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EMERGENCY INTERIM SURVEY: FISCAL CONDITION OF 48 LARGE CITIES

A STAFF STUDY

PREPARED FOR THE USE OF THE

JOINT ECONOMIC COMMITTEE CONGRESS OF THE UNITED STATES

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LETTERS OF TRANSMITTAL

January 5, 1982

To the Members of the
Joint Economic Committee:

I am pleased to transmit herewith a staff study entitled "Emergency Interim Survey: Fiscal Condition of 48 Large Cities." Although for several years the Joint Economic Committee has been conducting an annual survey of the fiscal condition of cities, this year we have found it necessary to conduct an interim, emergency survey to determine how cities have been affected by the Federal tax and spending policies recently enacted.

This report does not analyze current operating surpluses and deficits, but rather examines the discretionary actions necessary to balance city budgets.

The study was conducted by Deborah Matz of the Joint Economic Committee staff with extensive administrative and clerical assistance provided by Jane Bennett.

Sincerely,

Henry S. Reuss
Chairman, Joint Economic Committee

January 4, 1982

The Honorable Henry S. Reuss
Chairman, Joint Economic Committee
United States Congress

Dear Mr. Chairman:

Transmitted herewith is a staff study entitled "Emergency Interim Survey: Fiscal Condition of 48 Large Cities."

Once again, the Committee is deeply grateful to the City Finance Officers and Mayors' staffs who provided the necessary information. The Committee is also appreciative of the assistance and suggestions offered by Thomas Muller of the Urban Institute.

Sincerely,

James K. Galbraith
Executive Director
Joint Economic Committee

FOREWORD BY
CHAIRMAN HENRY S. REUSS

The major finding of this survey is that a majority of cities have had to reduce real service expenditure levels for virtually every service they offer. In addition, most cities have had to resort to increases in tax rates, user charges and fees, and postponement of capital projects in order to balance their budgets and accommodate reductions in Federal and State aid. While these discretionary actions are widespread, the reductions in real service funding levels and tax rate increases are most common and acute in cities with unemployment rates above 6 percent and those with declining populations. More of these cities are increasing rates on a larger number of taxes (see Table 1) than their low unemployment or growing city counterparts. Of the cities which increased tax rates, 50 percent have high unemployment rates and 75 percent are declining in population. In addition, there are widespread reductions in real service expenditures by the declining cities and those with unemployment rates above 6 percent (see Tables 4-8). A majority of these cities have budgeted for real declines in expenditures for virtually every service examined (police, fire, sanitation, health, and recreation). Of all the services, however, health expenditures suffered the most severe cutbacks. Thirty percent of all respondents and 80 percent of the high unemployment cities (unemployment rate of 10 percent or more), have budgeted for real or nominal declines in this category. Not all of the discretionary actions to balance budgets occurred in high unemployment or declining cities, however.

A majority of growing cities also plan to reduce real service expenditures in every category, except sanitation. In addition, cities with unemployment rates below 6 percent have increased twice as many user charges and fees than high unemployment cities. Both low unemployment and growing cities have also deferred capital projects, many of which significantly exceed in dollar value deferred capital projects of their high unemployment and declining city counterparts.

All categories of cities will suffer from reduced Federal and State aid.

Eighty-eight percent of the respondents anticipate real declines in State aid and 93 percent will experience actual dollar cuts in Federal aid.

The largest declines in Federal aid fall disproportionately on high unemployment and declining cities. Moreover, it is not just that these cities receive more Federal aid and therefore are losing greater absolute amounts of aid. Rather, the percentage of aid which the high unemployment and declining cities are losing is also almost double the proportion of lost aid suffered by low unemployment and growing cities.

The case of State aid is somewhat different. More growing cities anticipate losing both larger absolute amounts and proportions of State aid than declining cities. Five of the cities surveyed are expecting increases in State aid. These increases are targeted almost exclusively to cities with unemployment rates above 6 percent and those which have lost population. Because Federal aid reductions to States have, in some instances, exceeded expectations, these data on State aid to cities may be overly optimistic. If that is the case, then a number of cities will suffer revenue declines larger than anticipated and will have to seek alternative revenue sources above and beyond those discussed above.

