



CENTER ON URBAN & METROPOLITAN POLICY
IN COLLABORATION WITH THE NATIONAL LEAGUE OF CITIES

A Local Ladder for the Working Poor: The Impact of the Earned Income Tax Credit in U.S. Metropolitan Areas

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“...while low-income working families in metropolitan areas are most concentrated in the central cities, the majority of EITC dollars flow to the suburbs.”

Findings

A study of the spatial distribution of the federal Earned Income Tax Credit (EITC) in the nation's 100 largest metropolitan areas in 1998 finds that:

- Working families in the 100 largest metro areas earned \$17.5 billion in EITC refunds in 1998; most EITC dollars flowed to communities outside central cities. Of the 11 million families earning the EITC in these metropolitan areas, nearly 60 percent lived in the suburbs.
- Neighborhoods with high concentrations of working poor families were most prevalent in the central cities, but also existed in smaller cities and towns. In about one out of every ten central city neighborhoods studied, more than 40 percent of families earned the EITC.
- Working poor families in metro areas in the Northeast and Midwest lived predominantly in the central cities, while those in the South and West were spread more evenly throughout metro areas. In many Southern and Western metros, the percentage of suburban families earning the EITC approached or exceeded the percentage of central city families earning the credit.
- Mayors, business executives and community leaders in a number of cities have initiated outreach campaigns to maximize the flow of EITC dollars to their families and neighborhoods. Through these campaigns, employers, schools, community organizations, utility companies and local media help to inform eligible working families about the EITC.

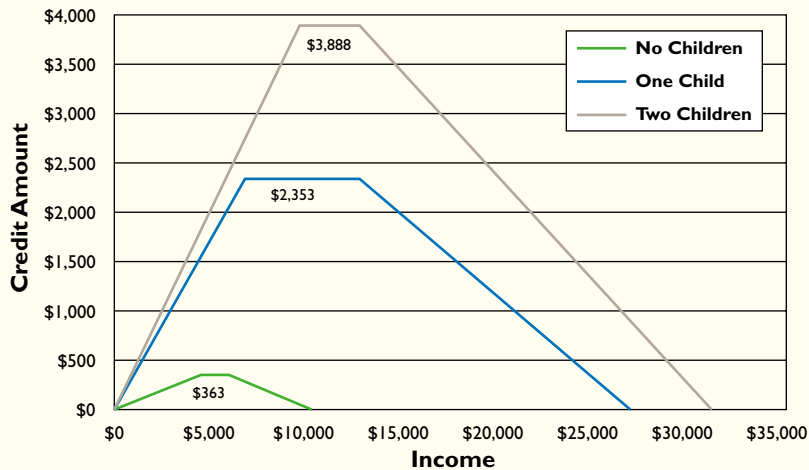
I. Introduction

This year, the federal Earned Income Tax Credit (EITC), a refundable credit available to families who work but generally earn less than 200 percent of the federal poverty level, will deliver over \$30 billion to 18.4 million low-income families across the U.S. Despite the recent growth of the EITC and the working poor population it serves, very little is known about

where the credit actually goes, or how it impacts local and regional economies. Earlier this year, we analyzed the spatial distribution of the EITC in 28 metropolitan areas across the U.S. using 1997 and 1998 income tax data from the Internal Revenue Service (IRS). We found that, on average, about 60 percent of all EITC dollars flowed to the suburbs and smaller cities surrounding the



Figure 1: Structure of the Earned Income Tax Credit in Tax Year 2000



central cities of metropolitan areas surveyed. In the typical central city we studied, about one in four taxpayers earned an EITC worth over \$1,500.

In this survey, we extend our analysis to the 100 largest metropolitan areas in the U.S. Our findings here echo those of the earlier studies: while low-income working families in metropolitan areas are most concentrated in the central cities, the majority of EITC dollars flow to the suburbs. We first examine the total amount of EITC flowing to these metropolitan areas, and how that total is divided among central cities and suburban areas. Second, we assess where the concentrations of EITC recipients are highest within metro areas, to gain a better understanding of where low-income working families live. Third, we compare the spatial pattern of EITC receipt in different regions of the U.S., and offer maps of typical metro areas in each U.S. region. Fourth, we offer examples of cities in which local leaders are working to connect eligible families to the EITC. We conclude the study by suggesting steps that local leaders can take to enhance this significant national investment in

low-income families and neighborhoods.

II. Background

The EITC, enacted by Congress in 1975, is a tax credit available to working families whose incomes range from below the federal poverty line to roughly double the poverty line. At its inception, the credit was relatively small in size, but several increases in the late 1980s and early 1990s turned the EITC into the largest federal aid program targeted to the working poor. This year the average EITC recipient will earn a refund through the program worth more than \$1,600. With a greater number of low-wage workers in the labor force than ever before, 18 million families are projected to earn over \$30 billion in EITC refunds in 2001.

The EITC provides its benefits to low-income working families in two ways. First, like most tax credits, the EITC reduces income tax owed, helping to relieve the federal tax burden on these families. Second, unlike most other tax credits, a family may claim a

refund of any EITC left over once its tax liability has been reduced to zero—the “refundable” portion of the credit. Overall, about 87 percent of all EITC dollars are refunded.

Families with children qualify for an increasing EITC with increasing earned income, up to a maximum dollar amount. The maximum amount is available over a \$2,000 to \$3,000 income range, after which the credit phases down to zero (see Figure 1). For example, in tax year 2000, a family with two children and income of \$10,700 would receive a \$3,888 credit—the equivalent of an additional \$1.87 per hour for full-time work. For families with two or more children, the credit begins to phase out at \$12,460, and reaches zero at \$30,580. Parents with one child are eligible for a credit of up to \$2,353 in tax year 2000.

Larger percentages of eligible families claim the EITC than traditional social welfare programs (TANF, Food Stamps, Medicaid). Nevertheless, studies have found that a number of eligible households, particularly families with very low incomes, former welfare recipients, and those with language barriers, are not filing for the EITC.¹ 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.²

Recent academic research has highlighted numerous positive effects of the EITC:

- **Reduces poverty.** In 1993, the EITC helped lift 2.1 million people above the poverty line. By 1999, that figure had more than doubled to 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.³

Table 1. Top Ten Metropolitan Areas by Total EITC Dollars Received, 1998

Metro Area	Population Rank	Number of Families Receiving EITC	Total EITC Dollars (millions)	Average Credit per Family
1 Los Angeles—Long Beach, CA PMSA	1	771,229	1,293	1,677
2 New York, NY PMSA	2	731,399	1,170	1,600
3 Chicago, IL PMSA	3	469,529	737	1,570
4 Houston, TX PMSA	7	331,042	570	1,722
5 Atlanta, GA MSA	8	268,670	443	1,651
6 Philadelphia, PA—NJ PMSA	4	280,099	429	1,533
7 Miami, FL PMSA	23	247,006	410	1,659
8 Dallas, TX PMSA	9	246,115	408	1,658
9 Riverside—San Bernardino, CA PMSA	11	236,479	408	1,725
10 Washington, DC—MD—VA—WV PMSA	5	245,405	371	1,511
Other 90 metro areas		7,199,011	11,266	1,565
Total (top 100 metro areas)		11,025,984	\$17,506	\$1,588

