

Budget CONNECTION\$

A Connecticut Voices for Children
Issue Brief

March 2002

The Earned Income Tax Credit: Why Does Connecticut Lag Behind Its Neighbors?

Douglas Hall, Ph.D., Shelley Geballe, JD, MPH, and Ellen Scalettar, JD

When the federal Earned Income Tax Credit was expanded in 1986, President Ronald Reagan called it ‘...the best anti-poverty, the best pro-family, the best job creation measure to come out of Congress.’ I agree and ask your support for a state credit equal to 10 percent of the federal amount for Kansans.

Gov. Bill Graves (R), State of the State Address, 1998

The goals of the Earned Income Tax Credit (EITC) are to make work pay, to help ensure that working parents do not have to raise their children in poverty, and to offset the total tax burden of low and moderate income working families.... The EITC is a non-bureaucratic way to reward work effort. There are no middlemen service providers, no long lines at government offices, and there is no need to take time off from work to apply for the credit.

President’s Council of Economic Advisors, December 1998

The federal Earned Income Tax Credit (EITC) lifts more children out of poverty than any other single federal program.¹ The federal EITC has always enjoyed broad bi-partisan support – from its enactment in 1975 during the presidency of Gerald Ford through its expansions under the Reagan, Bush (I) and Clinton administrations. Now, nearly one in six families in the United States files a tax return that claims the federal EITC. In 1999, the credit helped lift 4.7 million people out of poverty, including 2.5 million children.²

Many states have built on the success of the federal EITC by adopting similar credits against their state income tax. Credits have been enacted in states led by Republicans, states led by Democrats, and states with bi-partisan leadership. In the 2000-2001 legislative sessions, ten states either enacted a new state EITC (e.g., Maine, New Jersey and the District of Columbia) or expanded an existing EITC (e.g., New York and Vermont). Now, all of Connecticut’s neighboring states have a state

¹ See N. Johnson, *A Hand Up: How State Earned Income Tax Credits Helped Working Families Escape Poverty in 2001* (Center on Budget and Policy Priorities, 2001), p. 9. The Earned Income Tax Credit is described in detail in the U.S. General Accounting Office, *The 2000 Green Book: Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means* (US GAO, 2000), Section 13, Tax Provisions Related To Retirement, Health, Poverty, Employment, Disability And Other Social Issues.

² N. Johnson, *A Hand Up: How State Earned Income Tax Credits Help Working Families Escape Poverty in 2001* (Center on Budget and Policy Priorities, 2001), p. 9.

EITC (New York, Massachusetts, Rhode Island, Vermont, New Jersey, Maine), as do nine other states and the District of Columbia.³

Connecticut, however, has failed to enact an EITC though it is both the nation's wealthiest state and a state with rapidly increasing need among its lowest income working families. Connecticut's child poverty rate grew at more than twice the national average during the 1990s.⁴ Over the 1990s, Connecticut's overall poverty rate also soared (from 2.9% in 1989 to 7.1% in 1999) though poverty declined nationally over this period.⁵ In addition, the proportion of Connecticut jobs paying poverty-level wages⁶ increased from 14.3% of all jobs in 1989 to 16.6% in 2000.⁷ Over this same period, the inflation-adjusted income of Connecticut's poorest 20% of families declined by more than \$4,000 – by far the largest decline in any state.⁸

Adoption of an EITC in Connecticut would serve at least two important functions. First, it would supplement the incomes of our state's lowest income, working families, helping them to make ends meet. Second, by providing our lowest income families with additional funds for their essential needs, the EITC would fuel in-state consumer spending, thereby helping to reduce the duration and depth of Connecticut's current economic downturn. A state EITC can be a key element of Connecticut's economic recovery.⁹

This report has two parts. Part I is a narrative description of the federal EITC in Connecticut and the advantages of a Connecticut EITC. Part II consists of annotated maps and charts that show the amounts and geographical distribution of federal EITC benefits in Connecticut, and the accompanying benefits of a state EITC if one were to be enacted.

Part I

A. The Federal Earned Income Tax Credit – A Description

The federal EITC is a credit against the federal income tax that is refundable and that is designed to offset some of the taxes lower income families pay, including payroll taxes.¹⁰ Because it is refundable, a family does not forfeit the full benefit of the credit if its income tax liability is less than the amount of the credit. Rather, if the credit exceeds the family's income tax liability the balance of

³ See Appendix I for information about the EITCs in 15 states and the District of Columbia.

⁴ Between 1989 and 1998, the number of CT children living in poverty increased from about 79,000 to 109,000, an increase of 38%, compared to a national average increase of 18% over the same period. US Census Bureau, Small Area Income and Poverty Estimates (SAIPE), 1989 and 1998. The 1998 data were released in December 2001.

⁵ S. Geballe & D. Hall, *The State of Working Connecticut 2001* (CT Voices for Children, September 2001).

⁶ A job has "poverty-level" wages when full-time, full-year work produces an income less than the federal poverty level (in 2002, \$18,100 for a family of four and \$15,020 for a family of three).

⁷ S. Geballe & D. Hall, *The State of Working Connecticut 2001* (CT Voices for Children, September 2001).

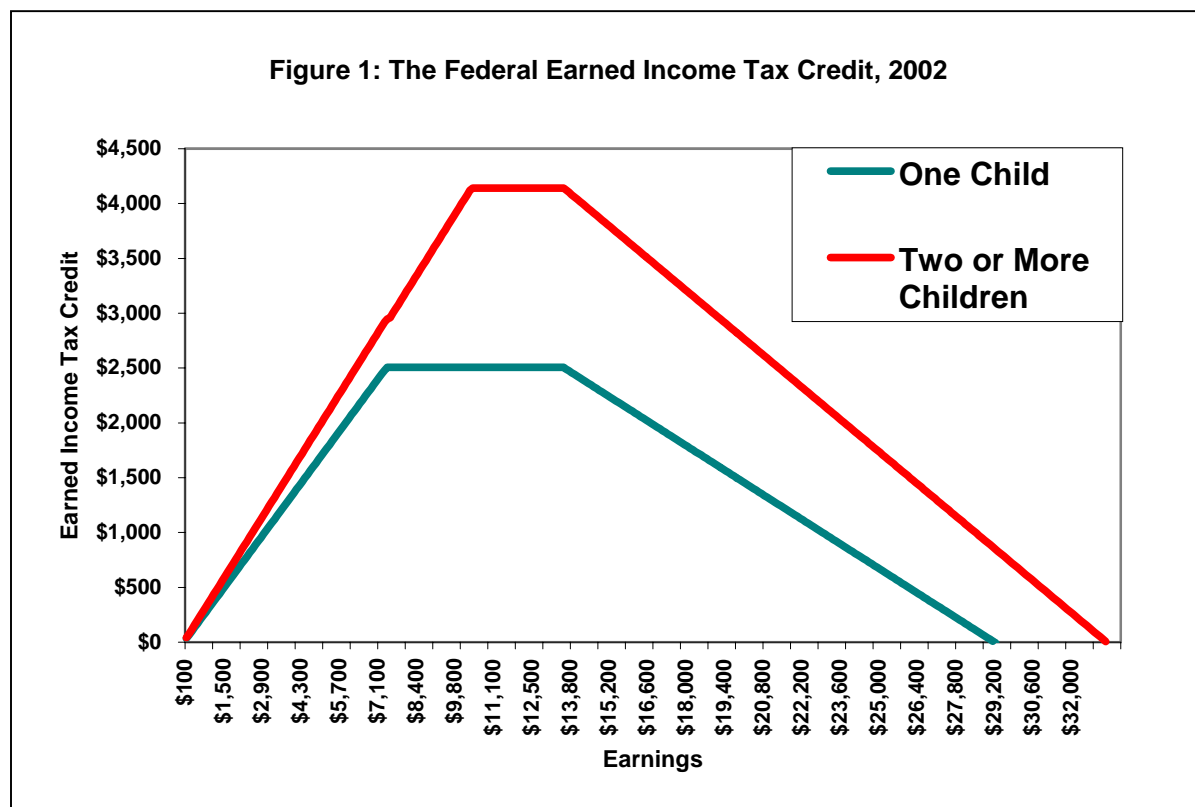
⁸ Center on Budget and Policy Priorities and the Economic Policy Institute, *Pulling Apart: A State-by-State Analysis of Income Trends* (forthcoming, April 2002).

⁹ Fred Carstensen, Ph.D., Director of UConn's Center for Economic Analysis, *Testimony Before the Connecticut General Assembly Human Services Committee*, November 7, 2001.

¹⁰ Use of the term "EITC" hereafter in this paper presumes a *refundable* EITC unless otherwise specified. The federal earned income tax credit is occasionally also referred to as an EIC – earned income credit.

the credit is returned to the family in a refund check. This assures that low income working families benefit fully from the credit.¹¹

The federal EITC is available only to people who work and whose earnings fall in the targeted income range. The amount of the EITC varies by income and family size. As depicted in Figure 1, below, for a family with two or more children in tax year 2002 the credit increases from \$0 when the family has no earnings to the maximum credit of \$4,140 for families with earnings between \$10,350 and \$13,520 (for single parents)/\$14,520 (for married parents).¹² The credit then declines in value until it again reaches \$0 for families with earnings over \$33,178 (for single parents)/\$34,178 (for married parents).¹³



¹¹ In contrast, a non-refundable credit such as the CT property tax credit against the state income tax provides no assistance at all for those whose incomes are too low to owe taxes.

¹² This maximum EITC benefit range corresponds fairly well to the annual income of a person working full time at minimum wage. In Connecticut, a person working full time for 50 weeks at the minimum wage of \$6.70/hour would earn \$13,400, just within the maximum EITC range, earning an additional \$4,140 in TY 2002.

¹³ The maximum credit for families with one child is \$2,506 for families with earnings between \$7,370 and \$13,520 (for single parents)/\$14,520 (for married parents), and phasing out totally when earnings exceed \$29,201 (for single parents)/\$30,201 for married parents.

B. Families Throughout Connecticut Now Benefit From the Federal Earned Income Tax Credit and A State Earned Income Would Add to These Benefits

There are EITC claimants in *every* Connecticut zip code, ranging from 1 or 2% of CT taxpayers in wealthy towns like Darien, New Canaan and Simsbury, to 40% or more of the taxpayers in the poorer sections of Bridgeport, Waterbury and Hartford.¹⁴ In 1998, *more than 140,000 CT income tax filers* - 9% of all filers - claimed the federal EITC.¹⁵

The distribution of EITC filers mirrors state-wide poverty levels, with the greatest concentrations of claimants in Connecticut's larger cities and in eastern Connecticut, as seen in Map 1. For tax year 1998, the federal EITC put about *\$203 million* directly into the hands of Connecticut's low income working families.

The federal EITC has myriad advantages, all of which would be increased by a state EITC:

1. ***The EITC reduces the number of children living in poverty.*** The EITC acts as a wage supplement, increasing the family's available income. It has been found, at the federal level, to be the single most effective mechanism for lifting children out of poverty.

[W]hen states provide the right type of fiscal incentives to parents for low-wage work, not only do welfare rolls fall, but family incomes rise, poverty rates fall, and young children's academic achievement and social-behavioral development improves.¹⁶

2. ***The EITC helps low-income families achieve economic self-sufficiency.*** OPM's *Self-Sufficiency Report* (1999) quantifies, for the first time, the added expenses Connecticut parents face when raising children – for housing, child care, food, health care, education, taxes,¹⁷ and the like. For Connecticut families with children, economic self-sufficiency requires a much higher annual income than the federal poverty level¹⁸ and a much higher annual income than is needed for adults who are not raising children. For example, household expenses nearly double for a single adult when that adult begins raising an infant (increasing, for example, from \$19,500/year to \$37,980/year in the Stamford-Norwalk region).

¹⁴ These data are from the IRS's Individual Tax Statistics Zip Code Data, Table 1-- Individual Income Tax Returns: Selected Income and Tax Items by State, ZIP Code, and Size of Adjusted Gross Income, Tax Year 1998, (file zipct98.xls).

¹⁵ This report generally relies on 1998 figures because there is more complete data at the zip code level available for that year. In 1999, about 144,600 Connecticut families claimed federal EITC benefits. Importantly, national data show that about 96% of eligible households with one child and 93% of eligible households with two children claim the federal EITC. However, only about 63% of eligible families with three or more children claim the credit. US General Accounting Office, *Earned Income Tax Credit Participation* (GAO-02-290R) (December 14, 2001).

¹⁶ National Center for Children in Poverty, "Untapped Potential: State Earned Income Credits and Child Poverty Reduction". *Childhood Poverty Research Brief 3* (2001), p. 1. See generally B. Meyer & D. Holtz-Eakin (eds.), *Making Work Pay: The Earned Income Tax Credit and Its Impact on America's Families* (Russell Sage Foundation Press, 2001).

¹⁷ Importantly, in calculating standards for economic self-sufficiency among Connecticut families of different types in different regions of the state, the *Self-Sufficiency Report for Connecticut* takes into account the beneficial impact of the federal earned income tax credit (as well as the federal child care tax credit and federal child tax credit) on lower-income working families.

¹⁸ The federal poverty level when the *Self-Sufficiency* report was written was \$17,463 for a family of four. By 2001 it had increased to \$18,100 for a family of four.

Based on 2002 numbers, if Connecticut adopted an EITC set at 20% of the federal credit, the maximum annual state credit of \$828 (20% of \$4,140) would go to couples with more than one child and earnings between \$10,350 and \$14,520/year. Such supplemental income would make a significant difference in the total income available to these “working poor” families.¹⁹

EX: A single mother with two children working at Connecticut’s minimum wage of \$6.70 in 2002 earns approximately \$13,400/year, and would earn the maximum federal EITC of \$4,140. This credit effectively raises her hourly wage by \$2.07 to \$8.77/hour. A 20% state EITC would add an additional \$.41/hour, bringing her total hourly compensation to approximately \$9.18. While this combined federal and state EITC “raise” of \$2.48/hour may not make an appreciable difference to many Connecticut families with higher incomes, for a single mother with two children working at minimum wage it would mean a 37% increase in income.

3. ***The EITC makes Connecticut’s income tax fairer for families raising children.*** Despite the added costs associated with raising children, Connecticut’s state income tax makes no adjustment for the number of children in a household, nor for the additional costs families incur in raising children. Connecticut’s state income tax has no dependent exemptions and no credits or deductions for the costs of child rearing. Indeed, Connecticut’s is the *only* state income tax that makes *no* child-related adjustments.²⁰ A state EITC could address this, and help families make ends meet.
4. ***The EITC supports state welfare reform efforts.*** The EITC helps to cushion the transition from cash assistance to economic self-sufficiency for families who are leaving welfare and helps to smooth the “benefits cliffs” that currently exist when families abruptly lose eligibility for certain benefits (such as food stamps) as their incomes increase. As reported in the recently-released evaluation of Connecticut’s *Jobs First* program by Manpower Demonstration Research Corporation²¹, individuals in both *Jobs First* and the “control” group earned, on average, just \$8.53/hour at the end of the study period and worked about 33 hours/week (thereby earning about \$14,600/year, or about \$17,000 if they had been able to work full-time). All these families are eligible for the federal EITC, and would likewise be eligible for a Connecticut EITC, helping lift these families toward economic self-sufficiency.

¹⁹ A family is defined as “working poor” if the parent(s) are working full-time, full-year but have earnings less than the federal poverty level.

²⁰ S. Geballe & E. Scalettar, *The Connecticut Child Investment Credit* (CT Voices for Children, 2001); S. Geballe, *Investing in Connecticut’s Families: Making Children Visible in Connecticut’s Tax Code* (CT Voices for Children, 1999).

²¹ MDRC, *Jobs First: Final Report on Connecticut’s Welfare Reform Initiative* (February 2002). NOTE: The MDRC evaluation was completed *before* Connecticut’s economy began to decline and before state unemployment began to rise. The report notes, “the evaluation period was characterized by an unusually strong economy, which likely fostered job-finding and helped reduce the chances that Jobs First would harm vulnerable families.” [p. ES-5] With the downturn in Connecticut’s economy, these families are likely to be particularly vulnerable; a state EITC can help them better weather the current economic turbulence. For example, to the extent these families may be ineligible for unemployment insurance if they lose their jobs, the EITC becomes particularly important since it would be based on past-year earnings.

C. Now, More Than Ever, Connecticut Needs An Earned Income Tax Credit

Adoption of a state EITC in this legislative session is especially timely for two reasons: 1) a state EITC can help reverse the substantial erosion over the 1990s in the real income of Connecticut's lowest income families, and 2) a state EITC is an effective economic stimulus.

1. ***A Connecticut EITC can help compensate for the significant economic ground lost by Connecticut's lowest income families over the 1990s.*** During the economic boom of the 1990's, when Connecticut enjoyed record low unemployment and unparalleled prosperity, Connecticut's lowest-income working families and their children lost significant economic ground.

From the late 1980s to the late 1990s, the real income of the bottom 20% of Connecticut families *fell* by \$4,672. This was, *by far*, the most significant decline in real income in any state (in Massachusetts, next closest, the real income of the poorest 20% fell by \$1,190, about one-quarter the decline in Connecticut). Indeed, in only twelve other states did the real income of the poorest 20% of families decline *at all* over this period; in thirty-seven states and the District of Columbia, the poorest 20% of families enjoyed real income gains over the 1990s (in some states by as much as \$5,000). Nationally, real income for the poorest 20% of families *increased* by \$1,601.²² In addition, over the "booming" 1990s in Connecticut, both child poverty and overall poverty increased.²³

Now, with a slowing economy, increasing unemployment, and budget deficits that threaten our continued investments in various supports for low income working families (child care, health care, and housing subsidies) the hardships faced by low-income families will certainly worsen. Increasing the income of low-income families through a state EITC would not only benefit the families themselves but also the neighborhoods where they spend their money.