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The findings of this survey confirm that President Reagan is achieving his goal of "taking the country back as far as the Constitution" 1/ in terms of Federal, State, and local relations. But, it appears that there will be less success in making State and local government responsible for managing and financing many programs now funded by the Federal Government. In general, city governments simply do not have the financial resources to undertake the enormous fiscal and administrative responsibilities being imposed upon them by the Federal Government.

1/ New York Times, November 22, 1981, p. 1.

Even before they knew the full magnitude of the Federal aid cutbacks, many cities had to raise tax rates, user charges and fees, and budget for service expenditure declines in order to balance their 1982 budgets. These cities, unable to maintain even current service levels, are in no position to assume additional administrative or fiscal responsibilities. It is not terribly surprising that of those respondents which have lost population and those with high unemployment rates, a majority are experiencing real declines in service expenditures and a large proportion are increasing tax rates.

What is surprising is that a disproportionate number of the cities most in need of assistance -- those with high unemployment and decreasing populations; in other words, those with large dependent populations -- are losing the largest share of Federal funds.

There are, thus, major inconsistencies and inequities in the Administration's program to reduce taxes, and to shift more responsibilities to the private, State and local sectors. On the one hand Federal taxes have been cut dramatically. On the other hand, local governments have found it necessary to increase their tax rates, charges and fees. Thus, the Federal tax reduction in many instances is being offset by local tax rate hikes. Not only is the Federal tax reduction being translated into tax increases at the local level, but in many instances the tax burden, too, will be shifted and fall disproportionately on lower income residents, as city property and sales taxes, user charges and fees increased irrespective of income levels.

The outlook for cities is bleak. In the declining cities where capital deferrals are accompanied by reductions in service levels and large tax increases, it appears that crises cannot long be avoided. As the city service levels and physical plant continue to deteriorate in conjunction with increased costs to residents and businesses, those that can, will heed the President's advice and "vote with their feet." 2/

2/ Ibid.

This will not only leave these cities in a deepening state of distress, but will render these cities home for the most dependent segments of society -- the undereducated, the unemployed, the aged, and the minorities. These individuals have neither the means to leave nor the skills to improve their plight if they did. This scenario makes it difficult to imagine that the private sector in these cities -- even those firms that remain -- will make a dent in training or employing the unemployed or in significantly enhancing the local tax base. A city which is in the process of raising taxes and cutting services and which is resting on a decaying infrastructure provides no inducement to business expansion or inmigration. The growing cities also face problems ahead. Many of these cities, particularly those that have been growing rapidly, have absorbed increased populations more rapidly than they have been able to improve and expand their capital facilities. The inability of the capital plant of these cities to keep pace with the growth in population has resulted in overcrowded housing and schools, and inadequate systems of transportation and sanitation. Continued deferrals of projects intended to correct these deficiencies coupled with widespread increases in user charges and fees may result in a deterioration in the advantages presently enjoyed by these cities in attracting population and businesses.

If a new federalism is the order of the day, then our State and local governments and their residents are due, at the very least, a careful examination of the ramifications of the proposed actions, an opportunity to be heard, and a gradual transition to the new approach. To date, they have been afforded none of these. The resulting damage will not merely affect an isolated jurisdiction or segment of the population. The entire Nation will suffer from the economic decline being experienced by our cities and their residents.

