

The Income and Household Composition of City-County Migrants In the 1990s

by Robert P. Strauss and Tomohiro Nakamura

Robert P. Strauss is professor of economics and public policy and Tomohiro Nakamura is a graduate assistant with the H. John Heinz III School of Public Policy and Management, Carnegie-Mellon University, Pittsburgh, PA 15213-3890. E-mail: RS9F@Andrew.CMU.Edu; Home Page: <http://www.heinz.cmu.edu/~rs9f/>.

This was prepared as a paper for the National Tax Association's 91st Conference, held in Austin, Texas, November 10 to 13. For coverage of the conference, see State Tax Notes, Nov 16, 1998, pages 1255 and 1256, and Nov 23, 1998, p. 1349.

The authors benefited from the comments of Rob Wassmer and Dick Netzer and the participants at the NTA Session on Cities and Policy Advice. Financial support for this project from the U.S. Department of Housing and Urban Development under Grant H-21156CA is gratefully acknowledged. The authors wish to thank Ms. Emily Gross and Ms. Beth Kils of the Statistics of Income Division of the Internal Revenue Service for providing a variety of summary information about county migration patterns. Responsibility for the research findings and any errors in this paper, however, are the sole responsibility of the authors.

1. Introduction

It is now almost a decade since the prospect of the end of the Cold War led optimists to predict a domestic policy renaissance in the United States that would result from redirecting some federal defense spending to a wide range of domestic public service needs. In retrospect this seems naive, especially in light of the increased skepticism that the voting public has expressed concerning traditional federal intergovernmental solutions to public problems in the states and their localities. Some realized that persistence of tight federal budgets, even with defense savings, would mean that the states would be left to their own devices to address, for example, welfare and education issues. John Shannon described this likely turn of events as "do-it-yourself federalism," and wondered out loud how governors, viewing each other from their state capitols, might resolve public service demands with the new political culture that demands both lower taxes and higher service levels.

Inside the Beltway, the prospects for a rational debate about how the U.S. federal system should be reengineered in the

post-Cold War era diminished with the demise of the Advisory Commission on Intergovernmental Relations. To older generations of public finance scholars, the federal government's abandonment of a forum for discourse with the states and localities about how to devise a new form of federalism to address public service needs whose economic and cultural assumptions would be relevant to the 21st century was disappointing.¹ Perhaps the election of a former governor to the presidency explains why this has come to pass.² To be sure, rational outcomes need not be preceded by rational discussion and analysis; however, it seems likely that on reflection, many will agree that we currently are short of new ways to think about the U.S. federal system in a world that is increasingly interdependent.

Several central cities, most recently the District of Columbia, have gone to the fiscal brink, and experienced the embarrassment of substituting some form of external fiscal control for the fiscal excesses permitted under extreme Jeffersonian democracy.

Currently, there seems to be awareness that the state-local sector is facing new fiscal challenges, as evidenced by widespread worry over how electronic commerce may be eroding the state and local sales tax bases in many jurisdictions. Still, there has been far less worry about the fiscal health of central city budgets, and even less worry about the fiscal health of central city school districts.³ Yet, several central cities, most recently the District of Columbia, have gone to the fiscal brink, and experienced the embarrassment of substituting some form

¹ It is remarkable to recall that in the depths of World War II, the Secretary of the Treasury began focusing on new ways to structure federal-state relations, and asked Professor Harold Groves of the University of Wisconsin to create a national commission to precipitate debate on American federalism.

² One might thus summarize the 1992-to-date period in the U.S. as "one-of-the-boys federalism."

³ See, however, Chernik (1998), Chernik and Reschovsky (1997), and Ladd and Yinger (1990) for analyses of municipal financial problems.

Table 1: City-County Governments in Study

City-County Government	1970 Population	1994 Population	Change	% Change
Baltimore, Maryland	904,585	703,090	-201,495	-22%
Denver, Colorado	515,561	493,205	-22,356	-4%
District of Columbia	755,087	568,022	-187,065	-25%
Indianapolis, Indiana	793,990	816,619	22,629	3%
Jacksonville, Florida	529,538	703,152	173,614	33%
Nashville, Tennessee	448,151	528,292	80,141	18%
New Orleans, Louisiana	592,714	485,582	-107,132	-18%
New York, New York	7,600,102	6,967,323	-632,779	-8%
Philadelphia, Pennsylvania	1,946,646	1,522,380	-424,266	-22%
St. Louis, Missouri	619,269	367,647	-251,622	-41%
San Francisco, California	712,874	729,193	16,319	2%

Source: U.S. Census Bureau (1986, 1996)

of external fiscal control for the fiscal excesses permitted under extreme Jeffersonian democracy.

The subject matter of this paper is one piece of the continuing municipal finance puzzle in the U.S., and entails a close study of those who move into and those who move out of central cities. It is well known that major municipalities have continued to lose population; however, the pattern of population movements over time and the composition of those who leave, and how they compare to those who move in, are less-well-understood. Understanding these facts can inform municipal decisionmaking, for it surely matters that migration is occurring because: (1) people are following their jobs as employers are looking for vacant land and less expensive office space; (2) migrants are seeking more attractive housing opportunities; (3) and/or migrants are seeking more attractive bundles of municipal and educational services in comparison with local tax costs.⁴

Here, we begin an examination of several major cities through the analysis of tax return information. The research is a replication of an analysis performed by one of the authors,⁵ which found that the income of migrants into the District of Columbia is not that dissimilar to the income of migrants out of the District of Columbia to the Maryland and Virginia suburbs. What was striking about the District of Columbia metropolitan area's migration patterns was the difference in family size of immigrants (measuring family size in terms of the number of personal exemptions claimed on the federal tax return) to the District compared to those leaving, and the decline in the number of low- and moderate-income households which were captured by D.C. and federal tax systems. Tax returns leaving D.C. were larger than those moving into the District; compare 1.7 exemptions/return with about 1.5 exemptions/return. Moreover, about half of those moving to the District filed as single taxpayers. Examination of movement into and out of zip codes within the District of Columbia over

time indicated that those which had growth in crime were also those which experienced net out-migrations.