Source: 1998 IRS Zip Code files

■ **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.⁴

■ **Reduces income inequality.** The wages and salaries of the working poor have not kept pace over the last 20 years with growth at the high end of the income spectrum. Research suggests that the EITC, by supplementing the wages of low-income working families, has curbed growth in national after-tax income inequality.⁵

■ **Helps low-income families build assets.** A study that investigated 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.⁶

III. Methodology

This study examines the spatial distribution of the Earned Income Tax Credit in the 100 largest metropolitan areas, according to their Census 2000 population counts.⁷ The data used for this study, which are publicly available through the Internal Revenue Service, reflect EITC dollars claimed by individual income taxpayers for tax year 1998 (the most recent year for which data are available). In 1998, the 100 largest metro areas had estimated pop-

ulation ranging from about 500,000 (Vallejo, CA MSA) to 9.2 million (Los Angeles-Long Beach CA PMSA).

We use the IRS data to calculate two primary measures of the local/regional impact of the EITC: the total amount of EITC claimed, by jurisdiction; and the percentage of a given jurisdiction's taxpayers that claimed the EITC. The former measure describes the amount of EITC income injected into the local economy. The latter measure reflects the degree of working poverty in the given area.⁸ Some metro areas that rank low on the second measure may rank high on the first measure due to their large population; conversely, while small metro areas may receive smaller overall sums from the credit, large percentages of their residents may still earn the EITC. Thus, both measures are important descriptors of the local and regional effects of the EITC.⁹

In describing how EITC dollars are distributed within metro areas we often refer to the central city and the suburbs; however, some metropolitan areas have several central cities. For

Table 2. Top Ten Metropolitan Areas by Percentage of Families Earning the EITC, 1998

Metro Area	Percentage of Families Earning EITC	Number of Families Receiving EITC	Total EITC Dollars Earned (millions)
1 McAllen, TX MSA	49.0%	90,950	\$194
2 El Paso, TX MSA	36.5%	99,462	\$193
3 Fresno, CA MSA	28.1%	91,418	\$166
4 Miami, FL PMSA	27.2%	247,006	\$410
5 Bakersfield, CA MSA	26.5%	59,858	\$109
6 New Orleans, LA MSA	25.4%	142,701	\$259
7 Memphis, TN—AR—MS MSA	24.3%	122,625	\$219
8 Mobile, AL MSA	24.0%	54,163	\$99
9 San Antonio, TX MSA	23.0%	155,041	\$272
10 Baton Rouge, LA MSA	21.8%	53,859	\$98

Source: 1998 IRS Zip Code files

these, we sum the estimates for each of the central cities so that the totals reflect the entire central city portion of an MSA.¹⁰ We define the suburbs as places within metropolitan areas, but outside of central cities.

IV. Findings

A. Working families in the 100 largest metro areas earned \$17.5 billion in EITC refunds in 1998; most EITC dollars flowed to communities outside central cities.

In 1998, the Earned Income Tax Credit provided over \$17.5 billion to 11 million low-income working families living in the nation's 100 largest metropolitan areas. These totals represented 54 percent of all EITC dollars, and 54 percent of all taxpayers receiving the EITC, nationally that year. The majority of these dollars flowed to the top 50 metro areas, which were home to 8.4 million working families earning a total of \$13.3 billion in EITC refunds.

Table 1 shows the ten metropolitan areas that received the largest amounts of EITC in 1998. The amounts at the top of the list are staggering—working families in the Los Angeles and New York regions received

\$1.3 billion and \$1.2 billion, respectively, in credits. That these metros top the list is not surprising, considering that they are the two largest in the US. Other metro areas received larger amounts of EITC than would be suggested by the size of their populations alone. Houston, for instance, was the seventh largest metro in 1998, but was home to the fourth largest amount of EITC dollars. Even more surprisingly, Miami received the seventh largest flow of EITC dollars, though it was only the 23rd largest metro area in the U.S. in 1998.

The EITC provided larger resources to the metropolitan areas studied than other federal transfer programs. In 1998, the largest 100 metropolitan areas received about \$13 billion in federal public assistance benefits, and \$10 billion in food stamp benefits, each considerably less than the \$17.5 billion in EITC earned by low-income working families.¹¹

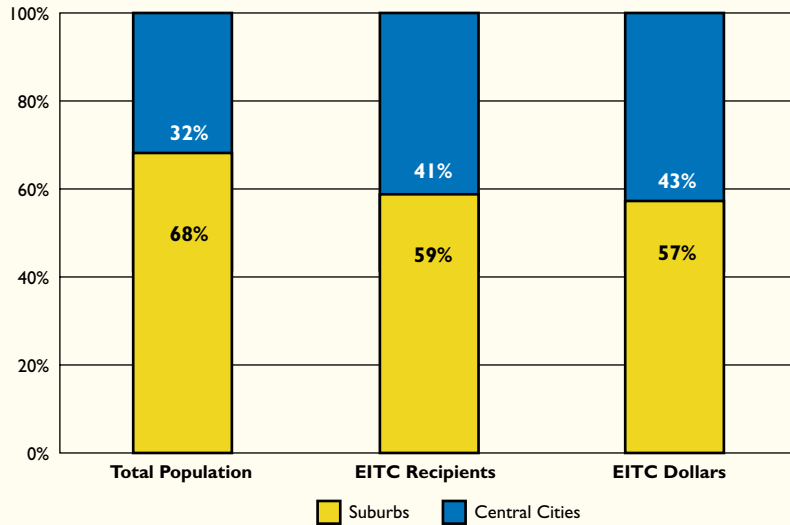
The metro areas in which the largest shares of families earned the EITC in 1998 were found mostly in the southern U.S. Table 2 shows that eight of the ten metro areas with the highest rates of EITC receipt were in the South—in Texas, Louisiana, Florida, Tennessee and Alabama. Of

these, only the Miami PMSA also ranked in the top ten in total EITC dollars received. While these metros were home to smaller populations, the large shares of their populations working for low wages translated into significant dollar flows from the EITC. The McAllen metro area, for instance, had just under 570,000 residents in 1998, but received nearly \$200 million from the EITC that year.

