MISSION
To open minds, shape decisions, and offer solutions through economic and social policy research.

VALUES
We believe in the power of evidence to improve lives and strengthen communities. Public policies work best when they are rooted in facts, and our research sparks solutions in programs and practice. Our analyses and recommendations help expand opportunities for all people, reduce hardship among the most vulnerable, and strengthen the effectiveness of the public sector.
EVIDENCE MATTERS...

**to the citizen.** seeking enrollment data on public and charter schools in his community

**to the journalist.** looking for an objective analysis of state employees’ pension benefits

**to the researcher.** reviewing the data behind the conclusions to understand how the mortgage market served minority borrowers

**to the mayor.** deciding which approach could help his city reduce neighborhood crime

**to the food bank operator.** aiming to improve service delivery to families

**to the congressional representative.** needing to understand how her constituents are affected by the Affordable Care Act
DEMAND FOR DATA TRANSCENDS IDEOLOGY

“I know from my years in government at all levels how vital credible data and sharp analysis are to the workings of good government.”

—ANTHONY A. WILLIAMS, chief executive officer, Federal City Council, former mayor of Washington, DC, and Urban Institute trustee, October 30, 2014

“[My] proposal would place a renewed emphasis on experimentation, rigorous analysis, and the use of hard evidence in policymaking.”

—PAUL RYAN, Representative (R-WI) and chairman of the House Budget Committee, July 24, 2014

“Our goal should be to increase cost-effectiveness and return on investment across government programs by harnessing data and evidence to improve results and efficiency.”

—SYLVIA MATHEWS BURWELL, US Secretary of Health and Human Services and former OMB director, April 10, 2013

“The implementation of rigorous impact evaluation offers policymakers excellent opportunities to exercise oversight of government programs.”

—DAVID B. MUHLHAUSEN, PHD, research fellow in empirical policy analysis at The Heritage Foundation, July 18, 2011

“In this world, data can be used to make sense of mind-bogglingly complex situations. Data can help compensate for our overconfidence in our own intuitions and can help reduce the extent to which our desires distort our perceptions.”


“We need to reform the way the government does social spending so that we produce more experimentation, perform more rigorous evaluation of innovative ideas, and pay more attention to performance in funding decisions.”

—JEFFREY B. LIEBMAN, Harvard economist, April 17, 2013

“We increasingly have first-rate research — randomized controlled trials, testing antipoverty programs as rigorously as if they were pharmaceuticals — that give us solid evidence of what works or doesn’t.”


The Urban Institute is answering the call for evidence and analysis.
At the Urban Institute’s founding in 1968, President Lyndon Johnson promised Urban would “give us the power through knowledge to help solve the problem that weighs heavily on the hearts and minds of all of us—the problem of the American city and its people.” My predecessors, Bill Gorham and Robert Reischauer, expertly stewarded this organization over four decades, expanding the scope of its work beyond strictly urban issues, building a staff of top-flight scholars in social and economic policy, and establishing the institute’s reputation for rigorous study. These researchers built the country’s collective understanding of our challenges and answered President Johnson’s call for “uncompromising truth” in the quest for solutions.

The Urban Institute continues to tackle the problems weighing heavily on hearts and minds today. When I became president in 2012, I knew I was privileged to join this storied institution as it entered a new era—one that requires a consideration of new challenges, emerging technologies, demographic shifts, and evolving political, economic, and cultural forces.

We find ourselves at an interesting moment: frustrated with noise and inefficiency in Washington, citizens are bringing a renewed appetite for unbiased information and evidence-based answers. Journalists are responding with new online platforms fueled by data-driven analyses—a “wonk bubble” of information journalism.