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INTRODUCTION

For several years now, the Joint Economic Committee has been conducting an annual survey of the fiscal condition of cities. This year, for the first time, we have found it necessary to conduct an interim, emergency survey to determine how cities have been affected by the Federal tax and spending policies recently enacted. This report analyzes the fiscal condition of 48 large cities. Unlike our annual survey, however, which examines current revenues and therefore can assess current operating surpluses and deficits, this report is more an examination of discretionary actions taken to balance city budgets. Because most cities are forbidden by statute to run deficits, when expenditures exceed revenues steps must be taken to raise revenues, reduce expenditures, or both. To accomplish this, cities may find it necessary to reduce services or to increase taxes, user charges and fees. Once it is determined that any or all of these discretionary actions must be taken, city officials are faced with the difficult task of determining which tax rate and user charges and fees to increase and which services to cut back.

In reviewing the findings of the study, it should be noted that this is a _preliminary_ attempt to assess the effect of the recent tax and expenditure package on city budgets. In many instances, the city budgets were prepared and approved prior to final passage of the Fiscal Year 1982 Federal Budget. In these cities, local officials could only speculate as to the extent and magnitude of the Federal aid cuts. Conversations with many of the finance officers revealed that the Federal cuts frequently surpassed even their most pessimistic projections and that further local actions would be necessary to compensate for the increased loss of Federal aid. Other officials indicated that while they had anticipated cuts in Federal aid to their city, they did not fully anticipate the impact that reduced Federal aid to the States, and ultimately reduced State aid, would have on their budgets. In these cities, the message was the same -- more cuts in services or increases in taxes, charges, and fees.

METHODOLOGY

The survey was mailed to 50 large cities. Responses were received from 48. (See Appendix I for list of respondents).

In addition to examining the aggregate data, cities are divided on the basis of both unemployment rates and changes in population. The unemployment rates are based on the city averages for the first ten months of 1981. For the purpose of this study, low unemployment cities include those with unemployment rates below 6 percent; moderate unemployment those between 6 percent and 10 percent; and high unemployment, 10 percent or greater. Declining cities are those which lost population between 1970 and 1980 and growing cities those which gained population in this period. There are 22 high unemployment, 14 moderate, and 12 low unemployment cities. Twenty-seven cities have lost population and 21 have grown.

Throughout the analysis on service expenditure increases, reference is made to real increases or real decreases. This is based on the average implicit GNP price deflator for the State and local sector between the fourth quarter of 1980 and the first three quarters of 1981. Any expenditure increases above 9.1 percent are considered real increases and below this level, real decreases.

FINDINGS

I. Tax Rate Changes

Over 40 percent of the respondent cities increased tax rates (see Table 1). Half of these cities had unemployment rates of 10 percent or more for the first ten months of 1981 and these cities will accrue 70 percent of the total revenue from rate hikes of all city respondents who raised taxes. Forty-five percent of high unemployment cities, 43 percent of the moderate unemployment, and 33 percent of the low unemployment cities raised tax rates.

Similarly, four declining cities raised tax rates for each growing city which did so. The majority of rate increases were for property and sales taxes. Residential property taxes and sales taxes tend to be regressive. Thus, the taxes which are being raised are likely to disproportionately burden the poor.

Of the cities surveyed, only four (8 percent) had reduced tax rates and in one the tax cut was required by law (see Table 2). None were low unemployment cities; three were high unemployment. These three were also declining cities. Although three cities reduced property taxes, one indicated the reduction would likely be reversed. The remainder of the rate reductions were for utilities, motor vehicle excise taxes, corporations, and stock transfers.

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TABLE 1

NUMBER AND TYPE OF TAX RATE INCREASES 1981-1982
BY UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	# Property Tax Increases	# Sales Tax Increases	# Income Tax Increases	# Other Tax Increases	Total Revenue Increase (millions)
Total City Respondents	20	12	5	3	6	$455
			By Unemployment Rate			
High Unemployment Cities	10	6	2	1	2	316
Moderate Unemployment Cities	6	4	1	2	4	100
Low Unemployment Cities	4	2	2	--	--	39
			By Change in Population			
Declining Cities	16	10	2	3	6	$415
Increasing Cities	4	2	3	--	--	40

