



Property Taxes in New York

Trudi Renwick

Senior Economist

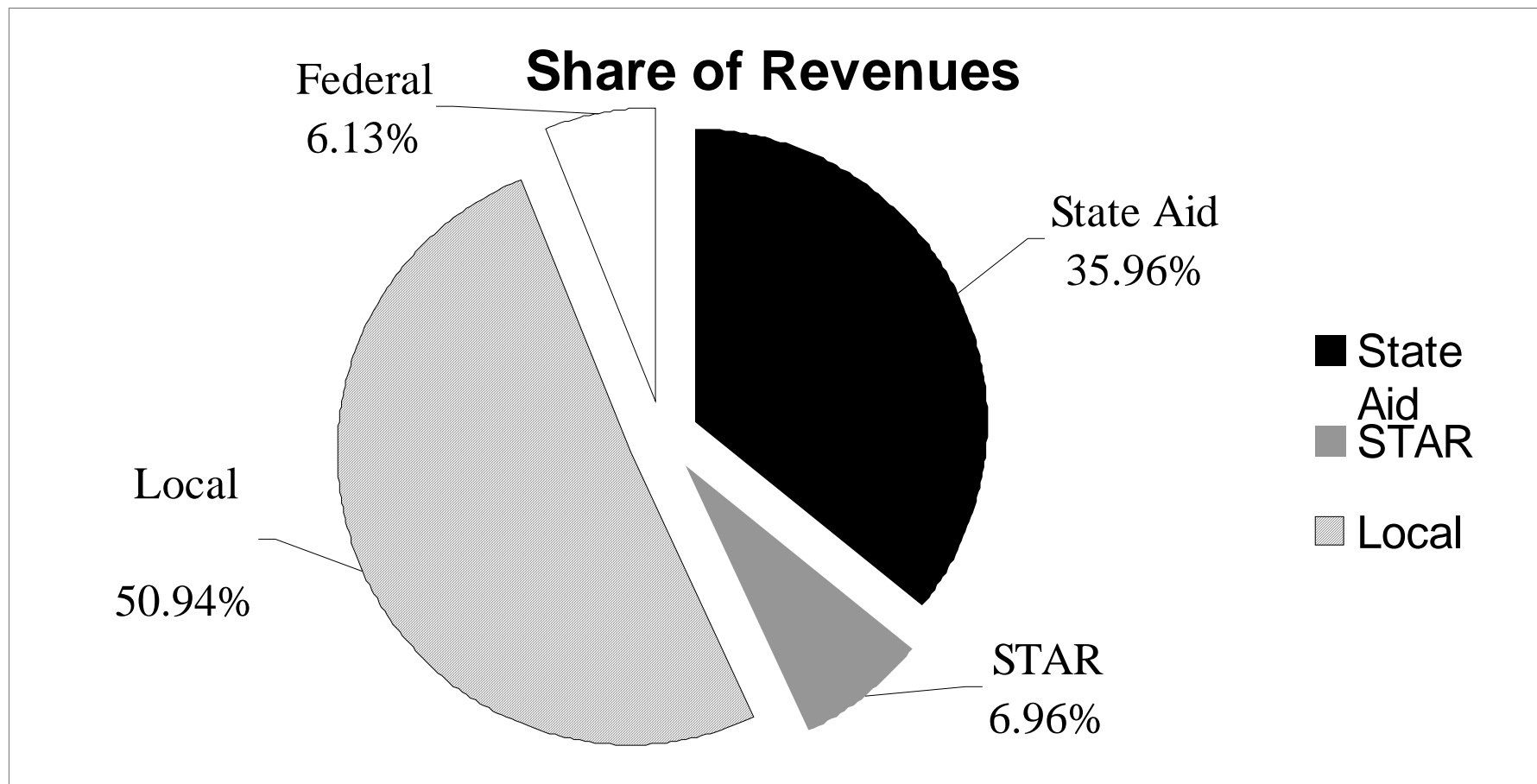
Fiscal Policy Institute

May 14, 2008

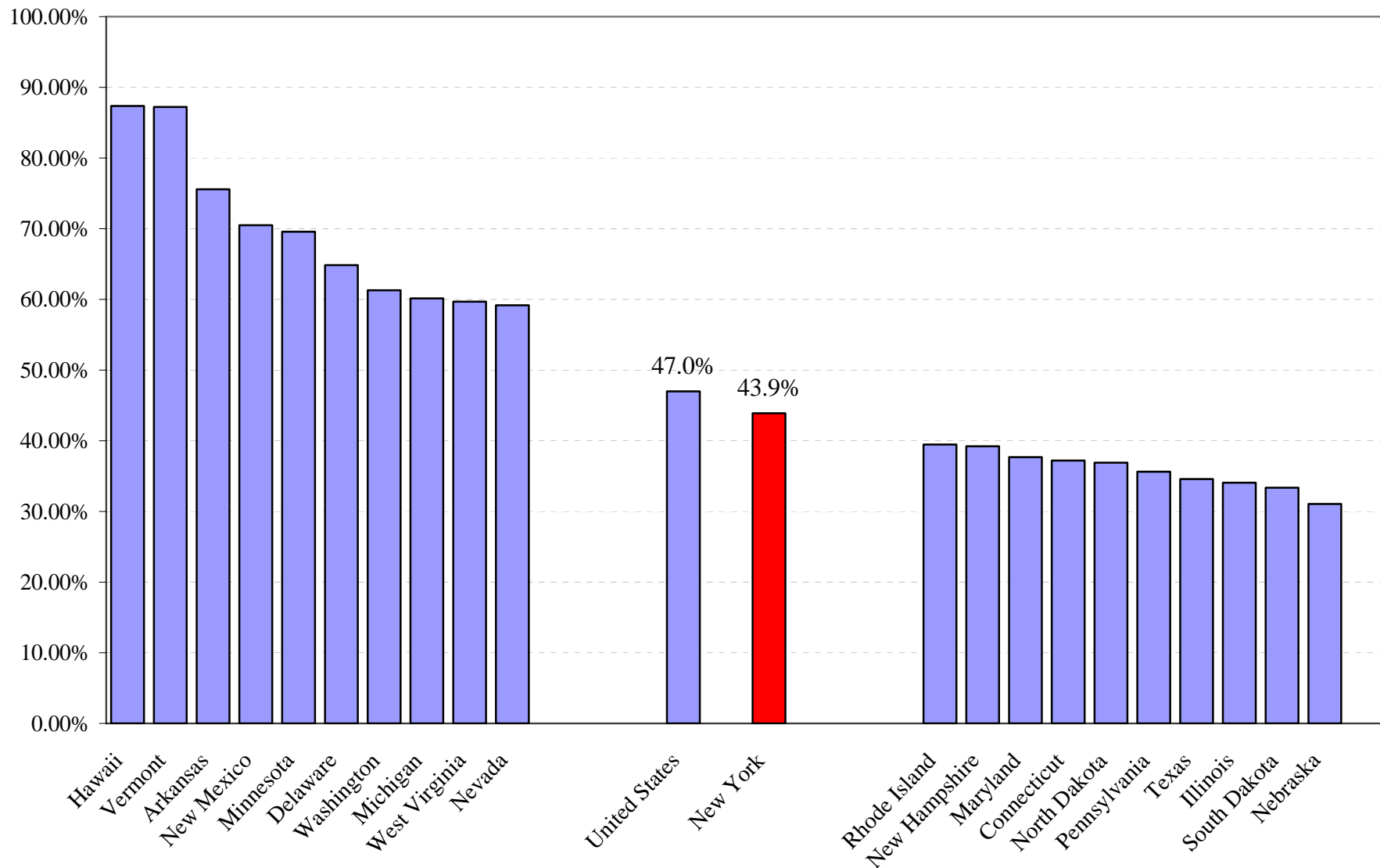
The root causes of the rising property taxes in New York:

- The responsibilities that New York State assigns to each of its several types of local governments.
- The amount of aid that the state provides to those local governments to help them cover the cost of those responsibilities.
- The revenues that those local governments are authorized to collect to pay for the share of those responsibilities that the state does not cover.