Beyond the Beltway, the demand for data and solutions is even greater. Still reeling from the effects of a sluggish economy, local and state leaders face critical decisions with limited resources. Governors, mayors, hospital administrators, school superintendents, social workers, and community advocates—these are the people turning evidence into policies and practice that change lives.
The Urban Institute is uniquely well equipped to lead the way in this moment. While we continue to set a high bar for rigorous research, we will use also the best available technology and strategies to communicate our findings. Through new interactive tools and an enhanced digital platform, our findings are being placed directly in the hands of people who use them to make better decisions. We are redoubling our commitment not only to diagnose and assess the country’s greatest challenges, but also to share what we know and leverage those answers for lasting solutions.

This report highlights some of Urban’s recent work. What it shares is just a glimpse into the hundreds of projects that have been completed since I arrived, and there is much more to come. I hope you’ll agree that our mission has never been more relevant and urgent and that evidence has the power to elevate debate, transform communities, and improve lives.

We are grateful for your partnership along the way.

Warmly,

Sarah Rosen Wartell
@swartell
For nearly five decades, Urban’s scholars have conducted research and offered evidence-based solutions that improve lives and strengthen communities. Their work engages communities at multiple levels—city, state, and country—as they gather data, evaluate programs, and offer solutions. Today, our research portfolio ranges from the social safety net to health and tax policies; the well-being of families and neighborhoods; and trends in work, earnings, and wealth building.

In this book, we share examples of our work from 2012 to 2014, highlighting stories that show how we elevated the debate on wealth inequality, criminal justice, health care reform, and housing finance reform.

We describe our unbiased analysis of campaign proposals and demonstrate how our work has expanded in our home city of Washington, DC.

We also take you behind the stories, exploring the process of engaging new audiences and translating research findings into actionable insights. We illustrate how we answer the “what if” policy questions and reach decisionmakers.
For years, Urban Institute scholars have studied whether and how savings and wealth for low- and moderate-income families can create a path to economic opportunity. Alongside the St. Louis Fed’s research on household balance sheets and Thomas Piketty’s global bestseller *Capital in the Twenty-First Century*, Urban’s work is part of an evolving conversation about growing wealth inequality—a greater and potentially more devastating gap than income inequality.

To address wealth disparities, decisionmakers must understand what’s driving the gaps, who is most affected, and what policies can help close them. In 2013, Urban experts showed how the housing market collapse and the Great Recession had worsened the wealth gap—particularly for young adults and communities of color—and demonstrated that wealth inequality can do long-lasting damage.

The wealth gap between minorities and whites has not improved over the past three decades. From 1983 to 2010, average family wealth for whites has been about six times that of blacks and Hispanics—the gap in actual dollars growing as average wealth increased for both groups. The Great Recession exacerbated this disparity: from 2004 to 2010, whites lost 1 percent of their wealth while blacks lost 23 percent and Hispanics lost 25 percent.
WHO LOST THE MOST DURING THE GREAT RECESSION?
Urban researchers found that the wealth gap is much bigger than the income gap—and it is widening at a faster pace. In 1983, the average wealth of whites was roughly five times that of blacks and Hispanics; in 2010, whites’ average wealth was six times higher. The foreclosure crisis gutted home equity for black and Hispanic households, who were also the targets of more predatory loans. And because wealth compounds, the racial wealth gap grows with age.

The recession was also devastating for younger generations—those in Gen X and Gen Y—who bear the burden of stagnant wages, diminishing job opportunities, crippling college debt, and lost home values. Their average wealth in 2010 was 7 percent below the average wealth of those in their 20s and 30s in 1983. These young adults may never make up enough lost ground to do better than their parents’ generation.

And, as Urban researchers documented, wealth-building subsidies—including billions to encourage homeowner-ship and retirement savings—mostly go to higher-income families. Urban Institute experts recommended evidence-based reforms to these policies so they can benefit all families. Urban also continues to work with the Consumer Financial Protection Bureau and financial institutions to strengthen families’ access to safe, affordable credit.

Urban’s work on this topic continues to be cited extensively in elite media and in peer-reviewed journals, advancing the policy debate about wealth inequality and bringing it to a wider audience.