The paper is frankly empirical and exploratory. We examine below the circumstances of most of the major U.S. city-county governments through the use of the IRS's Statistics of Income series on county migration patterns to see if earlier patterns observed in the District of Columbia persist. The issue of the income composition of migrants is important, for it relates to policies that some argue are necessary to retain middle- and upper-income households, who otherwise will leave central cities for the suburbs.⁶

The paper is organized as follows. Section 2 describes the tax return data and research methodology to be used to examine migration. Section 3 presents the characteristics of central city migrants. Section 4 discusses the implications of these findings for several dimensions of central city municipal and school services, and identifies outstanding research questions.

2. Data and Methodology

2.1 The City-County Areas

Analysis of annual migration at the small geographic area (e.g. municipality level) is hampered by the relative paucity of data. Federal demographic and fiscal measurement does not occur at the subcounty level on an annual basis, and the states typically are unable to measure local migration. Local health records, maintained pursuant to state law, typically deal with location of births and deaths. Most available annual migration data is federally collected, and at the county geographic area level.⁷ Given that major municipalities and school districts are frequently subareas of counties, it is difficult to draw direct inferences of intercounty migration that could inform municipal fiscal decisionmaking. Fortunately, there are, however, a number of county areas that function as stand-alone

⁴ See Nechyba and Strauss (1998) for an analysis of how housing and public service levels affect location decisions.

⁵ See Strauss (1998b) for an analysis of the District of Columbia's migration patterns.

⁶ See Kasarda, et al. (1997) for the analysis of these issues through the use of the Current Population Survey.

⁷ The Current Population Survey does periodically measure migration; however, the sample is not large enough to inform migration research at the municipality level.

municipalities, and they are the focus of this paper. Table 1 lists the cities under study.

It is immediately evident that some of the cities under study lost significant numbers of residents during the period 1970-94. Note that Baltimore, the District of Columbia, Philadelphia, and St. Louis each lost more than 20 percent of their 1970 population, and New Orleans lost 18 percent of its 1970 population. Only Jacksonville and Nashville's populations grew substantially.

2.2 BEA Earnings and Population Data

The Bureau of Economic Analysis of the U.S. Department of Commerce routinely collects annual earnings information by county-area, and reports it in conjunction with Census Bureau annual population estimates for county areas.⁸ These annual cross-sections permit us to examine the total population of these city-county governments, and the earnings of residents and nonresidents. The latter are of interest as they indicate the value of daily commuter flows, and presumed nonresident uses of local services that residents typically at least partially finance.

2.3 IRS Migration Data

Most of what we know statistically about U.S. population movements at the small-area level *between* the decades (and thus between each decennial census) is ultimately due to the Census Bureau's analysis of the IRS Individual Income Master file. The master file has been annually provided by the IRS to Census for some time.⁹ By utilizing the mailing address of individual income taxpayers (what is on the mailing label), Census can track by social security number migrants and nonmigrants each year. Census annually provides back to the IRS Statistics of Income Division tabulations of the number of returns, exemptions and, since 1991, the total and median money income levels of tax returns showing county changes in mailing address. The Statistics Division of the IRS publishes state-level tables showing interstate and metropolitan area movements, and maintains the county level data on an unpublished basis.¹⁰ It should be remembered that taxpayers are not obligated to report to the IRS their residence address. A small (unknown) portion use either their place-of-work address to receive their paper tax return, or the place at which their tax preparer receives their paper tax return. However, it is reasonable to assume that *changes* in mailing address, especially across county boundaries, reflect changes in residential location decisions.

⁸ The data are now conveniently available on CD as the Regional Economic Information System (REIS) in August of each year. Data reported below are derived from the REIS 1969-95 CD.

⁹ The universe of IRS individual income tax returns was first provided to Census under the State and Local Assistance Act of 1972 (General Revenue Sharing) which also obligated Census to make small-area population and income estimates to be used by Treasury in its administration of the revenue-sharing legislation.

¹⁰ SOI currently sells the county level tables via its electronic bulletin board.

3. Empirical Results

3.1 Annual Population Levels of City-County Governments and Suburban Counties: 1969-95

A graphical analysis of the city-county governments that lost *significant* population during 1969-95 (see Table 1 on previous page) did not reveal any particular subperiod of population gain that was subsequently offset by more substantial population loss. Cities such as Baltimore, the District of Columbia, Philadelphia, and St. Louis show a continual decline in number of inhabitants. New York City's population¹¹ declined to a minimum, according to the Census Bureau, in 1981, and then grew moderately until the early 1990s when it has stabilized at about 92 percent of its 1969 level. San Francisco showed a similar pattern of decline between 1969 and 1979, recoupment and net growth to 1986, and then a stabilization from 1989 to 1995. (See Figure 1, p. 332, and Figure 2, p. 333). Every city-county in this study was surrounded by at least one suburban county that had a spectacular percentage growth in population (at least 150 percent or more).¹²

In five cities, the resident's share of earnings declined on the order of 5 to 10 percent to a minimum in the early 1980s, and then rebounded in the late 1980s and early 1990s.

3.2 Resident Earnings as a Percentage Of Total Earnings Paid in the Cities: 1969-95

Among the city-county governments under study, the District of Columbia and St. Louis had the most dramatic commuter flows implied by the calculated resident earnings percentage. While the District of Columbia residents earned initially only on the order of half of total earnings paid in the District of Columbia, and St. Louis residents earned initially only 47 percent of total earnings paid in St. Louis, resident earnings as a percentage of total earnings in the other cities under study were on the order of 62 to 95 percent. In 1969, the District of Columbia residents earned only 46 percent of total earnings paid in the District of Columbia, and by 1995, their portion of total earnings had fallen to 36 percent. (See Figure 3, p. 333). All the other city-county governments displayed similar long-term declines in the resident's share of earnings paid, with the exceptions of Denver (see Figure 4, p. 334); New York (see Figure 5, p. 334); Philadelphia (see Figure 6, p. 335); San Francisco (see Figure 7, p. 335); and St. Louis. In these five cities, the resident's share of earnings declined on the order of 5 to 10 percent to a minimum in the early 1980s, and then rebounded in the late 1980s and early 1990s. Whether or not this significant improvement in resident earnings was due to

¹¹ New York City's population is perhaps more difficult to measure than most other cities under study because of illegal aliens and under-enumeration of African Americans.

