



## Hispanic Families and The Earned Income Tax Credit\*

### OVERVIEW

**T**he Earned Income Tax Credit (EITC) is today the most effective and efficient “anti-poverty program” for Hispanic Americans.\*\* Created in 1975, the EITC was designed to offset the burden of Social Security payroll taxes on low-wage workers, supplement earnings, and complement efforts to help families make the transition from welfare to work. Since then, the EITC has been expanded three times (1986, 1990, 1993), transforming it into one of the federal government’s most significant efforts to boost the income of low-wage workers, increase the value of low-wage work, and reduce poverty, primarily among working families with children. Because a large and growing share of U.S. low-wage workers is Hispanic, and many of these workers are raising children, Hispanics disproportionately benefit from the EITC.

While the success of the EITC cannot be disputed, the tax credit could be improved. Specifically, the EITC does not reach all workers in need of payroll tax relief, includes a sizable marriage tax penalty for dual earning couples, and does not capitalize fully on its greatest asset — its direct relationship with low-wage workers and low-income families. However, until recently, tax cut policy debates have entirely overlooked working-poor families and, thus, have failed to engage in any serious discussion of EITC expansion or restructuring. For this reason, the Clinton Administration’s recently proposed EITC expansion plan represents an important opportunity.

In view of this, this issue brief is intended to bring attention to the importance of the EITC to Hispanic and other low-wage workers and outline several important steps toward improving the credit for families. The issue brief provides background on the EITC and presents relevant data and

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\*\* The terms “Hispanic” and “Latino” are used interchangeably throughout this issue brief.

research with respect to the EITC's impact on Hispanic families. The discussion that follows also outlines the successes and shortcomings of the EITC, and provides several ideas on how it could be more effective and relevant for today's workers. The issue brief examines the Clinton Administration's recent expansion proposal

and calls on researchers and policymakers to work to expand, and build-on, this important measure.

## BACKGROUND

The Earned Income Tax Credit (EITC) is a refundable tax credit, meaning even workers who do not owe income tax may receive a refund. The size of the credit is based on the amount of income earned and the number of qualifying children in a household. In 1999, a worker with one dependent child who earned less than \$26,928 was eligible for a credit up to \$2,312. The Congressional Research Service (CRS) reported that for the tax year 1998 the EITC was claimed by an estimated 19.4 million tax filing units, with an average credit of \$1,797 for filers with children and \$179 for childless adults.<sup>1</sup>

With respect to Hispanic and Black\* workers, the EITC has been especially important. For example, because Hispanics are more likely than other Americans to be considered "working poor," concentrated in low-wage occupations, and more likely than other groups to be raising children, the EITC is well suited to benefit Hispanic households. In 1998, more than one in nine (11.8%) Hispanic full time, year-round workers in families with children were poor, three times the rate for White workers (3.9%).<sup>2</sup> Moreover, in 1998, three-quarters (74.5%) of poor Hispanic families with children had any earnings similar to those of poor White non-Hispanic families (74.3%), and

### How the EITC works:

**T**he EITC is administered through the tax system and, specifically, the Internal Revenue Service (IRS). The credit amount is determined as a percentage of earned income up to a maximum fixed amount. For instance, in tax year 1999 for a worker with two or more children the credit is "phased-in" at 40 cents for every dollar earned up to \$9,540. Therefore the maximum credit for this family is \$3,816. The credit amount then remains constant (levels-off) until earnings surpass \$12,460. At this point, the credit will be "phased-out" at a rate of 21.06 cents for every additional dollar earned.

For example, a worker with two qualifying children has an earned income of \$15,000. In this case, the worker would receive the maximum benefit for a worker with two children (\$3,816) minus 21.06 cents for each additional dollar over \$12,460. The worker makes \$2,540 over the earnings end point for the maximum benefit. This amount multiplied by 21.06 cents equals \$535, which is deducted from the maximum award. Therefore, the benefit for this family would be about \$3,281.