Through detailed research briefs, blog posts, and an animated whiteboard video that reached thousands of viewers, the Urban Institute helped bring this issue to the forefront.

http://urbn.is/wealth
In the 2012 presidential election debate, TPC experts were cited over 5,000 times in the media, grounding news coverage in hard facts and objective analysis. Their timely commentary and accessible information helped journalists and voters evaluate competing claims and make informed decisions.
The Urban-Brookings Tax Policy Center (TPC), directed by economist and TPC cofounder Len Burman, uses sophisticated modeling to test competing tax proposals and assess their potential effects on revenue and the distribution of tax burdens. TPC’s analyses have won the center credibility and influence on tax policy debate and, at times, have provoked great scrutiny.

The 2012 presidential election proved an especially contentious arena for tax policy debate. TPC experts brought clarity and hard data to heated discussions, drawing attention to the underlying—and often controversial—assumptions of tax plans from political leaders on both sides of the aisle.

When President Obama released his budget, TPC used its microsimulation model to evaluate the implications of his tax proposals. When presidential candidates Rick Perry and Governor Mitt Romney revealed their new and revised proposals during the Republican primaries leading up to the 2012 election, TPC gave them the same scrutiny, and its analyses spurred conversation about how changes to the tax code could affect America’s families. Cited in three presidential debates and over 5,000 articles that year, TPC played a leading role in framing the national discussion and understanding of candidates’ tax plans.

Most notably, both Republicans and Democrats used TPC numbers to propel their campaigns and criticize their opponents. Romney’s campaign referenced the “objective, third-party analysis” of a 2011 TPC report in its criticism of Perry’s tax plan. The following year, the Obama campaign cited TPC findings that Romney’s tax proposals would not achieve all that he claimed.

AN ENDURING EVIDENCE-BASED LEGACY
TPC’s analyses force a closer look at the facts behind the claims. Though its reports at times spark controversy, TPC helps fuel a more informed and broad debate grounded by the numbers. Amid tough questions about tax reform, changing demographics, and social policies, the Tax Policy Center will endure as a reliable source of data-driven insights and careful fiscal policy analysis.
Urban makes its home in an important American city: Washington, DC. And there is more to the District of Columbia than Capitol Hill. The city has a rich history and a life beyond national politics. We are committed to understanding the challenges and changes facing DC-area residents and using our analytic tools and problem-solving capacity to improve lives and public policy in our hometown.

In several ways, DC is experiencing the same major shifts transforming many of our nation’s cities. Its population is growing and becoming more diverse in age, race, and income level. The economy is diversifying and less dependent on the federal sector for jobs, but not all of DC’s residents are benefiting. While many long-neglected neighborhoods are now recovering and even thriving, pockets of deep and persistent poverty are still entrenched in the city.

Starting in 2013, we translated our DC data and analyses into a visual storytelling series that explores how population shifts are reshaping Washington, DC. “Our Changing City” affirms our commitment to our hometown and demonstrates the power of data visualization and effective storytelling to inform debate. The series has been received enthusiastically by members of the city government, community organizations, foundations, the media, and residents.

http://urbn.is/dc
Fortunately, the city now has the fiscal capacity to tackle these important challenges. Yet, big questions remain about how best to use these resources to achieve more inclusive growth. Many of the region’s civic and political leaders are seeking to spread the benefits of prosperity more broadly and equitably—but to do so, they need reliable evidence, independent analysis, and new ideas.

**INFORMING DC POLICIES AND DECISIONMAKING**

Urban research has helped guide the decisions of nonprofits and city agencies and have enabled them to better target their work.

As DC leaders face decisions about reducing unemployment, preserving affordable housing, improving educational success, further reducing crime and violence, and promoting regional growth, Urban experts will continue to share data and analyses to inform policy debate and strengthen the community.