Looking within the 100 metropolitan areas, we find that most of the EITC dollars received in 1998, and most families receiving the EITC, were outside of the central cities. As Figure 2 shows, overall, a little over 57 percent of the \$17.5 billion in EITC refunds flowing to these metro areas was earned by families in the suburbs. These families accounted for 59 percent of all EITC earners in the 100 metros. The metro areas with the largest flows of EITC to the suburbs were Los Angeles-Long Beach (\$699 million), Atlanta (\$374 million), Miami (\$347 million) and Riverside-San Bernardino (\$344 million). Nine of the ten metro areas listed in Table 1 saw families in their suburbs earn at least \$200 million from the EITC in 1998.¹²

Although the suburbs received a

Figure 2: Distribution of EITC by City/Suburb, Top 100 Metropolitan Areas, 1998



Source: Census Bureau, 1998 IRS Zip Code files

majority of EITC dollars, Figure 2 also indicates that the central cities received a share of all EITC dollars somewhat greater than their share of the total metropolitan population. The 120 central cities analyzed within the top 100 metro areas contained 32 percent of total metro population, but received approximately 43 percent of total metro EITC dollars in 1998. In the typical metropolitan area studied, 20 percent of families in the central city earned the EITC, while 11 percent of families in the suburbs did (see Appendix Table A). This indicates that the overall incidence of working poverty is higher in the cities than in the suburbs, but that working families are by no means confined to the central cities.

B. Neighborhoods with high concentrations of working poor families were most prevalent in the central cities, but also existed in smaller cities and towns.

Although the majority of all EITC dollars flowing to the top 100 metropolitan areas in 1998 went to places outside of the central cities, neighbor-

hoods of concentrated working poverty—where high percentages of families earned the EITC—were largely found in the central cities. We defined areas of concentrated poverty as zip codes where 40 percent or more of taxpayers received the EITC.

Determining the location of these neighborhoods is important for several reasons. Families that earn the EITC are very often eligible for other programs that support work, like Medicaid, Children’s Health Insurance (CHIP), Food Stamps and subsidized child care. Because they are working, however, these families may have less contact with social services organizations that provide information on these programs. Knowing where these potentially eligible families are concentrated can help government agencies and community organizations focus their outreach and enrollment efforts.

Concentrated EITC dollars may also indicate concentrated purchasing power. Several recent studies have highlighted the retail market potential of inner-city areas, where the high density of incomes is often a better predictor of spending than the median

income measures captured by most private sector data sources.¹³ The EITC supplements this concentrated spending power by delivering a lump-sum payment to low-wage workers on an annual basis. Those dollars can make areas of concentrated working poverty more attractive to retailers, and to financial institutions interested in marketing savings and credit products more broadly.

Looking across all top 100 metro areas in 1998, we find that there were 490 zip codes where more than 40 percent of all taxpayers earned the EITC. Nearly 2.9 million returns—representing as many working families—were filed in those neighborhoods of concentrated working poverty. Table 3 shows the states that were home to metropolitan areas with the highest number of these zip codes. Not surprisingly, some of the most populous states are near the top of the list—Texas, California, Florida and New York are all in the top five. However, much smaller states in the South and West—including Louisiana, Alabama and Arizona—also had large numbers of concentrated working poverty neighborhoods in their metro areas.

Central city zip codes were more likely than suburban zip codes to contain a high concentration of low-income working residents. Of the nearly 2,000 zip codes defined as part of central cities, 220—about 11 percent—had 40 percent or more of all families earning the EITC.¹⁴ These included places like downtown New Orleans, South Philadelphia, the Watts neighborhood of Los Angeles, and inner-city San Antonio. While many people associate these areas with high degrees of urban poverty, the data show that they are home to hundreds of thousands of working families as well. Overall, families from these 220 zip codes earned \$1.7 billion in EITC refunds in 1998. Table 3 indicates that while Texas and California were home to the metro areas contain-

Table 3. States with Highest Number of Concentrated Working Poverty Metropolitan Zip Codes*, 1998

State	Total Zip Codes	Central City	Non-Central City
1 Texas	93	43	50
2 California	90	24	66
3 Florida	42	9	33
4 Louisiana	33	9	24
5 New York	25	24	1
6 Alabama	23	13	10
7 Arizona	20	4	16
8 Ohio	19	19	0
9 Illinois	18	9	9
10 Tennessee	14	9	5
Ten-state total	377	163	214
Other states	113	57	56
100-Metro Area Total	490	220	270

* 40 percent or more of taxpayers earned EITC in 1998

Source: 1998 IRS Zip Code files

ing many of these central city zip codes, other high-EITC central city zips were found in New York City, Cleveland and Cincinnati.

A number of central city zip codes with concentrated working poverty received significant dollar amounts from the EITC. There were 14 central city zip codes in which families received over \$20 million from the EITC in 1998, substantially boosting local purchasing power. These zip codes were located in Los Angeles, four of New York City's boroughs, Chicago's west side, Fort Lauderdale, El Paso, eastern New Orleans, and Memphis. These areas had both dense populations and high proportions of workers earning low wages.

An even larger number of zip codes outside the central cities (270 in total) were home to concentrated working poverty, although they represented a smaller share of total suburban zip codes (2.5 percent versus 11 percent in cities). Overwhelmingly, these zips

were found in central California (near Fresno and Bakersfield) and along the Texas-Mexico border (near El Paso and McAllen), areas where large numbers of workers across the region earned low wages. In other cases, these high-EITC zip codes included neighborhoods in smaller cities and towns that bordered the central city—East St. Louis, IL; Socorro, TX (south of El Paso); West Memphis, AR; North Charleston, SC. Florida and Louisiana were also home to metros with a number of concentrated working poverty suburban zip codes.

C. Working poor families in metro areas in the Northeast and Midwest lived predominantly in the central cities, while those in the South and West were spread more evenly throughout metro areas.

Overall, the central cities were home to a larger share of EITC income in 1998 than their share of total metro area population. However, the degree

to which the working poor were concentrated in the central city/cities of a metropolitan area varied widely among the top 100 metropolitan areas, as the geographic distribution of high-EITC zip codes suggests.

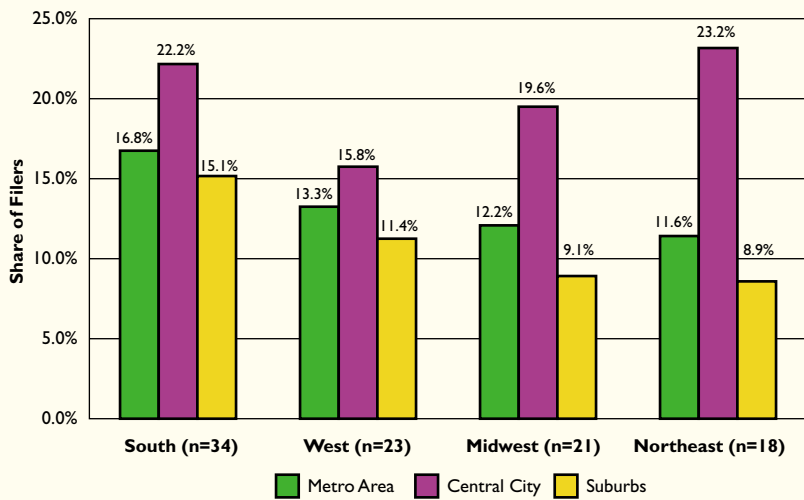
Appendix Table A shows all 100 metropolitan areas ranked within Census region by a “concentration index.” The index measures the degree to which working poor families were clustered in the central city. For instance, the Harrisburg, PA MSA had the highest concentration index among all 100 metros. Its concentration index of 3.14 indicates that the central city received a share of the region’s EITC dollars (21.4 percent) equal to 3.14 times its share of the region’s population (6.8 percent). In contrast, the Ann Arbor, MI PMSA had the lowest concentration index; the city’s share of the region’s EITC dollars was less than one-third its share of the region’s population (reflecting the city’s college-town status).