For tax year 1999, for a family with one qualifying child, the maximum benefit level is \$2,312, which is phased-in at a rate of 34 cents for every dollar earned up to \$6,800 and phased-out at a rate of 15.98 cents for each dollar earned over \$12,460. For a childless worker the maximum benefit is a modest \$347, and the phase-in and phase-out rates match the employee contribution of the payroll tax (7.65%).

Lastly, only those who work may receive the EITC, workers with investment income in excess of \$2,400 may not claim the EITC at all.

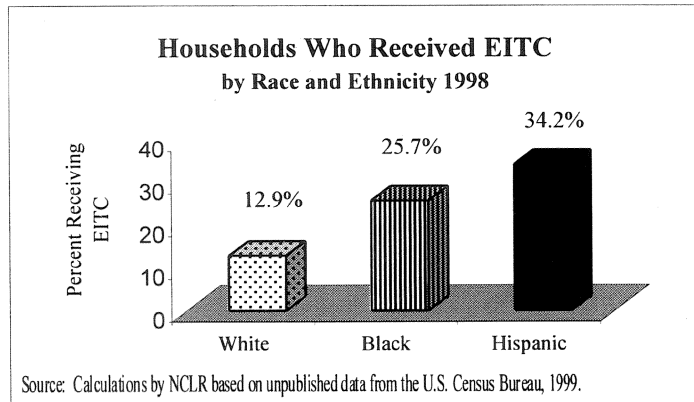
\* The terms "Black" and "African American" are used interchangeably throughout this issue brief.

substantially higher than those of Black non-Hispanic families with children (65.8%).<sup>3</sup>

Because of the high level of work and the low earnings among Hispanic poor families, in 1998, more than one-third (34.2%) of all

tics of today's Latino families and workers, these programmatic inadequacies are especially problematic for Hispanics.

## RESEARCH



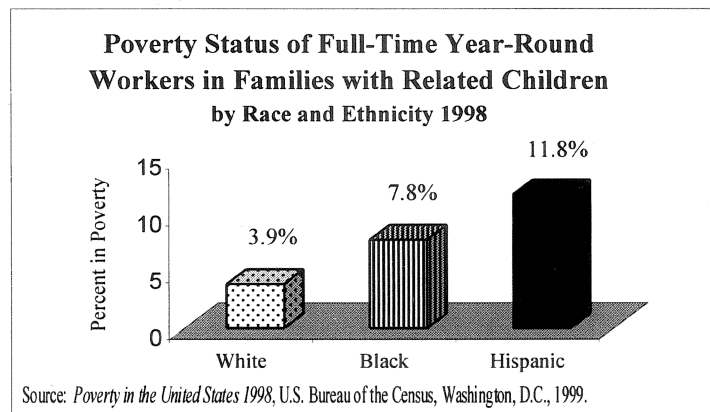
The EITC is a powerful instrument in promoting and rewarding work effort. The research shows that the credit reduces and, in most cases, eliminates the burden of the payroll tax on low-wage workers, directly lifts many families and children above the poverty line, creates a strong work incentive for workers at or near poverty, and provides low-income families with children a chance to become economically and socially mobile.

Hispanic households claimed the EITC and the average EITC benefit distributed to Hispanic households was \$1,764, a higher average benefit than White (\$1,444) households.<sup>4</sup> In addition, because African American households share many characteristics with Hispanic households, the average EITC benefit for Black households was \$1,663 in 1998.

However, notwithstanding these positive economic indicators, the EITC could do more for all low-wage families and workers. This is true for groups like dual-earning low-income couples with children who marry, larger-than-average working poor families, and especially true for young low-wage workers without custodial children. Furthermore, while the EITC supplements earnings and income effectively, alone it does little actively to assist families to become more self-sufficient. Due to the socio-economic characteris-

### A. PAYROLL TAXES

One of the EITC's principal goals is to offset the burden of Social Security payroll taxes on low-wage workers. Because the payroll tax is levied at a flat rate, it is among the least progressive taxes, albeit more progressive than some other taxes workers face.\*



\* Although FICA taxes impose a substantial economic burden on low-wage workers, the Social Security system counteracts this by paying benefits progressively to retirees with a low earnings history.