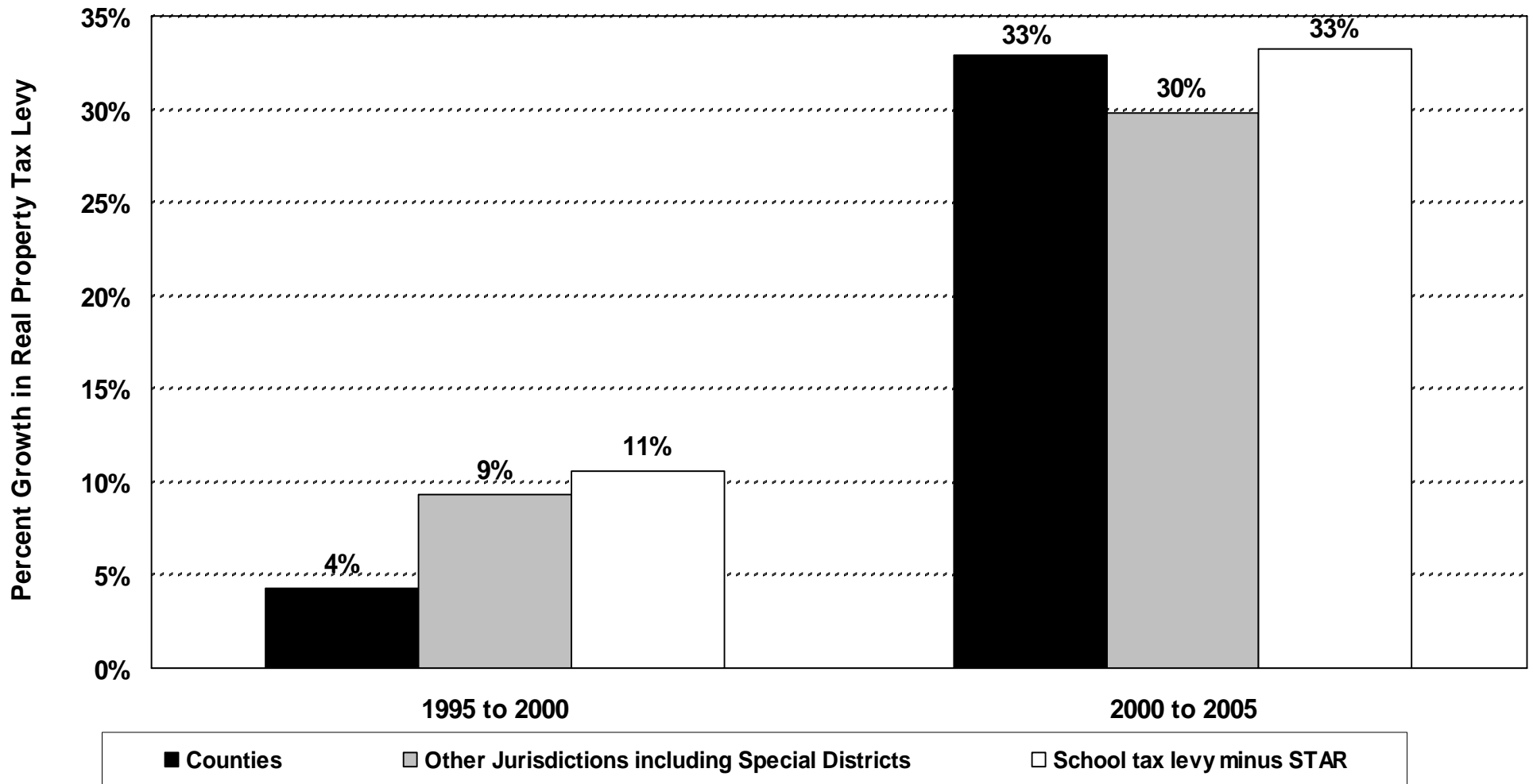
For example, State aid is LESS THAN 43% of the total \$46 billion dollar education budget.