¹² Over 26 years, a 50 percent increase in population would occur if it compounded at 1.57 percent per year. Nationally, the U.S. population increased 29 percent during this period, which implies compounding at about 1 percent per year.

Table 2: Ratio of Out-Migrant Median Income to Immigrant Median Income (%)

City County Government	1991-92 Out-Migrant/Immigrant Median Y (%)	1995-96 Out-Migrant/Immigrant Median Y (%)
Baltimore, Maryland	114%	114%
Denver, Colorado	117%	114%
District of Columbia	130%	117%
Indianapolis, Indiana	122%	126%
Jacksonville, Florida	104%	102%
Nashville, Tennessee	115%	122%
New Orleans, Louisiana	116%	112%
New York, New York	119%	116%
Philadelphia, Pennsylvania	139%	130%
St. Louis, Missouri	119%	117%
San Francisco, California	127%	117%

conscious public policy changes in these cities or simply the improved economic circumstances of residents is something we shall be investigating.

With regard to the fiscal implications of such resident earning patterns, it should be recalled that while New York and Philadelphia aggressively tax commuters, the District of Columbia does not, with the result that the District of Columbia residents must finance services used by nonresidents. As the federal payment to the District of Columbia disappears, this issue will become more pronounced.

In every one of the cities under study, the average number of exemptions per federal tax return that left the city was larger than the average number of exemptions per federal tax return that moved into the city.

3.3 Migration of Households as Measured By Location of Federal Tax Returns: 1991-95

Among the cities under study, four (Denver, Jacksonville, Nashville, and San Francisco) displayed more households (defined as a federal tax return) moving into the cities than moving out by 1995, compared with 1994. In Baltimore, about 4,000 more tax returns moved out than moved in. In the District of Columbia and New Orleans about 5,000 more tax returns moved out than moved in by 1995, while in Philadelphia, about 7,000 more tax returns migrated out than in. In New York City, about 35,000 more tax returns migrated out of than into the city in 1995.

3.4 Average Number of Exemptions on Federal Tax Returns: 1991-95

In every one of the cities under study, the average number of exemptions per federal tax return that left the city was larger than the average number of exemptions per federal tax return that moved into the city. Generally the difference between these

two averages was about 0.15 to 0.25 exemptions per return.¹³ Also, the number of exemptions per federal tax return generally declined in the early 1990s.

3.5 Total Exemption Flows: 1991-95

If we add up each year the total number of exemptions migrating into and out of each of the cities under study, we come close to measuring the number of persons so migrating. Nonfilers are, of course, not accounted for by such calculations. Using this tax-based measure of migration, we find that only Jacksonville among the cities under study displayed a positive net inflow in the number of migrating. This is not surprising because Jacksonville experienced, according to the Census Bureau, the largest (33 percent) population increase over the 1969-95 period. Thus, while Denver had more federal tax returns moving into than departing Denver each year, the number of exemptions on those departing tax returns was sufficiently larger on average that there was a net out-migration of about 3,000 exemptions in 1995-96. Nashville lost about 2,000 net exemptions as well.

3.6 Median and Average Incomes Of In- and Out-Migrants: 1992-95

Of immediate interest to municipal tax administrators is the ability to pay of those migrating into their jurisdiction compared with those departing. In all cities under study, those migrating out had higher median total incomes than those migrating in did, and the average total income¹⁴ of out-migrants was higher than the total income of those moving in each year. In the District of Columbia, New York, Philadelphia, San Francisco, and St. Louis, the differences in median incomes were on the order of \$5,000, while in the other cities the differences were much smaller, on the order of \$2,000. Table 2 (above) displays the ratio of out-migrating median incomes to

¹³ Only Jacksonville had more than 2 exemptions per return (2.04 in 1995) of out-migrating federal tax returns. The other cities were in the 1.6 to 1.8 exemptions/return range. This no doubt reflects the large number of single taxpayers who migrate.

¹⁴ The total income concept is due to the Census Bureau and not the IRS Statistics of Income Division, although it is derived from income reported on federal tax returns.

in-migrating median incomes at the beginning and end of the study period. Several points emerge: for all but Nashville and Indianapolis, the relative difference in migrants' median incomes declined, and only in Jacksonville, which grew most dramatically among the cities under study, was the differential less than 5 percent between the median income of immigrants and the median income of out-migrants. In cities that lost population, the median total income of out-migrants was anywhere from 12 percent larger (New Orleans) to 30 percent larger (Philadelphia) than the median total income of immigrants.

The average incomes of migrants were generally much higher than the medians for the same cities, indicating that the distribution of income for those moving in and those moving out were both skewed to the right. Total average income was highest for New York City migrants; the initial difference was over \$8,000 in 1992-93 and narrowed to about \$5,000 in 1995-96. The average total income of those migrating into New York City was about \$10,000 higher than the median total average income of those migrating in; the average total income of those migrating out of New York City was about \$14,000 higher than the median total income of those migrating out of, New York City (see Figure 9, p. 336, and Figure 10, p. 337).

4. Discussion

4.1 Some Stylized Facts

Our analysis of population and income data and tax return information over time for major city-county governments suggests several stylized facts:

- population decline in the majority of U.S. city-county governments was generally smooth over the past quarter century;
- over the period 1992-95, only Jacksonville, Florida and Nashville, Tennessee displayed significant population growth;
- every city-county government studied was surrounded by at least one suburban county with very high growth rates;
- city-county governments with declining population remained centers of employment; however, resident earnings as a proportion of total earnings paid generally declined. The District of Columbia had the most extreme circumstance in that by 1995, residents earned only 36 percent of total earnings paid to those working in the District of Columbia;
- five city-county governments experienced a reversal in the early- to mid-1980s of their residents' declining share of total earnings paid;
- in all city-county governments studied, the average number of exemptions per federal tax return of those migrating out was larger than the average number of exemptions per federal tax return of those migrating in. Over time, the averages for both groups generally declined;
- only Jacksonville, Fla., displayed an excess of exemptions migrating in compared to the numbers migrating out. However, the number of net immigrants was modest, and needs to be compared carefully with Census estimated population counts in the 1990s;

- the median income of those migrating out was always larger than the median income of those migrating in. The differential generally narrowed in the 1990s to 2 percent for Jacksonville, and to 30 percent for Philadelphia; and
- the average total income of those migrating out was always larger than the average total median income of those migrating in; the differential generally narrowed during the 1990s.