In 1999, almost every U.S. worker had to pay a flat rate 6.2% of income up to \$72,600 in earnings (“earnings cap”) to the Social Security and Disability Insurance trust funds. An additional 1.45% of a worker’s total income is paid to the Hospital Insurance trust fund (Medicare). These are commonly known as FICA (Federal Insurance Contributions Act) taxes. Employers pay an equal share of a worker’s earnings to those trust funds and self-employed individuals pay the entire 15.3%.

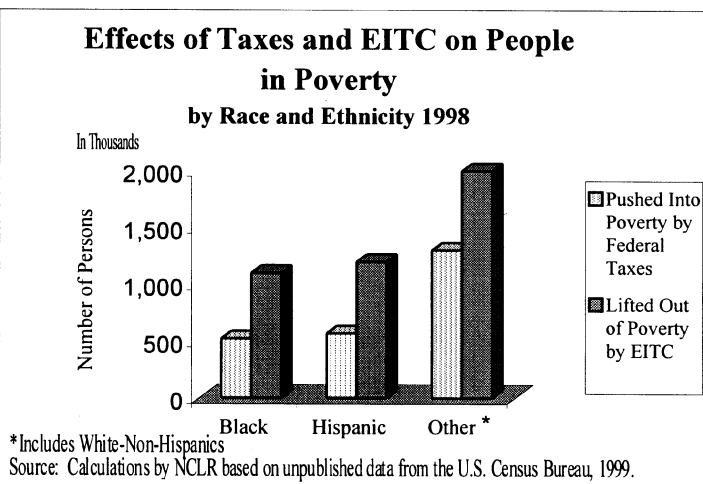
Because these taxes are levied at a flat 7.65%, and with the effect of the earnings cap, low-income workers consequently bear a heavier payroll tax burden than upper-income work-

period than the 7.65% employee tax contribution, most of the payroll tax burden for these workers is directly offset by the tax credit. Therefore, the estimated net effect of the EITC in 1998, adjusting for taxes, was to lift more than 4.3 million people above poverty, including 1.2 million Hispanics and 1.1 million African Americans.<sup>6</sup>

## B. CHILD POVERTY

Perhaps the most important effect of the EITC is on child poverty. In fact, no other government program or category of programs lifts as many children out of poverty as the EITC. The EITC’s emphasis on working families with children has helped

to reduce poverty for children measurably. Although the 1998 pre-tax poverty rates for Hispanic (34.4%) and African American children (36.7%) reflect notable reductions since their record peaks in the early 1990s, poverty rates for both groups remain substantially higher than that for White children (15.1%). However, the net effect of adding the EITC to household income pushed 2.3 million children, including more than 630,000 Hispanic children and a similar



ers. Moreover, because low-wage workers live closer to the poverty threshold, payroll taxes have the effect of pushing many of these workers below the poverty line. For instance, in 1998, the effect of federal taxes (both payroll and income taxes) on income, excluding the EITC, pushed an estimated 2.4 million people — including more than 550,000 Hispanics and 520,000 Blacks — below the federal poverty level.<sup>5</sup>

Yet, because the EITC credit rate is higher for eligible workers — before the phase-out

number of Black children, above the poverty line in 1998.<sup>7</sup> With over one-third (34.2%) of Hispanic households and one-quarter (25.7%) of Black households receiving the EITC in 1998, the after-tax poverty rate for Hispanic and Black children was reduced by almost six percentage points, respectively.<sup>8</sup>

## C. WORK

By offsetting payroll taxes and increasing after-tax income, the EITC increases the value of low-wage work and creates a work incen-



tive for low-wage earners. Making low-wage work more valuable is critical to ensuring that someone who works full-time, year-round can support him/herself. This is especially important for workers making the transition into the labor force, allowing them to sustain themselves and their families financially. Moreover, work incentives are especially important to encourage single mothers and low-wage workers, in general, to remain in the labor market and/or increase their level of work effort.