2. ***A state EITC is an important stimulus for Connecticut's economy.*** Although it appears that no federal economic stimulus package will gain enough support to be passed this year, there is much to be learned from the federal debate. An impressive group of national leaders, legislators and economists, including the bipartisan leadership of the House and Senate Budget Committees and the 2001 Nobel Prize-winning economist Joseph Stiglitz²⁴ all agree on three main principles: an economic stimulus should be effective, efficient and fair. Measured by these criteria, a state EITC is an exceedingly effective economic stimulus that can help lessen the duration and depth of the current economic downturn:

- ***The EITC is an effective economic stimulus.*** To be *effective*, an economic stimulus must have a rapid impact and be of adequate size. Increased consumer spending has rapid impact and is a key to mitigating the current economic downturn. As Professor Fred Carstensen, Director of the Center for Economic Analysis at the University of

²² Economic Policy Institute and the Center on Budget and Policy Priorities, *Pulling Apart: A State-by-State Analysis of Income Trends* (forthcoming, April 2002).

²³ Economic Policy Institute and Center on Budget and Policy Priorities, *Pulling Apart: A State-by-State Analysis of Income Trends* (2000) and U.S. Census Bureau. See S. Geballe & D. Hall, *The State of Working Connecticut 2001* (CT Voices for Children, September 2001)[analysis of Census and Labor Department data].

²⁴ P. Orszag & J. Stiglitz, *Budget Cuts Vs. Tax Increases at the State Level: Is One More Counter-Productive Than the Other During a Recession?* (Center on Budget and Policy Priorities, November 6, 2001).

Connecticut, explains: “[V]irtually all economists agree that the economic recovery must be driven almost entirely by household consumption.”²⁵

Unlike wealthier families who can save additional earnings or spend them outside the state on vacations, investments, or the like, low-income earners need additional income for their basic necessities. This means that any EITC credit they receive will be returned quickly to Connecticut’s economy, as low-income working families begin to pay overdue utility and rent bills, buy clothing for their children, and meet other essential needs.²⁶ Typically, spending on such necessities is local, stimulating the economy of the areas that have the greatest poverty.

Research on the federal EITC shows that it has a proven track record for stimulating consumer spending:

Most families use the credit to provide basic necessities, such as buying food and clothing and paying bills. Many families use the credit to improve their social mobility, such as purchasing a car, paying college tuition, and improving their housing situation.²⁷

- ***The EITC is an efficient economic stimulus.*** To be efficient, an economic stimulus must be well targeted, extracting the most “bang-for-the-buck” per dollar spent. The EITC is extremely efficient in administration and in targeting its benefits to the *families and the communities* that need it most and will spend it the fastest. Implementation of a state level EITC does not require additional bureaucracy, but only the addition of a single line to Connecticut’s income tax form. The credit varies by level of earnings and family size, assuring that its benefits go to families that need it to help make ends meet. Also, because the credit is so well targeted, it is a less expensive way to provide tax relief to lower-income families than more broad-based tax changes, such as sales tax holidays.
- ***The EITC makes the tax code fairer.*** Connecticut’s poorest families pay almost twice the proportion of their income in state and local taxes as do the state’s most affluent families. While most of the Connecticut families who are eligible for the federal EITC have no current state income tax liability, all pay sales and property taxes. Many of these families received no benefit from the income tax rebate and those families who rent and who do not own cars have received no benefit from Connecticut’s expansions of the property tax against the state income tax. Indeed, Connecticut and Alabama are the only two states that, over the 1990s, failed to increase their state income tax thresholds in a way that benefits *all* taxpayers.²⁸ The EITC helps to address this. Just as the state spends about \$40 million/year providing refundable “research and development” credits to small businesses and start-ups as a form of shared public-private investment in building Connecticut’s jobs, so too would a state EITC represent Connecticut’s shared

²⁵ Fred Carstensen, Ph.D., *Testimony Before the Connecticut General Assembly Human Services Committee*, November 7, 2001.

²⁶ Additionally, the EITC is an attractive initiative for employers, especially those small and new businesses whose very narrow profit margins may limit their capacity to pay higher wages that help keep workers on the job.

²⁷ National Governor’s Association Center for Best Practices, *Using State Tax Policy to Assist Low-Income Families* (2000).

²⁸ N. Johnson et al, *State Income Tax Thresholds on Low-Income Families in 2001* (Center on Budget and Policy Priorities, 2002). Connecticut’s threshold for a two-parent family of four has remained at \$24,100 throughout the 1990s. The threshold calculations include earned income tax credits, other general tax credits universally available to taxpayers, exemptions and standard deductions. Credits not available to *all* low-income families are not taken into account.

investment in the child-rearing costs of our state's working-poor families – helping to assure the successful growth and development of the state's future workforce.²⁹

Conclusion

A “poor working family credit” (also known as an Earned Income Tax Credit (EITC)) is an efficiently targeted way to provide income supplementation to help low-wage working families escape poverty. Eleven states, including all Connecticut's neighboring states, have adopted a state EITC based on the federal credit.

Decisions 2001, SACIA 2001 Legislative Program

A Connecticut EITC is a smart investment in our families and in our economic recovery. For tax year 2000, the federal EITC provided Connecticut's working-poor and near poor families about \$210.2 million in additional income. A Connecticut EITC based on 20% of the federal credit would provide \$42 million of much needed revenue to these families who, in turn, would spend that additional income quickly in their local communities, generating new economic activity and spurring the growth of new jobs (and with that, new tax revenues). The EITC is effective, efficient and fair – indeed it is an ideal economic stimulus for Connecticut.

²⁹ A CT EITC would not be subject to the spending cap. It is a tax expenditure, not an appropriated expenditure, and only the latter are subject to the cap. In addition, based on the precedent set in the treatment of refundable R&D credits for businesses, the refundable portion of the EITC (that which exceeds the family's income tax liability) is considered an adjustment to revenue, rather than an appropriated expenditure.

Part II: Annotated Charts and Maps

Methodology

The data presented here rely primarily on two data sets compiled by the IRS and distributed annually.³⁰ The E-file Demographics data set is released primarily to track the use of electronic filing – the inclusion of EITC data is helpful to those analyzing data, but it is not the intended purpose of the data. The advantage of this data set is that it is available sooner than is the data file showing EITC dollar amounts. Although the latest available data are presented here in some cases, in other cases, to avoid confusion, data are aggregated according to the most recent complete year of data.³¹

The zip code data that this study is based on have some limitations that should be emphasized. The primary shortcoming is clearly evident in the map of the City of New Haven, where the city boundaries correspond very inexactly to the zip code boundaries according to which the data are organized. For example, the 06512 zip code is categorized as an East Haven zip code, but includes a significant portion of eastern New Haven. The presentation of “City of” data here is based on the available zip code delineations. Thus the piece of 06512 within New Haven is not included in the charts for the City of New Haven, but appears instead as part of the New Haven Area.

Both the data and the maps reflect the city and the surrounding area, which we have defined as the towns contiguous to the city. [Note that for Willimantic, the Town of Windham is used as the unit around which bordering towns were chosen]. This is a much more restrictive definition of area or region than that utilized in the Brookings study – it relied on the Metropolitan Statistical Areas used by the US Census Bureau.³²

For an overview of federal EITC claims in Connecticut, see Map 1, below. Note that because a state level EITC would be modeled on the federal EITC, both the patterns and the percentages illustrated in Map 1 would also apply to a state level EITC.

The annotations for each of the urban areas detailed below make reference to Tables 1 & 2, which provide summary and comparative data for Connecticut’s cities, and for the areas immediately surrounding those areas, respectively.

Using IRS zip code data, it is possible to describe and to illustrate through maps: (1) the proportion of federal tax filers living in each CT zip code who receive the federal EITC – roughly, *the concentration of poverty* in the area; and (2) the average amount of the EITC credit available to

³⁰ IRS Individual Tax Statistics Zip Code Data, Table 1 – Individual Income Tax Returns: Selected Income and Tax Items by State, Zip Code, and Size of Adjusted Gross Income, Tax Year 1998; and IRS E-file Demographics, 1999 Tax Year, http://www.irs.ustreas.gov/prod/elec_svs/demogrfx.html.

³¹ In fact, we currently have three types of EITC data – one showing 2000 EITC rates at the state level; one presenting 1999 zip code level EITC distribution data, and one showing 1998 EITC distribution and amount (\$) data. For purposes of this study, the 1998 data is presented in both charts and maps. The 1999 data is referred to where significant changes have occurred.

³² The Brookings Institution has conducted a series of similar studies focusing on the impact of the Earned Income Tax Credit in several Metropolitan Statistical Areas in the United States, including Hartford. See Center on Urban and Metropolitan Policy, *Rewarding Work: The Impact of the Earned Income Tax Credit in Greater Hartford*, Washington: Brookings Institution, 2001.

recipients living in each zip code – roughly, *the degree of poverty among EITC recipients in the area.*³³ The following tables and maps show where, and to what degree, the federal EITC benefits Connecticut families, and likewise, how a state EITC would help families and economies throughout the state.

Map 1 shows the statewide distribution of federal EITC claimants based on the proportion of federal tax filers collecting the EITC, by zip code. It shows the working poor concentrated in the inner city cores, with more or less concentric rings of declining poverty as one moves out towards the suburbs. Map 2 shows the variation in the average EITC received, also by zip code area. It shows a very similar distribution, suggesting (not surprisingly), that the areas that have the *greatest proportion of people who are poor* also tend to have the people who are *most poor*.

Tables 1 and 2 are summary tables for, respectively, Connecticut’s largest cities and these cities with their contiguous towns. Both tables are ranked according to the proportion of EITC recipients – or the concentration of poverty. By this measure, as illustrated in Map 1, the City of Hartford is “the poorest” city – that is to say, the city with the *greatest concentration of EITC recipients* [32% of returns receive the EITC]. Similarly, the Hartford Area is the area with the greatest concentration of EITC recipients [15% of returns receive the EITC].

The “average” EITC, illustrated in Map 2, shows that among Connecticut’s cities, Willimantic has the highest *degree* of poverty [with an average EITC of \$1,717], followed by Hartford [at \$1,513]. At the urban area level, Bridgeport’s \$1,836 average EITC suggests it is the area with the highest degree of poverty. Combining these two measures, one would be on sound ground claiming that Hartford’s high ranking on both qualifies it as the “poorest city in Connecticut.”

Following the statewide data are maps and charts illustrating the impact of the federal EITC in nine Connecticut urban areas, arranged alphabetically by the name of the city/town:

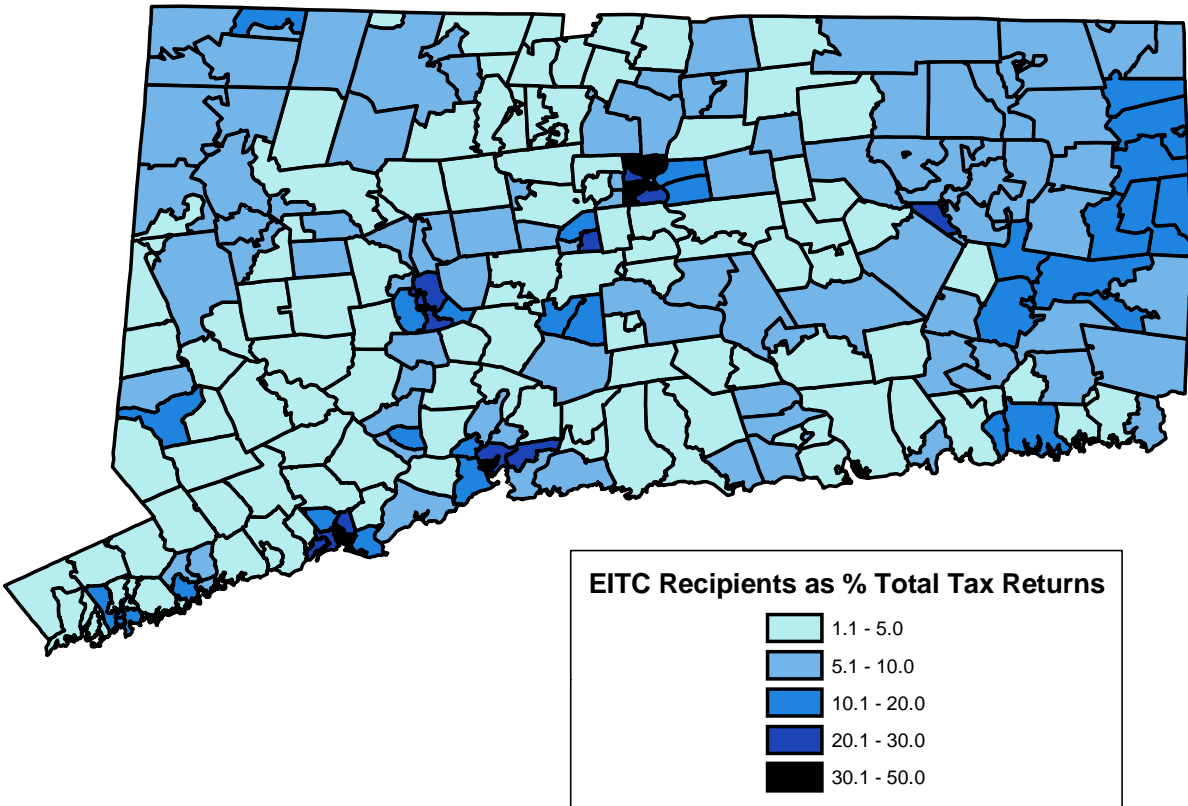
- Bridgeport
- Danbury
- Hartford
- New Haven
- New London
- Stamford
- Torrington
- Waterbury
- Willimantic

Finally, in Appendix II there is a listing of the 1998 EITC data for each of the zip codes in Connecticut, arranged alphabetically by town.³⁴

³³ The “average” EITC tends to be highest where family incomes are closest to the range where the families are eligible for the maximum available EITC benefit (\$4,140 for Tax Year 2002 for a family with two or more children).

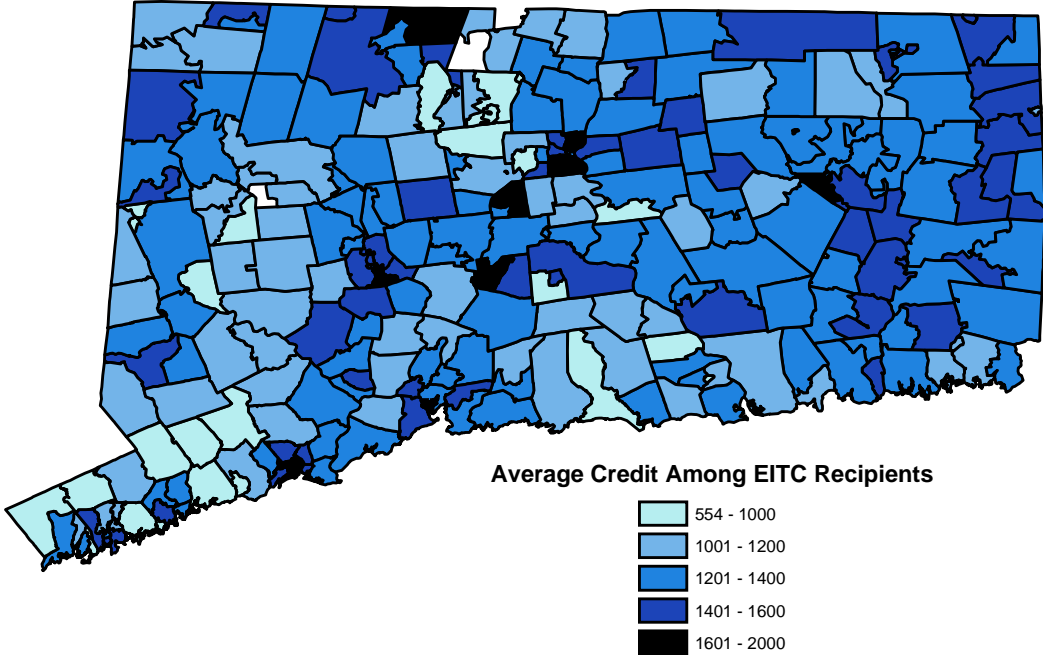
³⁴ Appendix II also shows aggregate town data.

The Earned Income Tax Credit in Connecticut: EITC Recipients as % of Federal Tax Filers, 1998



Map 1

**The Earned Income Tax Credit in Connecticut:
Average Credit Amount (\$) Among EITC Recipients, 1998**



Note that blank towns [West Granby and Lakeside] indicate missing data to protect confidentiality [IRS does not release data when fewer than 10 cases]

Map 2

Table 1: The EITC in Selected CT Cities, 1998

City	Number of Tax Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Claim (\$)	CT EITC (@20% of federal EITC) (\$000s)
City of Hartford	46195	14588	32%	\$23,333	\$1,599	\$4,667
City of Bridgeport	55967	13115	23%	\$20,503	\$1,563	\$4,101
City of New Haven	44380	9926	22%	\$14,953	\$1,506	\$2,991
Willimantic	6849	1523	22%	\$2,615	\$1,717	\$523
City of Waterbury	45574	8901	20%	\$13,760	\$1,546	\$2,752
City of New London	11622	2263	20%	\$3,450	\$1,525	\$690
City of Danbury	31361	3082	10%	\$4,411	\$1,431	\$882
City of Torrington	16489	1610	10%	\$2,172	\$1,349	\$434
City of Stamford	55832	4759	9%	\$6,646	\$1,397	\$1,329
City Totals	314269	59767	19%	\$91,843	\$1,537	\$18,369

Source: 1998 IRS Data

Table 2: The EITC in Selected CT Urban Areas, 1998³⁵

Urban Area	Number of Tax Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Claim (\$)	CT EITC (@20% of federal EITC) (\$000s)
Hartford Area	146945	22229	15%	\$33,630	\$1,513	\$6,726
Bridgeport Area	123850	15953	13%	\$24,079	\$1,509	\$4,816
New Haven Area	118372	15282	13%	\$22,296	\$1,459	\$4,459
Waterbury Area	103282	12190	12%	\$18,212	\$1,494	\$3,642
New London Area	41150	4489	11%	\$6,358	\$1,416	\$1,272
Windham/Willimantic Area	30081	2968	10%	\$4,513	\$1,521	\$903
Torrington Area	33855	2704	8%	\$3,612	\$1,336	\$722
Danbury Area	69635	4225	6%	\$5,751	\$1,361	\$1,150
Stamford Area	105610	5967	6%	\$8,000	\$1,341	\$1,600
Urban Area Totals	772780	86007	11%	\$126,451	\$1,470	\$25,290

Source: 1998 IRS Data

The following sections outline the impact of the federal earned income tax credit in nine of Connecticut's urban areas.³⁶

³⁵ As used in this report, "urban area" means the city plus its contiguous towns.

