



CENTER ON URBAN & METROPOLITAN POLICY

Rewarding Work: The Impact of the Earned Income Tax Credit in Greater San Antonio

"...working families live throughout the San Antonio metropolitan area, and the EITC is an important source of income for these families and their jurisdictions."



Findings

This year the federal Earned Income Tax Credit (EITC) will provide over \$30 billion to 18.4 million low-income taxpayers across the U.S., making it the largest federal aid program for working poor families. This study is the first to describe the spatial distribution of the EITC in 27 metropolitan areas across the country.¹ An analysis of the San Antonio region shows that:²

- In 1997, nearly 156,000 residents of the San Antonio region earned over \$264 million in federal EITC refunds. Residents of the city alone received over \$195 million in EITC refunds, a share of the region's EITC dollars roughly equal to the city's share of the region's population.
- The San Antonio region had the third highest percentage of families earn the EITC (23 percent) among the 27 regions studied. The rate of EITC receipt in the city of San Antonio (25 percent) was slightly higher than the median rate for the 27 cities surveyed.
- The region's low-income working families were concentrated in the southern half of the city of San Antonio, and southern portions of Bexar County. Working poor families lived not only in San Antonio, but also in Bexar County's smaller cities including Elmendorf and Somerset.
- The city of San Antonio and its region had higher percentages of families earn the EITC than other large Texas cities and their regions. The percentage of families in the San Antonio region benefiting from the EITC (23 percent) was higher than that in Austin (14 percent), Dallas (18 percent) and Houston (19 percent).

I. Introduction

Despite a great deal of public and policy interest in the working poor and working families, particularly in the aftermath of welfare reform, there is little understanding of who the working poor are and where they live. Families may claim an Earned Income Tax Credit (EITC) if they are working but not earning more than roughly 200 percent of the federal

poverty level. Therefore, this survey uses EITC receipt as a measure of the number and location of low-income working residents in a metropolitan area. This San Antonio survey is one of a series looking at the EITC and its value to 27 regions around the country. Using IRS data, this survey mapped the geographic distribution of the EITC to help these regions better understand where working poor

families in their areas live. This survey confirms that working families live throughout the San Antonio metropolitan area, and that the EITC is an important source of income for these families and their jurisdictions.

II. What Is the EITC?

The EITC is a refundable income tax credit designed to make work pay for low-income families. Congress enacted the credit in 1975 in response to high unemployment and the burden that social security taxes imposed on low-wage workers. Substantial increases in the EITC were approved by Congress several times during the late 1980s and early 1990s. Between 1984 and 1996, the amount of dollars transferred to working families through the credit increased more than 10 times (Figure 1). In 1997, over 19 million families claimed more than \$30 billion in EITCs—an average of \$1,567 per family. The EITC is now the largest federal aid program targeted to the working poor.

A. How Does the EITC Work?

Eligibility

The EITC is available to families whose incomes range from below the federal poverty line to roughly double the poverty line (see Figure 2). Families with two children could earn up to \$3,888 in EITC in 2000; families with one child are eligible for a credit of up to \$2,353. Very low-income workers with no children are eligible for a small EITC.

The size of the credit increases as earnings increase, up to a point, and then remains constant at a maximum level (based on the number of dependents) before declining with each additional dollar of income (see Figure 2). For example, a household with two children and earnings between \$9,700 and \$12,700 was eligible for a \$3,888 refund for tax year 2000.

