



CENTER ON URBAN & METROPOLITAN POLICY AND THE URBAN INSTITUTE

The Importance of Housing Benefits to Welfare Success

Sheila Rafferty Zedlewski, The Urban Institute¹

“Housing assistance can clearly make a positive difference in moving families from welfare to work.”

Findings

Data from the 1999 National Survey of America’s Families on current and former welfare recipients with cash incomes below the poverty level show that:

■ **Families that leave welfare but remain poor tend to retain housing assistance benefits, unlike other safety-net benefits.** However, housing assistance is not an entitlement, and far fewer get benefits than qualify for them. Only one-third of welfare stayers and leavers with incomes below poverty had housing assistance in 1999.

■ **Current and former welfare recipients with housing assistance tend to be more disadvantaged than those without assistance.** Families with housing assistance have less immediate family support available to them and more impediments to work such as low levels of education and poor health.

■ **Despite reporting significantly higher personal challenges that make employment difficult, poor families that had left welfare but received housing assistance had higher employment rates and incomes than those without it.**

While the differences were not statistically significant, 58 percent of adults that left welfare and had housing assistance were working compared with 52 percent of their counterparts without housing assistance, and their average cash income as a percent of poverty was 51 percent compared with 48 percent, respectively.

■ **While housing assistance substantially reduces housing costs and crowding, families with assistance still report high levels of economic hardship.** Median out-of-pocket rent for welfare stayers and leavers with housing assistance was about one-half that reported by their counterparts without housing assistance (representing an annual savings of about \$2,000 in 1999). Nevertheless, families with housing assistance reported higher levels of food insecurity than those without assistance, perhaps indicative of longer-run economic vulnerabilities among families with housing assistance.





I. Introduction

Housing assistance can make a significant difference in the economic well being of low-income families. Like other families, housing costs are the single largest budget item in a low-income family's budget. However, the typical rent burden is much higher for poor than for nonpoor families. For example, the average fair-market rent in the US in 1999 was \$579 per month, about half of a full-time worker's gross pay if she earns \$7 per hour (the median earned by families that left welfare in the 1997–1999 period). Those fortunate enough to have government housing assistance would typically pay 30 percent of their income for rent (\$363), leaving them with an additional \$216 per month for other family expenses.

Housing assistance may come in the form of a voucher that helps families to pay rent for a private sector unit, a subsidized housing unit for which building owners receive government payments to reduce tenants' rents, or a public housing unit which is owned by the government. Unlike many other income support programs, housing assistance is not an entitlement. Benefits typically have been targeted towards families with the greatest needs. While housing assistance is sometimes coordinated with local welfare offices, it is largely administered by local housing authorities and independent of state and local welfare programs such as Temporary Assistance for Needy Families (TANF).

To date we know relatively little about the role of housing assistance in leaving welfare. Some state surveys of welfare leavers have reported the incidence of housing assistance. A synthesis of these results in nine states showed that the receipt of housing assistance six to twelve months after welfare exit ranged from lows of 14 and 17 percent in Illinois and Washington, respectively, to highs of 53 and 60 percent in Massachusetts and

Georgia, respectively (Acs and Loprest 2001). Nagle (2001) also confirmed that about half of families that left welfare in Massachusetts received housing assistance, and another third were either receiving or on a waiting list for housing assistance when interviewed six to fifteen months after leaving welfare. Wide variation in the receipt of assistance by low-income families across the states has been documented in various studies (see, for example, Kingsley 1997). Historically, the federal government has allocated housing assistance on the basis of how aggressive local housing authorities and developers have been in seeking and using it as well as on the basis of estimated need. Since these allocations do not adjust over time, states vary widely in the degree to which the assistance they receive matches their current share of low-income households. States also vary significantly in the mix of the three programmatic forms of assistance they receive.

This brief examines the incidence of housing assistance for a nationally representative sample of families in 1999, focusing on receipt by recent welfare status. The analysis compares housing assistance receipt among current and former welfare recipients, as well as families not on welfare in the previous two years, and examines the impact of housing assistance on employment, income, housing costs, and other outcomes of well-being.

II. Methodology

This brief relies on the 1999 National Survey of America's Families (NSAF) which provides information on more than 100,000 people in about 42,000 families that are representative of the nonelderly population in the United States.² The discussion below compares NSAF housing assistance statistics to other sources, and it describes the income concepts used in this analysis.