TABLE 2

NUMBER AND TYPE OF TAX RATE REDUCTIONS 1981-1982:
BY UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	# Property Tax Reductions	# Sales Tax Reductions	# Income Tax Reductions	# Other Tax Reductions	Total Foregone Revenue (millions)
Total City Respondents	4*	3	--	--	6	$346
			By Unemployment Rate			
High Unemployment Cities	3	2	--	--	5	259
Moderate Unemployment Cities	1	1	--	--	1	87
Low Unemployment Cities	--	--	--	--	--	--
			By Change in Population			
Declining Cities	3	2	--	--	6	$334
Increasing Cities	1	1	--	--	--	12

* The rate reductions in one of these cities was required by law.

II. User Charge and Fee Increases

User charges are those paid for the use of a particular service or facility. These fees are commonly and increasingly levied on the use of municipal parks, swimming pools, libraries, and the like. In addition, fee increases for driver's licenses, building permits, and fines are also included in this category. Fees for the use of water and sewer lines, if part of the city's general fund, are also included.

Over 60 percent of the city respondents increased user charges and fees between 1981 and 1982 (see Table 3). Although more high unemployment cities increased such charges and fees, the low unemployment cities increased the largest number of fees (45 percent of all fees). The number of user charges and fee increases were almost evenly split between the growing and declining cities.

Again, these charges and fees, levied for the use of public services and facilities, tend to disproportionately burden lower income residents who are more dependent on the city for their use and who pay proportionately more of their income than others because these fees and charges are generally not adjusted downward for low income users.

TABLE 3

NUMBER OF CITIES INCREASING USER CHARGES AND FEES BY UNEMPLOYMENT RATE & CHANGE IN POPULATION: 1981-1982

	# Cities	# Fees
Total City Respondents	31	80
By Unemployment Rate		
High Unemployment Cities	12	18
Moderate Unemployment Cities	10	26
Low Unemployment Cities	9	36
By Change in Population		
Declining Cities	16	40
Increasing Cities	15	40

III. Services

A majority of the respondents reported real service expenditure reductions for all services examined (See Tables 4-8). These include police, fire, sanitation, health, and recreation expenditures. For each service, over 50 percent of the respondents had actually reduced expenditures or increased expenditures by 9 percent or less -- below the rate of inflation.

Large differences occurred, however, based on unemployment rates. A majority of cities with unemployment rates above 6 percent have budgeted for real funding declines for virtually every service; the only exception being that less than half of the moderate unemployment cities expect to realize real declines in fire expenditures. A majority of the low unemployment cities, however, have budgeted for real expenditure increases in almost every service studied; the exception again being fire expenditures for which half the low unemployment cities budgeted for real expenditure declines.

Health expenditures have suffered real expenditure declines by the largest number of cities (67 percent). Thirty percent of the respondents have budgeted for nominal expenditure reductions and over 80 percent of the high unemployment cities have budgeted for real reductions in health expenditures.

Likewise, a majority of both growing and declining cities have budgeted for real reductions in every service except one -- 58 percent of the growing cities plan to increase sanitation expenditures in real terms. The largest disparity between growing and declining cities is in the area of recreation expenditures.

TABLE 4

PERCENT CHANGE IN POLICE EXPENDITURES: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Less Than 0%	0-3%	3-6%	6-9%	9-12%	Above 12%
Total City Respondents	48	3	4	7	11	9	14
By Unemployment Rate							
High Unemployment Cities	22	2	3	2	5	6	4
Moderate Unemployment Cities	14	1	1	4	2	--	6
Low Unemployment Cities	12	--	--	1	4	3	4
By Change in Population							
Declining Cities	27	3	3	4	4	6	7
Increasing Cities	21	--	1	3	7	3	7

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TABLE 5

PERCENT CHANGE IN FIRE EXPENDITURES: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Less Than 0%	0-3%	3-6%	6-9%	9-12%	Above 12%
Total City Respondents	48	3	7	8	7	6	17
By Unemployment Rate							
High Unemployment Cities	22	2	2	6	3	3	6
Moderate Unemployment Cities	14	1	4	--	--	2	7
Low Unemployment Cities	12	--	1	2	4	1	4
By Change in Population							
Declining Cities	27	3	3	5	4	3	9
Increasing Cities	21	--	4	3	3	3	8