With respect to the research on whether the EITC encourages work, several studies published over the last few years have found that the EITC has induced single parents to go to work. For example, a study conducted by Northwestern University economists Bruce Meyer and Dan Rosenbaum found that a large share of the increase in employment of single mothers since the mid-1980s can be attributed to expansions of the EITC.<sup>9</sup> Other studies have reached a similar conclusion using different data, demonstrating that increased labor force participation among low-income mothers closely parallels changes in the maximum EITC benefit level over the past decade.<sup>10</sup>

Because Hispanics are more likely to be concentrated in low-wage occupations and constitute a significant segment of the welfare caseload,\* making low-wage work more valuable is critical to reducing the incidence of poverty among Hispanic families. In 1998, only 14.5% of Hispanic workers were in typically higher-paying managerial and professional occupations, while the same was true for more than three in ten White workers (30.7%) and one in five Black workers (20.2%).<sup>11</sup> Moreover, in 1998, 20% of adult recipients, nationally, on

the welfare caseload were Hispanic, while 37.1% were Black.<sup>12</sup> For these reasons, work incentives via the EITC are particularly important for Hispanic and Black families.

## D. SOCIAL MOBILITY

Whereas reducing after-tax poverty is a noteworthy achievement alone, the effects the EITC has had on affording economic opportunity and mobility to working families is even more significant. Because the average annual EITC benefit is often larger than the monthly income of those who claim the credit, the EITC payment presents an opportunity to otherwise financially-constrained low-income families to move beyond pay-check to pay-check consumption. Studies have shown that the EITC has allowed families to use the credit to improve their social status by enabling major purchases and investments in human-capital-related expenses (such as education). Such expenses make it possible for a working poor family to transition to a more economically stable position.

These expenditures are feasible because, according to a report by the Congressional Research Service, almost all EITC recipients (99.5% in tax year 1994) receive their benefits in an annual lump-sum amount rather than in periodic supplements to their take-home pay.<sup>13</sup> Most recipients prefer the lump-sum approach because it assures most eligible families that a year-end refund will be received from the IRS, and it acts as a de facto savings mechanism for families that may lack the ability or fiscal discipline to save by other means.

Furthermore, a recent study headed by Syracuse University Economist Timothy Smeeding found that the EITC was serving as a

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\* The term "welfare", in this context, refers to the Temporary Assistance for Needy Families (TANF) program.

method for low-income families to save and make investments toward long-term financial security. In fact, when the study participants were asked to prioritize the use of their EITC benefits, across all income levels, almost one-half (49%) of all respondents stated that they would save some or all of their EITC check. In addition, more than one-half of all beneficiaries had a social-mobility-related use for the EITC (e.g., moving or paying tuition). Hispanics, in particular, were shown to be 2.4 times more likely than Whites to have “an improving social mobility use,” (e.g., transportation or saving).<sup>14</sup> In addition, evidence shows that recipients of lump-sum EITC benefits have been able to finance major capital expenditures (e.g., household repairs or the purchase of a car).

## ISSUES

The evidence shows that the EITC has effectively offset payroll taxes for low-wage workers, reduced poverty and increased income for working poor families, served as a strong economic incentive for workers in low-paying jobs, and provided opportunities for families to improve their economic and social mobility. However, the EITC could do more for some categories of low-wage workers including, dual-earning couples who marry, workers with large families, and young workers without custody of children.