While the NSAF questions about housing assistance were modeled after those used in the American Housing Survey (AHS), they do not include the same amount of detail about income verification. Low-income renter families (with income below 200 percent of poverty) were asked: 1) whether, as part of their rental agreement, they need to answer questions about income when the lease is up for renewal; 2) whether they are paying lower rent because the federal, state, or local government is paying part of the rent; 3) whether the building is owned by a public housing authority; and 4) whether a public housing authority or some similar agency gave the family a certificate or voucher to help pay the rent. Families were also asked what they paid in rent in the past month.

In 1999, the NSAF found that 24 percent of nonelderly (under age 65) persons living in low-income renter families had some form of housing assistance, compared with 26 percent of persons living in low-income renter families in the AHS. The NSAF found that 34 percent of families currently with some TANF benefits also reported housing assistance. In contrast, the US Department of Housing and Urban Development (HUD) estimates that approximately 30 percent of TANF families receive housing assistance.³ Household surveys like the NSAF and the Current Population Survey report higher rates of housing assistance than the federal administrative caseload data such as that used in the HUD estimate, in part because they include separate state housing assistance programs and assistance from other federal programs such as the Rural Housing Service.

This analysis separates families into three groups according to their welfare status: 1) welfare stayers who reported receiving TANF benefits at the time of the survey; 2) welfare leavers who have been on welfare sometime since January 1, 1997, but were not on at the time of their interview; and 3)





non-welfare families who have not been on TANF since January 1, 1997. We report current welfare and housing assistance status and use an estimated value for total income that includes total current earnings of the Most Knowledgeable Adult (MKA) in the family (usually the mother), plus the current earnings of a spouse/partner and all relatively permanent sources of income received during the prior year by the family, including child support, Supplemental Security Income (SSI), Social Security, pensions, interest, rent and dividends (adjusted to current dollars).⁴ Lacking current earnings for other, non-spouse/partner adult family members, we include their last year's earnings (adjusted to current dollars) as a rough estimate of this source of income.

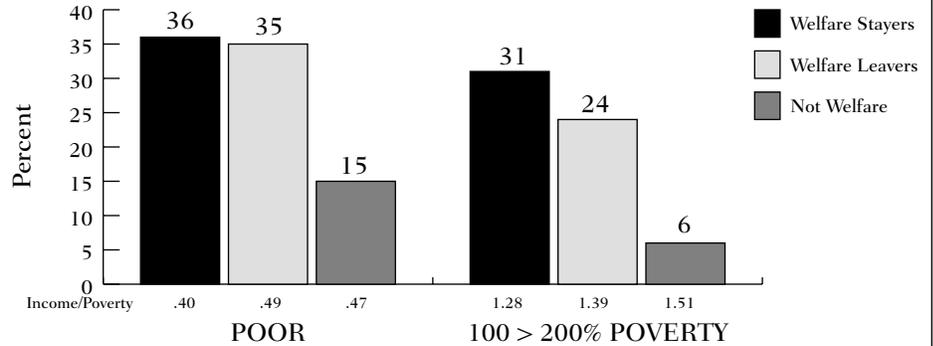
III. Findings

A. Families that leave welfare but remain poor tend to retain housing assistance benefits, unlike other safety-net benefits.

About one third of welfare leavers and stayers that were poor (cash income below the federal poverty line) reported having housing assistance in 1999 (Figure 1). In contrast, only 15 percent of poor families with children that were not on welfare within the last two years reported housing assistance. Thirty-one percent of welfare stayer families with incomes between 100 and 200 percent of poverty also reported having housing assistance, compared with one quarter of welfare leaver families and 6 percent of nonwelfare families in this income range. Lower rates of housing assistance, especially for nonwelfare families, further reflect the targeting of assistance to the most vulnerable families and higher rates of home ownership for nonwelfare families (50 percent).