TABLE 6

PERCENT CHANGE IN SANITATION EXPENDITURES: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Less Than 0%	0-3%	3-6%	6-9%	9-12%	Above 12%
Total City Respondents	43	7	5	5	7	2	17
			By Unemployment Rate				
High Unemployment Cities	19	2	4	5	2	--	6
Moderate Unemployment Cities	13	5	--	--	2	--	6
Low Unemployment Cities	11	--	1	--	3	2	5
			By Change in Population				
Declining Cities	24	5	3	5	3	1	7
Increasing Cities	19	2	2	--	4	1	10

TABLE 7

PERCENT CHANGE IN HEALTH EXPENDITURES: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Less Than 0%	0-3%	3-6%	6-9%	9-12%	Above 12%
Total City Respondents	36	11	4	5	4	4	8
By Unemployment Rate							
High Unemployment Cities	16	4	3	3	3	1	2
Moderate Unemployment Cities	11	5	1	--	1	1	3
Low Unemployment Cities	9	2	--	2	--	2	3
By Change in Population							
Declining Cities	22	9	3	1	3	2	2
Increasing Cities	14	2	1	4	1	2	6

TABLE 8

PERCENT CHANGE IN RECREATION EXPENDITURES: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Less Than 0%	0-3%	3-6%	6-9%	9-12%	Above 12%
Total City Respondents	46	8	6	6	9	3	14
By Unemployment Rate							
High Unemployment Cities	21	3	4	2	5	--	7
Moderate Unemployment Cities	13	4	2	1	3	--	3
Low Unemployment Cities	12	1	--	3	1	3	4
By Change in Population							
Declining Cities	26	5	5	2	7	--	7
Increasing Cities	20	3	1	4	2	3	7

IV. Capital Deferrals

Eighteen of the 48 city respondents provided data on capital deferrals. Ten of these cities, or 56 percent, deferred capital expenditures by less than $25 million (see Table 9). Typical of the deferrals were projects for water and sewer treatment plants and improvements, bridge and viaduct repair, street and road work, park and building maintenance. The largest deferrals occurred in the low unemployment cities and the growing cities. Three of the four low unemployment respondents deferred capital expenditures by more than $150 million. There were no high unemployment cities in this category. The majority of the cities with unemployment rates above 6 percent deferred capital expenditures by $25 million or less, as did a majority of the declining cities.

TABLE 9

NUMBER OF CITIES WHICH DEFERRED CAPITAL PROJECTS IN 1981
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION
($ Millions)

		Deferrals			
	# Cities	Under $25 M	$25-$100 M	More Than $100 M	Total $ Amount
Total City Respondents	18	10	4	4	928
		By Unemployment Rate			
High Unemployment Cities	7	5	2	--	152
Moderate Unemployment Cities	7	5	1	1	289
Low Unemployment Cities	4	--	1	3	488
		By Change in Population			
Declining Cities	10	6	3	1	427
Increasing Cities	8	4	1	3	501

V. Changes in State Aid

Eighty-eight percent of the 41 city respondents expect real or nominal decreases in State aid (see Tables 10-11). Of these, 71 percent anticipate actual reductions or no growth in absolute dollars over the 1981 level. There was very little disparity based on the unemployment rate. However, 75 percent of the declining cities anticipate no real growth in State aid as compared to 95 percent of the growing cities.

Of the five cities which expect to receive real increases in State aid, four are declining cities with unemployment rates of 6 percent or more.

