Income)

VARIABLES	Business	Business	Log(Business)	Log(Business)
dropout	-1,858.83	-1,875.17	-0.29	-0.26
	-1,496.45	-1,493.78	-0.392	-0.394
ged	-2,309.18*	-2,260.38	-0.03	-0.02
	-1,392.11	-1,392.00	-0.298	-0.292
gedassociate	-4,120.65***	-4,099.45***	-0.39	-0.47
	-1,545.12	-1,483.01	-0.385	-0.364
gedbachelors	-3,075.89*	-3,379.66**	-3.73	-3.69
	-1,611.03	-1,685.80	-2.448	-2.493
hsnocollege	-1,772.60	-1,645.83	0.18	0.19
	-1,442.03	-1,423.58	-0.227	-0.216
associate	-1,838.53	-1,776.24	-0.03	0.02
	-1,507.39	-1,506.24	-0.356	-0.353
graduate	495.81	433.71	0.41	0.41
	-2,066.59	-2,066.92	-0.362	-0.355
imputedwage	219.19	237.44	0.58**	0.56**
	-804.177	-802.152	-0.244	-0.233
agetool	251.01***	243.01***	0.07***	0.07***
	-53.652	-51.868	-0.026	-0.026
agetool2	-2.83***	-2.71***	-0.00***	-0.00***
	-0.625	-0.606	0	0
black	924.6	449.8	0.29	0.26
	-610.819	-489.949	-0.422	-0.402
hispanic	442.72	235.18	0.35	0.29
	-1,670.76	-1,676.42	-0.291	-0.257
blackhispanic	-694.79	-486.08	-2.07***	-2.00***
	-1,815.61	-1,812.52	-0.611	-0.558
male	3,650.52***	3,737.97***	0.73**	0.73**
	-572.791	-585.269	-0.296	-0.289
blackmale	-3,665.71***	-3,659.28***	-0.79*	-0.77*
	-713.641	-705.676	-0.47	-0.464
weeksemployed	66.65***	68.04***	-0.01	-0.01
	-11.225	-11.438	-0.007	-0.007
beale5	5,753.21**		0.03	
	-2,854.92		-0.402	
beale9	2,363.25**		0.37	
	-1,064.80		-0.312	
Constant	-5,742.31***	-4,373.67***	8.36***	8.49***
	-1,458.36	-1,117.54	-0.652	-0.564
Observations	7,221	7,221	439	439
R-squared	0.01	0.01	0.1	0.09
Adj. R-squared	0.01	0.01	0.04	0.06

Table 10. Regression on Debt

dropout	-6,435.84***	-7,096.00***	beale8	1,887.65	
	-1,406.38	-1,419.21		-1,595.36	
ged	-4,723.03***	-5,058.92***	beale9	3,846.39**	
	-1,739.90	-1,739.49		-1,877.54	
gedassociate	8,237.00	8,435.18	beale10	2,573.37	
	-8,681.48	-8,773.39		-2,316.73	
gedbachelors	8,560.20	8,708.30	Constant	14,450.28***	19,190.42***
	-8,121.33	-7,969.94		-2,340.44	-1,810.77
hsnocollege	-4,810.88***	-5,146.59***	Observations	7,069	7,069
	-1,082.86	-1,084.43	R-squared	0.05	0.05
associate	-357.01	-546.55	Adj. R-squared	0.05	0.04
	-1,903.65	-1,923.39			
graduate	10,623.26***	10,692.59***			
	-2,163.14	-2,156.27			
wage	-23.72	-17.15			
	-18.621	-18.387			
imputedwage	-162.03	-216.44			
	-1,914.73	-1,915.28			
agetool	-356.06***	-357.23***			
	-80.353	-80.516			
agetool2	2.23**	2.27**			
	-1.036	-1.038			
black	321.14	800.88			
	-1,194.05	-1,146.79			
hispanic	5,606.57	6,198.04*			
	-3,479.24	-3,500.04			
blackhispanic	3,058.23	2,492.90			
	-7,423.27	-7,521.65			
male	1,831.61*	1,840.66*			
	-1,095.17	-1,093.05			
blackmale	-1,009.12	-1,069.34			
	-1,402.32	-1,402.97			
weeksemployed	33.37	32.12			
	-20.486	-20.231			
beale2	5,063.56***				
	-1,695.75				
beale3	7,225.04***				
	-1,824.95				
beale4	4,234.82***				
	-1,609.43				
beale5	3,712.73**				
	-1,893.37				
beale6	5,449.06**				
	-2,656.64				
beale7	8,548.28**				
	-3,523.16				