The comparable rates of housing assistance among poor welfare stayers and leavers indicate the relative independence of welfare and housing

Figure 1
Receipt of Housing Assistance by Welfare and Poverty Status, 1999

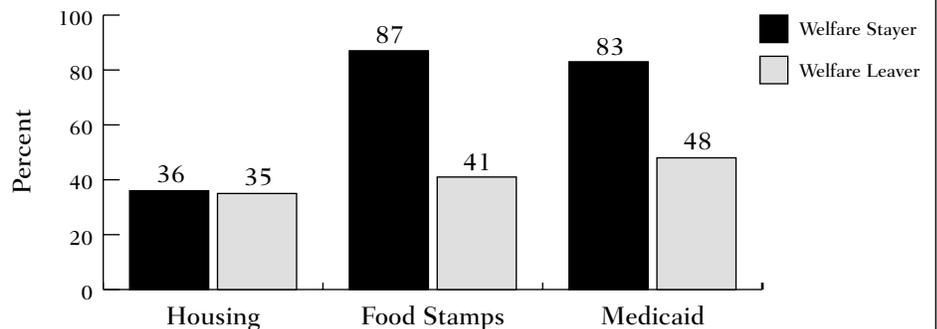


Source: The Urban Institute's National Survey of America's Families, 1999

Notes: (1) Housing Assistance reported for prior month includes vouchers, subsidies, public housing.

(2) Cash income includes current earnings of spouses and partners (annualized), last year's income of all family members from Social Security, Supplemental Security Income, child support, pensions, assets, and last year's earnings of other adult relatives. (Last years income sources are adjusted to 1999 dollars.)

Figure 2
Receipt of Safety Net Benefits: Families With Cash Income Below Poverty by Welfare Status, 1999



Source: The Urban Institute's National Survey of America's Families, 1999

Note: Housing, food stamps and Medicaid all reported for current period.





Table 1
Demographic and Economic Characteristics of Poor Families
By Welfare and Housing Assistance Status*

| | Welfare Stayers | | Welfare Leavers | |
|--------------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | With Housing Assistance | Without Housing Assistance | With Housing Assistance | Without Housing Assistance |
| Family Structure | | | | |
| Percent Spouse/Partner | 20% | 29% | 16% | 27% |
| Percent Other Adults | 12%** | 22% | 13%** | 35% |
| Employment Barriers (MKA) | | | | |
| Very Poor Mental/Physical Health | 45% | 46% | 43%** | 30% |
| Education Less than High School | 50% | 42% | 41% | 36% |
| Last Worked 3 or More Years Ago | 42% | 36% | 11% | 16% |
| Employment | | | | |
| MKA Working | 16% | 24% | 58% | 52% |
| MKA or Spouse/Partner Works | 24%** | 34% | 62% | 62% |
| MKA Median Wage Rate | \$6.50 | \$5.80 | \$6.50 | \$6.50 |
| MKA Median Hours (if work) | 25 | 30 | 37 | 35 |
| Income (Family) | | | | |
| Percent with SSI | 14% | 10% | 4% | 6% |
| Percent with Social Security/Pension | 8% | 11% | 5% | 11% |
| Percent with Child Support | 22%** | 11% | 28% | 23% |
| Average Cash Income | \$6,600 | \$7,440 | \$8,120 | \$8,490 |
| Cash Income as a Percent of Poverty | 40% | 41% | 51% | 48% |
| Percent with Food Stamps | 88% | 87% | 37% | 44% |
| Percent in Category | 36% | 64% | 35% | 65% |

Source: The Urban Institute's National Survey of America's Families, 1999.

* Sample includes families with cash incomes below the federal poverty line. Cash income includes current earnings of spouses and partners (annualized), last year's income of all family members from Social Security, Supplemental Security Income, child support, pensions, assets, and last year's earnings of other adult relatives. (Last years income sources are adjusted to 1999 dollars.)

** Indicates families with housing assistance significantly different from those without assistance at the 90 percent significance level or higher.

assistance. Families with housing assistance do not lose their entire subsidy until their incomes become sufficient to cover their rent with 30 percent of their income, or if they move out of a public housing or subsidized unit. In 1999, the national average fair market rent of \$579 would have consumed over 50 percent of the income of a family of three with income at the poverty line (\$1,119 per month).