Figure 1: Earned Income Tax Credit
Number of Families and Amount of Credit
1975 – 2001

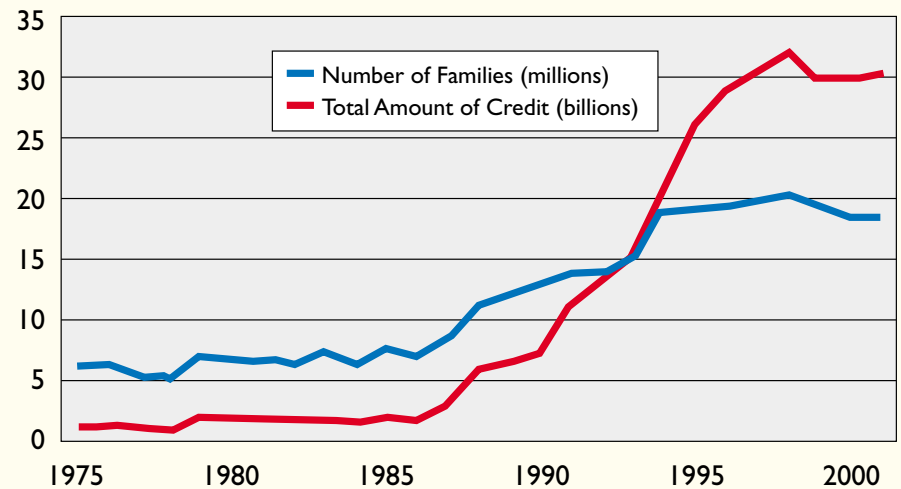


Figure 2: Size of the Credit Relative to Earned Income and Number of Dependents, 2000



The data analyzed in this survey are for tax years 1997 and 1998. In these years, the maximum credit available to families with two children was about \$3,700, and the maximum credit for families with one child was about \$2,250.

Applying

Workers must file a tax return and complete Schedule EIC in order to claim the credit. Taxpayers whom the IRS believes are eligible for the EITC are sent notices if they do not complete Schedule EIC. These taxpayers

may file amended returns, but low-income workers who are otherwise exempt from filing will not receive any notice unless they complete a tax return. Employers can also make the Advance EITC available to their employees, allowing eligible workers to earn a portion of their credit with each paycheck. Nearly all families, however, receive the credit in their tax refund check at the end of the year.

B. Who Actually Claims the EITC?

In tax year 1998, half of all EITC dollars went to families who earned less than \$12,000.³ The remainder went to families earning up to \$29,000.

Larger percentages of eligible families claim the EITC compared to traditional social welfare programs (TANF, Food Stamps, Medicaid). Nevertheless, studies have found that many eligible households, particularly families with very low incomes, former welfare recipients, and those with language barriers, are not filing for the EITC.⁴ Additional research also shows that many of those who are eligible have, at best, a vague understanding of how the EITC works. A recent study showed that minorities, particularly low-income Hispanic households, are less likely to know about the EITC than low-income non-Hispanic parents of any race.⁵

C. Why Is the EITC Important?

A series of recent studies have provided strong evidence that the EITC significantly reduces poverty and income inequality while encouraging work and helping low-income families build assets for the future.

Lifts Families Out of Poverty

The EITC's success in moving families out of poverty is largely attributable to recent increases in the size of the credit and the number of working families eligible for the credit.⁶ In 1993, the EITC helped lift 2.1 million people above the poverty line. By 1999, that figure had more than doubled to

Table 1: Who Can Get the Credit?

| Occupation | Avg. Annual Salary in the San Antonio Region |
|--------------------|--|
| Preschool Teachers | \$15,290 |
| Bakers | \$16,140 |
| Dental Assistants | \$18,580 |
| Travel Agents | \$22,110 |
| Mechanics | \$27,040 |

Source: Bureau of Labor Statistics

4.7 million people. In just that one year, the credit lifted 2.5 million children out of poverty—more than any other federal aid program.⁷

Increases Work

By restricting eligibility to families with earnings, the EITC promotes work. In 1984, prior to large increases in the EITC and changes in other federal transfer programs, 73 percent of single mothers with children worked at some point during the year. By 1996, 81 percent of single mothers were working at some point during the year. One study found that three-fifths of this increase in workforce participation by single mothers was attributable to increases in the EITC.⁸ Researchers have also shown that the EITC increases work for those who previously received welfare.⁹

Supplements Wages

The wages and salaries of the working poor have not kept pace over the last 20 years with those earning larger incomes. Despite strong economic growth over the last decade, the income gap between rich and poor has widened.