### 1. MARRIAGE TAX PENALTY

The structure of the EITC can create an enormous marriage tax penalty for two low-

income workers who marry.\* Specifically, when two individual workers with low incomes marry, the couple’s higher combined income may place them at the top of the EITC phase-out, meaning the family would receive a much lower EITC benefit, if any, than if they were two individual EITC-eligible workers. For an illustration of the EITC marriage penalty, consider a family of two adults and two children. Each adult earned \$15,290 in tax year 1999. If this couple is unmarried and does not live together, each could file separately, claim one child as a dependent, and each receive an EITC of about \$1,860. But, if they were to marry and file jointly,\*\* their \$30,580 family income would make them ineligible for the EITC. Thus, the penalty of marriage in this case would amount to about \$3,720. If the same household had four children and each worker could claim two, the penalty for marriage would be larger because the EITC for a worker earning \$15,290 and with two children is about \$3,220.<sup>15, 16</sup>

Notwithstanding this, there is little evidence to support the notion that low-income workers are choosing not to marry because of the EITC. Nevertheless, for dual earning workers who marry, and low-income married couples who both work, EITC is simply less effective at rewarding work than if they were single parents. Moreover, a recent study found that after the 1993 EITC expansion, the labor force participation of married women in EITC-eligible families declined.\*\*\*<sup>17</sup> In this sense, the marriage penalty for EITC families appears to be more an economic problem than a moral one.

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\* The EITC can also create a marriage bonus. This can occur, most notably, when a worker marries a non-worker with EITC qualifying children.

\*\* Taxpayers that file as “married filing separately” are not eligible for the EITC.

\*\*\* This study does not explain why mothers reduced their labor force participation. Therefore, mothers may be choosing to spend more time with their children, rather than determining that based on EITC benefit payments additional work is no longer worth the expense.

For Hispanic workers with children this is a particularly pertinent issue. Married-couple families make up a larger segment of all poor Hispanic families with children than do their equivalents among White and Black families. In 1998, one in five (19.3%) Hispanic married-couple families with children was poor, compared to less than one in 20 (4.3%) White non-Hispanic and nearly one in twelve Black married-couple families with children (8.6%). In addition, of all poor Hispanic families with children, 45.1% were married couples, while the same was true for one-third (33.9%) of White non-Hispanic families and one in ten (11.3%) poor Black families.<sup>18</sup> As these data reveal, almost any measure that affects poor married-couple families will have a disproportionate impact on Hispanics.

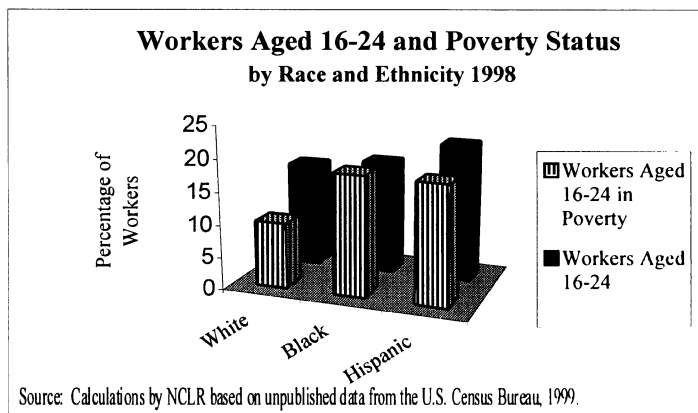
## 2. LARGE FAMILIES

The current tax code recognizes the challenges workers face in trying to raise large families by providing deductions and credits for multiple children and dependents. However, these tax benefits only go to families with income tax liability. This means a significant number of poor families are not eligible for these provisions and/or do not receive the full benefit of these tax measures. The EITC, on the other hand, is designed to assist poor families with children progressively; however the credit stops at “two or more children,” thereby lessening its effectiveness for families with more children. Because Hispanic families tend to be larger, on average, than other American families, the economic challenges that Hispanic workers face in trying to remain in the labor force and provide for their families are greater. Specifically, in 1998, one in five (19.7%) Hispanic families had three or more children, compared to 12.8% of Black families and 9.9% of White families. Moreover, in 1998, of all Hispanic families with two or

more children 32.4% were poor, compared to 35.0% and 13.8% of similar Black and White families respectively.<sup>19</sup>