Leavers' relatively high continued participation in housing assistance after leaving welfare differs markedly from their participation in other safety net programs (Figure 2). Focusing on families with income below poverty, there were steep drops in the percent of welfare leavers reporting food stamps and Medicaid compared with those on welfare. Almost 90 percent of welfare stayers reported receipt of food stamps compared with 41 percent of

welfare leavers.⁵ The decline in food stamp receipt can be attributed to a number of factors. Since food stamps and welfare are often coupled at the welfare office, food stamps often stop when a welfare case is closed unless the family reapplies. In addition, some families do not understand that they are still eligible for food stamps even when they leave welfare. Another group of families may have left because they wanted to be "rid of" the



Table 2
Housing and Well Being Characteristics of Poor Families
By Welfare and Housing Assistance Status*

| | Welfare Stayers | | Welfare Leavers | |
|----------------------------------|-------------------------|----------------------------|-------------------------|----------------------------|
| | With Housing Assistance | Without Housing Assistance | With Housing Assistance | Without Housing Assistance |
| Housing | | | | |
| Crowded | 16%** | 27% | 12% | 15% |
| Median Cost | \$1,776** | \$3,890 | \$1,956** | \$3,840 |
| Average Cost | \$2,775** | \$4,315 | \$2,593** | \$3,537 |
| Ratio Average Rent/Cash Income | 0.33** | 0.49 | 0.28 | 0.37 |
| Own Home | 0%** | 25% | 0%** | 32% |
| Moved in Past Year | 39% | 48% | 54%** | 46% |
| Economic Hardship | | | | |
| Difficulty Paying Rent/Utilities | 43% | 45% | 53% | 45% |
| With 2+ Food Insecurities | 59% | 52% | 64%** | 46% |
| Own Car | 25%** | 52% | 47%** | 62% |
| Location | | | | |
| In MSA | 85%** | 75% | 81% | 78% |
| Region | | | | |
| Northeast | 18% | 12% | 15% | 9% |
| Midwest | 12% | 20% | 22% | 19% |
| South | 30% | 31% | 40% | 57% |
| West | 40% | 37% | 23% | 16% |
| Percent in Category | 36% | 64% | 35% | 65% |

Source: *The Urban Institute's National Survey of America's Families, 1999.*

* Sample includes families with cash incomes below the federal poverty line. Cash income includes current earnings of spouses and partners (annualized), last year's income of all family members from Social Security, Supplemental Security Income, child support, pensions, assets, and last year's earnings of other adult relatives. (Last years income sources are adjusted to 1999 dollars.)

** Indicates families with housing assistance significantly different from those without assistance at the 90 percent significance level or higher.

welfare system. Rates of Medicaid coverage for welfare leavers reflect a somewhat different story because adults typically can only continue Medicaid for a year as a transitional benefit, and some of these families left welfare more than 12 months ago. However, some of the same procedural confusion that surrounded food stamps also surrounded Medicaid after welfare reform (Weil and Holahan 2002).

B. Current and former welfare recipients with housing assistance

tend to be more disadvantaged than those without assistance.

Focusing on families with cash incomes below poverty (to control for some of the economic differences across families), families with housing assistance tended to have fewer adults living with them than those without assistance (Table 1).⁶ Both welfare leavers and stayers with housing assistance were less likely to have a spouse or partner than their counterparts without assistance. Almost twice as many welfare leavers with housing

assistance lived with a spouse or partner compared with those without housing assistance (27 percent vs. 16 percent). In addition, almost three times as many welfare leaver families without housing assistance had adult relatives living with them than did those with assistance. These differences may occur either because assistance facilitates the independence of single parents or because those with assistance tend to have more personal challenges that could inhibit marriage and partnering.



Adults with housing assistance reported higher barriers to employment than those without assistance although most of these differences were not statistically significant. For example, half of welfare stayers with housing assistance had not completed high school compared with 42 percent of those without assistance and 42 percent had not worked in 3 or more years compared with 36 percent of those without assistance. Welfare leavers with housing assistance reported significantly more health problems than leavers without assistance and had less education.

C. Despite reporting significantly higher personal challenges that make employment difficult, poor families that had left welfare but received housing assistance had higher employment rates and incomes than those without it.