4.2 Some Implications for Government Finance

Given that state and local governments have a constitutional obligation to balance their budgets, one may ask at the outset whether the above facts are meaningful sources of concern for local officials. Certainly with regard to the composition of services and their levels, the changing household composition of those departing raises questions about what central cities and central city school districts will be asked to accomplish in the coming decade.¹⁵ Another possible implication of these data is that those moving in are systematically younger than those moving out. Again, differential age and household sizes of migrants raises questions of the composition and level of services that municipal and school officials seek to provide.

The differing ability to pay observed between those leaving and those moving to city-county governments does raise questions about the viability of income-based revenue sources compared with the traditional local property tax.¹⁶ The growth in nonresident share of earnings paid in most of the city-county governments implies that the service burdens of commuters must be growing while the revenue base to support their cost is narrowing. This trend raises questions not only at the local and regional level, but also questions about state inter-governmental fiscal policy. There are rationales to support state defraying some of local municipal costs, because the higher level of government can more readily adjudicate the spillovers of the costs imposed by commuters. Whether states, now fiscally flush, will address this issue along with the related problems of tax-exempt property in central cities compared with suburbs is difficult to predict.

What accounts for the differential migration rates, and what accounts for the resurgence of resident earnings in several of the cities under study?

Beyond the immediate questions raised by the observed populations and migration patterns are a series of research questions yet to be answered. First, what has been happening recently to the migration patterns at the low and high ends of the distribution of income? Second, what has been happening to the types of tax-filing units that are migrating in and migrat-

¹⁵ While it appears that larger households are departing than are moving into the cities under study, it should be remembered that this stylized fact holds for those filing tax returns. Further analysis is necessary to ascertain if this is true for the nontaxable (poor) population, which moves as well.

¹⁶ See Rodgers (1987) for an extensive discussion of local nonproperty tax revenue sources.

ing out? Third, are there long-term differences in the rates of in- and out-migration among the major U.S. central cities? Fourth, what accounts for the differential migration rates, and what accounts for the resurgence of resident earnings in several of the cities under study? Fifth, are the patterns observed for city-county governments observable in cities of comparable size that are also surrounded by suburbs (some also with significant vacant land) and parts of metropolitan areas?

As this is essentially a work-in-progress report, many of these questions will be answered within the parameters of our planned research. Pending is the annual analysis of Pennsylvania's personal income tax filers by municipality and school district from year to year in conjunction with federal tax return information matched to them. Hopefully this more detailed, annual examination of the individual characteristics of movers and nonmovers within one state can answer these important policy questions and lead to a deeper understanding of why so many choose to move each year.

5. References

Brunori, David (1998), "Metropolitan Taxation in the 21st Century," *National Tax Journal*, LI, 3 (September 1998), 541-551.

Chernik, Howard (1998), "Fiscal Capacity in New York: The City Versus the Region," *National Tax Journal*, LI, 3 (September 1998), 531-540.

Chernik, Howard and Andrew Reschovsky (1997), "Urban Fiscal Problems: Coordinating Actions Among Governments," in Burton A. Weisbrod and James C. Worth (editors), *The Urban Crisis: Linking Research to Action* (Northwestern University Press).

Kasarda, John D., Stephen J. Appold, Stuart H. Sweeny, and Elaine Sieff (1997), "Central-City and Suburban Migration

Patterns: Is A Turnaround on the Horizon?" *Housing Policy Debate*, 8, 2, 307-58.

Ladd, Helen F. and John Yinger (1989), *America's Ailing Cities: Fiscal Health and the Design of Urban Policy* (The Johns Hopkins Press).

Nechyba, Thomas and Robert P. Strauss (1998), "Community Choice and Local Public Services: A Discrete Choice Approach," *Regional Science and Urban Economics*, 39, 1 (January 1998). 51-79.

O'Cleiracain, Carol (1997), *The Orphaned Capital: Adopting the Right Revenues for the District of Columbia* (The Brookings Institution).

Rodgers, James D. (1987), "Sales Taxes, Income Taxes, and Other Nonproperty Tax Revenues," in Aaronson, J. Richard and Eli Schwartz (editors), *Management Policies in Local Government Finance* (International City Managers Association).

Strauss, Robert P. (1997), "Why Homeowners Hate the Local Property Tax," *State Tax Notes*, Jun 16, 1997, p. 1802.