Table 10. Regression on Debt

Table 11. Regression on Insurance Coverage

VARIABLES	Linear	Logit	Probit
dropout	-0.12***	-1.21***	-0.65***
	-0.015	-0.198	-0.098
ged	-0.09***	-0.89***	-0.46***
	-0.016	-0.199	-0.099
gedassociate	0	0.04	0.04
	-0.047	-1.046	-0.484
gedbachelors	-0.05	-0.88	-0.37
	-0.069	-0.972	-0.504
hsnocollege	-0.02***	-0.34**	-0.16**
	-0.007	-0.169	-0.079
associate	0.01	0.14	0.07
	-0.011	-0.265	-0.123
graduate	0.01	0.64*	0.29*
	-0.007	-0.371	-0.156
imputedwage	-0.03*	-0.30**	-0.16**
	-0.016	-0.149	-0.08
wage	0.00***	0.05***	0.02***
	0	-0.008	-0.004
agetool	0	-0.03**	-0.01*
	-0.001	-0.014	-0.007
agetool2	0.00***	0.00***	0.00***
	0	0	0
black	-0.02**	-0.37**	-0.19**
	-0.012	-0.18	-0.09
hispanic	-0.04**	-0.57***	-0.30***
	-0.019	-0.218	-0.114
blackhispanic	0.07	0.83	0.42
	-0.051	-0.699	-0.349
male	0.01*	0.13	0.07
	-0.009	-0.163	-0.08
blackmale	-0.04***	-0.48**	-0.24**
	-0.015	-0.204	-0.103
weeksemployed	0	-0.01***	-0.01***
	0	-0.003	-0.002
beale2	0.03	0.58*	0.28*
	-0.024	-0.305	-0.159
beale3	0.04	0.67**	0.32*
	-0.024	-0.32	-0.166
Constant	0.91***	2.37***	1.33***
	-0.027	-0.386	-0.196
Observations	7,208	7,208	7,208
R-squared	0.06	.	.
Adj. R-squared	0.06	.	.

Table 12. Regression on Weeks Employed

dropout	-10.20***
	-0.93
ged	-7.10***
	-0.939
gedassociate	-1.69
	-3.59
gedbachelors	-6.31
	-6.001
hsnocollege	-2.87***
	-0.51
associate	-0.09
	-0.774
graduate	-0.78
	-0.711
agetool	0.44***
	-0.044
agetool2	-0.02***
	-0.001
black	-3.20***
	-0.848
hispanic	2.58
	-2.077
hispanicmale	-0.99
	-2.247
blackhispanic	-2.07
	-3.441
male	3.74***
	-0.673
blackmale	0
	-1.011
Constant	44.53***
	-0.82
Observations	7,221
R-squared	0.34
Adj. R-squared	0.34

Table 13. Regression on Smoking: Age 24 and Older

smoke	Linear	Logit	Probit
dropout	0.30*** -0.02	1.86*** -0.128	1.04*** -0.072
ged	0.32*** -0.022	1.87*** -0.127	1.06*** -0.072
gedassociate	0.05 -0.077	0.51 -0.552	0.25 -0.311
gedbachelors	0.13 -0.107	0.97 -0.658	0.5 -0.382
hsnocollege	0.14*** -0.012	1.03*** -0.101	0.56*** -0.055
associate	0.07*** -0.02	0.59*** -0.147	0.31*** -0.081
graduate	-0.05*** -0.013	-0.81*** -0.2	-0.38*** -0.098
age	0.01*** -0.002	0.08*** -0.013	0.04*** -0.007
age2	-0.00*** 0	-0.00*** 0	-0.00*** 0
black	-0.12*** -0.018	-0.80*** -0.115	-0.44*** -0.067
hispanic	-0.15*** -0.049	-1.04*** -0.343	-0.51** -0.198
hispanicmale	0.04 -0.054	0.29 -0.368	0.1 -0.213
blackhispanic	0.20** -0.078	1.21*** -0.435	0.66** -0.265
male	-0.04*** -0.015	-0.30*** -0.093	-0.16*** -0.054
blackmale	0.13*** -0.022	0.83*** -0.132	0.47*** -0.077
weeksemployed	-0.00*** 0	-0.01*** -0.002	-0.01*** -0.001
beale2	-0.05 -0.036	-0.29 -0.201	-0.18 -0.119
beale3	-0.07** -0.036	-0.46** -0.207	-0.28** -0.123
Constant	0.28*** -0.055	-1.89*** -0.362	-1.06*** -0.209
Observations	7,553	7,553	7,553
R-squared	0.11		
Adj. R-squared	0.11		