## 3. YOUTH

A recent analysis revealed that even with EITC, poor households without children face tax burdens that are unusually high given their low-income status.<sup>20</sup> Low-wage workers without dependent children are eligible for a small EITC credit that is designed to offset the exact amount they paid in payroll taxes up to a specific amount of earnings. However, only workers 25 years of age and older are eligible for this credit. This provision consequently excludes a large number of workers — including non-custodial parents who cannot claim their children for tax purposes — who suffer disproportionately high poverty.



For Latinos, the age limit is particularly harmful given that Latino workers tend to enter the workforce at a younger age than other workers and tend to be concentrated in low wage jobs. According to recently-released data from the U.S. Census Bureau, of all Hispanic workers 16 years old and over, 21.0% were under age 25 and 18.3% of those workers were poor in 1998. In comparison, 16.2% of White workers over 16 years of age are under 25, and 10.1% are poor.<sup>21</sup> More troubling, however, is

that 12.5% of Hispanic full-time year-round workers between the ages of 18 and 24 are poor, compared to 6.1% and 5.7% of similar Black and White workers.<sup>22</sup>

Because the payroll tax erodes the value of low-wage work, it is possible that many young workers ineligible for the EITC are discouraged from entering or staying in the labor force.\*

#### 4. LINKAGES

Another issue to be addressed is the link between the EITC and other programs for low-income families. Whereas the EITC meets its programmatic goals effectively, it does not take advantage of its most important asset, its relationship to working poor American families. Because the EITC is an entitlement, meaning all families who qualify receive the benefit, the EITC reaches millions of working-poor families and their children each year, more than perhaps any other federal anti-poverty program. These families are also typically eligible for other types of assistance like Medicaid or the Children's Health Insurance Program (CHIP), but many are not enrolled. For example, working poor Hispanics disproportionately receive EITC benefits but are more likely than any other group of Americans to lack health insurance coverage. In 1998, 44% of all poor Hispanics, more than any other group of poor Americans and a much higher percentage than the overall average (33.8%), lacked health insurance coverage.<sup>23</sup> Insofar as improving the economic circumstances of working poor families is concerned, the ability of the EITC to make work pay and reduce poverty will fall short as long as families continue to lack health insurance coverage and

need to pay, out-of-pocket, for health services for their children.

Finally, EITC refunds act as de-facto saving pools that many families use to improve economic circumstances. But the EITC is not accompanied by tools that help facilitate access to financial planning and investment mechanisms, that may assist families who are in search of ways to improve their economic mobility. While most families have ideas on how to use EITC funds, more options could be useful to open up economic mobility opportunities for families. The EITC linkage to working poor families could be used much more effectively than it is now to broaden social and economic mobility goals further.

### POLICY PROPOSALS

At the urging of groups like NCLR, the Center on Budget and Policy Priorities, and the Progressive Policy Institute, the Clinton Administration has introduced a major EITC expansion in the FY 2001 budget proposal. In addition, recent Republican tax proposals have also included marriage-tax penalty relief for EITC families.

These new measures are in direct response to several of the aforementioned issues. For example, proposed expansion provisions include:

#### 1. Extension of marriage tax penalty relief to working poor EITC-eligible households.

The Clinton proposal extends the range for the maximum benefit — before the phase-out rate begins — by \$1,450 for two-earner couples. Both the Democratic and Republican tax plans of 1999 inclu-

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\* It is also true that the relatively small size of the EITC credit for childless workers 25-64 years old limits its effectiveness and ability to reward work for these workers.