Figure 3 shows median rates of EITC receipt by Census region, and by location within the metro area. It indicates that overall, metropolitan areas in the South had the highest share of families earn the EITC, followed by the West, the Midwest and the Northeast. Figure 3 also shows that median rates of EITC receipt in Northeastern and Midwestern central cities were much higher than in their suburbs, while rates in Southern and Western suburbs were more comparable to those in the central cities. In general, then, EITC dollars—and the families earning them—were more concentrated in central cities in the Northeast and Midwest, and more dispersed across metro areas in the South and West.

Northeast

In the Northeast, cities saw large percentages of their families earn the EITC, while the incidence of working

Figure 3: Median Rates of EITC Receipt by Census Region, 1998



poverty in the suburbs was much lower. The cities of Harrisburg, Hartford and Newark all had more than 30 percent of their families receive the EITC; their suburbs, on the other hand, had less than 10 percent of families earn the credit (see Appendix Table A). The median concentration index for Northeastern metros was 1.76, the highest among Census regions. Figure 4 shows the spatial distribution of the EITC in the Philadelphia metro area, which was fairly typical for Northeastern cities. Working poverty was concentrated in the older cities at the core of the Philadelphia region—Philadelphia, Camden and Chester—while very few outlying areas saw more than 10 percent of their families earn the credit.

Midwest

Patterns of EITC receipt in the Midwest were quite similar to those in the Northeast. There were several metro areas in the Midwest where high percentages of families earned the EITC in the central city, and much smaller percentages earned the credit in the suburbs—Detroit, Gary and Cleveland are all good examples. The median

concentration index for Midwestern metros was slightly lower than that for Northeastern metros, but still significantly higher than that for Southern or Western metros. Figure 4 shows that in the Kansas City metro area, only the southern part of the central city and a few areas at the edge of the region had more than 15 percent of families earning the EITC in 1998.

South

Central cities in the South saw almost the same percentage of their families earn the EITC as central cities in the Northeast. Their suburbs, however, were home to significantly more low-income working families than suburbs in the Northeast. In a few metro areas in the South—El Paso, TX; Charleston, SC; and McAllen, TX—greater proportions of workers in the suburbs earned the EITC than in the central city. In the typical Southern metro, the central city received a share of the region’s EITC dollars about one and a quarter times its share of the region’s population. Figure 4 shows that high concentrations of working families lived throughout the Houston metro area in 1998.

West

Western cities generally had smaller shares of their families earn the EITC than cities in other regions. However, the suburbs of Western metro areas contained a higher share of their metro areas’ low-income working families than the suburbs of other U.S. regions. The suburbs of several Western metros, including San Diego, CA, Honolulu, HI, and Albuquerque, NM, had higher rates of EITC receipt than their central cities. The median shares of families earning the EITC in the Western central cities and their suburbs were quite comparable: 15.8 percent and 11.4 percent, respectively. Tacoma, WA was characteristic of many Western metros (see Figure 4). Although the extent of working poverty in central city neighborhoods—around 15 percent of families—was lower than in other cities, there were areas throughout the remainder of the region where similar shares of families earned the EITC.

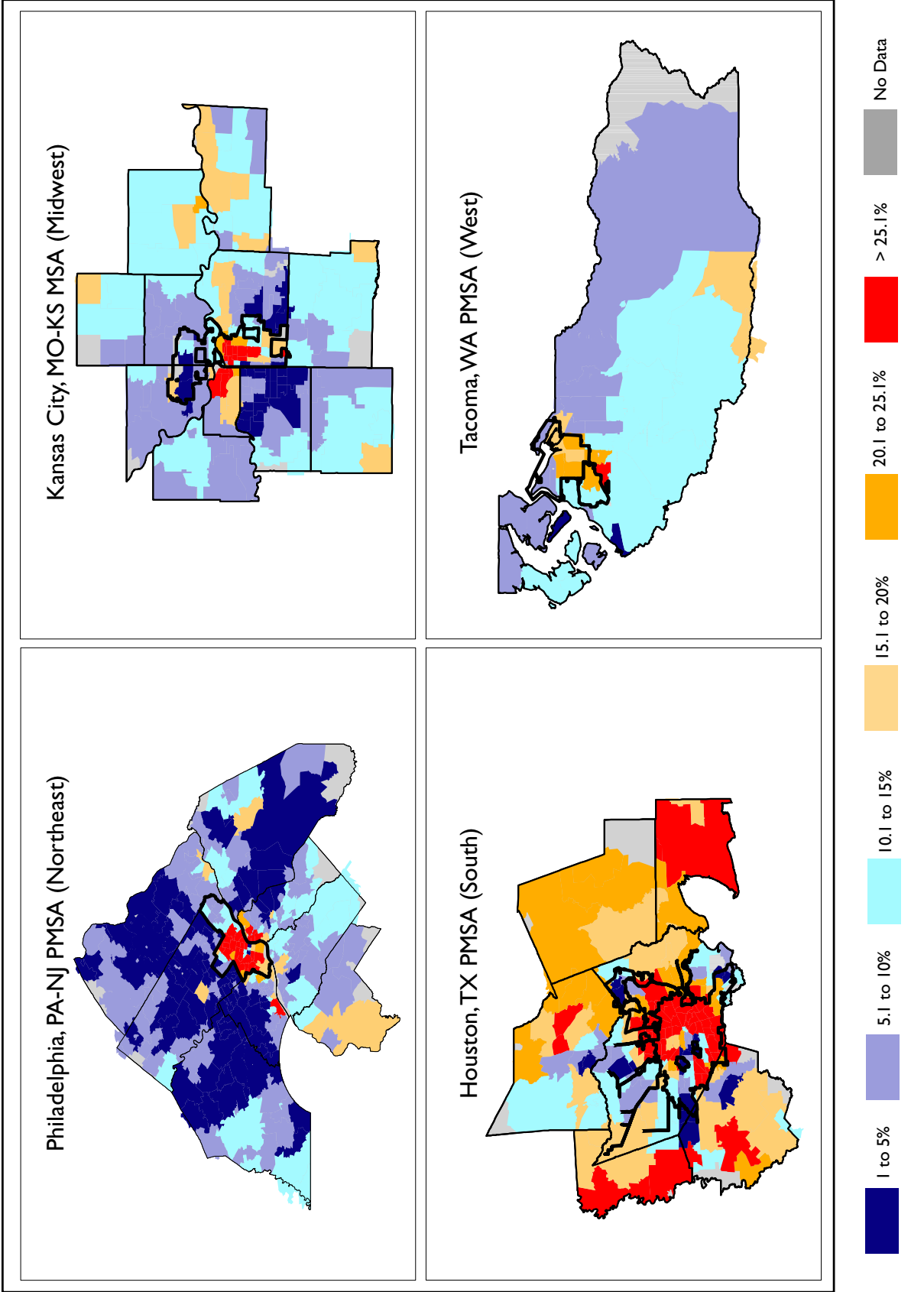
D. Mayors, business executives and community leaders in a number of cities have initiated outreach campaigns to maximize the flow of EITC dollars to their families and neighborhoods.