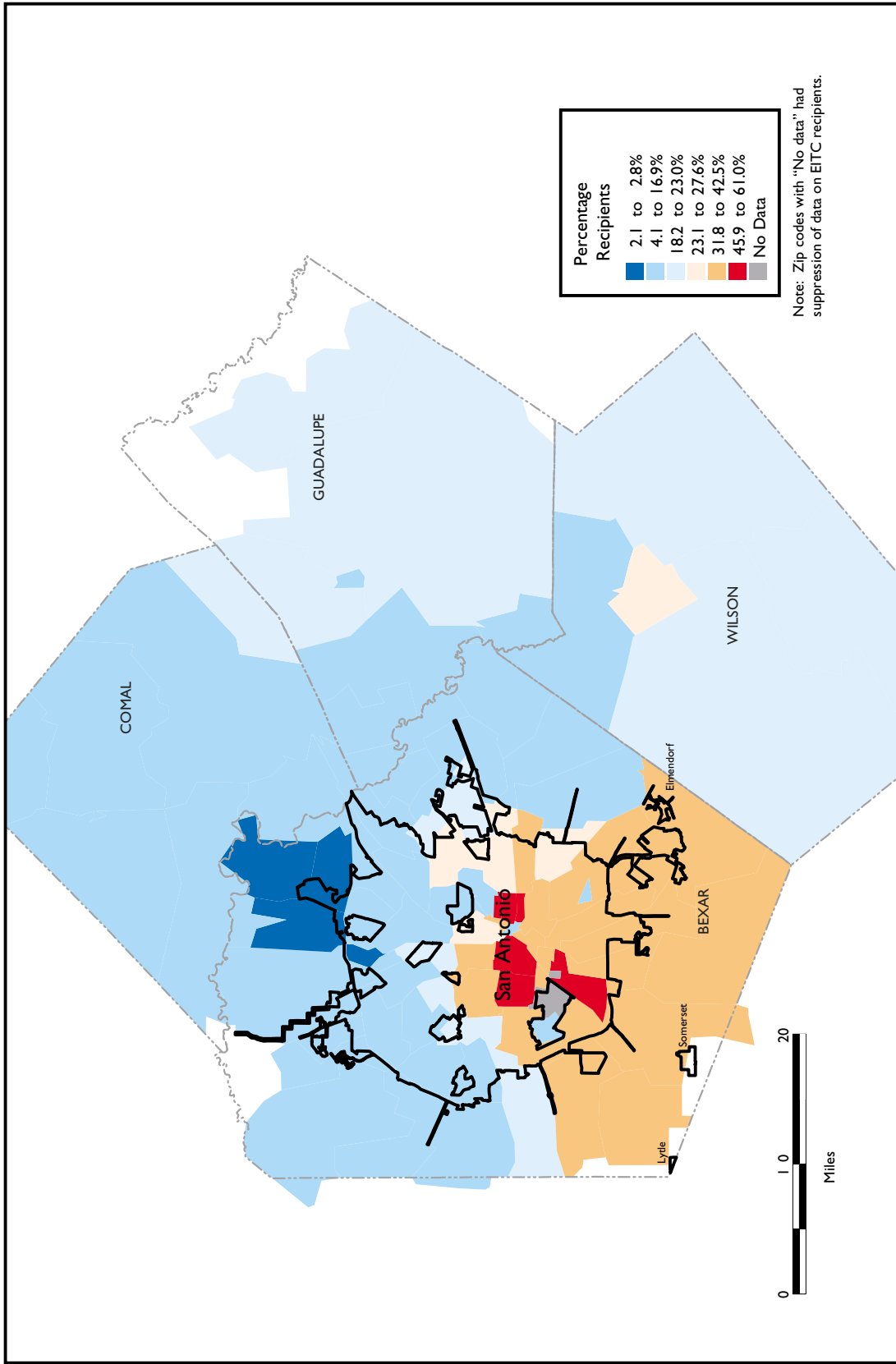
In Texas, during the late 1990s, the average before-tax income of a family in the bottom fifth of the income distribution was around \$11,000. Adjusted for inflation, these families were actually earning about 9 percent less than they were during the late