The EITC in Bridgeport in 1998

In the **City of Bridgeport**, **23% of tax filers (13,115 families)** received the federal EITC, comparable to the rates in New Haven (22%), Willimantic (22%), Waterbury (20%) and New London (20%). Within the City of Bridgeport, EITC rates varied considerably: from 16% in the 06606 zip code area to 40% in the city core (06608).

In the **Bridgeport area**, **13% of tax filers (15,953 families)** received the federal EITC. The area surrounding the City of Bridgeport had a lower EITC receipt rate than the City, ranging from 1.8% in neighboring Southport to 11.4% in the 06615 section of Stratford.

Table 3 below shows that the federal EITC placed **\$24.1 million** in the hands of low-income families in the **Bridgeport area** -- **\$20.5 million** of that in the **City of Bridgeport**. A Connecticut EITC based on 20% of the federal would contribute another \$4.1 million to low income residents in the City of Bridgeport -- \$4.8 million to the immediate area.³⁷

ZIP	TOWN	% of Returns			EITC \$000s	Average EITC (\$)	CT EITC (@20%) ³⁸ \$000s
		Number of RETURNS	Number of EITC Claims	Receiving EITC			
06608	BRIDGEPORT	4750	1894	39.9	\$3,114	\$1,644	\$623
06607	BRIDGEPORT	2894	993	34.3	\$1,549	\$1,560	\$310
06605	BRIDGEPORT	8865	2397	27.0	\$3,807	\$1,588	\$761
06604	BRIDGEPORT	10706	2716	25.4	\$4,367	\$1,608	\$873
06610	BRIDGEPORT	9330	2036	21.8	\$3,171	\$1,557	\$634
06606	BRIDGEPORT	19422	3079	15.9	\$4,495	\$1,460	\$899
06615	STRATFORD	8664	992	11.4	\$1,384	\$1,395	\$277
06614	STRATFORD	15856	692	4.4	\$859	\$1,241	\$172
06432	FAIRFIELD	8866	323	3.6	\$412	\$1,276	\$82
06611	TRUMBULL	16571	426	2.6	\$484	\$1,136	\$97
06430	FAIRFIELD	15710	366	2.3	\$414	\$1,131	\$83
06490	SOUTHPORT	2216	39	1.8	\$23	\$590	\$5
Bridgeport Area Totals		123850	15953	12.9%	\$24,079	\$1,509	\$4,816

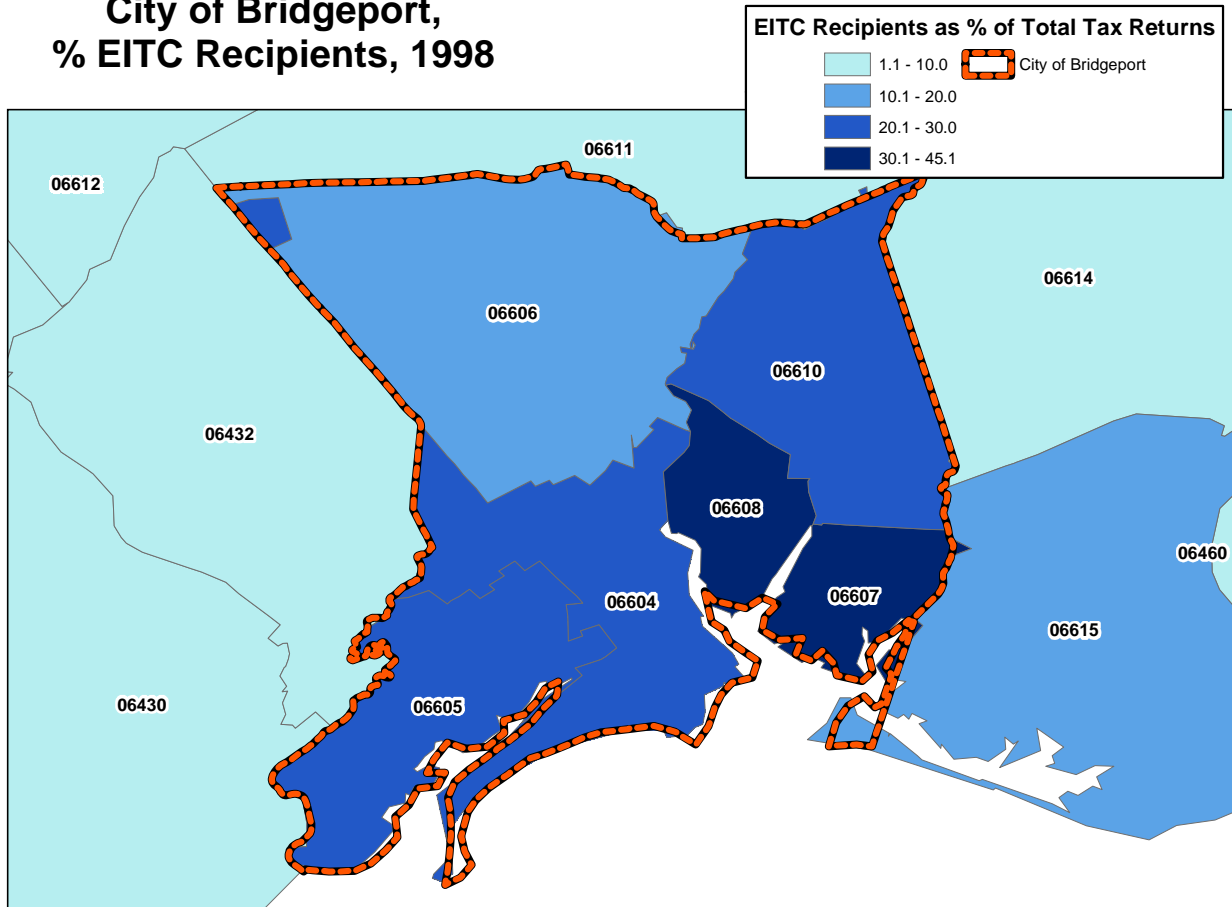
Table 3

³⁶ Note that for larger cities, two maps are presented: one showing the variation in EITC receipt rates within the city and the other showing the variation in EITC rates in the area surrounding the city. The distribution of EITC recipients (as seen in the map legends) is uniform for each of the area maps to facilitate comparison between areas. City maps are comparable to each other, but have a different breakdown of recipients than do the area maps.

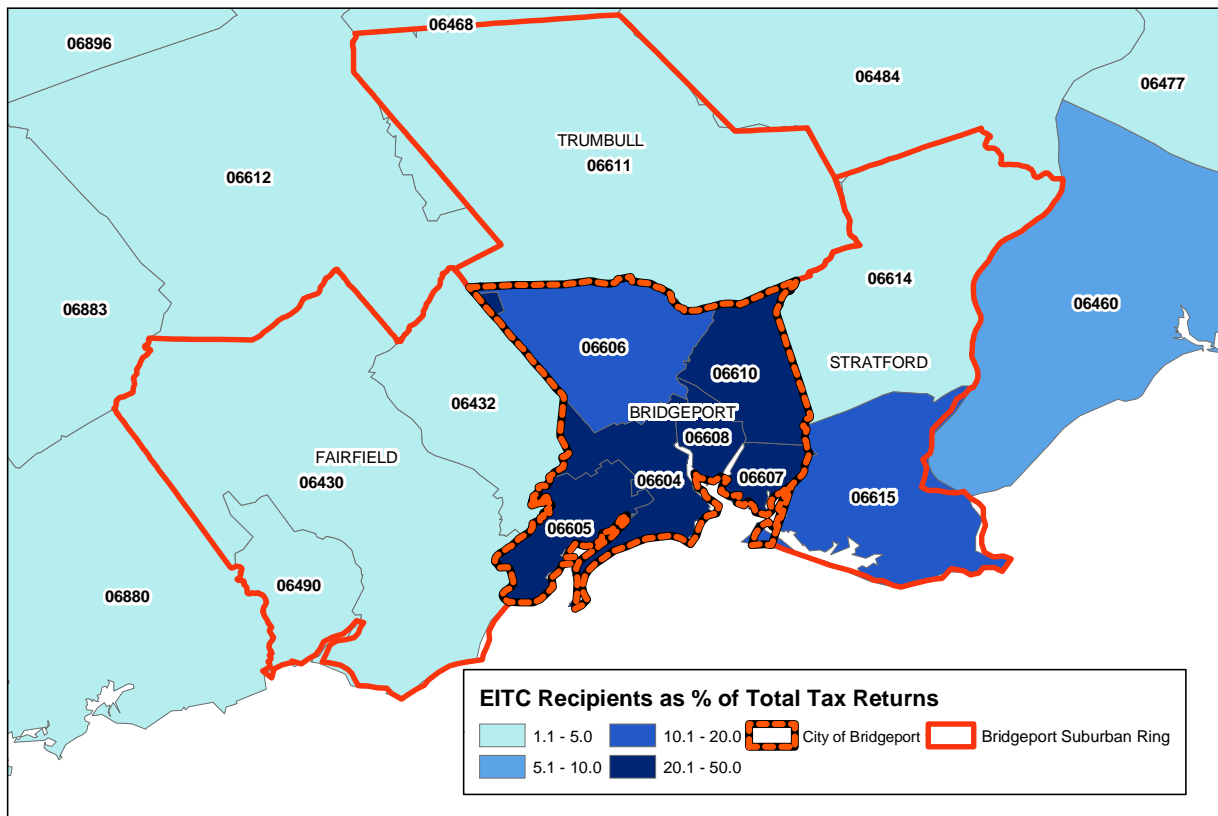
³⁷ Unless otherwise indicated in this and subsequent pages, "area" data include the city data.

³⁸ The shaded column in this and subsequent tables indicates the amount of money that would go to low-income working families in each zip code area if CT were to join the ranks of states with an EITC by passing a state EITC set at 20% of the federal EITC.

City of Bridgeport, % EITC Recipients, 1998



Bridgeport Area, % EITC Recipients, 1998



The EITC in Danbury in 1998

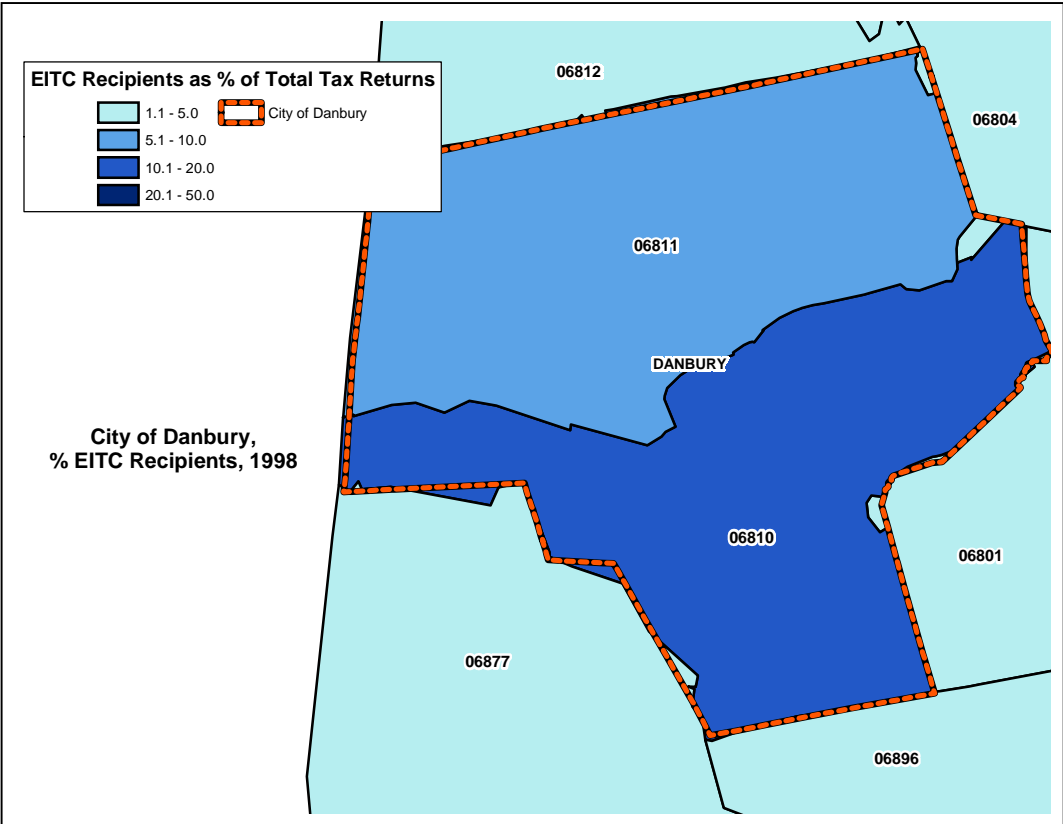
In the **City of Danbury**, **10% of tax filers (3,082 families)** received the federal EITC, comparable to the rates in the cities of Torrington (10%) and Stamford (9%) (and approximately half that of the five cities in Table 1 with rates in the 20-23% range). The two zip code areas within the **City of Danbury** differed considerably: 5% in north Danbury (06811) and 13% in south Danbury (06810).

In the **Danbury area**, **6% of tax filers (4,225 families)** received the federal EITC. The area surrounding the City of Danbury had a lower EITC receipt rate than the city, ranging from 1.8% in neighboring Ridgefield to 4.5% in the 06801 section of Greenwich.

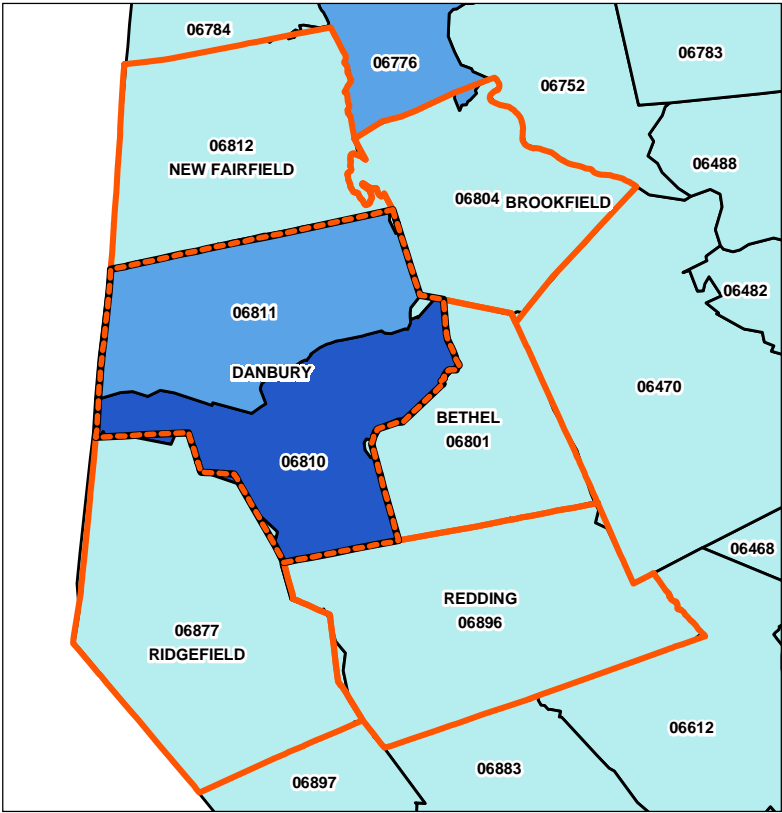
Table 4 below shows that the federal EITC placed **\$5.8 million** in the hands of low-income families in the **Danbury area** – **\$4.4 million** of that in the **City of Danbury**. A Connecticut EITC based on 20% of the federal would contribute another \$882,000 to low income residents in the City of Danbury – \$1.2 million to the immediate area.

ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Claiming EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06810	DANBURY	18029	2360	13.1	\$3,428	\$1,453	\$686
06811	DANBURY	13332	722	5.4	\$983	\$1,361	\$197
06801	BETHEL	8890	401	4.5	\$494	\$1,232	\$99
06812	NEW FAIRFIELD	6521	236	3.6	\$282	\$1,195	\$56
06804	BROOKFIELD	7815	228	2.9	\$275	\$1,206	\$55
06896	REDDING	3641	69	1.9	\$79	\$1,145	\$16
06877	RIDGEFIELD	11407	209	1.8	\$210	\$1,005	\$42
Danbury Area Totals		69635	4225	6.1%	\$5,751	\$1,361	\$1,150

Table 4



**Danbury Area,
% EITC Recipients, 1998**



The EITC in Hartford in 1998

In the **City of Hartford**, **32% of tax filers (14,588 families)** received the federal EITC. This figure is the highest among Connecticut's cities. Within the City of Hartford, the EITC receipt rate ranged from 9.2% in the zip code area corresponding to the immediate downtown area [06103], to 45.1% in Northeast Hartford [06120], the highest rate among all CT zip code areas. The other Hartford zip code areas ranged from 25.1% to 33.8%.