Local leaders across the U.S. have begun to recognize the valuable economic stimulus that the EITC can provide to working families and the places they live. In order to maximize the impact of the EITC for their cities and regions, several mayors, corporate and community leaders have come together to spread the word about the EITC, and to ensure that working families who are eligible for the credit receive it.

Chicago

Starting in 1999–2000, Chicago Mayor Richard Daley began mounting annual public-private partnerships to increase awareness of the EITC in the city of Chicago and the greater Chicago area. The Chicago EITC

Figure 4. Percentage of Taxpayers Receiving EITC by Zip Code in Four U.S. Metropolitan Areas, 1998



campaign draws on local media and the efforts of several corporate and civic partners to inform families about the EITC. Local gas and electric utilities use bill stuffers to inform their customers about the credit. Large employers use paycheck stubs, company newsletters and workplace posters to reach their low-income workers. Hundreds of community groups promote the EITC to their members, clients and employees. Two local non-profit groups recruit volunteers and manage free tax preparation services for low-income filers, operating at 22 Chicago-area sites in 2001.

A \$200,000 investment in the campaign in 1999–2000, along with tens of thousands of dollars in donated supplies and services, helped to generate a 20 percent increase in the number of families using free tax preparation services. The amount of tax refunds processed at these centers increased by \$3 million. Since the majority of taxpayers either prepare their own taxes or use commercial tax-preparation services, tens of millions of additional dollars were likely returned to taxpayers as a result of the campaign. Importantly, the campaign also alerted eligible workers who had never filed for the EITC that they could receive up to three years of unclaimed tax credits.

Tulsa

Over the past seven years, the city of Tulsa, Oklahoma, has helped to connect eligible families to the EITC. The Tulsa outreach campaign disseminates information about the EITC through radio, television and newspaper advertisements, community agencies, the local Housing Authority, temporary employment agencies, hospitals, day care facilities and faith-based organizations. The city also promotes access to free tax preparation services through the Community Action Project of Tulsa County (CAPTC—see Section V for more information on CAPTC’s free tax preparation activi-

ties). With an investment of \$70,000 in Community Development Block Grant (CDBG) funds in 2001, the campaign helped to generate more than \$12.7 million in EITC refunds through CAPTC’s tax preparation sites—leveraging over \$180 in refunds per CDBG dollar invested.

Los Angeles

The City and County of Los Angeles, in partnership with state and federal agencies, community organizations and local employers, launched an EITC outreach initiative in 1997 in response to concerns about low EITC participation among Los Angeles area workers. The LA EITC Campaign distributes information on the credit to all city and county employees, to working families through “One-Stop” public benefit eligibility determination offices, and through a phone information hotline. A press conference event kicking off the 2001 Campaign featured the Los Angeles mayor and a city council member, and helped to generate a 25 percent increase over the previous year in EITC-related Info Line calls. The Campaign reached potential EITC recipients through celebrity Public Service Announcements, and radio and television interviews that focused on the benefits of the EITC and promoted the EITC hotline. Organizers also used five “Community Information Breakfasts,” attended by about 500 community and faith-based organizations, to promote the EITC in 2001. Researchers found that, due in part to the campaign’s activities, EITC filing rates in Los Angeles in the late 1990s increased considerably faster than in the rest of the nation.¹⁵

V. Policy Recommendations

This survey demonstrates that the Earned Income Tax Credit contributes billions of dollars on an annual basis to the nation’s metropolitan economies,

improving the well-being of the millions of families who receive them. These dollars can also help to enhance the economic fortunes of communities that have large concentrations of the working poor, if local leaders promote and adopt policies that: assist eligible families in claiming the EITC; preserve the value of the EITC; help families use the EITC to build assets; and leverage the federal EITC at a state/local level.

1. Inform low-income working families about the EITC.

There are a number of reasons why eligible low-income working families may fail to claim the EITC: they may lack the language skills to complete a tax form on their own; they may fear that they will owe money to the IRS if they fill out tax forms; or they may simply not know that they are eligible for the credit. Local leaders can spread the word about the EITC and other programs that benefit working families—like health insurance and Food Stamps—through well-designed outreach campaigns like those described above. By using the “bully pulpit” to highlight the issue, and bringing together business leaders, faith-based and community organizations, and government agencies to reach working families with information about the EITC, local leaders can bring millions of additional dollars into the community, strengthening families and neighborhoods.

There are several resources and models available for cities interested in mounting their own EITC outreach campaigns. The city of Chicago has created an “EITC Starter Kit” that describes that city’s initiative in detail and provides a road map for cities looking to establish a similar campaign. Information on the Chicago campaign can also be found at www.chicagoeitc.org. The Los Angeles Campaign created a website, www.eitc-la.com, that lists IRS-sponsored sites in the Los Angeles area

where low-income workers can receive free tax preparation, and find EITC information in both English and Spanish. The Center on Budget and Policy Priorities publishes an annual EITC outreach kit, featuring posters, fliers, fact sheets and a guide to successful outreach strategies. The 2001 edition is available at www.cbpp.org/eic2001. The IRS also supplies outreach materials, tax forms and resources for Volunteer Income Tax Assistance (VITA) program sites through its regional Taxpayer Education Coordinators.

2. Preserve the value of the EITC by supporting free tax filing assistance for low-income workers.

According to researchers, over half of all families who receive the federal EITC file their taxes through a commercial tax preparation service. Unfortunately, many of these services charge exorbitant fees to file what are often simple returns—some services even charge more for returns that include an EITC. On top of their standard filing fees, many tax preparers market high-priced “refund anticipation loans” to EITC earners. These cash advances, which often cost \$100 or more, give low-income families their refund dollars only a few days before they would receive a payment from the IRS. These fees and charges can rob working families on tight budgets of precious dollars.

Better options for low-income working families are IRS-sponsored VITA programs and other local, nonprofit tax preparation services for low-income filers. These services place trained volunteers in churches, libraries and other public sites during filing season to answer questions and help low-income families fill out tax forms and claim the EITC. Local leaders can bolster the work of these organizations by advertising their services through business and community partners, by recruiting more volun-

teers to staff them, and by providing the organizations with resources to file returns electronically and compete against expensive “rapid refunds” from commercial services.