1970s. At the same time, families in the top fifth of the distribution had average before-tax income of nearly \$130,000, 23 percent more than during the late 1970s.¹⁰ Research suggests that the EITC, by supplementing the wages of low-income working families, has curbed growth in national after-tax income inequality.¹¹

Builds Wealth and Purchasing Power

EITC dollars represent additional income coming into the community, increasing families' purchasing power and helping them build assets for the future. The one study to investigate how families use the EITC found that over half of recipients planned to spend their refunds on investments like paying for tuition or other educational expenses, increasing their access to jobs through car repairs and other transportation improvements, moving to a new neighborhood, or putting money into a savings account. The study also found that the EITC helped the lowest-income families meet immediate needs such as utilities and rent.¹²

San Antonio MSA:
EITC Recipients as a Percentage of
Total Tax Returns by Zip Code, 1998



Data Source: U.S. Internal Revenue Service.

III. Findings: The Value of the EITC in Greater San Antonio

This study examines the spatial distribution of the EITC in the San Antonio region, which is defined as the San Antonio Metropolitan Statistical Area (MSA). This area includes roughly 1.6 million people living in four Texas counties (Bexar, Comal, Guadalupe, and Wilson). The EITC data used for this study, which are publicly available through the Internal Revenue Service, reflect actual credits claimed by taxpayers for the tax years 1997 and 1998 (see Appendix D for further information on the data).¹³

A. In 1997, nearly 156,000 residents of the San Antonio region earned over \$264 million in federal EITC refunds.

Of the \$264 million in EITC refunds flowing into the San Antonio region in 1997, \$242 million was earned by working families in Bexar County (see Appendix A). In that year, the EITC lifted the incomes of low-income families in the city of San Antonio alone by over \$195 million. The largest refunds were earned by families living in the area west of downtown and east of Zarzamora Street (approximately \$18 million). Large refunds were also earned by families living in the area around Saint Mary's University (approximately \$15 million) and the neighborhoods surrounding Monterrey Park (approximately \$14 million). The substantial amounts of EITC dollars flowing into these communities contributed to the economic well-being of working San Antonio families and their neighborhoods.

The benefits of the EITC extended to communities beyond San Antonio as well. Bexar County's smaller cities benefited significantly from the EITC, with families in Converse (\$1.7 million), Von Ormy (\$1.6 million), and Elmendorf (\$1.1 million) all receiving

considerable amounts from the credit.

The average EITC for families in the San Antonio region in 1997 was \$1,695, over \$120 more than the average credit nationally. Families in the city of San Antonio claiming the EITC earned an average credit of \$1,715, while those in San Antonio's suburbs earned, on average, \$1,658 in credits.

B. The region's low-income working families were concentrated in the southern half of the city of San Antonio, and southern portions of Bexar County.

In 1998, about one-quarter of all taxpayers (24.9 percent) in San Antonio earned an EITC refund. Rates of EITC receipt varied considerably across San Antonio's neighborhoods. Almost 40 percent of workers living in downtown San Antonio earned the credit. In general, working poor families were most concentrated in the city's southern neighborhoods, where rates of EITC receipt ranged from 25 to over 60 percent. A much smaller share of the population—generally under 15 percent of families—in northern neighborhoods earned the EITC.

There were a number of communities within Bexar County, but outside of San Antonio, with equally high concentrations of low-income workers. For example, in Von Ormy, just south of San Antonio, more than one out of every three taxpayers earned an EITC. And southeast of San Antonio in Elmendorf, over 34 percent of families earned the credit. Altogether, the EITC lifted the incomes of more than 141,000 working poor families in Bexar County in 1998 (see Appendix B).