Robust standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

Table 14. Regression on Smoking: Age 30 and Older

smoke	Linear	Logit	Probit
dropout	0.25***	1.68***	0.93***
	-0.021	-0.145	-0.081
ged	0.31***	1.87***	1.06***
	-0.025	-0.145	-0.082
gedassociate	-0.02	-0.09	-0.08
	-0.069	-0.745	-0.39
gedbachelors	0.06	0.56	0.29
	-0.105	-0.828	-0.45
hsnocollege	0.12***	0.96***	0.52***
	-0.013	-0.115	-0.062
associate	0.06***	0.58***	0.30***
	-0.021	-0.166	-0.091
graduate	-0.04***	-0.67***	-0.32***
	-0.014	-0.21	-0.103
age	0.01***	0.15***	0.08***
	-0.002	-0.02	-0.011
age2	-0.00***	-0.00***	-0.00***
	0	0	0
black	-0.11***	-0.78***	-0.42***
	-0.02	-0.131	-0.076
hispanic	-0.08	-0.59	-0.26
	-0.06	-0.409	-0.229
hispanicmale	-0.03	-0.2	-0.16
	-0.064	-0.443	-0.251
blackhispanic	0.22**	1.40***	0.75**
	-0.098	-0.54	-0.328
male	-0.05***	-0.33***	-0.19***
	-0.016	-0.106	-0.061
blackmale	0.12***	0.78***	0.44***
	-0.024	-0.15	-0.087
weeksemployed	-0.00***	-0.01***	-0.01***
	0	-0.002	-0.001
beale2	-0.06*	-0.42*	-0.25*
	-0.038	-0.218	-0.129
beale3	-0.10***	-0.69***	-0.40***
	-0.038	-0.225	-0.132
beale4	-0.06	-0.38*	-0.23*
	-0.038	-0.215	-0.127
beale5	-0.07*	-0.46*	-0.27*
	-0.041	-0.242	-0.142
beale6	-0.07	-0.46*	-0.26
	-0.045	-0.272	-0.159
Constant	0.13*	-3.68***	-1.99***
	-0.071	-0.554	-0.312

Table 15. Regression on Quitting Smoking: Age 30 and Older

dropout	0.06***	
		-0.023
ged		0.03
		-0.024
gedassociate	0.36***	
		-0.108
gedbachelors	0.28**	
		-0.136
hsnocollege	0.03**	
		-0.016
associate	0.05*	
		-0.025
graduate	-0.05**	
		-0.021
age	0.01***	
		-0.003
age2	-0.00**	
		0
black	-0.05**	
		-0.022
hispanic		-0.04
		-0.056
hispanicmale		0.02
		-0.063
blackhispanic		-0.01
		-0.084
male	0.05***	
		-0.019
blackmale		-0.03
		-0.026
weeksemployed		0
		0
beale2		0.04
		-0.038
beale3	0.07*	
		-0.039
beale10		-0.02
		-0.058
Constant	-0.32***	
		-0.079
Observations		6,243
R-squared		0.07
Adj. R-squared		0.06

Table 16. Regression on GED vs. Dropout

Effect on GED vs.  
Dropout

arrest	0.1272
	0.0944
jail	0.1675*
	0.0991
male	0.022
	0.0754
age	0.0389*
	0.0209
black	0.016
	0.2078
white	0.0887
	0.2101
hispanic	-0.2027
	0.1495
Constant	-0.4486
	0.4873
Observations	198
R-Squared	0.0508