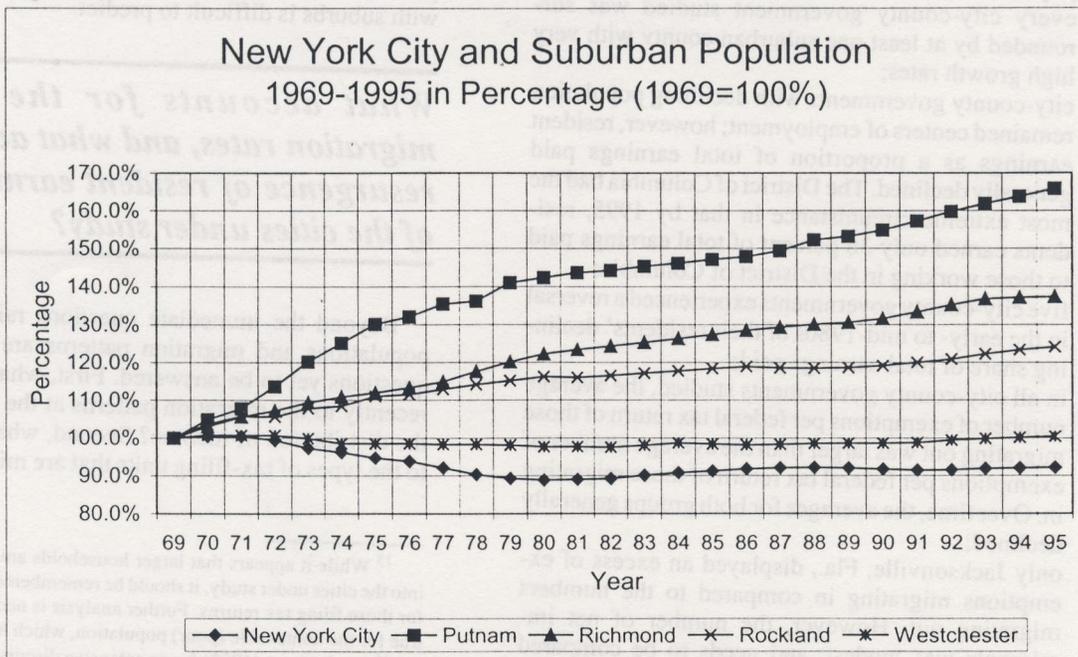
Strauss, Robert P. (1998a), *The District of Columbia's Individual Income Tax: Structure, Characteristics, and Policy Alternatives* (Washington: the District of Columbia Tax Revision Commission, Jan 6, 1998). Also see *State Tax Notes*, Jun 8, 1998, p. 1853.

Strauss, Robert P. (1998b), "The Income of Central City and Suburban Migrants: A Case Study of Washington, D.C. Metropolitan Area," *National Tax Journal*, LI, 3 (September 1998), 493-516.

U.S. Bureau of the Census (1986), *Statistical Abstract of the United States: 1986*.

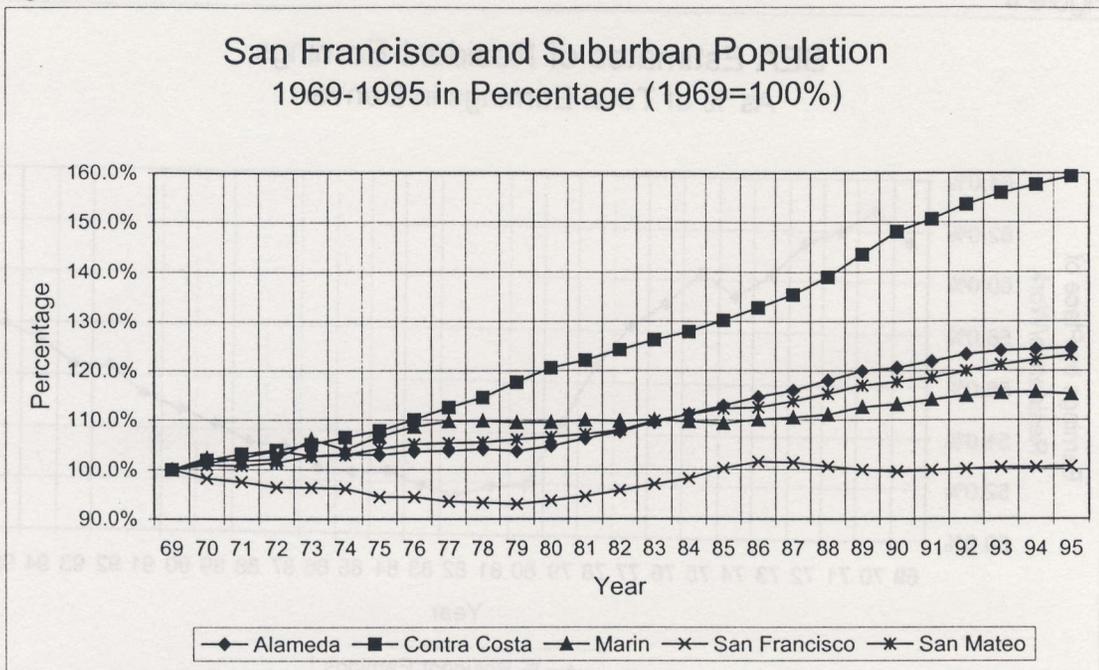
U.S. Bureau of the Census (1996), *Statistical Abstract of the United States: 1996*.