ded a similar provision, but it was set at \$2,000 for all married couples. The Administration estimates that its provision would benefit over 1.3 million married filers.<sup>24</sup> Undoubtedly, this measure will benefit a significant number of Hispanic households. In 1998, more than half (59.4%) of all Hispanic people in married-couple families with children were under 200% of poverty,\* compared to two in five people in Black families (39.3%) and more than one-quarter (26.3%) of people in White families.<sup>25</sup>

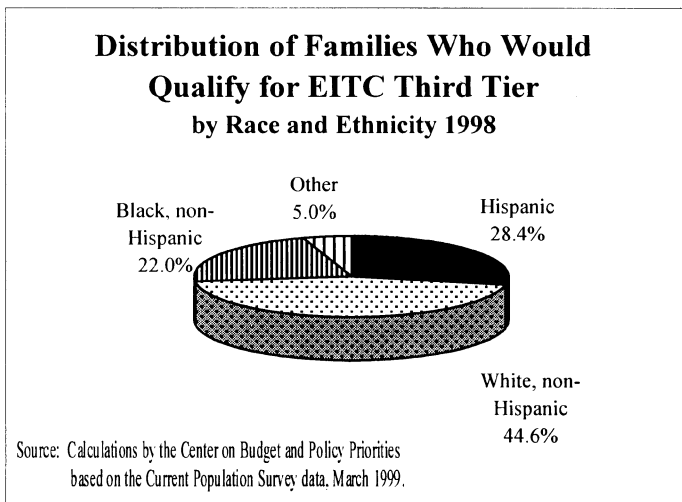
**2. Expand the maximum credit for working families with three or more children.** The Clinton proposal would create a “third tier” of eligible families to expand benefits for families with three or more children. The Administration estimates that this pro-

and African American households especially. In 1998, of all families with children with earnings above \$1,000 and incomes below 200% of poverty that had three or more children, almost 3 in ten (28.4%) were Hispanic. Moreover, more than one in five (22.0%) and almost half (44.6%) of these families were Black non-Hispanic and White non-Hispanic, respectively. As these numbers show, of all Hispanics who currently qualify for the EITC, 28% would qualify for the third tier, compared to 22% of Black beneficiaries.<sup>27</sup>

**3. Reduce the phase-out rate for families with two or more children.** The Clinton plan would expand the credit specifically for families with two or more children by reducing the phase-out rate, the rate at which the credit is reduced, from 21.06 cents to 19.06 cents for each additional dollar earned over \$12,460. The Administration estimates that this measure would benefit 5.4 million families.<sup>28</sup> Moreover, this provision would likely affect more than two million Hispanic and Black families combined. In 1998, more than one-quarter of all poor families with two or more children were Hispanic (28.2%), while three in 10 (30.5%) were Black.<sup>29</sup>

In addition to these provisions, the Clinton Administration has also proposed to make the Child and Dependent Care Tax Credit refund-

able. Currently this tax credit provides tax benefits for those who need to pay for child care in order to work, or are caring for disabled adults (spouses or parents). A refund-



\* Families with earnings under 200% of poverty are, in general, eligible for the EITC.

able credit ensures that many EITC-eligible families may also be eligible for this benefit.

## CONCLUSION

The evidence presented above shows that the EITC has a clear and measurable impact on working poor Americans, including a significant segment of both Hispanic and Black households. With more than one-third of Hispanic and more than one-quarter of Black households receiving the credit in 1998, the EITC reaches a substantial portion of working families within each respective community.

The evidence also shows that more could be done to improve the effectiveness of the credit. Specifically, lawmakers should lessen the impact of the marriage penalty on EITC families, create a new benefit tier to assist workers with three or more children to stay in the workforce, and should reduce the phase-out for families with two or more children. Moreover, policymakers should explore ways to restructure the EITC to extend benefits to young, out-of-school workers, many of whom have not benefited from the recent economic expansion. While there may be reasonable administrative obstacles to extending benefits to workers under 25 years of age who are not raising children (e.g., distinguishing between eligible workers and employed college students who remain qualifying children of their parents), these are not insurmountable issues. Given that poverty rates for full-time Hispanic workers under 25 years of age have risen since 1993, the economic status of these young workers deserves greater attention.