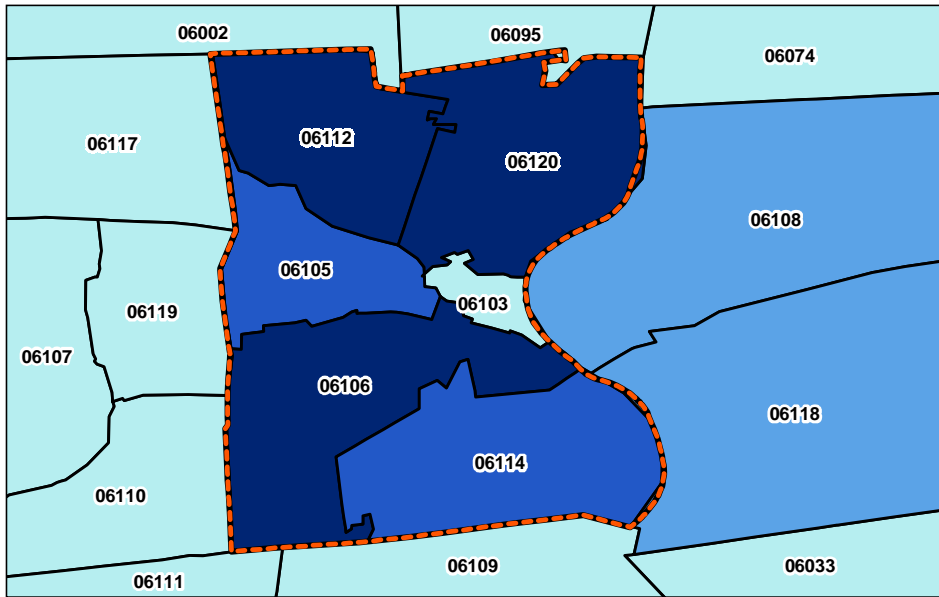
In the **Hartford area**, **15% of tax filers (22,229 families)** received the federal EITC. While EITC rates in surrounding areas were below the Hartford City rate, significant numbers of families benefited from the EITC. In East Hartford, for example, 3,395 families received an EITC, representing 14% of all filers.

Table 5 below highlights the economic impact of the EITC in the Hartford area. The federal EITC placed **\$34 million** in the hands of low-income families in the **Hartford area** – **\$23 million** of that in the **City of Hartford**. A Connecticut EITC based on 20% of the federal would contribute another \$4.7 million to low income residents in the City of Hartford – \$6.7 million to the broader area.

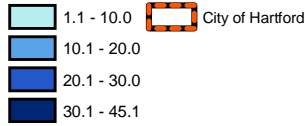
ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Claiming EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06002	BLOOMFIELD	10314	889	8.6	\$1,115	\$1,254	\$223
06103	HARTFORD	545	50	9.2	\$64	\$1,280	\$13
06105	HARTFORD	8088	2033	25.1	\$2,940	\$1,446	\$588
06106	HARTFORD	13789	4545	33.0	\$7,613	\$1,675	\$1,523
06107	W HARTFORD	9806	188	1.9	\$165	\$878	\$33
06108	EAST HARTFORD	10872	1932	17.8	\$2,897	\$1,499	\$579
06110	W HARTFORD	6095	559	9.2	\$800	\$1,431	\$160
06111	NEWINGTON	15300	639	4.2	\$742	\$1,161	\$148
06112	HARTFORD	9618	3250	33.8	\$4,978	\$1,532	\$996
06114	HARTFORD	10248	2949	28.8	\$4,875	\$1,653	\$975
06117	W HARTFORD	7240	114	1.6	\$120	\$1,053	\$24
06118	EAST HARTFORD	13137	1463	11.1	\$2,015	\$1,377	\$403
06119	W HARTFORD	7582	501	6.6	\$696	\$1,389	\$139
06120	HARTFORD	3907	1761	45.1	\$2,863	\$1,626	\$573
06095	WINDSOR	14204	948	6.7	\$1,219	\$1,286	\$244
06096	WINDSOR LOCKS	6200	408	6.6	\$528	\$1,294	\$106
Hartford Area Totals		146945	22229	15%	\$33,630	\$1,513	\$6,726

Table 5

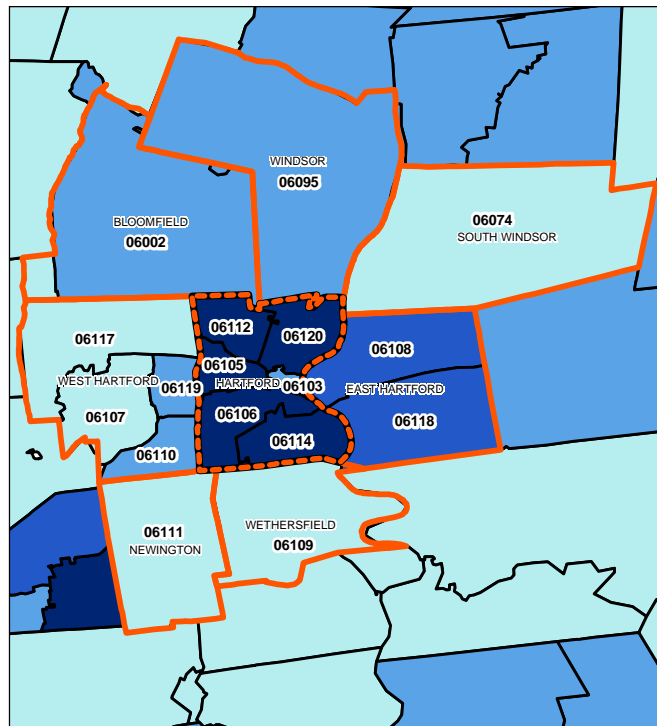
City of Hartford, % EITC Recipients, 1998



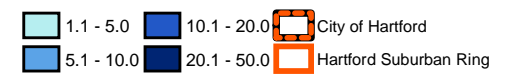
EITC Recipients as % of Total Tax Returns



Hartford Area, % EITC Recipients, 1998



EITC Recipients as % of Total Tax Returns



The EITC in New Haven in 1998

In the **City of New Haven**, **22% of tax filers (9,926 families)**, received the federal EITC, comparable to the EITC proportions in the cities of Bridgeport (23%), Willimantic (22%), Waterbury (20%), and New London (20%), but notably less than the City of Hartford's 32%. Within the City of New Haven, the EITC receipt rate ranged from 13% in the 06510 zip code area to 36% in the 06519 zip code area (the Hill Neighborhood). The other New Haven zip code areas ranged from 18% to 23%.

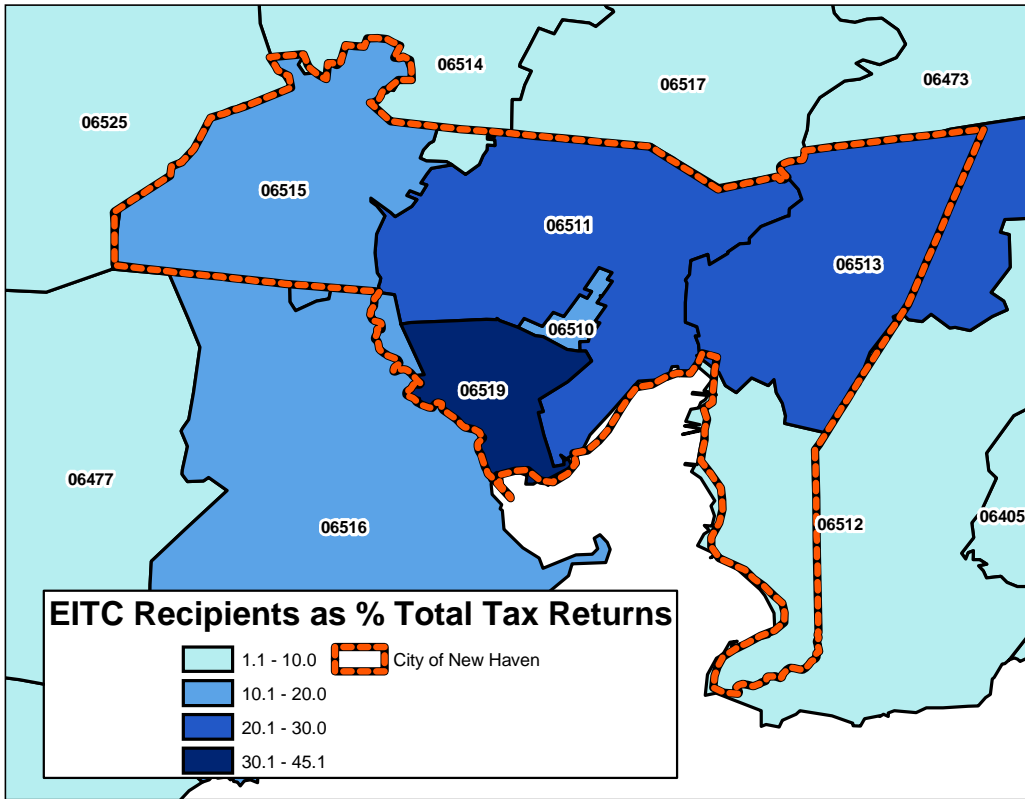
In the **New Haven area**, **12% of tax filers (16,461 families)** received the federal EITC. While surrounding towns received the EITC at a rate below the New Haven City rate, significant numbers of families benefited from the EITC. In neighboring West Haven, for example, 3,032 families received an EITC in 1998, representing 12% of all filers.

Table 6 below highlights the economic impact of the EITC in the New Haven area. In 1998, the federal EITC placed **\$23.8 million** in the hands of low-income families in the **New Haven area** – **\$15 million** of that in the **City of New Haven**. A Connecticut EITC based on 20% of the federal would contribute another \$3.0 million to low income residents in the City of New Haven – \$4.8 million to the broader area.

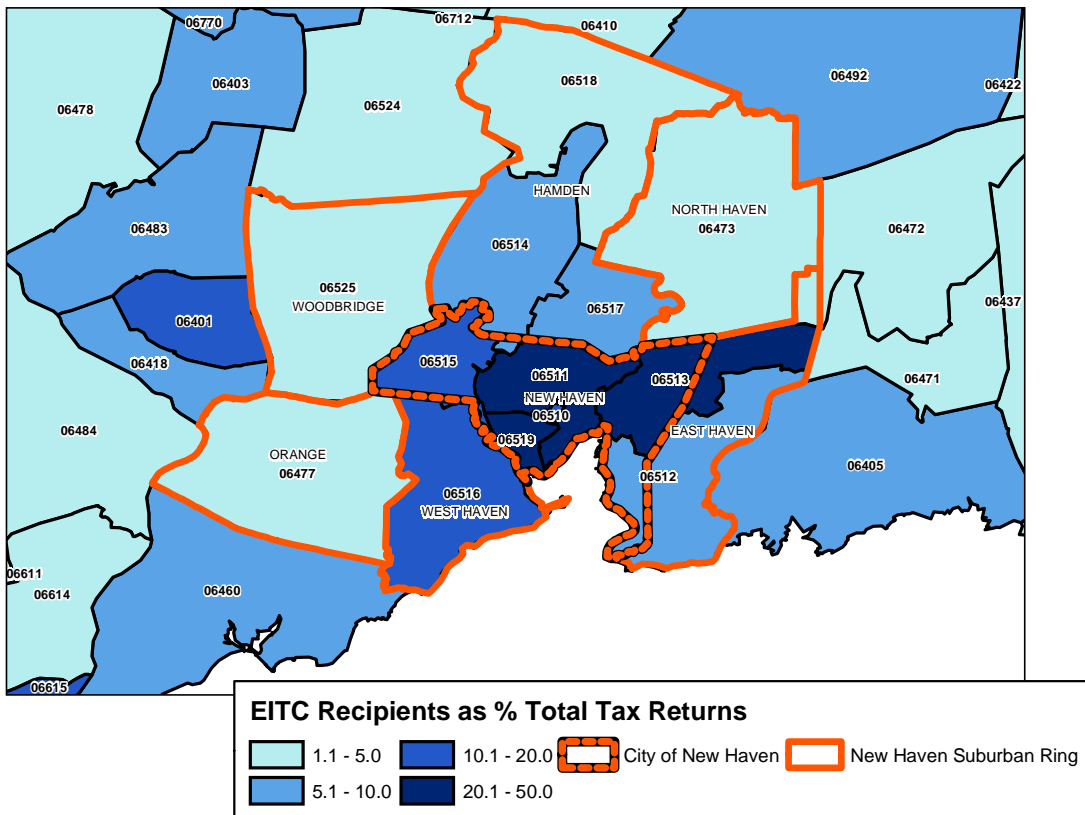
ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Receiving EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06519	NEW HAVEN	5037	1819	36.1	\$2,979	\$1,638	\$596
06513	NEW HAVEN	13036	2930	22.5	\$4,686	\$1,599	\$937
06511	NEW HAVEN	18626	3815	20.5	\$5,338	\$1,399	\$1,068
06515	NEW HAVEN	6928	1266	18.3	\$1,854	\$1,464	\$371
06510	NEW HAVEN	753	96	12.7	\$96	\$1,000	\$19
06516	WEST HAVEN	24475	3032	12.4	\$4,418	\$1,457	\$884
06512	EAST HAVEN	13849	1179	8.5	\$1,586	\$1,345	\$317
06514	HAMDEN	11729	934	8.0	\$1,226	\$1,313	\$245
06517	HAMDEN	7318	480	6.6	\$637	\$1,327	\$127
06473	NORTH HAVEN	11671	412	3.5	\$512	\$1,243	\$102
06518	HAMDEN	7252	215	3.0	\$242	\$1,126	\$48
06477	ORANGE	6792	172	2.5	\$183	\$1,064	\$37
New Haven Area Totals		132221	16461	12.4%	\$23,882	\$1,451	\$4,776

Table 6

City of New Haven, % EITC Recipients, 1998



New Haven Area, % EITC Recipients, 1998



The EITC in New London in 1998

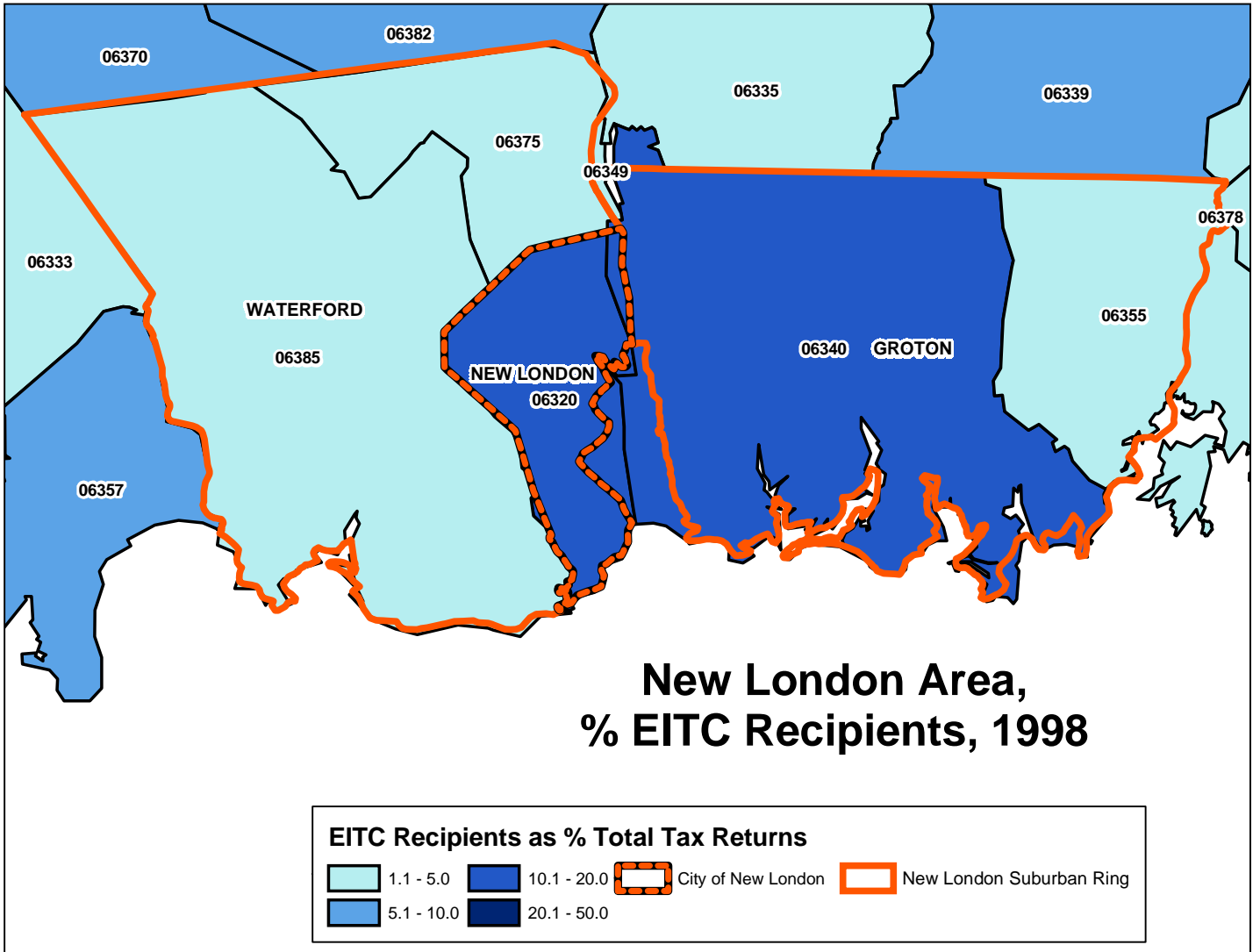
In the **City of New London, 19.5% of tax filers (2,263 families)**, received the federal EITC, comparable to the EITC proportions in the cities of Bridgeport (23%), Willimantic (22%), New Haven (22%), and Waterbury (20%) but notably less than the City of Hartford's 32%.