Figure 1



Note: New York City = Bronx + Kings + New York + Queens Counties

Figure 2



Note: San Francisco = San Francisco County

Figure 3

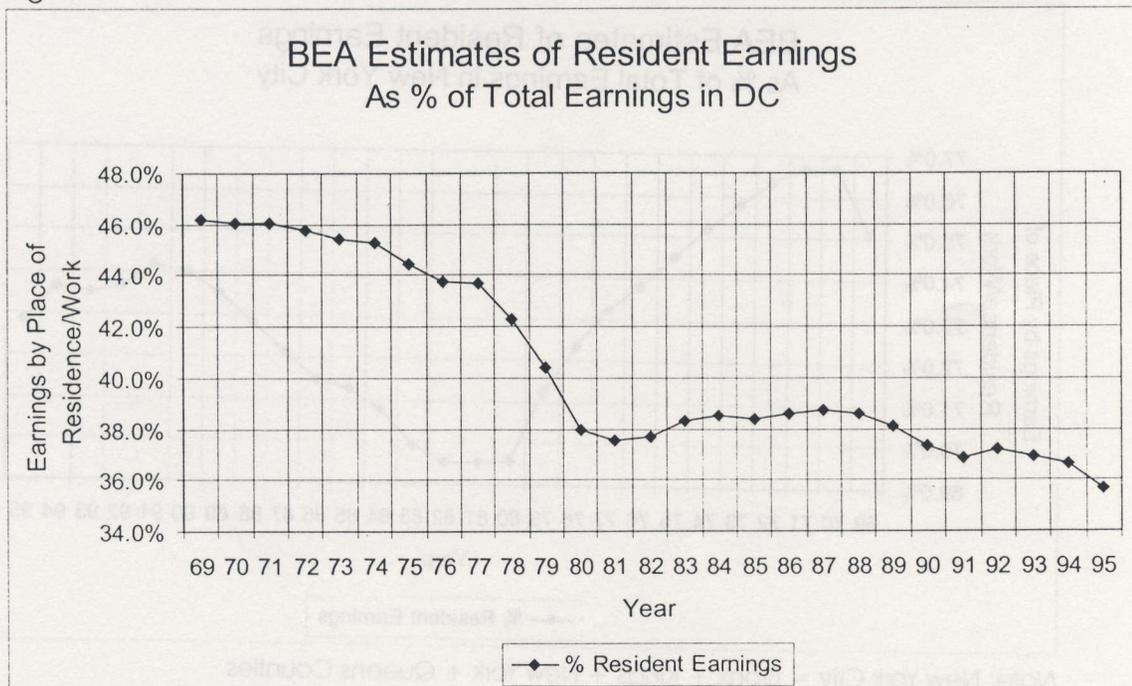
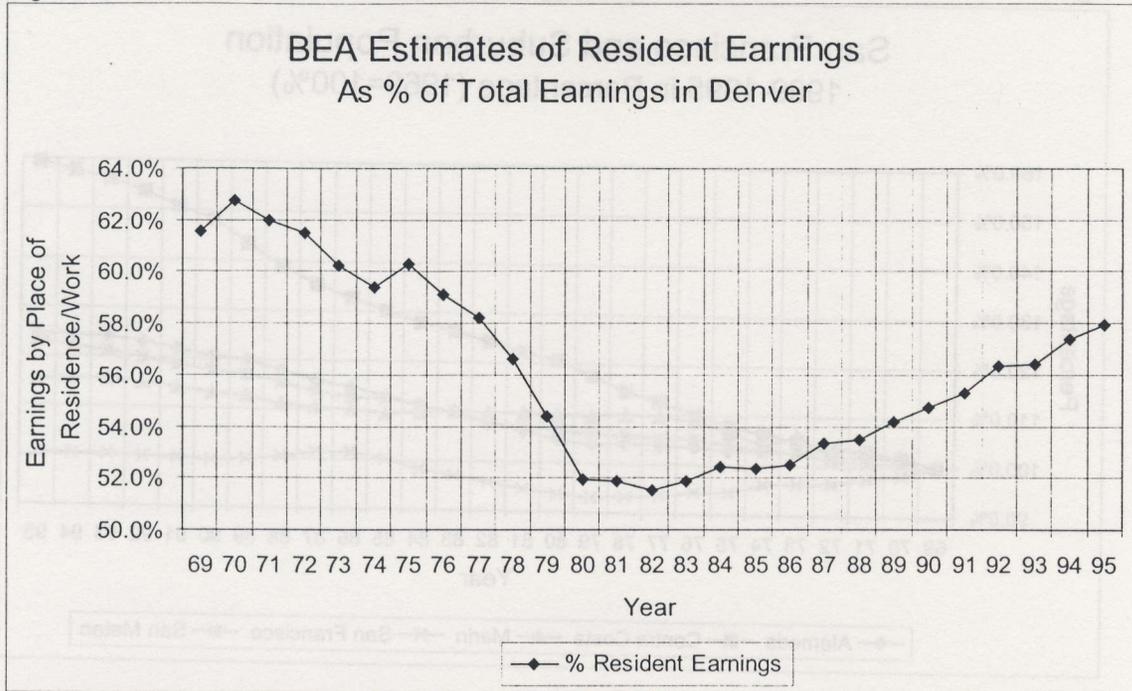
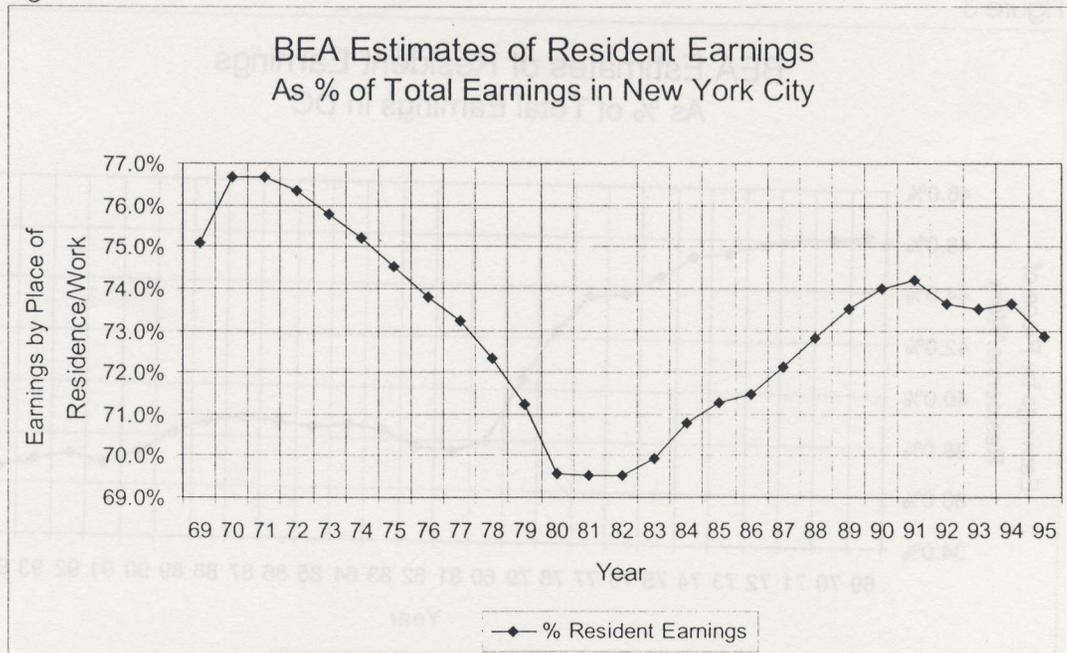