TABLE 10

PERCENT CHANGE IN STATE AID: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Over -18%	-18 to -9%	-9 to 0%	0 to +9%	+9 to 18%	Over 18%
Total City Respondents	41	6	5	18	7	4	1
By Unemployment Rate							
High Unemployment Cities	17	2	3	8	2	1	1
Moderate Unemployment Cities	12	2	1	6	1	2	--
Low Unemployment Cities	12	2	1	4	4	1	--
By Change in Population							
Declining Cities	20	1	2	9	4	3	1
Increasing Cities	21	5	3	9	3	1	--

TABLE 11

ABSOLUTE CHANGES IN STATE AID: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION
($ Millions)

	# Cities	-40 to -30	-30 to -20	-20 to -10	-10 to 0	0 to +10	+10 to 20	20 to 30	30 to 40	Over 40
Total City Respondents	41	1	--	2	26	7	2	--	2	1
					By Unemployment Rate					
High Unemployment Cities	17	1	--	2	10	--	2	--	1	1
Moderate Unemployment Cities	12	--	--	--	9	2	--	--	1	--
Low Unemployment Cities	12	--	--	--	7	5	--	--	--	--
					By Change in Population					
Declining Cities	20	--	--	2	10	3	2	--	2	1
Increasing Cities	21	1	--	--	16	4	--	--	--	--

VI. Changes in Federal Aid

Those cities in the sample which anticipate increases in Federal aid were few and far between. Of the three cities which anticipate any increases, two expect real growth in Federal aid (see tables 12-13). It should be noted that these two cities anticipate receiving large capital grants.

Ninety-three percent of all respondents expect nominal declines in Federal aid. Repeatedly, the finance officers advised that even these Federal aid projections are overly optimistic. Declining cities anticipate losing the greatest percentage of Federal aid. Twenty-seven percent of these cities expect to lose over 36 percent of the Federal aid they received in 1981. No growing city expects such severe declines. Similarly, a larger proportion (24 percent) of the high unemployment cities are anticipating declines in Federal aid greater than 36 percent than either moderate or low unemployment cities. An analysis of these data appear to refute the argument that the declining cities are losing more Federal revenue merely because they have been receiving larger amounts of such revenues. These cities are not merely losing larger absolute amounts of Federal dollars. The largest percent of reductions in Federal aid fall disproportionately on these categories of cities.

TABLE 12

PERCENT CHANGE IN FEDERAL AID: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION

	# Cities	Over -36%	-36 to -27%	-27 to -18%	-18 to -9%	-9 to 0%	0 to +9%	+9 to 18%	18 to 27%	27 to 36%
Total City Respondents	40	6	2	5	11	13	1	1	--	1
					By Unemployment Rate					
High Unemployment Cities	17	4	2	3	4	3	1	--	--	--
Moderate Unemployment Cities	13	1	--	2	3	6	--	--	--	1
Low Unemployment Cities	10	1	--	--	4	4	--	1	--	--
					By Change in Population					
Declining Cities	22	6	1	3	6	6	--	--	--	--
Increasing Cities	18	--	1	2	5	7	1	1	--	1

TABLE 13

ABSOLUTE CHANGES IN FEDERAL AID: 1981-1982
BY CHANGE IN UNEMPLOYMENT RATE AND CHANGE IN POPULATION
($ Millions)

	# Cities	Over -30	-30 to -20	-20 to -10	-10 to -1.0	-1.0 to 0	0 to +1.0	+1.0 to 10
Total City Respondents	39	7	--	5	19	5	--	3
By Unemployment Rate								
High Unemployment Cities	17	5	--	2	8	1	--	1
Moderate Unemployment Cities	12	1	--	3	4	3	--	1
Low Unemployment Cities	10	1	--	--	7	1	--	1
By Change in Population								
Declining Cities	22	7	--	5	8	2	--	--
Increasing Cities	17	--	--	--	11	3	--	3