In the **New London area, 11% of tax filers (4,489 families)** received the federal EITC. The City of New London is surrounded by zip areas with lower EITC receipt rates – 11% and 5% in respective parts of Groton, and 5% in Waterford's two zip-code areas.

Table 7 below highlights the economic impact of the EITC in the New London area. The federal EITC placed **\$6.4 million** in the hands of low-income families in the **New London area – \$3.4 million** of that in the **City of New London**. A Connecticut EITC based on 20% of the federal would contribute another \$690,000 to low income residents in the City of New London – \$1.3 million to the broader area.

ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Claiming EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06320	NEW LONDON	11622	2263	19.5	\$3,450	\$1,525	\$690
06340	GROTON	13741	1480	10.8	\$2,006	\$1,355	\$401
06355	GROTON (MYSTIC)	6100	286	4.7	\$325	\$1,136	\$65
06375	WATERFORD (QUAKER HILL)	1716	86	5.0	\$111	\$1,291	\$22
06385	WATERFORD	7971	374	4.7	\$466	\$1,246	\$93
New London Area Totals		41150	4489	10.9%	\$6,358	\$1,416	\$1,272

Table 7



The EITC in Stamford in 1998

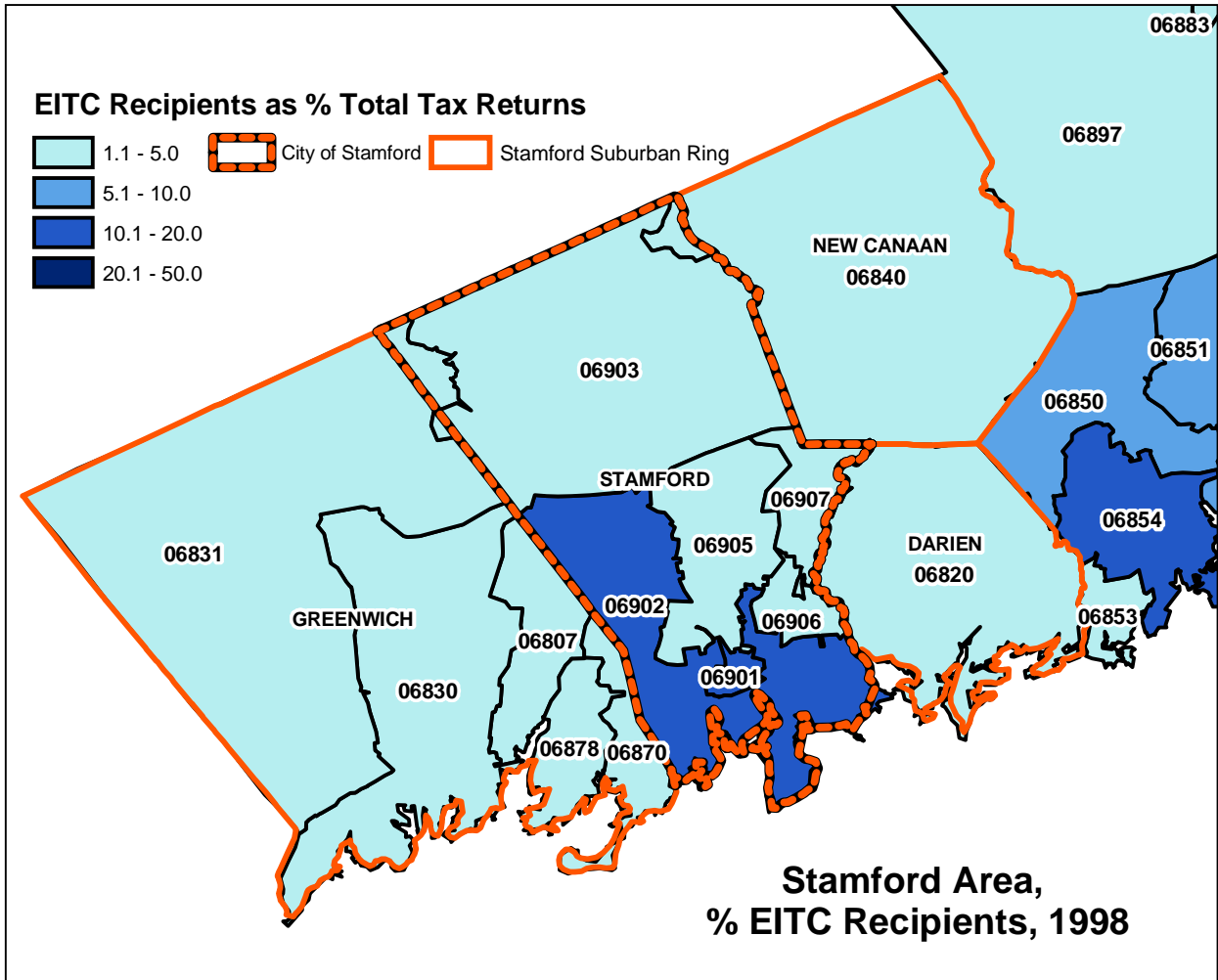
In the **City of Stamford**, **9% of tax filers (4,759 families)** received the federal EITC. This proportion is the lowest among Connecticut's cities. Within the City of Stamford, the EITC receipt rate ranged from 1.2% in the northernmost zip code area [06903] to 13.5% in the 06902 zip code area. The adjacent 06901 area was similarly high [11.9%]. The other three Stamford zip code areas ranged from 3.6% to 4.8%.

In the **Stamford area**, **6% of tax filers (5,967 families)** received the federal EITC. The area surrounding the City of Stamford had a lower EITC receipt rate than the City, ranging from 1.2% in neighboring Darien to 4.5% in the 06830 section of Greenwich.

Table 8 below shows that the federal EITC placed **\$8 million** in the hands of low-income families in the **Stamford area** – **\$6.6 million** of that in the **City of Stamford**. A Connecticut EITC based on 20% of the federal would contribute another \$1.3 million to low income residents in the City of Stamford – \$1.6 million to the immediate area.

ZIP	TOWN	Number of Returns	Number of EITC Claims	% of Returns Receiving EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06807	GREENWICH	3524	106	3.0	\$108	\$1,019	\$22
06820	DARIEN	9401	112	1.2	\$103	\$920	\$21
06830	GREENWICH	12515	561	4.5	\$700	\$1,248	\$140
06831	GREENWICH	7465	155	2.1	\$140	\$903	\$28
06840	NEW CANAAN	9623	123	1.3	\$147	\$1,195	\$29
06870	GREENWICH	3433	56	1.6	\$31	\$554	\$6
06878	GREENWICH	3817	95	2.5	\$125	\$1,316	\$25
06901	STAMFORD	3213	382	11.9	\$483	\$1,264	\$97
06902	STAMFORD	26127	3527	13.5	\$5,258	\$1,491	\$1,052
06903	STAMFORD	7175	86	1.2	\$83	\$965	\$17
06905	STAMFORD	10328	376	3.6	\$414	\$1,101	\$83
06906	STAMFORD	4630	223	4.8	\$230	\$1,031	\$46
06907	STAMFORD	4359	165	3.8	\$178	\$1,079	\$36
Stamford Area Totals		105610	5967	6%	\$8,000	\$1,341	\$1,600

Table 8



The EITC in Torrington in 1998

In the **City of Torrington, 10% of tax filers (1,610 families)** received the federal EITC, comparable to the rates in Danbury (10%) and Stamford (9%).

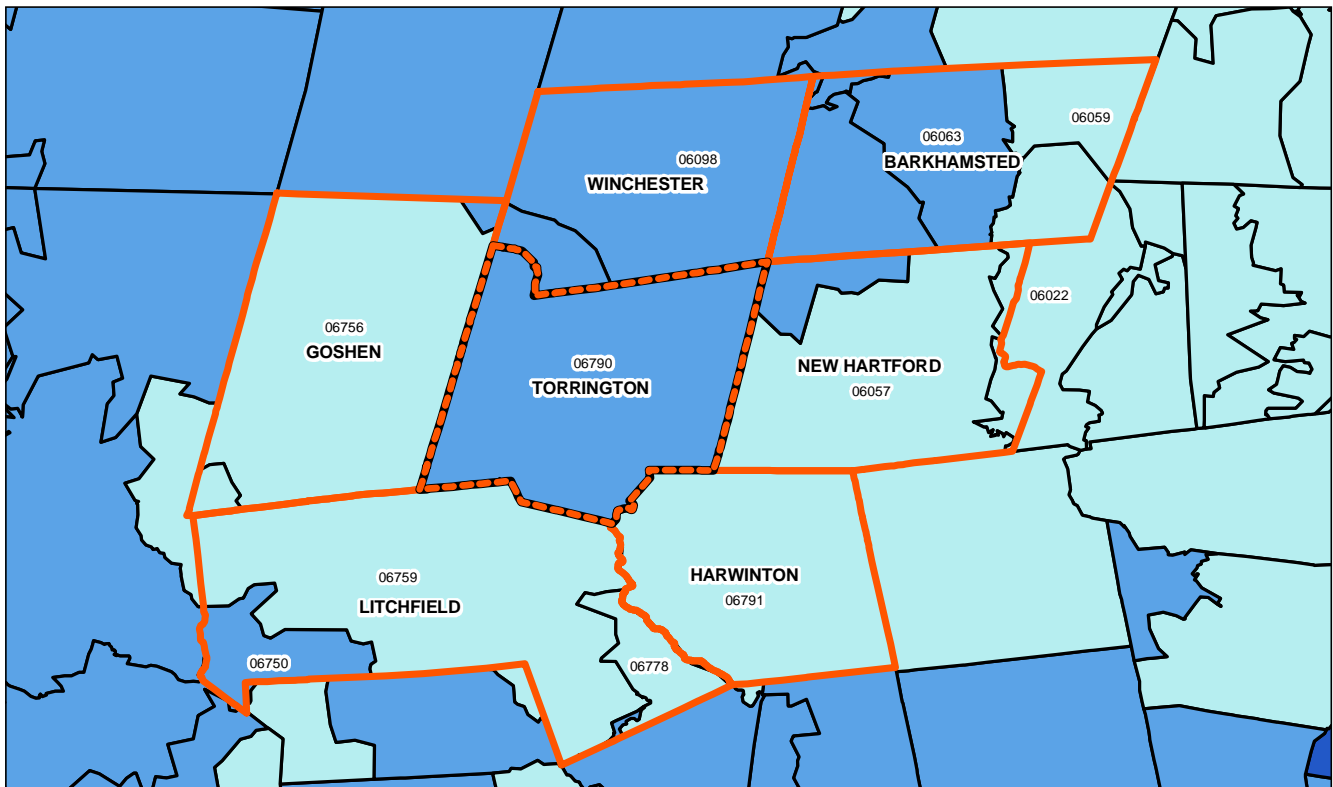
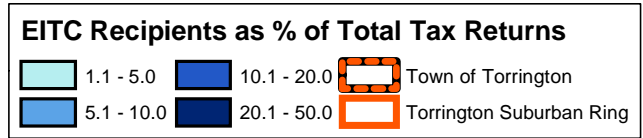
In the **Torrington area, 8% of tax filers (2,704 families)** received the federal EITC. The area surrounding the City of Torrington had EITC receipt rates that ranged from 3% in Goshen, to the west, to 10% in neighboring Winchester.

Table 9 below shows that the federal EITC placed **\$3.6 million** in the hands of low-income families in the **Torrington area** – **\$2.2 million** of that in the **City of Torrington**. A Connecticut EITC based on 20% of the federal would contribute another \$434,000 to low income residents in the City of Torrington – \$722,000 to the immediate area.

ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Receiving EITC	EITC \$000s	Average EITC (\$)	CT EITC (20%) \$000s
06098	WINSTED/WINCHESTER	6399	641	10.0	\$898	\$1,401	\$180
06790	TORRINGTON	16489	1610	9.8	\$2,172	\$1,349	\$434
06063	PLEASANT VALLEY	428	28	6.5	\$36	\$1,286	\$7
06750	BANTAM	670	39	5.8	\$43	\$1,103	\$9
06759	LITCHFIELD	2897	127	4.4	\$142	\$1,118	\$28
06778	NORTHFIELD	587	25	4.3	\$33	\$1,320	\$7
06057	NEW HARTFORD	2603	109	4.2	\$123	\$1,128	\$25
06791	HARWINTON	2595	89	3.4	\$119	\$1,337	\$24
06756	GOSHEN	1187	36	3.0	\$46	\$1,278	\$9
Area Totals		33855	2704	8.0%	\$3,612	\$1,336	\$722

Table 9

**Torrington Area,
% EITC Recipients, 1998**



The EITC in Waterbury

In the **City of Waterbury**, **20% of tax filers (8,901 families)** received the federal EITC, comparable to the rates in Bridgeport (23%), New Haven (22%), Willimantic (22%), and New London (20%). Within the City of Waterbury, EITC rates differed considerably: from 13 and 15% in the east (06705) and west (06708) zip code areas to 42.5% in the city core (06702).

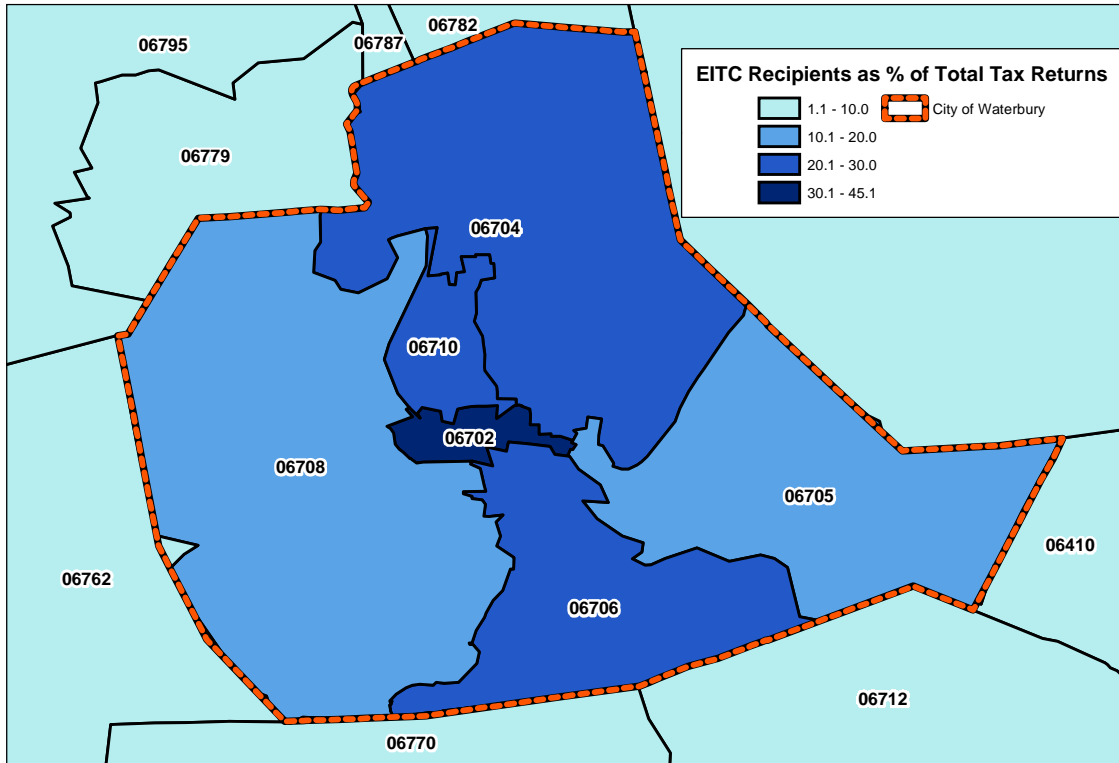
In the **Waterbury area** **12% of tax filers (12,190 families)** received the federal EITC. The area surrounding the City of Waterbury had a lower EITC receipt rate than the City, ranging from 2.7% in neighboring Cheshire to 9.2% in Naugatuck.

Table 10 below shows that the federal EITC placed **\$18.2 million** in the hands of low-income families in the **Waterbury area** – **\$13.8 million** of that in the **City of Waterbury**. A Connecticut EITC based on 20% of the federal would contribute another \$2.8 million to low income residents in the City of Waterbury – \$3.6 million to the immediate area.