New York ranks 31st among the 50 states in terms of the state's share of funding for public elementary and secondary education.



School tax levies are not alone in driving the property taxes higher. Since 2000, tax levies have grown for all taxing jurisdictions, not just school districts.



Source: OSC, Overlapping Real Property Tax Rates.

For many upstate counties, school taxes represent less than half of total property taxes.

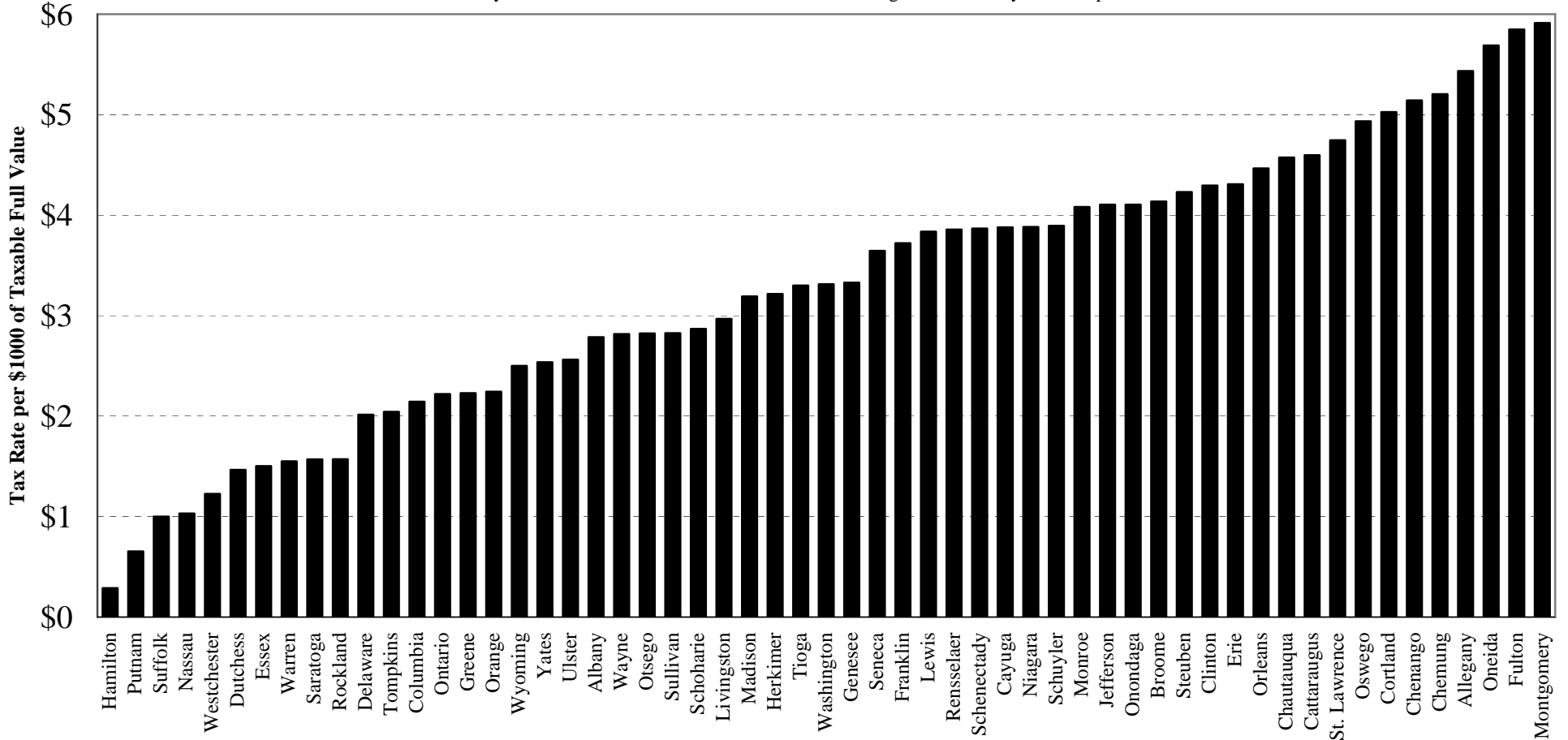
PUTNAM	71%	SULLIVAN	54%	WYOMING	48%
SARATOGA	71%	TOMPKINS	54%	OSWEGO	47%
SUFFOLK	64%	MONROE	54%	HERKIMER	47%
ORANGE	63%	ONONDAGA	53%	CAYUGA	46%
DUTCHESS	63%	BROOME	53%	ERIE	46%
ALBANY	63%	ONEIDA	52%	STEUBEN	46%
ULSTER	61%	WAYNE	52%	YATES	45%
WARREN	61%	LIVINGSTON	51%	CHAUTAUQUA	44%
ONTARIO	61%	ORLEANS	51%	ST. LAWRENCE	44%
ROCKLAND	60%	MADISON	51%	FRANKLIN	44%
NASSAU	60%	ESSEX	51%	SCHUYLER	42%
COLUMBIA	57%	SENECA	50%	CHENANGO	42%
CLINTON	57%	DELAWARE	50%	JEFFERSON	41%
OTSEGO	57%	SCHENECTADY	50%	MONTGOMERY	41%
GENESEE	57%	SCHOHARIE	49%	LEWIS	40%
STATEWIDE TOTAL	56%	HAMILTON	48%	CATTARAUGUS	39%
GREENE	56%	NIAGARA	48%	CORTLAND	39%
WESTCHESTER	55%	WASHINGTON	48%	FULTON	37%
NEW YORK CITY	55%	CHEMUNG	48%	ALLEGANY	37%
RENSSELAER	54%	TIOGA	48%		