Since 1995, the Community Action Project of Tulsa County, Oklahoma (CAPTC) has connected low-income EITC filers in Tulsa to free tax preparation services, saving them hundreds of thousands of dollars in commercial tax preparation fees. With the assistance of the city of Tulsa’s annual CDBG investment, CAPTC has expanded the number of filers it has assisted from 1,200 in 1995 to over 12,000 in 2001. CAPTC operates free tax assistance programs in several locations, and promotes the program through local advertising and targeted mailings. Each tax preparation site is equipped to file returns electronically, helping low-income workers to access to their refund dollars quickly. CAPTC’s free tax preparation program has helped deliver over \$56 million in refunds to more than 50,000 Tulsa families over the past seven years.

3. Help families use the EITC as a gateway to financial services and asset-building.

According to the Federal Reserve, 22 percent of families with less than \$25,000 in income (the majority of the EITC-eligible population) lack a bank account of any kind. By not having this most basic access to mainstream financial services, these families must often rely on high-cost check cashing services that consume large portions of their small incomes, and make it difficult for them to put aside even small amounts of savings for the future. The average EITC refund in the top 100 metropolitan areas in 1998 was approximately \$1,540. With cooperation from local banks and credit unions, that amount could help many lower-income “unbanked” families to open an account and build modest amounts of savings for the

future. Even \$200 saved from an EITC refund could help a low-income family facing a financial emergency avoid turning to a high-priced payday lender whose exorbitant rates could further erode the family’s financial stability.

In 2000 and 2001, Chicago’s ShoreBank worked with the Chicago-based Center for Law and Human Services and Mayor Richard Daley’s EITC Outreach Campaign to connect workers who received the EITC to low-cost savings accounts. In 2001, ShoreBank provided space in two bank branches for the Center’s free tax preparation program for low-income workers, and gave those workers the opportunity to open accounts at the bank into which their refunds could be deposited directly. The accounts offer holders an ATM card, charge no monthly fees, and have no minimum balance requirements. ShoreBank opened a total of 200 accounts for EITC recipients in 2000–2001; over 60 percent of enrollees in 2000 were “unbanked” at the time they opened their account. Additionally, a number of filers who opened accounts in 2000 continued to use their accounts throughout the year to conduct their routine financial transactions and build modest savings, and many used their accounts to receive their tax refunds in 2001.

4. Support the creation and expansion of refundable state EITCs.

In 2001, ten states and the District of Columbia provided their low-income working families with refundable tax credits that build on the federal EITC. Refundable state EITCs typically match the federal EITC at a fixed percentage, further helping to make work pay for low-income families, and often relieving the burden of state income taxes on these families. Cities that are home to significant numbers of working poor residents stand to gain millions of dollars from new or expanded refundable state EITCs. For

instance, a California state EITC set at 20 percent of the federal credit would raise the incomes of working poor families in Los Angeles County by an estimated \$230 million.¹⁶ By highlighting the significant impacts that the federal EITC has for workers in their regions, local leaders can help to build the case for low-income tax relief in the form of state EITCs.

The state of Maryland enacted a refundable EITC in 1998 to complement its existing non-refundable EITC. That year, a formal coalition of Maryland non-profit organizations campaigned for a state EITC, securing the support of some of the state's largest employers and the chairs of the Maryland Senate and House tax-writing committees. The credit, initially set at 10 percent of the federal EITC in 1998, grew to 15 percent in 2000.¹⁷ The city of Baltimore and its surrounding counties were some of the biggest beneficiaries of the new credit. In 1999, the Maryland refundable EITC boosted the incomes of working families in Baltimore City by \$6.6 million, and those of families in the remainder of the region by \$5 million. The \$11.6 million in total EITC refunds flowing to Baltimore area residents represented more than half of all refundable EITC earned by Maryland families that year. Washington, DC area families in Montgomery County, MD also benefit from a local EITC that provides additional dollars to working families who receive the state credit.

VI. Conclusion

For several years now, the Earned Income Tax Credit has been the federal government's largest and most successful program designed to aid working poor families. This study shows that the EITC has a significant fiscal impact in U.S. metropolitan areas year after year, and that states, counties and cities can take the lead in maximizing the benefits of the credit for their low-income families and their local economies. By understanding the distribution of EITC dollars in their areas, local leaders can connect low-income families to additional work supports, help these families to enter the financial services mainstream, and target outreach activities and tax preparation assistance to increase the federal dollars that flow to families and local businesses. With next year's filing season rapidly approaching, local officials should seize the opportunity to develop strategies that use the EITC to build stronger communities for low-income workers and their children.

Note

This survey is available on the Brookings Institution's website at www.brookings.edu/urban. Also available are detailed reports and maps describing the impact of the Earned Income Tax Credit in 28 U.S. metropolitan areas: Akron, Atlanta, Baltimore, Boston, Columbus (GA), Denver, Des Moines, Detroit, Gary, Grand Forks, Hartford, Indianapolis, Los Angeles, Louisville, Macon, Miami, Milwaukee, New Orleans, Oakland, Philadelphia-Camden, Providence, Saint Louis, San Antonio, San Diego, San Jose, Savannah, Seattle and Washington, DC.

Appendix Table A. Top 100 Metropolitan Areas, by Census Region and Central City Concentration of EITC Dollars*, 1998