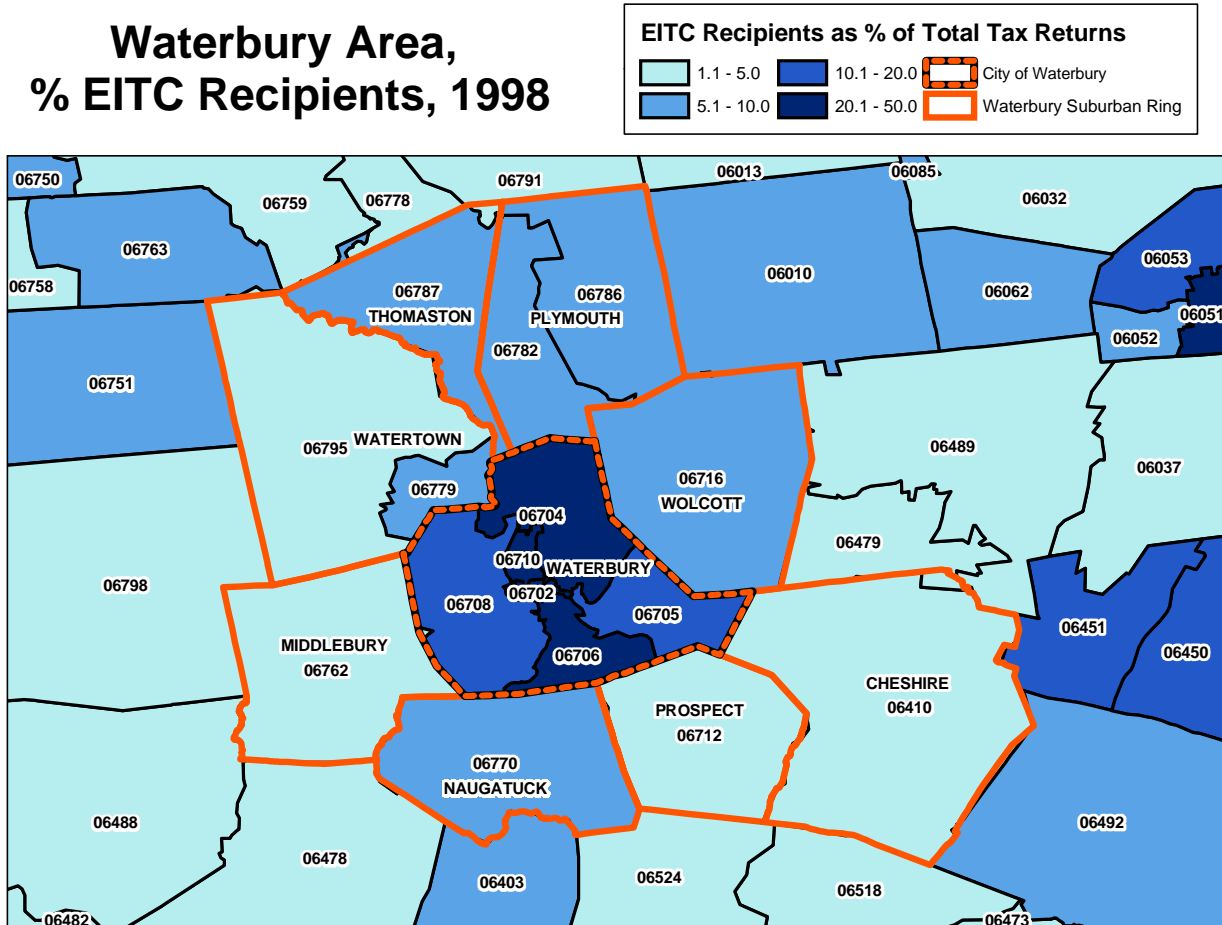
ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Receiving EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06702	WATERBURY	987	419	42.5	\$636	\$1,518	\$127
06710	WATERBURY	3970	1173	29.5	\$1,867	\$1,592	\$373
06704	WATERBURY	10314	2593	25.1	\$4,055	\$1,564	\$811
06706	WATERBURY	5966	1297	21.7	\$2,138	\$1,648	\$428
06705	WATERBURY	11457	1812	15.8	\$2,672	\$1,475	\$534
06708	WATERBURY	12880	1607	12.5	\$2,392	\$1,488	\$478
06770	NAUGATUCK	14461	1330	9.2	\$1,970	\$1,481	\$394
06786	TERRYVILLE	4368	349	8.0	\$466	\$1,335	\$93
06787	THOMASTON	3725	258	6.9	\$342	\$1,326	\$68
06782	PLYMOUTH	1088	66	6.1	\$85	\$1,288	\$17
06716	WOLCOTT	7095	386	5.4	\$503	\$1,303	\$101
06712	PROSPECT	4079	197	4.8	\$257	\$1,305	\$51
06795	WATERTOWN	6682	252	3.8	\$313	\$1,242	\$63
06762	MIDDLEBURY	3468	106	3.1	\$127	\$1,198	\$25
06410	CHESHIRE	12742	345	2.7	\$389	\$1,128	\$78
Waterbury Area Totals		103282	12190	11.8%	\$18,212	\$1,494	\$3,642

Table 10

City of Waterbury, % EITC Recipients, 1998



Waterbury Area, % EITC Recipients, 1998



The EITC in Willimantic

In Willimantic, 22% of tax filers (1,523 families) received a federal EITC, comparable to the EITC proportions in the cities of Bridgeport (23%), New Haven (22%), Waterbury (20%), and New London (20%).³⁹ Outside of the Willimantic zip code area, the EITC rate among Windham tax filers ranged between 7% (06280) and 9% (06256).⁴⁰

In the Willimantic/Windham area, 10% of tax filers (2,968 families) received the federal EITC.

Table 11 below highlights the economic impact of the EITC in the Willimantic/ Windham area. In 1998, the federal EITC placed \$4.5 million in the hands of low-income families in the Willimantic/Windham area – \$2.6 million of that in Willimantic. A Connecticut EITC based on 20% of the federal would contribute another \$523,000 to low income residents in Willimantic – \$903,000 million to the broader area.

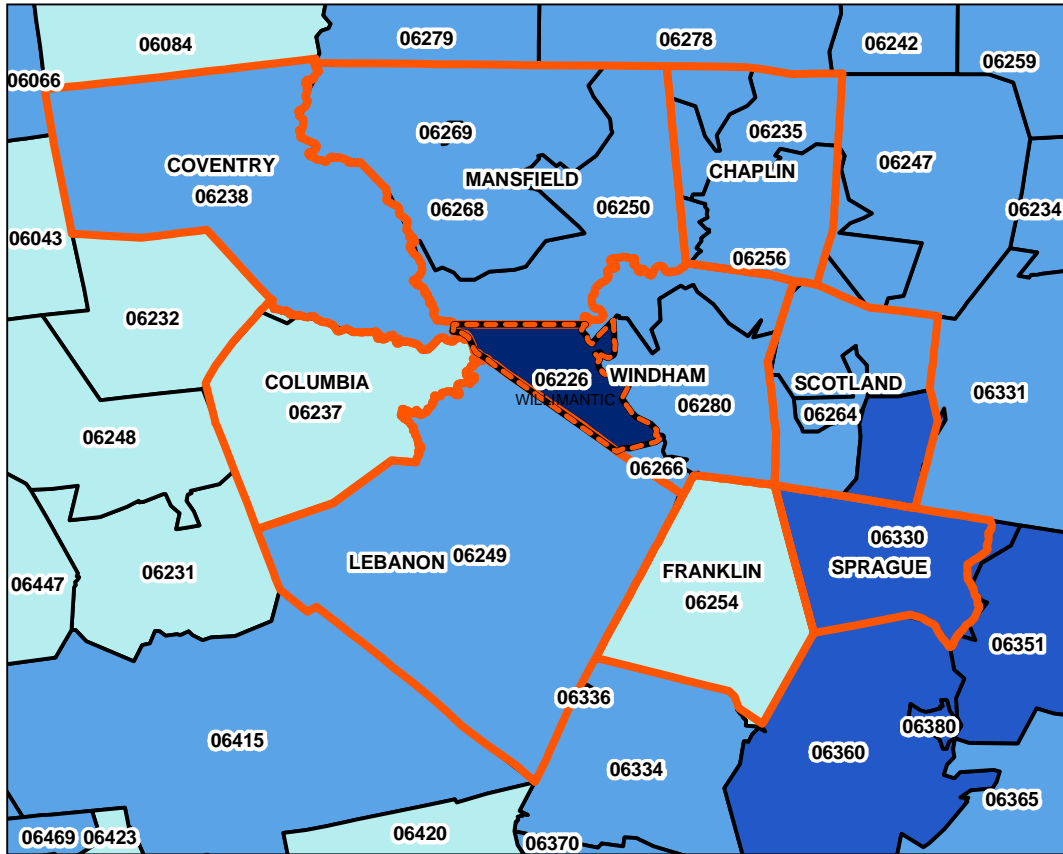
ZIP	TOWN	Number of RETURNS	Number of EITC Claims	% of Returns Claiming EITC	EITC \$000s	Average EITC (\$)	CT EITC (@20%) \$000s
06226	WILLIMANTIC	6849	1523	22.2	\$2,615	\$1,717	\$523
06330	SPRAGUE (BAL TIC)	1364	158	11.6	\$224	\$1,418	\$45
06256	NORTH WINDHAM	1542	137	8.9	\$166	\$1,212	\$33
06266	SOUTH WINDHAM	325	28	8.6	\$40	\$1,429	\$8
06235	CHAPLIN	509	43	8.4	\$52	\$1,209	\$10
06280	WINDHAM	1526	108	7.1	\$154	\$1,426	\$31
06268	STORRS/MANSFIELD	3573	225	6.3	\$290	\$1,289	\$58
06249	LEBANON	3121	195	6.2	\$263	\$1,349	\$53
06250	MANSFIELD CENTER	2301	142	6.2	\$198	\$1,394	\$40
06264	SCOTLAND	356	22	6.2	\$29	\$1,318	\$6
06238	COVENTRY	5346	275	5.1	\$346	\$1,258	\$69
06254	NORTH FRANKLIN	907	43	4.7	64	\$1,488	\$13
06237	COLUMBIA	2362	69	2.9	\$72	\$1,043	\$14
Willimantic/Windham Area Totals		30081	2968	9.9%	\$4,513	\$1,521	\$903

Table 11

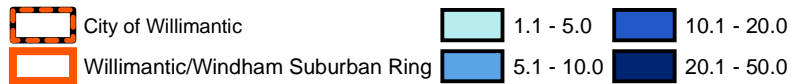
³⁹ Note that Willimantic is an “urban place” within the Town of Windham, although it has no corresponding legal entity. Data for “Willimantic” used here are from the Willimantic zip code area.

⁴⁰ Willimantic has the highest average EITC amount of all the “urban” area zip codes presented in this paper. This suggests that Willimantic has a higher proportion of EITC recipients working at or near the maximum EITC receipt income range, between approximately \$10,000 and \$13,000. Working full time, the earnings of these people would correspond fairly closely to those of a person working for minimum wage.

Willimantic/Windham Area, % EITC Recipients, 1998



EITC Recipients as % Total Tax Returns



Appendix I: State EITCs: An Overview

Refundable credits	Year EITC Took Effect	Current Rate (2002) (% of Federal)
Colorado	TY 1999	10%
District of Columbia	TY 2000	25%
Kansas	TY 1998	10%
Maryland	TY 1987	16% [to 20% in TY 03]
Massachusetts	TY 1997	15%
Minnesota	TY 1991	From 25-45% depending on income level [average credit 33% of federal]
New Jersey	TY 2000	17.5% [to 20% in TY 03]
New York	TY 1994	27.5% [to 30% in TY 03]
Oklahoma	TY 2002	5%
Wisconsin	TY 1989	4% one child 14% two children 43% three or more children
Vermont	TY 1988	32%
Non-refundable credits		
Illinois	TY 2000	5%
Iowa	TY 1990	6.5%
Maine	TY 2000	5%
Oregon	TY 1997	5%
Rhode Island	mid 1970s [implicit in tax structure coupled with federal]	25% [explicit state EITC since TY 2001]

Appendix 1: Source: Nicholas Johnson, "State Earned Income Tax Credits: Statutory History," Center on Budget and Policy Priorities, 2001.

Appendix II 1998 Connecticut EITC Claims⁴¹

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
ANDOVER	06232	ANDOVER	1406	51	3.6%	\$73	\$1,431	\$15
ANDOVER Total			1406	51	3.6%	\$73	\$1,431	\$15
ANSONIA	06401	ANSONIA	8601	942	11.0%	\$1,368	\$1,452	\$274
ANSONIA Total			8601	942	11.0%	\$1,368	\$1,452	\$274
ASHFORD	06278	ASHFORD	1943	113	5.8%	\$133	\$1,177	\$27
ASHFORD Total			1943	113	5.8%	\$133	\$1,177	\$27
AVON	06001	AVON	8311	137	1.6%	\$128	\$934	\$26
AVON Total			8311	137	1.6%	\$128	\$934	\$26
BARKHAMSTEAD	06059	NORTH CANTON	300	7.5	2.5%	\$12	\$1,533	\$2
BARKHAMSTEAD	06063	PLEASANT VALLEY	428	28	6.5%	\$36	\$1,286	\$7
BARKHAMSTEAD Total			728	36	4.9%	\$48	\$2,819	\$10
BEACON FALLS	06403	BEACON FALLS	2466	134	5.4%	\$179	\$1,336	\$36
BEACON FALLS Total			2466	134	5.4%	\$179	\$1,336	\$36
BERLIN	06023	EAST BERLIN	684	25	3.7%	\$35	\$1,400	\$7
BERLIN	06037	KENSINGTON	8388	290	3.5%	\$360	\$1,241	\$72
BERLIN Total			9072	315	3.5%	\$395	\$2,641	\$79
BETHANY	06524	BETHANY	2443	91	3.7%	\$99	\$1,088	\$20
BETHANY Total			2443	91	3.7%	\$99	\$1,088	\$20
BETHEL	06801	BETHEL	8890	401	4.5%	\$494	\$1,232	\$99
BETHEL Total			8890	401	4.5%	\$494	\$1,232	\$99
BETHLEHEM	06751	BETHLEHEM	1722	90	5.2%	\$97	\$1,078	\$19
BETHLEHEM Total			1722	90	5.2%	\$97	\$1,078	\$19
BLOOMFIELD	06002	BLOOMFIELD	10314	889	8.6%	\$1,115	\$1,254	\$223
BLOOMFIELD Total			10314	889	8.6%	\$1,115	\$1,254	\$223
BOLTON	06043	BOLTON	2423	80	3.3%	\$99	\$1,238	\$20
BOLTON Total			2423	80	3.3%	\$99	\$1,238	\$20
BOZRAH	06334	BOZRAH	1174	65	5.5%	\$84	\$1,292	\$17
BOZRAH Total			1174	65	5.5%	\$84	\$1,292	\$17
BRANFORD	06405	BRANFORD	15014	816	5.4%	\$1,004	\$1,230	\$201
BRANFORD Total			15014	816	5.4%	\$1,004	\$1,230	\$201
BRIDGEPORT	06604	BRIDGEPORT	10706	2716	25.4%	\$4,367	\$1,608	\$873
BRIDGEPORT	06605	BRIDGEPORT	8865	2397	27.0%	\$3,807	\$1,588	\$761
BRIDGEPORT	06606	BRIDGEPORT	19422	3079	15.9%	\$4,495	\$1,460	\$899
BRIDGEPORT	06607	BRIDGEPORT	2894	993	34.3%	\$1,549	\$1,560	\$310
BRIDGEPORT	06608	BRIDGEPORT	4750	1894	39.9%	\$3,114	\$1,644	\$623
BRIDGEPORT	06610	BRIDGEPORT	9330	2036	21.8%	\$3,171	\$1,557	\$634
BRIDGEPORT Total			55967	13115	23.4%	\$20,503	\$9,418	\$4,101

⁴¹ The shaded column indicates the amount of money that would go to low income working families in each zip code area if CT were to join the ranks of states with an EITC.

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
BRIDGEWATER	06752	BRIDGEWATER	945	33	3.5%	\$30	\$909	\$6
BRIDGEWATER Total			945	33	3.5%	\$30	\$909	\$6
BRISTOL	06010	BRISTOL	28678	2578	9.0%	\$3,688	\$1,431	\$738
BRISTOL Total			28678	2578	9.0%	\$3,688	\$1,431	\$738
BROOKFIELD	06804	BROOKFIELD	7815	228	2.9%	\$275	\$1,206	\$55
BROOKFIELD Total			7815	228	2.9%	\$275	\$1,206	\$55
BROOKLYN	06234	BROOKLYN	2246	177	7.9%	\$247	\$1,395	\$49
BROOKLYN Total			2246	177	7.9%	\$247	\$1,395	\$49
BURLINGTON	06013	BURLINGTON	3873	131	3.4%	\$135	\$1,031	\$27
BURLINGTON Total			3873	131	3.4%	\$135	\$1,031	\$27
CANAAN	06018	CANAAN	1386	145	10.5%	\$213	\$1,469	\$43
CANAAN	06031	FALLS VILLAGE	552	42	7.6%	\$49	\$1,167	\$10
CANAAN Total			1938	187	9.6%	\$262	\$2,636	\$52
CANTERBURY	06331	CANTERBURY	2343	158	6.7%	\$198	\$1,253	\$40
CANTERBURY Total			2343	158	6.7%	\$198	\$1,253	\$40
CANTON	06019	CANTON	2068	85	4.1%	\$88	\$1,035	\$18
CANTON	06022	COLLINSVILLE	1979	82	4.1%	\$79	\$963	\$16
CANTON	06059	NORTH CANTON	300	7.5	2.5%	\$12	\$1,533	\$2
CANTON	06020	CANTON CENTER	329	11	3.3%	\$13	\$1,182	\$3
CANTON Total			4676	186	4.0%	\$192	\$4,714	\$38
CHAPLIN	06235	CHAPLIN	509	43	8.4%	\$52	\$1,209	\$10
CHAPLIN	06256	NORTH WINDHAM	771	68.5	8.9%	\$83	\$1,212	\$17
CHAPLIN Total			1280	111.5	8.7%	\$135	\$2,421	\$27
CHESHIRE	06410	CHESHIRE	12742	345	2.7%	\$389	\$1,128	\$78
CHESHIRE Total			12742	345	2.7%	\$389	\$1,128	\$78
CHESTER	06412	CHESTER	1933	117	6.1%	\$111	\$949	\$22
CHESTER Total			1933	117	6.1%	\$111	\$949	\$22
CLINTON	06413	CLINTON	6481	385	5.9%	\$483	\$1,255	\$97
CLINTON Total			6481	385	5.9%	\$483	\$1,255	\$97
COLCHESTER	06415	COLCHESTER	6599	424	6.4%	\$577	\$1,361	\$115
COLCHESTER Total			6599	424	6.4%	\$577	\$1,361	\$115
COLEBROOK	06021	COLEBROOK	292	14	4.8%	\$21	\$1,500	\$4
COLEBROOK	06098	WINSTED	3199.5	320.5	10.0%	\$449	\$1,401	\$90
COLEBROOK Total			3491.5	334.5	9.6%	\$470	\$2,901	\$94
COLUMBIA	06237	COLUMBIA	2362	69	2.9%	\$72	\$1,043	\$14
COLUMBIA Total			2362	69	2.9%	\$72	\$1,043	\$14
CORNWALL	06796	WEST CORNWALL	399	26	6.5%	\$35	\$1,346	\$7
CORNWALL Total			399	26	6.5%	\$35	\$1,346	\$7
COVENTRY	06238	COVENTRY	5346	275	5.1%	\$346	\$1,258	\$69
COVENTRY Total			5346	275	5.1%	\$346	\$1,258	\$69
CROMWELL	06416	CROMWELL	6519	277	4.2%	\$363	\$1,310	\$73
CROMWELL Total			6519	277	4.2%	\$363	\$1,310	\$73
DANBURY	06810	DANBURY	18029	2360	13.1%	\$3,428	\$1,453	\$686
DANBURY	06811	DANBURY	13332	722	5.4%	983	\$1,361	\$197