APPENDIX I
CITY RESPONDENTS

Albuquerque, New Mexico
Austin, Texas
Baltimore, Maryland
Baton Rouge, Louisiana
Birmingham, Alabama
Boston, Massachusetts
Buffalo, New York
Charlotte, North Carolina
Chicago, Illinois
Cincinnati, Ohio
Cleveland, Ohio
Columbus, Ohio
Dallas, Texas
Denver, Colorado
Detroit, Michigan
El Paso, Texas
Fort Worth, Texas
Honolulu, Hawaii
Indianapolis, Indiana
Jacksonville, Florida
Kansas City, Missouri
Long Beach, California
Los Angeles, California
Louisville, Kentucky

Memphis, Tennessee
Miami, Florida
Milwaukee, Wisconsin
Minneapolis, Minnesota
Nashville, Tennessee
New Orleans, Louisiana
Newark, New Jersey
New York, New York
Oakland, California
Oklahoma City, Oklahoma
Omaha, Nebraska
Philadelphia, Pennsylvania
Phoenix, Arizona
Pittsburgh, Pennsylvania
Portland, Oregon
San Antonio, Texas
San Diego, California
San Francisco, California
San Jose, California
Seattle, Washington
St. Louis, Missouri
Toledo, Ohio
Tulsa, Oklahoma
Tucson, Arizona

APPENDIX II
RESPONDENTS BY UNEMPLOYMENT RATE

<u>Low Unemployment</u>

Austin, Texas
Charlotte, North Carolina
Dallas, Texas
Ft. Worth, Texas
Honolulu, Hawaii
Jacksonville, Florida
Minneapolis, Minnesota
Nashville, Tennessee
Oklahoma City, Oklahoma
Phoenix, Arizona
Tucson, Arizona
Tulsa, Oklahoma

Moderate Unemployment

Baton Rouge, Louisiana
Boston, Massachusetts
Columbus, Ohio
Denver, Colorado
Long Beach, California
Memphis, Tennessee
New Orleans, Louisiana
Omaha, Nebraska
Pittsburgh, Pennsylvania
San Antonio, Texas
San Diego, California
San Francisco, California
San Jose, California
Seattle, Washington

<u>High Unemployment</u>

Albuquerque, New Mexico
Baltimore, Maryland
Birmingham, Alabama
Buffalo, New York
Chicago, Illinois
Cincinnati, Ohio
Cleveland, Ohio
Detroit, Michigan
El Paso, Texas
Indianapolis, Indiana
Kansas City, Missouri
Los Angeles, California
Louisville, Kentucky
Miami, Florida
Milwaukee, Wisconsin
Newark, New Jersey
New York, New York
Oakland, California
Philadelphia, Pennsylvania
Portland, Oregon
Toledo, Ohio
St. Louis, Missouri

APPENDIX III
RESPONDENTS BY CHANGING POPULATION

Growing Population

Albuquerque, New Mexico
Austin, Texas
Baton Rouge, Louisiana
Charlotte, North Carolina
Columbus, Ohio
Dallas, Texas
El Paso, Texas
Honolulu, Hawaii
Jacksonville, Florida
Long Beach, California
Los Angeles, California
Memphis, Tennessee
Miami, Florida
Nashville, Tennessee
Oklahoma City, Oklahoma
Phoenix, Arizona
San Antonio, Texas
San Diego, California
San Jose, California
Tucson, Arizona
Tulsa, Oklahoma

Declining Population

Baltimore, Maryland
Birmingham, Alabama
Boston, Massachusetts
Buffalo, New York
Chicago, Illinois
Cincinnati, Ohio
Cleveland, Ohio
Denver, Colorado
Detroit, Michigan
Ft. Worth, Texas
Indianapolis, Indiana
Kansas City, Missouri
Louisville, Kentucky
Milwaukee, Wisconsin
Minneapolis, Minnesota
Newark, New Jersey
New Orleans, Louisiana
New York, New York
Oakland, California
Omaha, Nebraska
Philadelphia, Pennsylvania
Pittsburgh, Pennsylvania
Portland, Oregon
St. Louis, Missouri
San Francisco, California
Seattle, Washington
Toledo, Ohio

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