U.S. Census Region (median values)		Central City		Suburbs		City Share of Metro EITC	City Share of Metro Pop'n	Concentration Index*
	Number of Metro Areas	% Filing for EITC	Total EITC Dollars (\$M)	% Filing for EITC	Total EITC Dollars (\$M)			
Northeast	18	23.4	26	9.5	50	31.8	13.9	1.76
Midwest	21	19.5	48	9.4	58	42.4	26.4	1.62
South	34	22.0	48	15.3	78	33.0	27.0	1.23
West	23	15.8	42	11.4	82	35.7	30.2	1.12
Top 100 metro areas	96	20.0	42	11.4	69	35.5	25.8	1.33
Metropolitan Area		Central City		Suburbs		City Share of Metro EITC	City Share of Metro Pop'n	Concentration Index*
	Census Region	% Filing for EITC	Total EITC Dollars (\$M)	% Filing for EITC	Total EITC Dollars (\$M)			
Harrisburg, PA MSA	NE	30.9	10	8.7	36	21.4	6.8	3.14
Hartford, CT MSA	NE	31.6	23	6.7	46	33.8	11.8	2.86
Newark, NJ PMSA	NE	34.8	53	9.5	117	31.2	13.4	2.33
Wilmington, DE—MD PMSA	NE	26.7	10	10.0	37	21.1	9.5	2.23
Rochester, NY MSA	NE	28.9	30	9.6	62	32.4	14.6	2.21
Allentown, PA MSA	NE	19.4	15	8.3	30	33.6	17.0	1.98
Providence, RI—MA MSA	NE	23.6	28	10.5	91	23.7	12.0	1.97
Philadelphia, PA—NJ PMSA	NE	24.1	228	8.1	201	53.2	28.7	1.85
Boston, MA—NH PMSA	NE	15.1	57	8.2	281	16.9	9.5	1.79
Buffalo, NY MSA	NE	24.6	47	8.9	49	48.9	28.1	1.74
New Haven, CT PMSA	NE	22.3	10	8.5	51	16.6	9.7	1.72
Springfield, MA MSA	NE	22.1	20	9.7	32	38.7	22.6	1.71
Syracuse, NY MSA	NE	23.2	22	11.3	44	33.1	22.1	1.50
Pittsburgh, PA MSA	NE	16.8	36	10.8	146	19.9	14.4	1.38
Albany, NY MSA	NE	17.1	11	10.9	57	15.8	12.2	1.29
Scranton, PA MSA	NE	15.1	8	12.0	42	15.8	13.4	1.18
Jersey City, NJ PMSA	NE	24.3	39	18.0	45	46.0	41.8	1.10
New York, NY PMSA	NE	21.9	1,090	8.5	80	93.2	85.4	1.09
Detroit, MI PMSA	MW	32.3	175	7.9	194	47.5	21.2	2.24
St. Louis, MO—IL MSA	MW	29.6	73	11.3	186	28.1	12.6	2.23
Gary, IN PMSA	MW	33.6	20	10.5	39	33.8	15.2	2.22
Cleveland, OH PMSA	MW	29.0	84	9.1	120	41.1	19.6	2.09
Dayton, OH MSA	MW	26.9	26	10.1	60	30.4	15.3	1.99
Milwaukee, WI PMSA	MW	21.9	82	5.6	38	68.3	34.8	1.96
Minneapolis—St. Paul, MN—WI MSA	MW	13.9	58	6.1	91	38.7	20.9	1.86
Akron, OH PMSA	MW	20.3	29	7.8	27	51.9	29.9	1.73
Grand Rapids, MI MSA	MW	18.6	19	9.9	62	23.0	13.5	1.71
Kansas City, MO—KS MSA	MW	19.4	55	9.7	91	37.7	22.9	1.65
Chicago, IL PMSA	MW	24.3	430	8.1	307	58.4	35.6	1.64

Metropolitan Area	Census Region	Central City		Suburbs		City Share of Metro EITC	City Share of Metro Pop'n	Concentration Index*
		% Filing for EITC	Total EITC Dollars (\$M)	% Filing for EITC	Total EITC Dollars (\$M)			
Cincinnati, OH—KY—IN PMSA	MW	19.6	54	10.1	94	36.6	22.9	1.60
Youngstown, OH MSA	MW	24.7	16	12.1	43	27.0	17.0	1.59
Columbus, OH MSA	MW	16.7	73	8.4	57	56.1	37.7	1.49
Toledo, OH MSA	MW	17.6	43	7.4	14	74.8	55.5	1.35
Indianapolis, IN MSA	MW	16.4	89	9.8	59	60.4	45.2	1.34
Wichita, KS MSA	MW	14.1	29	8.6	13	69.3	58.6	1.18
Omaha, NE—IA MSA	MW	12.7	37	8.7	19	66.4	57.5	1.16
Oklahoma City, OK MSA	MW	19.8	68	15.9	62	52.2	46.1	1.13
Tulsa, OK MSA	MW	16.2	39	17.2	50	43.7	45.3	0.97
Ann Arbor, MI PMSA	MW	4.5	1	8.1	24	5.5	14.9	0.37
Washington, DC—MD—VA—WV PMSA	S	18.9	79	9.7	292	21.3	10.8	1.96
Baltimore, MD PMSA	S	28.0	126	9.5	122	50.9	26.0	1.96
Birmingham, AL MSA	S	36.6	62	14.7	74	45.5	25.6	1.78
Atlanta, GA MSA	S	25.4	70	14.8	374	15.7	9.6	1.65
Richmond, VA MSA	S	22.4	19	12.8	82	19.0	11.8	1.60
Louisville, KY—IN MSA	S	24.0	42	11.9	65	39.3	24.7	1.59
Tampa—St. Petersburg, FL MSA	S	18.8	87	14.9	176	33.0	21.4	1.54
Dallas, TX PMSA	S	24.4	201	12.9	208	49.1	32.7	1.50
West Palm Beach, FL MSA	S	22.0	19	12.6	90	17.3	11.6	1.49
Greenville, SC MSA	S	28.6	2	17.3	113	1.6	1.1	1.43
New Orleans, LA MSA	S	36.0	128	20.0	131	49.3	35.2	1.40
Mobile, AL MSA	S	34.0	48	19.2	51	48.3	35.8	1.35
Orlando, FL MSA	S	24.7	25	16.9	186	12.0	9.0	1.33
Fort Lauderdale, FL PMSA	S	21.3	32	15.1	144	18.3	13.9	1.32
Nashville, TN MSA	S	17.2	67	12.0	55	54.8	43.6	1.26
Memphis, TN—AR—MS MSA	S	31.5	141	17.4	78	64.5	51.3	1.26
Houston, TX PMSA	S	24.8	343	15.0	227	60.2	48.1	1.25
Sarasota, FL MSA	S	16.1	3	12.2	49	5.9	4.8	1.24
Fort Worth—Arlington, TX PMSA	S	20.6	127	12.3	67	65.3	53.1	1.23
Raleigh—Durham, NC MSA	S	15.9	30	11.6	70	29.8	24.5	1.21
Baton Rouge, LA MSA	S	25.6	40	19.9	58	40.9	34.7	1.18
Austin, TX MSA	S	16.3	59	11.5	53	52.9	45.4	1.16
Little Rock, AR MSA	S	19.1	24	18.3	54	31.2	27.0	1.15
Jacksonville, FL MSA	S	19.7	103	13.2	35	74.4	67.2	1.11
San Antonio, TX MSA	S	24.9	200	19.1	72	73.4	68.5	1.07
Charlotte, NC—SC MSA	S	15.6	57	15.3	104	35.4	33.7	1.05
Norfolk—Virginia Beach—Newport News, VA—NC MSA	S	17.8	103	16.1	85	54.8	52.6	1.04
Knoxville, TN MSA	S	18.2	18	15.0	53	25.7	24.9	1.03
Columbia, SC MSA	S	18.0	12	17.4	56	18.2	17.9	1.02
Miami, FL PMSA	S	32.3	62	26.4	347	15.2	15.0	1.02
Greensboro—Winston-Salem, NC MSA	S	16.6	30	15.9	112	20.8	20.8	1.00
El Paso, TX MSA	S	34.2	150	48.8	43	77.7	87.4	0.89
Charleston, SC MSA	S	17.5	18	20.6	61	22.6	27.7	0.82
McAllen, TX MSA	S	35.8	27	52.4	166	14.2	21.6	0.66