A few examples of how nonprofits and city agencies have used Urban’s research.

When public school officials were deciding about closing elementary schools and redefining enrollment boundaries, Urban helped develop and apply criteria to inform those decisions and analyzed potential effects on travel distances for students and enrollment by school.

Urban scholars are projecting the effect of DC’s new minimum wage on incomes and on eligibility for district- and federal-level programs, in a study commissioned by Mayor Vincent C. Gray.

Urban’s online resource NeighborhoodInfo DC provides data about the District at the ward and neighborhood level. Urban’s analysis of DC foreclosure data helped nonprofits and government programs assist troubled homeowners.

Acting as the data analyst and local evaluator, Urban is partnering with the DC Promise Neighborhood Initiative, a collaborative effort committed to improving academic and life success for children in targeted neighborhoods.

Since 2009, Urban’s District of Columbia Crime Policy Institute has produced timely research to help practitioners develop and implement evidence-based crime and justice policy.

The country is aging, but DC is getting younger. From 2000 to 2010, the city’s 18- to 34-year-old population grew by roughly 37,000; it now makes up 35 percent of the population.
Seven million people in the United States live behind bars, the result of 40 years of criminal justice policies and practices that relied heavily on incarceration. This unsustainable growth has resulted in dangerously overcrowded facilities and increasing costs at taxpayer expense. Recently, both state and federal lawmakers have recognized this crisis and called for reform. To give policymakers rigorously researched options, Justice Policy Center (JPC) scholars are analyzing prison reform proposals to estimate the impact on crime and prisons and the cost savings of various approaches.

In 2013, JPC researchers found that halving federal mandatory minimum drug sentences could save almost $2.5 billion in 10 years and would reduce overcrowding in federal prisons to the lowest point in decades. However, the degree of crowding is so severe that only a combination of sentencing reforms and early-release policy changes will likely yield meaningful and long-term reductions in the federal prison population and associated costs.
STATE-LEVEL STRATEGIES CAN INFORM FEDERAL REFORMS

The states are ahead of federal policy-makers on corrections reform. Urban’s assessment of state strategies offers lessons for federal policy. JPC experts described how 17 states overhauled their criminal justice systems using the Justice Reinvestment Initiative model—a process for cutting criminal justice costs and reinvesting the savings into public safety initiatives.

South Carolina, for example, strengthened supervision and enhanced parole release decision-making, saving more than $7 million and keeping 1,000 probationers and parolees from returning to prison. In tandem with reforms, South Carolina and other states experienced a culture shift toward data-driven decisionmaking, adopting effective practices to capture corrections data, monitoring the progress of reforms, and enhancing systemwide accountability. Despite extensive reforms, these states have not experienced increases in crime rates.

SAVINGS AND SOLUTIONS TO GUIDE THE WAY FORWARD

The nation has its work cut out to address the widespread economic and social costs of four decades of mass incarceration policy. But as federal and state lawmakers grapple with identifying and implementing the best path forward, they have come to rely on Urban research to guide them toward the most practical and effective solutions.

Urban’s federal prisons report and the state-level report attracted widespread national media attention, earning coverage in the New York Times and Washington Post and a story on NPR. Reporters also covered the release of the studies and continue to cite and consult with Urban’s experts in coverage of criminal justice reform.

It’s yet another way that Urban builds knowledge and experience across the state and federal divide: working with state leaders as they implement policy solutions, then bringing the lessons learned back to the federal level to help improve programs based on real-world experience. The result is evidence-based policy that saves money while ensuring safer, better outcomes for communities and the people who live there.

http://urbn.is/prisongrowth
Urban’s contribution to today’s ongoing debate over health care reform began in the early 1980s, when our scholars were the first to count uninsured Americans. After initially quantifying the size, scope, and cost of the problem, Health Policy Center (HPC) researchers went on to analyze and evaluate all aspects of coverage over three decades. Urban’s contribution has been more than a single report or finding; it is a body of work rigorously evaluating program expansions, documenting disparities in access to care, and modeling the effects of various policy measures.