As shown elsewhere (Zedlewski and Alderson 2001), personal barriers such as low education levels, poor mental or physical health, and the lack of recent work experience usually reduce the likelihood of employment. Welfare stayers with housing assistance were, on average, less likely to be working than their counterparts without housing assistance (16 percent compared with 24 percent). However, 58 percent of welfare leavers with housing assistance reported being currently employed compared with 52 percent of those without housing benefits. While the difference was not statistically significant, we would have expected a strong pattern in the opposite direction based on the health and education status of welfare leavers with housing benefits. Of course, the higher employment rates of welfare leavers with housing assistance may also reflect a higher “need” to work (despite high levels of employment barriers), since many more are lone adults in the family than those without housing aid.

Results for the full sample of welfare leavers, including those with

incomes between 100 and 200 percent of poverty (not included in Table 2), show an even stronger relationship between employment and receipt of housing assistance. Leavers with housing assistance were significantly more likely to be working than their counterparts without housing assistance (68 percent compared with 58 percent). However, their family employment rate was a bit lower (75 percent compared with 78 percent), and they were far less likely to be living with a spouse/partner than their counterparts without housing aid (19 percent compared with 46 percent, respectively). While education and mental health status were lower, on average, for those with housing assistance compared with those without aid, these differences were not significant for the full sample of leavers. Unfortunately, these data do not allow us to unravel the complex set of interactions among receiving housing assistance, living with a spouse/partner, and work.

Average cash income for welfare stayers living below the poverty line was 40 percent of poverty, with essentially no difference between those with and without housing assistance. SSI benefits were an important component of income for welfare stayers whether or not they had housing assistance (perhaps indicating an additional reason for their lower employment rates). The only significant difference in income sources for those on welfare with housing assistance was a higher receipt of child support, probably reflecting lower rates of living with fathers. In short, all families on welfare had similar cash incomes but the group with housing assistance relied more on child support and the group without housing assistance relied more on their own earnings and those of their spouse/partner.

In contrast, average cash income for poor welfare leavers with housing assistance was 51 percent of poverty, slightly higher than the 48 percent for leavers without housing assistance

(and not statistically different). The average cash income for welfare leavers with housing assistance was below that for families without housing assistance (\$8,120 vs. \$8,490). However, welfare leavers with housing assistance had smaller families than those without assistance (3.83 compared with 4.43, respectively), and, on average, their cash income provided more cash per family member as reflected in the percent of poverty statistics.

D. While housing assistance substantially reduces housing costs and crowding, families with assistance still report high levels of economic hardship.

The relationships between housing assistance and family well being are complex. The most vulnerable families are more likely to receive housing assistance, making it more likely that they will report other economic hardships. On the other hand, families with housing assistance pay less for rent. Given similar income levels, they have more income available to pay for other needs.

Housing assistance substantially alleviates some of the classic indicators of housing hardship – crowding and the percent of income spent on housing (Table 2). Both welfare stayer and leaver families with incomes below poverty reported less crowding (defined as more than two persons per bedroom) if they had housing assistance, although the difference is only significant for welfare stayers (16 percent for those with housing assistance compared with 27 percent for those without assistance). Median out-of-pocket rent for welfare stayer and leaver families with housing assistance was about half that for those without assistance. Average rents and the ratios of average rent to income were significantly lower for those with housing assistance than for those without it.

While rates of moving in the past twelve months were relatively high for





all four groups shown in Table 2, welfare stayers with housing assistance were the least likely to have moved (38 percent). In contrast, welfare leavers with housing assistance were the most likely to have moved (54 percent). Of course, we cannot tell from this type of cross section data whether families moved to an assisted housing unit or whether they had a voucher that they could take to a new location perhaps to be nearer jobs.

The geographic location of those on and off welfare with housing assistance differed somewhat from their counterparts without assistance. More with assistance lived inside a Metropolitan Statistical Area (MSA) which probably reflects the greater availability of housing assistance inside MSAs or the generally higher need for rent assistance for those living inside MSAs. But these differences were not large and the results show the high concentration of poor families that rely on welfare inside MSAs. Regional differences show a much higher concentration of welfare stayers in the western region and a concentration of leavers in the south. Differences in welfare generosity across the country are well known. Southern states pay low benefits and many have enacted strong work first policies. In contrast, some states in the west (especially California) pay high benefits and focus on earned income disregard incentives that encourage welfare recipients to combine paid work with welfare. The results do not show strong differences in region by housing assistance status for stayers and leavers.