Table 17. Baseline Statistics

Variable	Dropout	GED	GED+Associat	GED+Bachel or's	HS Degree	Associate	Bachelor's	Graduate	Total
Age	49.755 <i>20.153</i>	40.629 <i>14.781</i>	46.120 <i>15.031</i>	53.692 <i>14.215</i>	44.495 <i>16.496</i>	42.602 <i>13.484</i>	43.706 <i>15.444</i>	48.789 <i>15.099</i>	45.204 <i>16.490</i>
Black	0.564 <i>0.496</i>	0.466 <i>0.499</i>	0.280 <i>0.458</i>	0.307 <i>0.480</i>	0.411 <i>0.492</i>	0.318 <i>0.466</i>	0.179 <i>0.384</i>	0.146 <i>0.353</i>	0.351 <i>0.477</i>
Hispanic	0.071 <i>0.257</i>	0.078 <i>0.268</i>	0.000 <i>0.000</i>	0.000 <i>0.000</i>	0.050 <i>0.217</i>	0.062 <i>0.240</i>	0.028 <i>0.165</i>	0.047 <i>0.211</i>	0.162 <i>0.369</i>
Male	0.583 <i>0.493</i>	0.667 <i>0.472</i>	0.600 <i>0.500</i>	0.615 <i>0.506</i>	0.676 <i>0.468</i>	0.685 <i>0.465</i>	0.771 <i>0.421</i>	0.756 <i>0.430</i>	0.691 <i>0.462</i>
Weeks Employed	24.689 <i>24.443</i>	36.691 <i>21.188</i>	40.640 <i>19.906</i>	34.231 <i>21.913</i>	39.351 <i>20.811</i>	44.913 <i>16.572</i>	45.246 <i>16.279</i>	43.651 <i>17.887</i>	39.191 <i>20.968</i>
AllWage	7.647 <i>22.000</i>	11.835 <i>11.275</i>	14.643 <i>10.151</i>	24.655 <i>23.044</i>	15.826 <i>17.744</i>	20.064 <i>14.024</i>	28.922 <i>28.657</i>	40.784 <i>49.779</i>	18.883 <i>24.546</i>
Wage	14.167 <i>11.371</i>	15.128 <i>10.614</i>	18.304 <i>0.721</i>	29.137 <i>22.216</i>	19.881 <i>17.746</i>	22.877 <i>16.310</i>	32.700 <i>28.371</i>	47.489 <i>50.666</i>	23.886 <i>25.351</i>
Log Wage	2.410 <i>0.702</i>	2.524 <i>0.643</i>	2.824 <i>0.423</i>	3.061 <i>0.874</i>	2.772 <i>0.666</i>	2.961 <i>0.583</i>	3.244 <i>0.696</i>	3.566 <i>0.731</i>	2.886 <i>0.745</i>
Business Income	1033.716 <i>14167.330</i>	1650.429 <i>10289.630</i>	320.000 <i>1600.000</i>	770.308 <i>2773.180</i>	2406.431 <i>19136.210</i>	2815.414 <i>14685.850</i>	4746.054 <i>48234.660</i>	5263.792 <i>36763.470</i>	2800.819 <i>26599.950</i>
Wealth	63455.400 <i>221866.100</i>	60310.470 <i>228398.500</i>	61845.680 <i>157634.000</i>	200038.500 <i>325752.600</i>	161888.200 <i>577845.100</i>	160925.100 <i>401784.700</i>	332976.600 <i>717544.200</i>	558573.100 <i>1120492.000</i>	250534.400 <i>1819245.000</i>
Debt	4736.108 <i>21895.090</i>	8975.105 <i>32322.950</i>	20348.000 <i>37845.820</i>	20761.540 <i>30447.050</i>	8650.631 <i>23182.510</i>	13896.290 <i>34910.860</i>	16010.090 <i>32128.030</i>	25155.410 <i>49254.310</i>	11072.600 <i>29411.510</i>
WIC	0.227 <i>0.419</i>	0.192 <i>0.394</i>	0.154 <i>0.376</i>	0.167 <i>0.408</i>	0.137 <i>0.343</i>	0.078 <i>0.268</i>	0.022 <i>0.147</i>	0.008 <i>0.091</i>	0.120 <i>0.325</i>
Insured	0.814 <i>0.389</i>	0.844 <i>0.363</i>	0.920 <i>0.277</i>	0.923 <i>0.277</i>	0.908 <i>0.288</i>	0.949 <i>0.219</i>	0.966 <i>0.182</i>	0.984 <i>0.126</i>	0.909 <i>0.287</i>
Grade 9		0.087 <i>0.282</i>	0.120 <i>0.332</i>	0.077 <i>0.277</i>					0.006 <i>0.080</i>
Grade 10		0.269 <i>0.444</i>	0.280 <i>0.458</i>	0.462 <i>0.519</i>					0.020 <i>0.141</i>
Grade 11		0.566 <i>0.496</i>	0.560 <i>0.507</i>	0.462 <i>0.519</i>					0.042 <i>0.200</i>
Beale	3.974 <i>2.776</i>	3.443 <i>2.542</i>	3.120 <i>2.386</i>	2.385 <i>2.364</i>	3.623 <i>2.537</i>	3.716 <i>2.440</i>	2.979 <i>2.088</i>	2.769 <i>2.025</i>	3.414 <i>2.457</i>
Observations	917	657	25	13	3991	553	1364	688	8208