Considerable percentages of families in Wilson (20 percent) and Guadalupe (18 percent) counties earned the EITC in 1998. Towns including Poth (22 percent) and Floresville (21 percent) in Wilson County, and Seguin (21 percent) in Guadalupe County, were home to large numbers of working poor families who benefited from the credit.

The similar percentages of workers earning the credit in the city of San Antonio and in the metro area as a whole highlight the importance of the EITC for families and communities throughout the region.

C. The San Antonio region had the third highest percentage of families earn the EITC (23 percent) among the 27 regions studied.

The percentage of families in the San Antonio region that benefited from the EITC (23 percent) was nearly double the median for the 27 regions surveyed (12.6 percent). Like the Los Angeles region, where 21 percent of taxpayers filed for the EITC, working poor families who benefited from the EITC lived throughout greater San Antonio.

Compared to regions of similar size, the San Antonio metro area saw the EITC lift its residents' incomes by much greater amounts. For instance, the Indianapolis region was home to roughly the same number of residents as the San Antonio region, yet residents of greater San Antonio earned nearly \$120 million more in EITC refunds in 1997.

With 25 percent of all tax filers claiming the EITC, the rate of EITC receipt in the city of San Antonio was similar to the median rate (24 percent) for the 27 cities surveyed. Similar percentages of taxpayers in the cities of Louisville and Philadelphia earned an EITC (see Appendix C).

D. The city of San Antonio and its region had higher percentages of families earn the EITC than other large Texas cities and their regions.

Although considerable shares of taxpayers in the Austin (13.6 percent), Dallas (17.8 percent) and Houston (19.5 percent) regions earned the credit, a greater proportion of families in the San Antonio region (23 percent) benefited from the EITC.

With 24.9 percent of families benefiting from the EITC in 1998, the city

Appendix A: Value of Claimed EITCs for the San Antonio Region, 1997

| County | Value of EITCs Claimed | Share of Regional Total Value of EITCs Claimed | Share of Regional Population |
|-----------------------|-------------------------------|---|-------------------------------------|
| Bexar | \$242,553,000 | 91.6% | 88.2% |
| Comal | \$8,554,000 | 3.2% | 4.7% |
| Guadalupe | \$9,957,000 | 3.8% | 5.1% |
| Wilson | \$3,767,000 | 1.4% | 2.0% |
| Regional Total | \$264,831,000 | 100% | 100% |

Source: Internal Revenue Service, 1997 ZIP Code files.

Appendix B: Profile of EITCs Received for the San Antonio Region, 1998

| County | Avg. Adjusted Gross Income | Total Number of Returns | Total Number of EITCs Claimed | % of Taxpayers Filing for EITC |
|-----------------------|-----------------------------------|--------------------------------|--------------------------------------|---------------------------------------|
| Bexar | \$46,210 | 593,082 | 141,376 | 23.8% |
| Comal | \$48,380 | 37,684 | 5,437 | 14.4% |
| Guadalupe | \$34,459 | 32,270 | 5,895 | 18.3% |
| Wilson | \$29,483 | 11,462 | 2,284 | 19.9% |
| Regional Total | - | 674,498 | 154,992 | 23.0% |

Source: Internal Revenue Service, E-File Demographics.