Metropolitan Area	Census Region	Central City		Suburbs		City Share of Metro EITC	City Share of Metro Pop'n	Concentration Index*
		% Filing for EITC	Total EITC Dollars (\$M)	% Filing for EITC	Total EITC Dollars (\$M)			
Denver, CO PMSA	W	16.9	52	8.9	96	35.3	21.5	1.64
Oakland, CA PMSA	W	15.9	40	8.3	99	28.7	17.9	1.61
Orange County, CA PMSA	W	20.5	98	10.3	129	43.2	27.0	1.60
Salt Lake City, UT MSA	W	15.5	12	10.7	81	13.2	9.5	1.39
San Jose, CA PMSA	W	11.1	47	5.9	37	56.0	40.5	1.38
Sacramento, CA PMSA	W	18.5	51	11.4	82	38.3	28.0	1.37
Vallejo, CA PMSA	W	14.9	8	11.1	29	21.1	16.9	1.25
Tacoma, WA PMSA	W	15.8	18	11.5	36	33.3	27.0	1.23
San Francisco, CA PMSA	W	9.2	43	6.4	39	52.4	43.7	1.20
Phoenix—Mesa, AZ MSA	W	17.4	180	11.4	114	61.3	51.9	1.18
Portland—Vancouver, OR—WA PMSA	W	12.5	51	9.4	78	39.6	34.2	1.16
Los Angeles—Long Beach, CA PMSA	W	24.2	595	19.2	699	46.0	40.9	1.12
Stockton, CA MSA	W	22.9	27	17.0	36	42.4	40.6	1.04
Tucson, AZ MSA	W	18.9	50	14.7	42	54.3	52.6	1.03
Seattle—Bellevue, WA PMSA	W	8.2	42	8.2	83	33.7	33.2	1.02
Las Vegas, NV—AZ MSA	W	15.2	41	15.3	105	28.1	27.7	1.02
Riverside—San Bernardino, CA PMSA	W	24.7	63	20.2	344	15.5	15.5	1.00
San Diego, CA MSA	W	14.4	120	14.2	142	45.8	46.6	0.98
Bakersfield, CA MSA	W	24.0	27	27.4	82	24.4	27.6	0.88
Honolulu, HI MSA	W	10.1	20	11.2	36	35.7	42.0	0.85
Albuquerque, NM MSA	W	14.8	30	20.1	53	35.9	46.5	0.77
Fresno, CA MSA	W	23.2	39	30.0	128	23.1	30.2	0.77
Ventura, CA PMSA	W	9.0	4	14.1	65	5.9	10.1	0.59
<i>Metro Areas without Central Cities</i>								
Bergen—Passaic, NJ PMSA	NE	-	-	10.3	101	-	-	-
Nassau—Suffolk, NY PMSA	NE	-	-	8.3	155	-	-	-
Monmouth—Ocean, NJ PMSA	NE	-	-	7.9	60	-	-	-
Middlesex—Somerset—Hunterdon, NJ PMSA	NE	-	-	7.1	54	-	-	-

* Defined as the central city's/cities' share of regional EITC dollars divided by the central city/cities' share of regional population.
Source: 1998 IRS Zip Code files.

Endnotes

- 1 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

- 2 Katherin Ross Phillips (2001). "Who Knows About the Earned Income Tax Credit?" Urban Institute.

http://newfederalism.urban.org/html/series_b/b27/b27.html

- 3 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 bene-

- fits, mainly TANF, lifted 600,000 less. See "Poverty and Income Trends: 1999," Center on Budget and Policy Priorities.
- 4 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>
 - 5 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/tpaeitc.pdf>
 - 6 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>
 - 7 Throughout the paper we use "metro area" to refer to Metropolitan Statistical Areas (MSAs) and Primary Metropolitan Statistical Areas (PMSAs).
 - 8 In this paper we use the terms "working poverty" and "working poor" to refer to families who receive the EITC; that is, families working but still earning under 200 percent of the federal poverty level.
 - 9 Although the IRS reports these data at the zip code level, this study aggregates the data to the city and metropolitan area level. To calculate county totals we aggregated zip codes based on the county name associated with a given zip code in the IRS files. Estimating accurate totals for cities was more difficult because zip codes are determined by the United States Postal Service and are designed to facilitate the delivery of mail. Zip code 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) software 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 zip code was treated as part of the central city; otherwise it was treated as part of the suburbs.
 - 10 In general, we found that zip code boundaries did not coincide well with the borders of smaller cities. Therefore, we include in the central city totals only those central cities listed in the MSA name, and these cities only when their populations were greater than 100,000. For example, in the Washington, DC-MD-VA-WV PMSA, we did not include central cities such as Arlington, VA and Frederick, MD, because they are not included in the name of the metropolitan area. In the Raleigh-Durham-Chapel Hill, NC MSA, the central city figures reflect totals for Raleigh and Durham; Chapel Hill was excluded because the city has fewer than 100,000 residents. The one exception to the MSA name rule was Orange County, CA, in which no central city appears in the PMSA name. In that metro area, Anaheim, Santa Ana and Irvine were all treated as central cities (all have population exceeding 100,000). Four of the 100 largest metros had no Census-defined central cities. These metros were Nassau-Suffolk, NY; Bergen-Passaic, NJ; Middlesex-Somerset-Hunterdon, NJ; and Monmouth-Ocean, NJ.
 - 11 Total nationwide federal spending on TANF and Food Stamps combined in 1998 was \$33.4 billion, slightly more than the \$31.5 billion in EITC claimed that year.
 - 12 Residents of the Boston metro area's suburbs earned \$281 million in EITC refunds in 1998; residents of New York's suburbs (Richmond, Rockland and Westchester counties) earned \$80 million.
 - 13 See, e.g., Boston Consulting Group and Initiative for a Competitive Inner City, "The Business Case for Pursuing Retail Opportunities in the Inner City." ICIC, June 1998; Robert Weissbourd and Chris Berry, "The Market Potential of Inner-City Neighborhoods: Filling the Information Gap." Center on Urban and Metropolitan Policy, Brookings Institution, March 1999; John Pawasarat and Lois Quinn, "Exposing Urban Legends: The Real Purchasing Power of Central City Neighborhoods." Center on Urban and Metropolitan Policy, Brookings Institution, June 2001.
 - 14 The classification of a zip code as "central city" or "suburban" was dictated by the location of its geographical center. Thus, some zip codes defined as "suburban" included portions of a central city, while the borders of some zip codes defined as "central city" extended into the suburbs.
 - 15 "The Los Angeles EITC Outreach Program—Evaluation Report." Unpublished Working Paper, Empirical Working Group, UCLA School of Law.
 - 16 For more on these estimates, see "Rewarding Work: The Impact of the Earned Income Tax Credit in Greater Los Angeles." Center on Urban and Metropolitan Policy, Brookings Institution, June 2001.
 - 17 For additional detail, see Nicholas Johnson, "A Hand Up: How State Earned Income Tax Credits Help Working Poor Families Escape Poverty, 2000 Edition." Center on Budget and Policy Priorities, November 2000.



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