Evaluating Health Insurance Expansion

During the Supreme Court debate over the constitutionality of the ACA, our health policy work was cited in 50 of the 156 briefs on both sides of the case.

Building on decades of analyses of the expansion of Medicaid and of the Children’s Health Insurance Program, HPC began developing and modeling options for health care reform in Massachusetts in 2003. HPC found that requiring individuals to have insurance was critical to reducing the number of uninsured. The state’s elements of reform—
an individual mandate, Medicaid expansion, and subsidized coverage through exchanges—eventually became the model for the Affordable Care Act (ACA). This evaluation of Massachusetts’s experiment helped shift the state’s conversation from whether its recent reform was expanding coverage (it was) to whether care was affordable and accessible to all.

THE COST OF DOING NOTHING
In 2009 and 2010, HPC released reports showing that, without reform, the number of uninsured Americans would increase from a projected 49 million in 2009 to 62 million in 2019. HPC also projected that employer spending on premiums and individual and family spending on health care would rise considerably in that time frame, and that government spending on health insurance programs would go up 82 percent to $458 billion. Urban findings were cited in media, in floor debate over passage of the ACA, and on both sides of the Supreme Court argument over its legality.

As always, HPC researchers go where the evidence takes them, whether they are the first to report higher-than-expected enrollment numbers or recommending an elimination of the employer mandate based on careful analysis of how it may affect coverage and the labor market.

Going forward, Urban researchers will be a trusted source for comprehensive evaluations on all aspects of the ACA, including insurance coverage, access to care, payment and delivery reforms, and the effectiveness of cost-containment policies.
A year after its launch, the Housing Finance Policy Center (HFPC) has established itself as a destination for data-driven dialogue and a go-to resource for leaders from government, practice, advocacy, the academy, and the banking and finance markets. Guided by years of experience in financial markets and public policy, HFPC’s team of experts informs legislative proposals, shows where the market is rebounding and lagging, and brings timely, impartial analysis to decisionmakers grappling with how best to rebuild the housing finance system.

In addition to the center’s signature At A Glance monthly chartbook, HFPC researchers produce a steady stream of new analyses, charts, graphs, and evidence-based commentaries that are informing policy in the executive branch and on the Hill and shaping debate on various topics:

- HFPC’s work on the reform of GSEs, or government-sponsored enterprises, influenced numerous versions of legislation on Capitol Hill.
- The center’s analyses on credit availability led many decisionmakers to call for loosening the credit box.
- HFPC researchers’ take on the government’s participation in the housing finance system has informed executive branch and regulatory agency actions.

HFPC is building for the long run. Even as some reform questions are settled, the center will continue to serve as a hub of policy discussions and a source of accessible data and greater understanding.

While the Bay Area and Los Angeles had strong recoveries from the housing crisis, the share of mortgages going to African Americans and Hispanics decreased following the recession, though the share to Asian borrowers grew.

### Minority mortgages

**San Francisco and San Jose**

- 2005: African American - 5.9%, Hispanic - 24.9%, Asian - 21.8%
- 2012: African American - 1.6%, Hispanic - 6.2%, Asian - 13.0%

**Los Angeles**

- 2005: African American - 21.0%, Hispanic - 21.0%, Asian - 18.7%
- 2012: African American - 2.8%, Hispanic - 7.1%, Asian - 38.3%
Researchers at Urban use a wide range of data sources and methodologies to explore policy scenarios, evaluate programs, and study impact. From qualitative research that brings context to data, to evaluations and demonstrations, to performance measurement and management, to large-scale randomized controlled trials, Urban is often at the cutting edge of developing and using research methodologies. Several stories in this book feature one of Urban’s key tools: the microsimulation model.
WHAT IS MICROSIMULATION MODELING?
Microsimulation models estimate how policy changes can influence individual outcomes and how those individual changes aggregate to an entire population. These advanced analytic tools simulate the operation of government policies and often consider how markets and individuals respond to policy changes.