Appendix C: Estimates for 27 Regions and Cities

| | Region | | Central City | | City Share of Regional EITC Value | City Share of Regional Population |
|-----------------------------------|--------------------------------|--|--------------------------------|--|-----------------------------------|-----------------------------------|
| | % of Taxpayers Filing for EITC | Value of EITCs Claimed (Millions of Dollars) | % of Taxpayers Filing for EITC | Value of EITCs Claimed (Millions of Dollars) | | |
| Akron | 11.2 | 54.3 | 20.3 | 27.7 | 51.1 | 31.4 |
| Atlanta | 15.8 | 423.2 | 25.4 | 67.0 | 15.8 | 11.0 |
| Baltimore | 13.9 | 242.1 | 28.0 | 123.0 | 50.8 | 26.6 |
| Boston | 8.9 | 321.8 | 15.1 | 53.4 | 16.6 | 9.5 |
| Denver | 10.7 | 147.0 | 16.9 | 52.0 | 35.4 | 26.3 |
| Des Moines | 9.8 | 29.2 | 13.6 | 14.0 | 47.9 | 44.4 |
| Detroit | 11.8 | 348.2 | 32.3 | 161.3 | 46.3 | 21.8 |
| Gary | 13.2 | 57.3 | 33.6 | 19.0 | 33.1 | 17.8 |
| *Grand Forks | 11.6 | 7.0 | 11.7 | 4.2 | 60.1 | 48.7 |
| Hartford | 8.8 | 65.1 | 31.6 | 20.6 | 31.6 | 11.7 |
| Indianapolis | 12.9 | 146.0 | 16.4 | 88.6 | 60.7 | 49.4 |
| Los Angeles | 21.2 | 1238.1 | 24.6 | 509.0 | 41.1 | 39.1 |
| Louisville | 14.7 | 105.8 | 24.0 | 41.1 | 38.8 | 25.8 |
| Macon | 22.6 | 54.6 | 35.2 | 20.7 | 38.0 | 35.9 |
| Miami | 27.2 | 393.1 | 32.3 | 61.5 | 15.6 | 17.4 |
| Milwaukee | 10.7 | 116.7 | 21.9 | 78.7 | 67.4 | 40.0 |
| New Orleans | 25.4 | 253.8 | 36.0 | 125.2 | 49.3 | 35.9 |
| Oakland | 9.5 | 130.7 | 15.9 | 35.5 | 27.2 | 16.1 |
| Philadelphia-Camden | 12.2 | 403.4 | 24.1 | 209.3 | 51.9 | 29.4 |
| Providence | 12.6 | 74.3 | 23.6 | 26.5 | 35.6 | 16.7 |
| Saint Louis | 13.5 | 252.4 | 29.6 | 70.7 | 28.0 | 13.5 |
| San Antonio | 23.0 | 264.9 | 24.9 | 195.9 | 74.0 | 73.9 |
| San Diego | 14.3 | 253.3 | 14.4 | 113.8 | 44.9 | 44.0 |
| San Jose | 7.9 | 85.6 | 11.1 | 47.4 | 55.4 | 52.5 |
| *Savannah | 21.6 | 44.0 | 24.2 | 35.7 | 81.3 | 48.7 |
| *Seattle | 8.2 | 119.1 | 8.7 | 36.3 | 30.5 | 23.5 |
| Washington D.C. | 10.8 | 362.5 | 18.9 | 76.9 | 21.2 | 11.5 |
| Median for all 27 Regions: | 12.6% | \$146.0 | 24.0% | \$53.4 | 41.6% | 26.6% |

Source: Internal Revenue Service

*Denotes a central city where a large percentage of zip codes extend beyond the municipal boundaries. See Appendix D.

Appendix D: Methodology

The data for this study were derived from two IRS files (described below). This study uses a 1998 file to map the percentage of taxpayers who received the EITC. In order to determine the actual amount of EITC dollars that went into each jurisdiction, we needed to use a more detailed data file. The 1997 IRS zipcode file is the most recent year for which these detailed data are available.

The 1997 file contains information by zip code on the total number of individual income tax filers, the number of filers with certain tax items (salaries and wages, interest, Schedule C, Schedule F) and total amounts for those items for tax year 1997 returns. Among these are the number of filers who claimed the Earned Income Credit, and the total amount of Earned Income Credit claimed. We used these data to calculate the amount of Earned Income Credit that flowed into each county in 1997, as well as the average EITC amount per county. The data are available online at http://www.irs.gov/tax_stats/soi/zip-codes.html.