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
DANBURY Total			31361	3082	9.8%	\$3,428	\$2,814	\$882
DARIEN	06820	DARIEN	9401	112	1.2%	\$103	\$920	\$21
DARIEN Total			9401	112	1.2%	\$103	\$920	\$21
DEEP RIVER	06417	DEEP RIVER	2241	125	5.6%	\$171	\$1,368	\$34
DEEP RIVER Total			2241	125	5.6%	\$171	\$1,368	\$34
DERBY	06418	DERBY	5921	593	10.0%	\$822	\$1,386	\$164
DERBY Total			5921	593	10.0%	\$822	\$1,386	\$164
DURHAM	06422	DURHAM	3240	89	2.7%	\$102	\$1,146	\$20
DURHAM Total			3240	89	2.7%	\$102	\$1,146	\$20
EAST GRANBY	06026	EAST GRANBY	2352	75	3.2%	\$101	\$1,347	\$20
EAST GRANBY Total			2352	75	3.2%	\$101	\$1,347	\$20
EAST HADDAM	06423	EAST HADDAM	2034	69	3.4%	\$97	\$1,406	\$19
EAST HADDAM	06469	MOODUS	1343	112	8.3%	\$152	\$1,357	\$30
EAST HADDAM Total			3377	181	5.4%	\$249	\$2,763	\$50
EAST HAMPTON	06424	EAST HAMPTON	5083	266	5.2%	\$355	\$1,335	\$71
EAST HAMPTON Total			5083	266	5.2%	\$355	\$1,335	\$71
EAST HARTFORD	06108	EAST HARTFORD	10872	1932	17.8%	\$2,897	\$1,499	\$579
EAST HARTFORD	06118	EAST HARTFORD	13137	1463	11.1%	\$2,015	\$1,377	\$403
EAST HARTFORD Total			24009	3395	14.1%	\$4,912	\$2,877	\$982
EAST HAVEN	06512	EAST HAVEN	13849	1179	8.5%	\$1,586	\$1,345	\$317
EAST HAVEN Total			13849	1179	8.5%	\$1,586	\$1,345	\$317
EAST LYME	06333	EAST LYME	2994	115	3.8%	\$159	\$1,383	\$32
EAST LYME	06357	NIANTIC	5030	296	5.9%	\$339	\$1,145	\$68
EAST LYME Total			8024	411	5.1%	\$498	\$2,528	\$100
EAST WINDSOR	06016	BROAD BROOK	2380	158	6.6%	\$233	\$1,475	\$47
EAST WINDSOR	06088	EAST WINDSOR	2526	178	7.0%	\$207	\$1,163	\$41
EAST WINDSOR Total			4906	336	6.8%	\$440	\$2,638	\$88
EASTFORD	06242	EASTFORD	646	42	6.5%	\$45	\$1,071	\$9
EASTFORD Total			646	42	6.5%	\$45	\$1,071	\$9
EASTON	06612	EASTON	3607	55	1.5%	\$52	\$945	\$10
EASTON Total			3607	55	1.5%	\$52	\$945	\$10
ELLINGTON	06029	ELLINGTON	6134	244	4.0%	\$295	\$1,209	\$59
ELLINGTON Total			6134	244	4.0%	\$295	\$1,209	\$59
ENFIELD	06082	ENFIELD	20324	1291	6.4%	\$1,776	\$1,376	\$355
ENFIELD Total			20324	1291	6.4%	\$1,776	\$1,376	\$355
ESSEX	06409	CENTERBROOK	345	18	5.2%	\$16	\$889	\$3
ESSEX	06426	ESSEX	1816	47	2.6%	\$53	\$1,128	\$11
ESSEX	06442	IVORYTON	1220	60	4.9%	77	\$1,283	\$15
ESSEX Total			3381	125	3.7%	\$69	\$3,300	\$29
FAIRFIELD	06430	FAIRFIELD	15710	366	2.3%	\$414	\$1,131	\$83
FAIRFIELD	06432	FAIRFIELD	8866	323	3.6%	\$412	\$1,276	\$82
FAIRFIELD	06490	SOUTHPORT	2216	39	1.8%	\$23	\$590	\$5
FAIRFIELD Total			26792	728	2.7%	\$849	\$2,996	\$170
FARMINGTON	06032	FARMINGTON	8687	219	2.5%	\$242	\$1,105	\$48

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
FARMINGTON	06085	UNIONVILLE	2890	156	5.4%	\$196	\$1,256	\$39
FARMINGTON Total			11577	375	3.2%	\$438	\$2,361	\$88
FRANKLIN	06254	NORTH FRANKLIN	907	43	4.7%	\$64	\$1,488	\$13
FRANKLIN Total			907	43	4.7%	\$64	\$1,488	\$13
GLASTONBURY	06033	GLASTONBURY	13699	473	3.5%	\$618	\$1,307	\$124
GLASTONBURY	06073	SOUTH GLASTONBURY	2193	41	1.9%	\$40	\$976	\$8
GLASTONBURY Total			15892	514	3.2%	\$658	\$2,282	\$132
GOSHEN	06756	GOSHEN	1187	36	3.0%	\$46	\$1,278	\$9
GOSHEN Total			1187	36	3.0%	\$46	\$1,278	\$9
GRANBY	06035	GRANBY	3457	113	3.3%	\$124	\$1,097	\$25
GRANBY	06060	NORTH GRANBY	972	19	2.0%	\$20	\$1,053	\$4
GRANBY	06090	WEST GRANBY	441	5	1.1%	\$0	\$0	*
GRANBY Total			4870	137	2.8%	\$144	\$2,150	\$29
GREENWICH	06807	COS COB	3524	106	3.0%	108	\$1,019	\$22
GREENWICH	06830	GREENWICH	12515	561	4.5%	\$700	\$1,248	\$140
GREENWICH	06831	GREENWICH	7465	155	2.1%	\$140	\$903	\$28
GREENWICH	06870	OLD GREENWICH	3433	56	1.6%	\$31	\$554	\$6
GREENWICH	06878	RIVERSIDE	3817	95	2.5%	\$125	\$1,316	\$25
GREENWICH Total			30754	973	3.2%	\$996	\$5,039	\$221
GRISWOLD	06351	JEWETT CITY	2680	279.5	10.4%	\$391	\$1,397	\$78
GRISWOLD Total			2680	279.5	10.4%	\$391	\$1,397	\$78
GROTON	06340	GROTON	13741	1480	10.8%	\$2,006	\$1,355	\$401
GROTON	06355	MYSTIC	6100	286	4.7%	\$325	\$1,136	\$65
GROTON Total			19841	1766	8.9%	\$2,331	\$2,492	\$466
GUILFORD	06437	GUILFORD	10907	374	3.4%	\$428	\$1,144	\$86
GUILFORD Total			10907	374	3.4%	\$428	\$1,144	\$86
HADDAM	06438	HADDAM	1146	52	4.5%	\$60	\$1,154	\$12
HADDAM	06441	HIGGANUM	2314	88	3.8%	\$98	\$1,114	\$20
HADDAM Total			3460	140	4.0%	\$158	\$2,267	\$32
HAMDEN	06514	HAMDEN	11729	934	8.0%	\$1,226	\$1,313	\$245
HAMDEN	06517	HAMDEN	7318	480	6.6%	\$637	\$1,327	\$127
HAMDEN	06518	HAMDEN	7252	215	3.0%	\$242	\$1,126	\$48
HAMDEN Total			26299	1629	6.2%	\$2,105	\$3,765	\$421
HAMPTON	06247	HAMPTON	938	50	5.3%	\$68	\$1,360	\$14
HAMPTON Total			938	50	5.3%	\$68	\$1,360	\$14
HARTFORD	06103	HARTFORD	545	50	9.2%	\$64	\$1,280	\$13
HARTFORD	06105	HARTFORD	8088	2033	25.1%	\$2,940	\$1,446	\$588
HARTFORD	06106	HARTFORD	13789	4545	33.0%	\$7,613	\$1,675	\$1,523
HARTFORD	06112	HARTFORD	9618	3250	33.8%	\$4,978	\$1,532	\$996
HARTFORD	06114	HARTFORD	10248	2949	28.8%	\$4,875	\$1,653	\$975
HARTFORD	06120	HARTFORD	3907	1761	45.1%	\$2,863	\$1,626	\$573
HARTFORD Total			46195	14588	31.6%	\$23,333	\$9,212	\$4,667
HARTLAND	06027	EAST HARTLAND	673	15	2.2%	\$28	\$1,867	\$6

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
HARTLAND	06065	RIVERTON	386	25	6.5%	\$34	\$1,360	\$7
HARTLAND Total			1059	40	3.8%	\$62	\$3,227	\$12
HARWINTON	06791	HARWINTON	2595	89	3.4%	\$119	\$1,337	\$24
HARWINTON Total			2595	89	3.4%	\$119	\$1,337	\$24
HEBRON	06231	AMSTON	1582	64	4.0%	\$86	\$1,344	\$17
HEBRON	06248	HEBRON	2260	77	3.4%	\$103	\$1,338	\$21
HEBRON Total			3842	141	3.7%	\$189	\$2,681	\$38
KENT	06757	KENT	1167	60	5.1%	\$81	\$1,350	\$16
KENT	06785	SOUTH KENT	289	12	4.2%	\$18	\$1,500	\$4
KENT Total			1456	72	4.9%	\$99	\$2,850	\$20
KILLINGLY	06239	DANIELSON	5391	756	14.0%	\$1,089	\$1,440	\$218
KILLINGLY	06241	DAYVILLE	2426	354	14.6%	\$517	\$1,460	\$103
KILLINGLY	06243	EAST KILLINGLY	216	26	12.0%	\$30	\$1,154	\$6
KILLINGLY Total			8033	1136	14.1%	\$1,636	\$4,055	\$327
KILLINGWORTH	06419	KILLINGWORTH	2784	69	2.5%	\$75	\$1,087	\$15
KILLINGWORTH Total			2784	69	2.5%	\$75	\$1,087	\$15
LEBANON	06249	LEBANON	3121	195	6.2%	\$263	\$1,349	\$53
LEBANON Total			3121	195	6.2%	\$263	\$1,349	\$53
LEDYARD	06335	GALES FERRY	3282	135	4.1%	\$172	\$1,274	\$34
LEDYARD	06339	LEDYARD	3897	241	6.2%	\$339	\$1,407	\$68
LEDYARD Total			7179	376	5.2%	\$511	\$2,681	\$102
LISBON	06351	JEWETT CITY	2680	279.5	10.4%	\$391	\$1,397	\$78
LISBON Total			2680	279.5	10.4%	\$391	\$1,397	\$78
LITCHFIELD	06750	BANTAM	670	39	5.8%	\$43	\$1,103	\$9
LITCHFIELD	06759	LITCHFIELD	2897	127	4.4%	\$142	\$1,118	\$28
LITCHFIELD	06778	NORTHFIELD	587	25	4.3%	\$33	\$1,320	\$7
LITCHFIELD Total			4154	191	4.6%	\$218	\$3,541	\$44
LYME	06371	OLD LYME	2353	93	3.9%	\$104	\$1,119	\$10
LYME Total			2353	93	3.9%	\$104	\$1,119	\$10
MADISON	06443	MADISON	8829	255	2.9%	\$248	\$973	\$50
MADISON Total			8829	255	2.9%	\$248	\$973	\$50
MANCHESTER	06040	MANCHESTER	27429	2389	8.7%	\$3,418	\$1,431	\$684
MANCHESTER Total			27429	2389	8.7%	\$3,418	\$1,431	\$684
MANSFIELD	06250	MANSFIELD CENTER	2301	142	6.2%	\$198	\$1,394	\$40
MANSFIELD	06268	STORRS MANSFIELD	3573	225	6.3%	\$290	\$1,289	\$58
MANSFIELD Total			5874	367	6.2%	\$488	\$2,683	\$98
MARLBOROUGH	06447	MARLBOROUGH	2828	77	2.7%	\$92	\$1,195	\$18
MARLBOROUGH Total			2828	77	2.7%	\$92	\$1,195	\$18
MERIDEN	06450	MERIDEN	17289	2111	12.2%	\$3,360	\$1,592	\$672
MERIDEN	06451	MERIDEN	9856	1513	15.4%	\$2,494	\$1,648	\$499
MERIDEN Total			27145	3624	13.4%	\$5,854	\$3,240	\$1,171
MIDDLEBURY	06762	MIDDLEBURY	3468	106	3.1%	\$127	\$1,198	\$25
MIDDLEBURY Total			3468	106	3.1%	\$127	\$1,198	\$25
MIDDLEFIELD	06455	MIDDLEFIELD	1551	51	3.3%	\$49	\$961	\$10

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
MIDDLEFIELD	06481	ROCKFALL	483	23	4.8%	\$36	\$1,565	\$7
MIDDLEFIELD Total			2034	74	3.6%	\$85	\$2,526	\$17
MIDDLETOWN	06457	MIDDLETOWN	20620	1946	9.4%	\$2,741	\$1,409	\$548
MIDDLETOWN Total			20620	1946	9.4%	\$2,741	\$1,409	\$548
MILFORD	06460	MILFORD	26207	1331	5.1%	\$1,687	\$1,267	\$337
MILFORD Total			26207	1331	5.1%	\$1,687	\$1,267	\$337
MONROE	06468	MONROE	8984	250	2.8%	\$272	\$1,088	\$54
MONROE Total			8984	250	2.8%	\$272	\$1,088	\$54
MONTVILLE	06353	MONTVILLE	265	37	14.0%	\$57	\$1,541	\$11
MONTVILLE	06370	OAKDALE	3188	219	6.9%	\$292	\$1,333	\$58
MONTVILLE	06382	UNCASVILLE	4678	374	8.0%	\$529	\$1,414	\$106
MONTVILLE Total			8131	630	7.7%	\$878	\$4,288	\$176
MORRIS	06758	LAKESIDE	132	5	3.8%	\$0	\$0	\$0
MORRIS	06763	MORRIS	880	51	5.8%	\$60	\$1,176	\$12
MORRIS Total			1012	56	5.5%	\$60	\$1,176	\$12
NAUGATUCK	06770	NAUGATUCK	14461	1330	9.2%	\$1,970	\$1,481	\$394
NAUGATUCK Total			14461	1330	9.2%	\$1,970	\$1,481	\$394
NEW BRITAIN	06051	NEW BRITAIN	11282	2750	24.4%	\$4,595	\$1,671	\$919
NEW BRITAIN	06052	NEW BRITAIN	3778	330	8.7%	\$436	\$1,321	\$87
NEW BRITAIN	06053	NEW BRITAIN	15075	2257	15.0%	\$3,706	\$1,642	\$741
NEW BRITAIN Total			30135	5337	17.7%	\$8,737	\$4,634	\$1,747
NEW CANAAN	06840	NEW CANAAN	9623	123	1.3%	\$147	\$1,195	\$29
NEW CANAAN Total			9623	123	1.3%	\$147	\$1,195	\$29
NEW FAIRFIELD	06812	NEW FAIRFIELD	6521	236	3.6%	\$282	\$1,195	\$56
NEW FAIRFIELD Total			6521	236	3.6%	\$282	\$1,195	\$56
NEW HARTFORD	06057	NEW HARTFORD	2603	109	4.2%	\$123	\$1,128	\$25
NEW HARTFORD Total			2603	109	4.2%	\$123	\$1,128	\$25
NEW HAVEN	06510	NEW HAVEN	753	96	12.7%	\$96	\$1,000	\$19
NEW HAVEN	06511	NEW HAVEN	18626	3815	20.5%	\$5,338	\$1,399	\$1,068
NEW HAVEN	06513	NEW HAVEN	13036	2930	22.5%	\$4,686	\$1,599	\$937
NEW HAVEN	06515	NEW HAVEN	6928	1266	18.3%	\$1,854	\$1,464	\$371
NEW HAVEN	06519	NEW HAVEN	5037	1819	36.1%	\$2,979	\$1,638	\$596
NEW HAVEN Total			44380	9926	22.4%	\$14,953	\$7,101	\$2,991
NEW LONDON	06320	NEW LONDON	11622	2263	19.5%	\$3,450	\$1,525	\$690
NEW LONDON Total			11622	2263	19.5%	\$3,450	\$1,525	\$690
NEW MILFORD	06755	GAYLORDSVILLE	543	20	3.7%	\$20	\$1,000	\$4
NEW MILFORD	06776	NEW MILFORD	12034	779	6.5%	\$1,016	\$1,304	\$203
NEW MILFORD Total			12577	799	6.4%	\$1,036	\$2,304	\$207
NEWINGTON	06111	NEWINGTON	15300	639	4.2%	\$742	\$1,161	\$148
NEWINGTON Total			15300	639	4.2%	\$742	\$1,161	\$148
NEWTOWN	06470	NEWTOWN	6830	178	2.6%	\$185	\$1,039	\$37
NEWTOWN	06482	SANDY HOOK	4333	157	3.6%	\$162	\$1,032	\$32
NEWTOWN Total			11163	335	3.0%	\$347	\$2,071	\$69
NORFOLK	06058	NORFOLK	843	70	8.3%	\$90	\$1,286	\$18