A defining strength of microsimulation models is that they can forecast impacts, including who wins and who loses, under a wide range of "what if" scenarios. What if we raised the top marginal income tax rate to 45 percent? What if we eliminated the ACA employer mandate? What if we raised the Social Security retirement age to 69? Our models quantify the potential outcomes of these and dozens of other policy options for individuals, families, states, employers, and the nation.

Our current suite of microsimulation models includes the following:

**TAX POLICY MODEL**
Calculates tax liabilities for the current population under alternative policy proposals

**HEALTH INSURANCE POLICY SIMULATION MODEL**
Simulates the decisions of employers, families, and individuals to offer and enroll in health insurance coverage

**DYNAMIC SIMULATION OF INCOME MODEL**
Analyzes retirement and aging issues over the long run, simulating important demographic and economic change and outcomes

**TRANSFER INCOME MODEL**
Calculates family eligibility and benefits under a broad array of federal safety net programs, including welfare payments, the earned income tax credit, housing and child care subsidies, food stamps, and Medicaid

**SOCIAL GENOME MODEL**
Assesses the long-run success of strategies aimed at expanding opportunities for children and youth

We also are assessing and developing new microsimulation models to analyze prison populations and housing demand.
weigh its costs and benefits against other possible outcomes.

Social Security reform is one of many difficult questions facing today’s decisionmakers. Whether it’s tax policy, health care policy, or safety net benefits, Urban’s microsimulation models provide evidence-based predictions to cut through the clutter of competing claims and elevate the debate.

AN EXAMPLE: WHO WINS AND LOSES IF WE OVERHAUL SOCIAL SECURITY?

The big political sticking point of Social Security reform is that, inevitably, someone has to foot the bill—whether through lower benefits, higher taxes, or both—to put the system on firmer financial ground. When the National Commission on Fiscal Responsibility and Reform (popularly known as Bowles-Simpson) developed their ideas for comprehensive reform, Urban scholars used our Dynamic Simulation of Income Model to predict how reform would affect workers. Would the Commission chairs’ benefit cuts and tax hikes be progressive or regressive? Would younger or older workers be hit harder?

Urban researchers found that, under the president’s proposal, higher-income workers would face the steepest cuts, and low-income workers could expect to see more than 95 percent of their currently scheduled benefits into the 2080s. Top earners’ benefits would fall to less than 75 percent

of their scheduled levels. Workers retiring soon would see smaller benefit cuts, while today’s younger workers would cover the bulk of the shortfall.

The model presents its predictions in direct comparison with other likely scenarios for Social Security’s future, allowing decisionmakers not only to understand the president’s plan in great detail, but also to

Whether it’s tax policy, health care policy, or safety net benefits, Urban’s microsimulation models provide evidence-based predictions to cut through the clutter of competing claims and elevate the debate.
We take a multilayered approach to sharing our insights, starting with a foundation of rigorously conducted research. Each level in our pyramid of products offers a new level of engagement, and innovations in communications and technology enable us to translate our findings without sacrificing credibility.

Building from a research paper or an academic journal article, we may share our findings through data visualization, with methodology and data available a click or two away. Key insights often are translated into policy briefs or fact sheets. Some products may merit a journalistic-style essay or multimedia feature including video, maps, or interactive graphics.

Wider audiences will see a Tweet, e-mail, or blog post linking to our research. Even raising awareness of important issues may lead to more engagement with media, politicians, or advocates, thus leading decision-makers back to the core research.

### REACHING DECISIONMAKERS AND INFLUENCERS WITH RELEVANT FINDINGS

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- Housing Finance Policy Center  
  Laurie Goodman, Director

- Income and Benefits Policy Center  
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