The 1998 file contains similar information by zip code, including the total number of filers and the number of filers claiming the EITC, but does not provide the total amount of EITC claimed per zip code. Since these data were for a more recent tax year, we used them to calculate the percentage of filers receiving the EITC in a given zip code, and throughout a given county. These data are based on returns received by the IRS between January 1, 1999 and December 31, 1999; nearly all of these returns were for tax year 1998. The data are available online at http://www.irs.gov/elec_svs/demogrfx.html.

Although the raw data are reported at the zip code level, most of the data in the study are characterized at the county or city level. To calculate the county totals we simply aggregated zip codes based on the county names provided in the IRS file. Estimating accurate totals for smaller levels of geography, i.e. cities, was more difficult. Because zip codes are determined by the United States Postal Service and are designed to facilitate the delivery of mail, their borders very often do not coincide with municipal boundaries. In some cities, zip codes more or less match the actual jurisdictional lines; in others, zip codes that cover large parts of a city extend well into neighboring cities and towns. We used GIS (Geographic Information System) to determine which zip codes fit well enough within a given city's boundaries to associate with that city. If a zip code's center was inside the city's boundaries, then the zipcode was included. In a few cases, where there were a large number of zip codes that extended beyond the city's boundaries in an unusual manner, we included all zip codes that were within, or intersected with, the city's boundaries. In these instances, the total amount of EITC flowing into the central city may be slightly overstated, but the regional totals are as accurate as for other regions. These cities are marked with an asterisk in Appendix C.

Endnotes

- 1 The regions included in this survey series were selected because they are areas where the Annie E. Casey Foundation and John S. Knight Foundation are involved in initiatives aimed at improving the lives of working poor families.
- 2 The 'EITC' referenced throughout this survey is the federal Earned Income Tax Credit. All references to EITCs claimed or the value of EITCs claimed are for the tax year to which we refer.
- 3 David Campbell, Michael Parisi, and Brian Balkovic (2000). "Individual Income Tax Returns, 1998." *Statistics of Income Bulletin*, Fall 2000. US Department of the Treasury.
- 4 See John Karl Scholz (1994). "The Earned Income Tax Credit: Participation, Compliance, and Antipoverty Effectiveness." *National Tax Journal* 48: 64–85. Scholz found that between 80 and 86 percent of those eligible actually claim the credit. His study was based on 1990 data. Significant increases in the value of the EITC have probably altered actual participation rates. Also see Carolyn J. Hill, V. Joseph Hotz, Charles H. Mullin, John Karl Scholz (1999). "EITC Eligibility, Participation, and Compliance Rates for AFDC Households: Evidence from the California Caseload." http://www.jcpr.org/wpfiles/hotz_eitc.pdf
- 5 Katherin Ross Phillips (2001). "Who Knows About the Earned Income Tax Credit?" Urban Institute. http://newfederalism.urban.org/html/series_b/b27/b27.html
- 6 Between 1993 and 1999, the number of families receiving the EITC increased by 29 percent. The number of people lifted out of poverty by the EITC increased by 124 percent over the same time period.