Source: OSC, Overlapping Real Property Tax Rates.

School tax levies (excluding STAR) as a percent of total levies: 2005

New York is one of the few states that asks local governments to pay a share of Medicaid costs. The property tax "burden" related to Medicaid spending varies greatly across counties and the Medicaid cap legislation institutionalizes these disparities.

Tax Rate Per \$1000 of Taxable Full Value Necessary to Cover Local Share of Medicaid Costs, excluding New York City at \$9.78 per \$1000.



Sources: 2003 Medicaid Expenditures from NYS Department of Health. 2003 Full value from Office of State Comptroller.

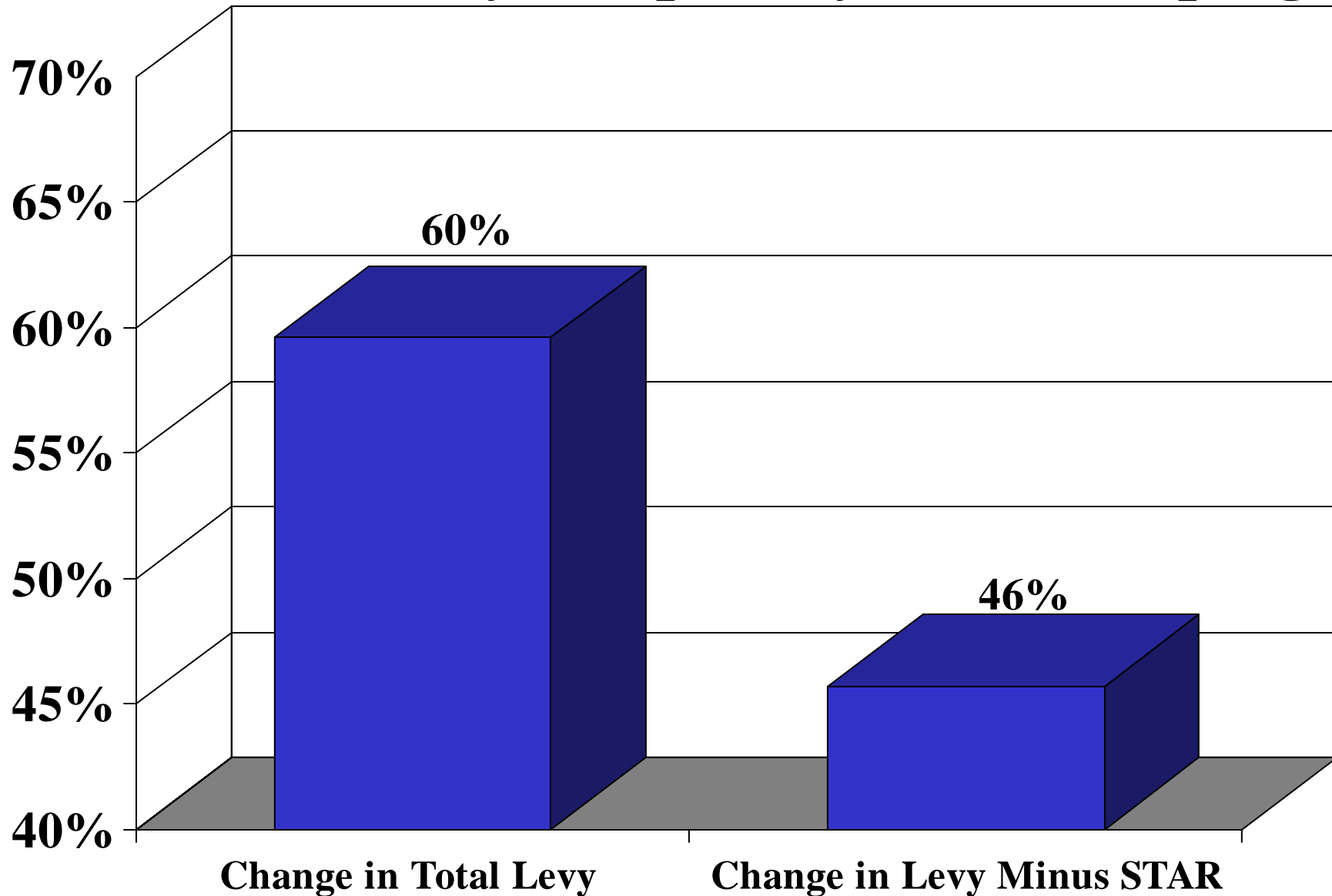
Property tax issue is complex and often misunderstood.

- School taxes make up 60 percent of the levy “on average” but in some counties other costs are driving increases.
- STAR Exemptions do not reduce school districts’ levies. Rather they provide for the state to pay part of the levy.
- The STAR Rebates are completely outside the budget and the levy.