Table 18. Variable Descriptions

	Description	Mean	Original Variable
<b>Educational</b>			
<b>Dropout</b>	1 if dropped out of high school	0.1105	ER46552
<b>GED</b>	1 if earned GED, no college degree	0.0792	ER46552, ER46473
<b>GEDassociate</b>	1 if earned GED and associate degree	.003	ER46552, ER46473
<b>GEDbachelors</b>	1 if earned GED and bachelor's degree	.0014	ER46552, ER46473
<b>HSnoCollege</b>	1 if graduated high school, no college degree	0.486	ER46552, ER46473
<b>Associate</b>	1 if completed an associate degree	.067	ER46552, ER46473
<b>Bachelors</b>	Excluded; 1 if graduated with a bachelor's degree and a high school degree	0.166	ER46552, ER46473
<b>Graduate</b>	1 if graduated with a graduate degree, including J.D., M.D., Ph.D., or Master's.	.083	ER46552, ER46473
<b>Grade8</b>	Excluded; 1 if GED recipient left school before Grade 9	0.00326	ER46560
<b>Grade9</b>	1 if GED recipient left high school after Grade 9	0.0064	ER46560
<b>Grade10</b>	1 if GED recipient left high school after Grade 10	0.02	ER46560
<b>Grade11</b>	1 if GED recipient left high school Grade 11	0.0418	ER46560

Table 18. Variable Descriptions

	Description	Mean	Original Variable
<b>Labor and Earnings</b>			
<b>Wage</b>	Average hourly wage in 2008; two versions with 0 wages excluded or included	19.3587	ER46901
<b>LogWage</b>	log(wage)	2.8896	ER46901
<b>WeeksEmployed</b>	Number of weeks employed in 2008	39.1907	ER43146
<b>Wealth</b>	Constructed wealth variable, including seven asset types, net of debt value, including home equity. Excludes net wealth over \$13,000,000 and below -\$400,000	250,504	ER46970
<b>Debt</b>	Value of all debts in the family	11,072	ER43612
<b>WIC</b>	1 if someone in the family got food through the WIC program in 2008. No female aged 15-45 or child under 5 in family unit in 2008 were excluded.	0.12	ER42670
<b>BusinessIncome</b>	Head and wife's income from unincorporated businesses in 2008	2800	ER46803
<b>Log(BusinessIncome)</b>	Log of positive business income		ER46803
<b>Insured</b>	1 if family had health insurance coverage in 2008	90.9	ER46807

Table 18. Variable Descriptions

	Description	Mean	Original Variable
<b>Background</b>			
<b>Age</b>	Age of the head	45.3137	ER42017
<b>AgeTool</b>	Age-Years of Education-6 if Age>24	28.158	ER42017, ER46981
<b>AgeTool2</b>	AgeTool squared	1056.318	ER42017, ER46981
<b>Black</b>	1 if the head indicated he or she is Black or African American	0.35094	ER46543
<b>Hispanic</b>	1 if the head indicated he or she is Hispanic	0.1623	ER46542
<b>BlackHispanic</b>	1 if the head indicated he or she is Black and Hispanic	0.0047	ER46542, ER46543
<b>Male</b>	1 if the head is male	0.6905	ER42018
<b>ImputedWage</b>	1 if wages were imputed by the study		<b>ER46812</b>
<b>Beale2</b>	Fringe counties of metropolitan areas of 1 million population or more	0.2702	ER46975
<b>Beale3</b>	Counties in metropolitan areas of 250 thousand to 1 million population	0.151	ER46975
<b>Beale4</b>	Counties in metropolitan areas of less than 250 thousand population	0.2533	ER46975
<b>Beale5</b>	Urban population of 20,000 or more, adjacent to metropolitan area	0.0719	ER46975
<b>Beale6</b>	Urban population of 20,000 or more, not adjacent to a metropolitan area	0.0353	ER46975
<b>Beale7</b>	Urban population of less than 20,000, adjacent to a metropolitan area	0.0333	ER46975
<b>Beale8</b>	Urban population of less than 20,000, not adjacent to a metropolitan area	0.065	ER46975
<b>Beale9</b>	Completely rural, adjacent to a metropolitan area	0.0877	ER46975
<b>Beale10</b>	Completely rural, not adjacent to a metropolitan area	0.0113	ER46975

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