- 7 The increasing contribution of the EITC to the safety net contrasts sharply with trends in other federal aid programs in the 1990s. Social security insurance, for example, lifted 300,000 less people out of poverty in 1999 than it did in 1993. Food stamps helped about 700,000 less people in 1999 than in 1993. And means-tested cash benefits, mainly TANF, lifted 600,000 less. See "Poverty and Income Trends: 1999," Center on Budget and Policy Priorities.
- 8 For increase in labor market participation see Nada Eissa and Jefferey Liebman (1996). "Labor Supply Response to the Earned Income Credit." *Quarterly Journal of Economics*, CXI, 605–647. Another set of estimates by Bruce Meyer and Dan Rosenbaum suggest that more than 60 percent of the increase in annual employment of single mothers was due to increases in the EITC. Welfare waivers contributed one-sixth and AFDC benefit cuts about one-eighth. Changes in Medicaid, employment training, and child care programs played a smaller role.
<http://dsl.nber.org/papers/w7363.pdf>
- 9 V. Joseph Hotz, Charles H. Mullin, and John K. Scholz (2000). "The Earned Income Tax Credit and Labor Market Participation of Families on Welfare." Joint Center on Poverty Research.
http://www.jcpr.org/wpfiles/hotz_mullin_scholz_final.pdf
- 10 The income distributions by state are from the Current Population Survey. The data was pooled for larger sample sizes. The years analyzed were 1978–1980 and 1996–1998. See Jared Bernstein, Elizabeth C. McNichol, Lawrence Mishel, and Robert Zahradnik (2000). "State-by-State Analysis of Income Trends." Center on Budget and Policy Priorities and Economic Policy Institute. <http://www.cbpp.org/1-18-00sfp.htm>.
- 11 Jeffrey B. Liebman (1998). "The Impact of the Earned Income Credit on Incentives and Income Distribution." From *Tax Policy and the Economy*, Volume 12, (James Poterba, Editor), MIT Press.
<http://www.ksg.harvard.edu/jeffreyliebman/tpaeetc.pdf>
- 12 Timothy M. Smeeding, Katherin Ross Phillips, and Michael O'Connor (2000). "The EITC: Expectation, Knowledge, Use, and Economic and Social Mobility." Center for Policy Research, Working Paper Series No. 13.
<http://www-cpr.maxwell.syr.edu/pdf/wp13.pdf>
- 13 The IRS data on the EITC, and the data presented in this survey, reflect credits claimed, and not necessarily dollars refunded. Some EITC offsets tax owed, and does not result directly in a refund. The overwhelming majority of credit amounts claimed are, however, refunded to taxpayers—in 1997, over 80 percent of all EITC amounts were refunded.
- 14 The city of Austin was home to 52 percent of the region's population in 1998, and received 54 percent of the region's EITC dollars. The city of Dallas was home to 33 percent of the region's population in 1998, but received 52 percent of the region's EITC dollars. And the city of Houston was home to 47 percent of the region's population in 1998, but received 61 percent of the region's EITC dollars.
- 15 "Earned Income Tax Credit: Profile of Tax Year 1994 Credit Recipients," General Accounting Office. GAO/GGD-96-122BR.
http://www.access.gpo.gov/su_docs/aces/aces160.shtml; "Nationwide Analysis of the Individual Tax Return Records for Partial Tax Year 1998," Internal Revenue Service Publication 3493.
<http://ftp.fedworld.gov/pub/irs-utl/p3493.pdf>.
- 16 Arthur B. Kennickell, Martha Starr-McCluer, and Brian Surette. "Recent Changes in U.S. Family Finances: Results from the 1998 Survey of the Consumer Finances." *Federal Reserve Bulletin*, January 2000.
- 17 Lois M. Quinn and John Pawasarat (2001). "The Milwaukee Neighborhood Indicators/Asset Mapping Project: Employment and Income Growth in Central City Milwaukee Neighborhoods." University of Wisconsin—Milwaukee, Employment and Training Institute.
<http://www.uwm.edu/Dept/ETI/reports/dor99.htm>

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For More Information:

Alan Berube

Senior Research Analyst

Brookings Center on Urban & Metropolitan Policy

Phone: (202) 797-6075

Email: aberube@brookings.edu

Benjamin Forman

Research Assistant

Brookings Center on Urban & Metropolitan Policy

Phone: (202) 797-6409

Email: bforman@brookings.edu

Note

This survey is available on the Brookings Institution's website at: www.brookings.edu/urban. Also available are similar surveys for 26 other metropolitan regions.



THE BROOKINGS INSTITUTION

1775 Massachusetts Avenue, NW • Washington D.C. 20036-2188
Tel: 202-797-6000 • Fax: 202-797-6004
www.brookings.edu



CENTER ON URBAN & METROPOLITAN POLICY

DIRECT: 202-797-6139 • FAX/DIRECT: 202-797-2965