Despite paying substantially lower rents, families that received housing assistance were somewhat more likely to report difficulties in paying housing costs (including utilities) and reported significantly more food insecurities than their counterparts without housing assistance. Welfare leavers with housing assistance were somewhat less likely to have food stamps than those without assistance (37 percent compared with 44 percent),

perhaps increasing food insecurity, but the difference in food stamp receipt was not statistically significant. Relatively high levels of hardship could indicate longer-term economic vulnerability of families with housing assistance compared with those without. For example, fewer families with housing assistance report owning a car. In addition, families with assistance live with fewer adult family members. Having fewer available adults in the family offers less potential for higher future (or past) family earnings and fewer potential caregivers to the children or other family members. Also families with housing assistance reported significantly higher personal challenges (such as limited education, work experience, and high levels of health problems) than those without housing assistance.

IV. Conclusion

Housing assistance can clearly make a positive difference in moving families from welfare to work. For a given income level, families with assistance pay significantly less for rent and have more income left over for other essentials such as food and child care. Welfare families with housing assistance are likely to retain it when they leave welfare; about a third of welfare stayers and leavers reported having housing benefits. While a few may have left welfare and subsequently qualified for housing assistance, it is much more likely that this benefit began while receiving welfare. Unlike food stamps and Medicaid, leaving welfare does not seem to reduce the receipt of housing assistance. Ironically, housing assistance seems to provide a good transition benefit for those leaving welfare because it is independent from welfare.

Beyond having reduced rents, welfare leavers with housing assistance seemed to do a little better than those without it. Welfare leavers in

families below poverty with housing assistance showed signs of more employment and cash income as a percent of poverty than those without housing assistance even though they reported more personal barriers to employment. They were less likely to have other adults living with them (whether spouses, partners or other adults) and more likely to have employment barriers such as limited education, work experience, or very poor health. While far from conclusive, the results may indicate that as housing assistance frees up some income for other family needs, families may be more able to pay for work supports such as child care and transportation expenses. They may also indicate the greater need to work among leavers with housing assistance (despite personal barriers) since they are less likely to be living with a spouse/partner who is working.

Despite the positives for families with housing assistance, it does not make a difference in families' perceptions about their economic well being. Those with housing assistance actually report significantly more food insecurity than those without it. Higher levels of personal challenge and less immediate family support may explain these perceptions. Higher reports of vulnerability despite lower housing costs may also reflect families longer term experiences not measurable in this type of survey. Ideally, we would have longitudinal data to track families' welfare, housing assistance, and well being across time.





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Endnotes

- 1 This paper was funded by The Brookings Institution and the Urban Institute. The paper reflects the views of the author and not those of Brookings, the Urban Institute or their funders. The author would like to thank Desiree Principe for her excellent research support.
- 2 See Dean Brick, Kenney, McCullough-Harlin, Rajan, Scheuren, and Wang (1999) for a description of NSAF methods.
- 3 Khadduri, Shroder and Steffen (forthcoming) estimated that about 550,000 families on TANF had HUD-funded housing assistance with rent based on income. However, an adjustment for the unusual drop in the number of TANF families with Section 8 project-based assistance shown in the data produces an estimate closer to 600,000.
- 4 The family includes all members living together and related by blood, marriage, and adoption, plus adults identified as partners of the most knowledgeable adult on the NSAF, usually the mother.
- 5 Families with incomes below poverty would qualify for a \$325 monthly food stamp benefit (assuming the standard plus child care deductions); that is, these families are forgoing a significant benefit by not participating (see Zedlewski, 2001).
- 6 Average cash incomes are quite different for welfare leavers and stayers. For example, about 18 percent of welfare stayers had incomes above poverty (mostly due to the combination of SSI and TANF benefits in some families), compared with 43 percent of welfare leavers, based on our measure of cash income. We chose to focus on those with cash income below poverty so that results for the two groups would be more comparable.

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For More Information:

Sheila R. Zedlewski
Director, Income and Benefits Policy Center
The Urban Institute
(202) 261-5657
szedlews@ui.urban.org

Margy Waller
Visiting Fellow
Brookings Institution Center on Urban and Metropolitan Policy
mwaller@brookings.edu
202-797-6466



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



THE URBAN INSTITUTE
2100 M Street, N.W. • Washington, DC 20037
Tel: 202-833-7200 • Fax: 202-467-5775
www.urban.org