Figure 4



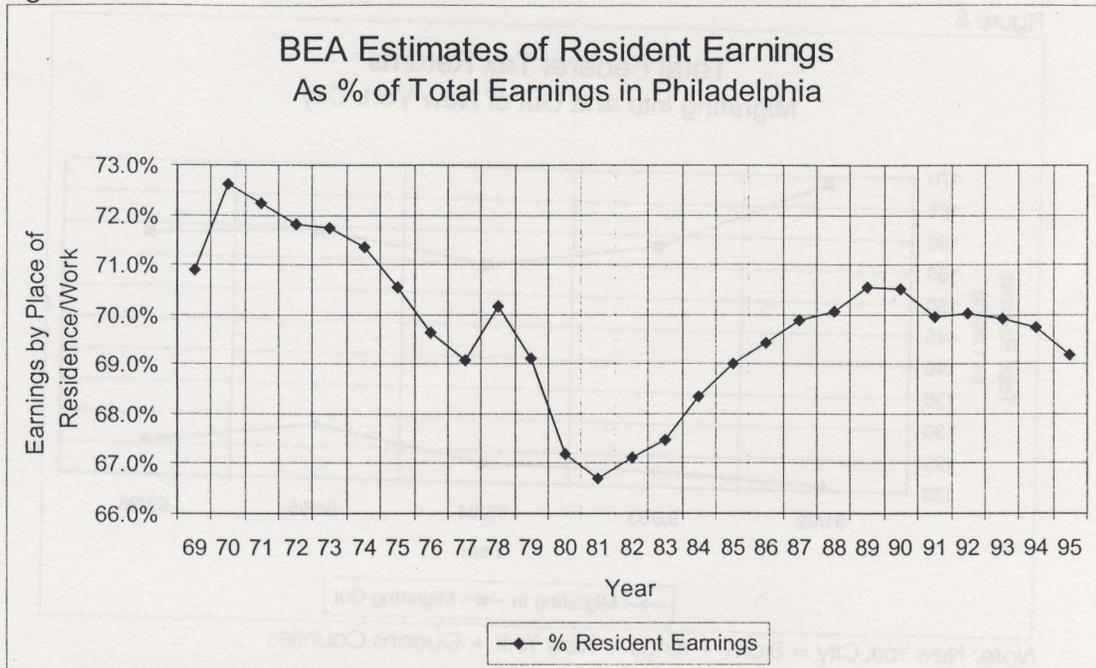
Note: Denver = Denver County

Figure 5



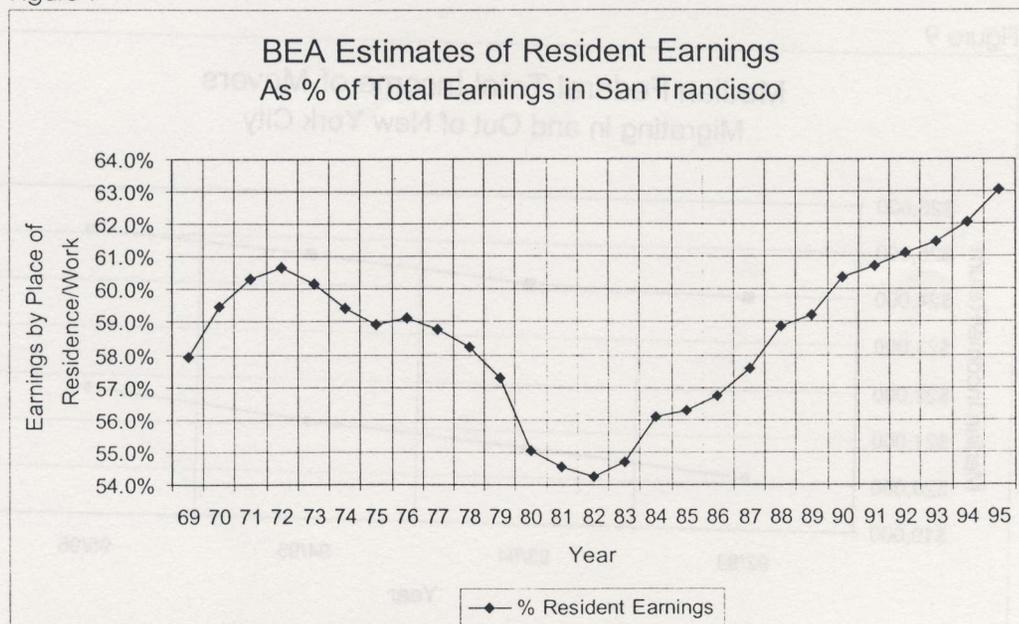
Note: New York City = Bronx + Kings + New York + Queens Counties

Figure 6



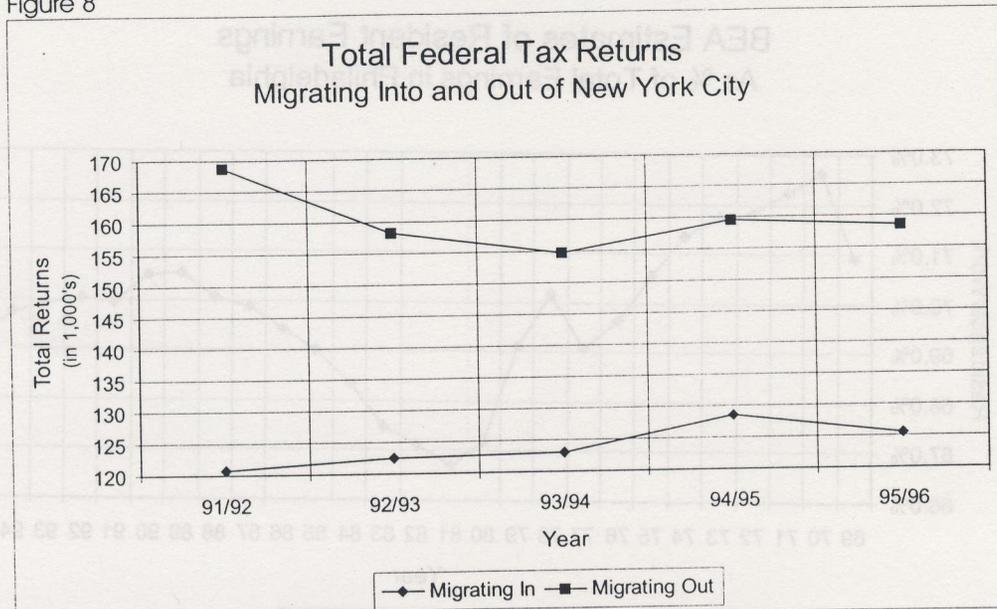
Note: Philadelphia = Philadelphia County