Furthermore, policymakers should build on the economic effectiveness of the EITC by linking working poor families who receive the credit to other federal health, education, and reemployment programs where they are noticeably underserved. This is especially

important for poor families without health insurance, since healthcare costs can potentially absorb a large part of an EITC benefit. In addition, researchers and policymakers should explore a means of connecting EITC-eligible families to saving, financial planning, and asset development programs. For example, a bill in the U.S. Senate sponsored by Senator Joseph Lieberman (D-CT) contains a measure that allows EITC families to participate in the Individual Development Account programs (matching-rate savings accounts currently targeted to welfare recipients). Initiatives like this one can assist low-income families to build assets and become more economically and socially mobile.

Nevertheless, the Clinton EITC expansion plan represents a good starting point, and Congress should enact its provisions. In many instances these proposals simply level the playing field in terms of how tax policy treats lower- and upper-income workers. But the ability to achieve any major EITC expansion this year will depend heavily on the lawmakers' willingness to place substance over politics, and to go beyond election-year political posturing on tax policy.

Accordingly, the likelihood of an expansion in the near future may rest with presidential candidates. But presidential hopefuls seeking to cut taxes, or reduce poverty, should accord major significance to the EITC for working poor Americans. Extending tax relief to one group of taxpayers while doing little for a more vulnerable group of workers only serves to aggravate economic inequality. On the other side, measures that purport to ensure that no American be left behind during this historic U.S. economic expansion will accomplish little in the way of measurable changes, in the short-term, without an expansion of the EITC.

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- ▶ Action alert updates on current issue debates critical to the Hispanic community
- ▶ Information and discounts on NCLR's special events, including its Annual Conference, the largest in the Hispanic community, and its Capital Awards Dinner, the premier Washington-based Hispanic Awards event

**TO JOIN NCLR, FILL OUT THE ASSOCIATE APPLICATION FORM BELOW AND SEND IT ALONG WITH YOUR \$35 ANNUAL DUES TO:**

National Council of La Raza  
NCLR Associate Application  
1111 19th Street, N.W., Suite 1000  
Washington, D.C. 20036  
www.nclr.org

## NATIONAL COUNCIL OF LA RAZA

### INDIVIDUAL ASSOCIATE

#### APPLICATION FORM

Please complete the following application and return it to NCLR (attn: Darcy Eischens).

MR.

MRS. NAME: \_\_\_\_\_

MS. \_\_\_\_\_ LAST \_\_\_\_\_ FIRST \_\_\_\_\_ M.I. \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

DAYTIME PHONE: \_\_\_\_\_ FAX#: \_\_\_\_\_

TITLE: \_\_\_\_\_

ORGANIZATION: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

WHAT ISSUE(S) INTEREST YOU?

POVERTY

HOUSING

HEALTH

EDUCATION

IMMIGRATION

CIVIL RIGHTS

EMPLOYMENT AND TRAINING

LEADERSHIP

FARMWORKER

HIV/AIDS

OTHER \_\_\_\_\_

WOULD YOU LIKE TO KNOW MORE ABOUT NCLR AFFILIATES IN YOUR AREA?  YES  NO

PLEASE TELL US ABOUT YOURSELF: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

IN ADDITION TO MY DUES, I AM ENCLOSING A TAX-DEDUCTIBLE DONATION OF \$ \_\_\_\_\_

**PAYMENT METHOD: \$35.00 ANNUAL ASSOCIATES' FEE (SPECIAL JANUARY RATE: \$25.00)**

CHECK ENCLOSED (PLEASE MAKE CHECK PAYABLE TO NCLR)

CREDIT CARD PAYMENT:  VISA  MASTERCARD

ACCOUNT NUMBER: \_\_\_\_\_ EXPIRATION DATE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_