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
NORFOLK Total			843	70	8.3%	\$90	\$1,286	\$18
NORTH BRANFORD	06471	NORTH BRANFORD	3951	189	4.8%	\$228	\$1,206	\$46
NORTH BRANFORD	06472	NORTHFORD	3202	115	3.6%	\$134	\$1,165	\$27
NORTH BRANFORD Total			7153	304	4.2%	\$362	\$2,372	\$72
NORTH CANAAN	06024	EAST CANAAN	293	26	8.9%	\$32	\$1,231	\$6
NORTH CANAAN Total			293	26	8.9%	\$32	\$1,231	\$6
NORTH HAVEN	06473	NORTH HAVEN	11671	412	3.5%	\$512	\$1,243	\$102
NORTH HAVEN Total			11671	412	3.5%	\$512	\$1,243	\$102
NORTH STONINGTON	06359	NORTH STONINGTON	2490	147	5.9%	\$204	\$1,388	\$41
NORTH STONINGTON Total			2490	147	5.9%	\$204	\$1,388	\$41
NORWALK	06850	NORWALK	8851	558	6.3%	\$719	\$1,289	\$144
NORWALK	06851	NORWALK	12745	710	5.6%	\$919	\$1,294	\$184
NORWALK	06853	NORWALK	1806	32	1.8%	\$21	\$656	\$4
NORWALK	06854	NORWALK	12449	1927	15.5%	\$2,995	\$1,554	\$599
NORWALK	06855	NORWALK	3852	263	6.8%	\$354	\$1,346	\$71
NORWALK Total			39703	3490	8.8%	\$5,008	\$6,139	\$1,002
NORWICH	06360	NORWICH	16581	2247	13.6%	\$3,339	\$1,486	\$668
NORWICH	06380	TAFTVILLE	1201	232	19.3%	\$345	\$1,487	\$69
NORWICH Total			17782	2479	13.9%	\$3,684	\$2,973	\$737
OLD LYME	06371	OLD LYME	2353	93	3.9%	\$104	\$1,119	\$10
OLD LYME Total			2353	93	3.9%	\$104	\$1,119	\$10
OLD SAYBROOK	06475	OLD SAYBROOK	5380	253	4.7%	\$323	\$1,277	\$65
OLD SAYBROOK Total			5380	253	4.7%	\$323	\$1,277	\$65
ORANGE	06477	ORANGE	6792	172	2.5%	\$183	\$1,064	\$37
ORANGE Total			6792	172	2.5%	\$183	\$1,064	\$37
OXFORD	06478	OXFORD	4447	151	3.4%	\$215	\$1,424	\$43
OXFORD Total			4447	151	3.4%	\$215	\$1,424	\$43
PLAINFIELD	06354	MOOSUP	2351	348	14.8%	\$527	\$1,514	\$105
PLAINFIELD	06374	PLAINFIELD	3396	375	11.0%	\$552	\$1,472	\$110
PLAINFIELD Total			5747	723	12.6%	\$1,079	\$2,986	\$216
PLAINVILLE	06062	PLAINVILLE	8744	541	6.2%	\$658	\$1,216	\$132
PLAINVILLE Total			8744	541	6.2%	\$658	\$1,216	\$132
PLYMOUTH	06782	PLYMOUTH	1088	66	6.1%	\$85	\$1,288	\$17
PLYMOUTH	06786	TERRYVILLE	4368	349	8.0%	466	\$1,335	\$93
PLYMOUTH Total			5456	415	7.6%	\$85	\$2,623	\$110
POMFRET	06259	POMFRET CENTER	1472	119	8.1%	\$149	\$1,252	\$30
POMFRET Total			1472	119	8.1%	\$149	\$1,252	\$30
PORTLAND	06480	PORTLAND	4186	212	5.1%	\$284	\$1,340	\$57
PORTLAND Total			4186	212	5.1%	\$284	\$1,340	\$57
PRESTON	06365	PRESTON	2073	119	5.7%	\$162	\$1,361	\$32
PRESTON Total			2073	119	5.7%	\$162	\$1,361	\$32
PROSPECT	06712	PROSPECT	4079	197	4.8%	\$257	\$1,305	\$51
PROSPECT Total			4079	197	4.8%	\$257	\$1,305	\$51

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
PUTNAM	06260	PUTNAM	4161	552	13.3%	\$800	\$1,449	\$160
PUTNAM Total			4161	552	13.3%	\$800	\$1,449	\$160
REDDING	06896	REDDING	3641	69	1.9%	\$79	\$1,145	\$16
REDDING Total			3641	69	1.9%	\$79	\$1,145	\$16
RIDGEFIELD	06877	RIDGEFIELD	11407	209	1.8%	\$210	\$1,005	\$42
RIDGEFIELD Total			11407	209	1.8%	\$210	\$1,005	\$42
ROCKY HILL	06067	ROCKY HILL	9299	352	3.8%	\$366	\$1,040	\$73
ROCKY HILL Total			9299	352	3.8%	\$366	\$1,040	\$73
ROXBURY	06783	ROXBURY	991	32	3.2%	\$36	\$1,125	\$7
ROXBURY Total			991	32	3.2%	\$36	\$1,125	\$7
SALEM	06420	SALEM	1738	67	3.9%	\$85	\$1,269	\$17
SALEM Total			1738	67	3.9%	\$85	\$1,269	\$17
SALISBURY	06039	LAKEVILLE	1171	77	6.6%	\$86	\$1,117	\$17
SALISBURY	06068	SALISBURY	732	42	5.7%	\$46	\$1,095	\$9
SALISBURY Total			1903	119	6.3%	\$132	\$2,212	\$26
SCOTLAND	06264	SCOTLAND	356	22	6.2%	\$29	\$1,318	\$6
SCOTLAND Total			356	22	6.2%	\$29	\$1,318	\$6
SEYMOUR	06483	SEYMOUR	7409	453	6.1%	\$622	\$1,373	\$124
SEYMOUR Total			7409	453	6.1%	\$622	\$1,373	\$124
SHARON	06069	SHARON	1221	72	5.9%	\$110	\$1,528	\$22
SHARON Total			1221	72	5.9%	\$110	\$1,528	\$22
SHELTON	06484	SHELTON	18754	880	4.7%	\$1,076	\$1,223	\$215
SHELTON Total			18754	880	4.7%	\$1,076	\$1,223	\$215
SHERMAN	06784	SHERMAN	1607	54	3.4%	\$55	\$1,019	\$11
SHERMAN Total			1607	54	3.4%	\$55	\$1,019	\$11
SIMSBURY	06070	SIMSBURY	7486	145	1.9%	\$139	\$959	\$28
SIMSBURY	06081	TARIFFVILLE	766	49	6.4%	\$47	\$959	\$9
SIMSBURY	06089	WEATOGUE	1417	20	1.4%	\$20	\$1,000	\$4
SIMSBURY	06092	WEST SIMSBURY	1965	31	1.6%	\$34	\$1,097	\$7
SIMSBURY Total			11634	245	2.1%	\$240	\$4,015	\$48
SOMERS	06071	SOMERS	3864	152	3.9%	\$195	\$1,283	\$39
SOMERS Total			3864	152	3.9%	\$195	\$1,283	\$39
SOUTH WINDSOR	06074	SOUTH WINDSOR	11977	372	3.1%	\$461	\$1,239	\$92
SOUTH WINDSOR Total			11977	372	3.1%	\$461	\$1,239	\$92
SOUTHBURY	06488	SOUTHBURY	8960	201	2.2%	\$224	\$1,114	\$45
SOUTHBURY Total			8960	201	2.2%	\$224	\$1,114	\$45
SOUTHINGTON	06479	PLANTSVILLE	4431	195	4.4%	\$239	\$1,226	\$48
SOUTHINGTON	06489	SOUTHINGTON	14782	645	4.4%	\$858	\$1,330	\$172
SOUTHINGTON Total			19213	840	4.4%	\$1,097	\$2,556	\$219
SPRAGUE	06330	BALTIC	1364	158	11.6%	\$224	\$1,418	\$45
SPRAGUE Total			1364	158	11.6%	\$224	\$1,418	\$45
STAFFORD	06076	STAFFORD SPRINGS	2651	221	8.3%	\$311	\$1,407	\$62
STAFFORD Total			2651	221	8.3%	\$311	\$1,407	\$62
STAMFORD	06901	STAMFORD	3213	382	11.9%	\$483	\$1,264	\$97

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
STAMFORD	06902	STAMFORD	26127	3527	13.5%	\$5,258	\$1,491	\$1,052
STAMFORD	06903	STAMFORD	7175	86	1.2%	\$83	\$965	\$17
STAMFORD	06905	STAMFORD	10328	376	3.6%	\$414	\$1,101	\$83
STAMFORD	06906	STAMFORD	4630	223	4.8%	\$230	\$1,031	\$46
STAMFORD	06907	STAMFORD	4359	165	3.8%	\$178	\$1,079	\$36
STAMFORD Total			55832	4759	8.5%	\$6,646	\$6,932	\$1,329
STERLING	06377	STERLING	949	113	11.9%	\$152	\$1,345	\$30
STERLING Total			949	113	11.9%	\$152	\$1,345	\$30
STONINGTON	06379	PAWCATUCK	4079	356	8.7%	\$485	\$1,362	\$97
STONINGTON	06378	STONINGTON	2729	104	3.8%	\$114	\$1,096	\$23
STONINGTON Total			6808	460	6.8%	\$599	\$2,459	\$120
STRATFORD	06614	STRATFORD	15856	692	4.4%	\$859	\$1,241	\$172
STRATFORD	06615	STRATFORD	8664	992	11.4%	\$1,384	\$1,395	\$277
STRATFORD Total			24520	1684	6.9%	\$2,243	\$2,636	\$449
SUFFIELD	06078	SUFFIELD	4159	124	3.0%	\$143	\$1,153	\$29
SUFFIELD	06093	WEST SUFFIELD	1662	55	3.3%	\$66	\$1,200	\$13
SUFFIELD Total			5821	179	3.1%	\$209	\$2,353	\$42
THOMASTON	06787	THOMASTON	3725	258	6.9%	\$342	\$1,326	\$68
THOMASTON Total			3725	258	6.9%	\$342	\$1,326	\$68
THOMPSON	06262	QUINEBAUG	380	20	5.3%	\$31	\$1,550	\$6
THOMPSON	06255	NORTH GROSVENORDALE	1809	164	9.1%	\$253	\$1,543	\$51
THOMPSON	06277	THOMPSON	1799	140	7.8%	\$184	\$1,314	\$37
THOMPSON Total			3988	324	8.1%	\$468	\$4,407	\$94
TOLLAND	06084	TOLLAND	6053	182	3.0%	\$215	\$1,181	\$43
TOLLAND Total			6053	182	3.0%	\$215	\$1,181	\$43
TORRINGTON	06790	TORRINGTON	16489	1610	9.8%	\$2,172	\$1,349	\$434
TORRINGTON Total			16489	1610	9.8%	\$2,172	\$1,349	\$434
TRUMBULL	06611	TRUMBULL	16571	426	2.6%	\$484	\$1,136	\$97
TRUMBULL Total			16571	426	2.6%	\$484	\$1,136	\$97
UNION	06076	STAFFORD SPRINGS	2651	221	8.3%	\$311	\$1,407	\$62
UNION Total			2651	221	8.3%	\$311	\$1,407	\$62
VERNON	06066	VERNON ROCKVILLE	14307	1136	7.9%	\$1,621	\$1,427	\$324
VERNON Total			14307	1136	7.9%	\$1,621	\$1,427	\$324
VOLUNTOWN	06384	VOLUNTOWN	1734	138	8.0%	\$181	\$1,312	\$36
VOLUNTOWN Total			1734	138	8.0%	\$181	\$1,312	\$36
W HARTFORD	06107	W HARTFORD	9806	188	1.9%	\$165	\$878	\$33
W HARTFORD	06110	W HARTFORD	6095	559	9.2%	\$800	\$1,431	\$160
W HARTFORD	06117	W HARTFORD	7240	114	1.6%	\$120	\$1,053	\$24
W HARTFORD	06119	W HARTFORD	7582	501	6.6%	\$696	\$1,389	\$139
W HARTFORD Total			30723	1362	4.4%	\$1,781	\$4,751	\$356
WALLINGFORD	06492	WALLINGFORD	21226	1131	5.3%	\$1,512	\$1,337	\$302
WALLINGFORD Total			21226	1131	5.3%	\$1,512	\$1,337	\$302
WARREN	06754	CORNWALL BRIDGE	683	43	6.3%	\$53	\$1,233	\$11

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
WARREN Total			683	43	6.3%	\$53	\$1,233	\$11
WASHINGTON	06777	NEW PRESTON MARBLE DALE	843	43	5.1%	\$50	\$1,163	\$10
WASHINGTON	06793	WASHINGTON	644	17	2.6%	\$15	\$882	\$3
WASHINGTON	06794	WASHINGTON DEPOT	717	46	6.4%	\$49	\$1,065	\$10
WASHINGTON Total			2204	106	4.8%	\$114	\$3,110	\$23
WATERBURY	06702	WATERBURY	987	419	42.5%	\$636	\$1,518	\$127
WATERBURY	06704	WATERBURY	10314	2593	25.1%	\$4,055	\$1,564	\$811
WATERBURY	06705	WATERBURY	11457	1812	15.8%	\$2,672	\$1,475	\$534
WATERBURY	06706	WATERBURY	5966	1297	21.7%	\$2,138	\$1,648	\$428
WATERBURY	06708	WATERBURY	12880	1607	12.5%	\$2,392	\$1,488	\$478
WATERBURY	06710	WATERBURY	3970	1173	29.5%	\$1,867	\$1,592	\$373
WATERBURY Total			45574	8901	19.5%	\$13,760	\$9,285	\$2,752
WATERFORD	06375	QUAKER HILL	1716	86	5.0%	\$111	\$1,291	\$22
WATERFORD	06385	WATERFORD	7971	374	4.7%	\$466	\$1,246	\$93
WATERFORD Total			9687	460	4.7%	\$577	\$2,537	\$115
WATERTOWN	06779	OAKVILLE	3933	271	6.9%	\$345	\$1,273	\$69
WATERTOWN	06795	WATERTOWN	6682	252	3.8%	\$313	\$1,242	\$63
WATERTOWN Total			10615	523	4.9%	\$658	\$2,515	\$132
WEST HAVEN	06516	WEST HAVEN	24475	3032	12.4%	\$4,418	\$1,457	\$884
WEST HAVEN Total			24475	3032	12.4%	\$4,418	\$1,457	\$884
WESTBROOK	06498	WESTBROOK	3119	207	6.6%	\$238	\$1,150	\$48
WESTBROOK Total			3119	207	6.6%	\$238	\$1,150	\$48
WESTON	06883	WESTON	4699	76	1.6%	\$59	\$776	\$12
WESTON Total			4699	76	1.6%	\$59	\$776	\$12
WESTPORT	06880	WESTPORT	13278	240	1.8%	\$197	\$821	\$39
WESTPORT Total			13278	240	1.8%	\$197	\$821	\$39
WETHERSFIELD	06109	WETHERSFIELD	13801	532	3.9%	\$624	\$1,173	\$125
WETHERSFIELD Total			13801	532	3.9%	\$624	\$1,173	\$125
WILLINGTON	06279	WILLINGTON	2646	143	5.4%	\$174	\$1,217	\$35
WILLINGTON Total			2646	143	5.4%	\$174	\$1,217	\$35
WILTON	06897	WILTON	8677	114	1.3%	\$108	\$947	\$22
WILTON Total			8677	114	1.3%	\$108	\$947	\$22
WINCHESTER	06098	WINSTED	3199.5	320.5	10.0%	\$449	\$1,401	\$90
WINCHESTER Total			3199.5	320.5	10.0%	\$449	\$1,401	\$90
WINDHAM	06256	NORTH WINDHAM	771	68.5	8.9%	\$83	\$1,212	\$17
WINDHAM	06266	SOUTH WINDHAM	325	28	8.6%	\$40	\$1,429	\$8
WINDHAM	06226	WILLIMANTIC	6849	1523	22.2%	\$2,615	\$1,717	\$523
WINDHAM	06280	WINDHAM	1526	108	7.1%	\$154	\$1,426	\$31
WINDHAM Total			9471	1728	18.2%	\$2,892	\$5,783	\$578
WINDSOR	06095	WINDSOR	14204	948	6.7%	\$1,219	\$1,286	\$244
WINDSOR Total			14204	948	6.7%	\$1,219	\$1,286	\$244
WINDSOR LOCKS	06096	WINDSOR LOCKS	6200	408	6.6%	\$528	\$1,294	\$106

Town	ZIP	Postal Station	Number of Returns Filed	Number of EITC Claims	% of Returns Receiving EITC	Total EITC Credits Claimed (\$000s)	Average EITC Credit Claimed (\$)	CT EITC (@20%) (\$000s)
WINDSOR LOCKS Total			6200	408	6.6%	\$528	\$1,294	\$106
WOLCOTT	06716	WOLCOTT	7095	386	5.4%	\$503	\$1,303	\$101
WOLCOTT Total			7095	386	5.4%	\$503	\$1,303	\$101
WOODBIDGE	06525	WOODBIDGE	4755	111	2.3%	\$125	\$1,126	\$25
WOODBIDGE Total			4755	111	2.3%	\$125	\$1,126	\$25
WOODBURY	06798	WOODBURY	4690	206	4.4%	\$223	\$1,083	\$45
WOODBURY Total			4690	206	4.4%	\$223	\$1,083	\$45
WOODSTOCK	06281	WOODSTOCK	2493	134	5.4%	\$185	\$1,381	\$37
WOODSTOCK	06282	WOODSTOCK VALLEY	404	36	8.9%	\$54	\$1,500	\$11
WOODSTOCK Total			2897	170	5.9%	\$239	\$2,881	\$48