Figure 7



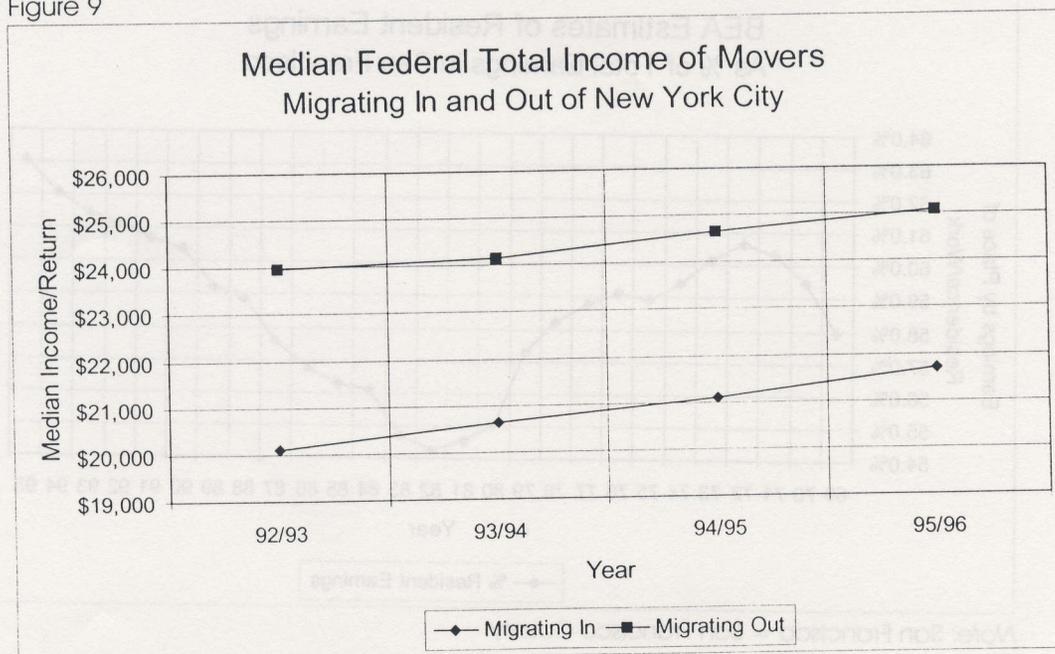
Note: San Francisco = San Francisco County

Figure 8



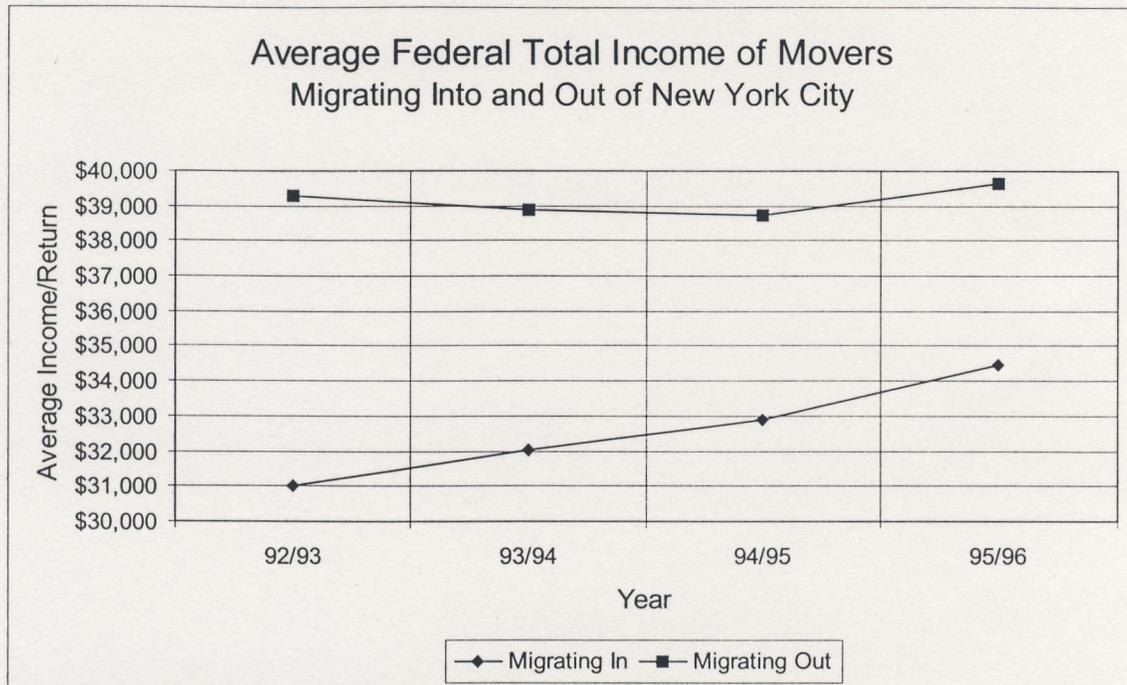
Note: New York City = Bronx + Kings + New York + Queens Counties

Figure 9



Note: New York = Bronx + Kings + New York + Queens Counties

Figure 10



Note: New York = Bronx + Kings + New York + Queens Counties

What would tax reform mean for insurers?

If you need to know the latest about the taxation of insurance companies, insurance products, and insurance policyholders, there's only one place to turn.

The Insurance Tax Review

It's the only specialized magazine to collect all the news on insurance tax issues from federal, state and international sources. Every month, leading practitioners provide analysis on current insurance taxation that will help you advise your clients on complex compliance issues. And our in-depth commentary on the effects of proposed legislation and regulation helps ensure you stay up to date with important developments in the field.

ITR's coverage is complete with full text documents and edited summaries to offer you a total package of insurance tax information.

To subscribe, call (800) 955-2444. Outside the U.S. or in the Washington, DC, area, call (703) 533-4400.

The answer's in *The Insurance Tax Review*

295-96