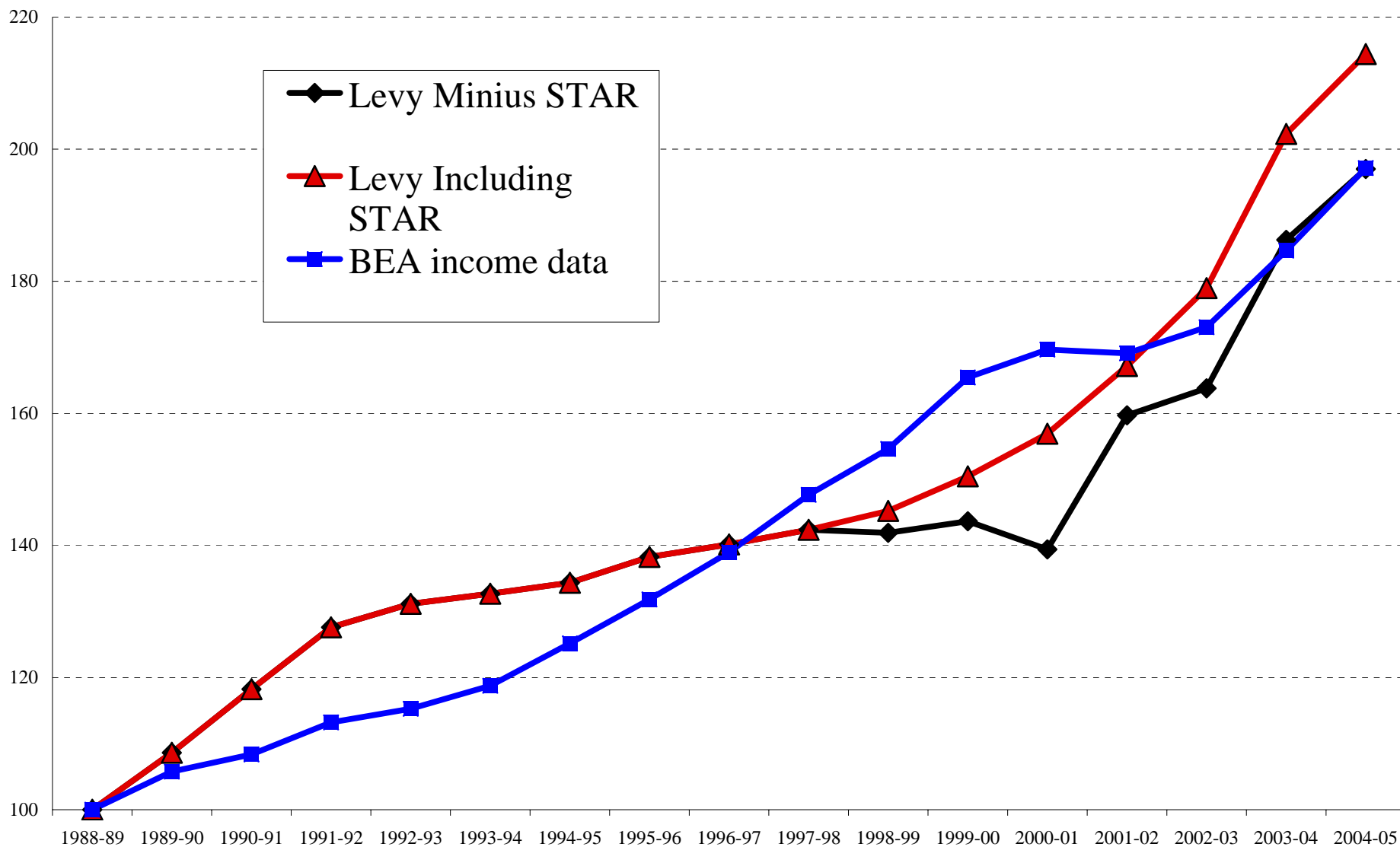
In April 2006, State Comptroller Alan Hevesi released a report, *Property Taxes in New York State*. This report played a key role in defining the perceptions of policy makers, the media and the public regarding property tax burdens in New York State. The Comptroller's press release that accompanied the report states, “From 1995 to 2005, local property taxes grew by 60 percent.”

- Only in the body of the report was it clarified that the levy growth rate included STAR payments made by the state as part of the levy. In fact, 25 percent of levy growth in this period was paid by the STAR program.
- While the report noted that New York’s property taxes per \$1,000 of personal income were the highest in the country, it failed to mention that by that measure property tax “burdens” had declined between 1995 and 2005.
- Between 1995 and 2000 property taxes per \$1,000 of personal income declined in every county in the state. Between 2000 and 2005 property taxes per \$1,000 of personal income declined in 41 of 57 counties.

Growth in levy paid by taxpayers over 1995-2005 period overstates the case because a portion of the school district levy was paid by the STAR program.



When the portion of the levy paid by STAR is removed from the overall levy numbers, levy growth has not exceeded personal income growth.



What is the correct measure to use when assessing the growth of property tax levies?

- Change in the consumer price index (CPI)? CPI not designed to measure the cost of producing public goods (such as education or health care) but rather the cost of a market basket of consumer goods.
- Some argue that the CPI is not a measure of what schools need but rather a measure of what families can afford. If that is the goal comparing changes in property taxes to changes in personal income is a better yardstick.
- Property tax levies per \$1,000 in personal income is a measure that gets at ability to pay.

Given these complexities, a “one-size-fits-all” approach to the property tax problem would not be good public policy.

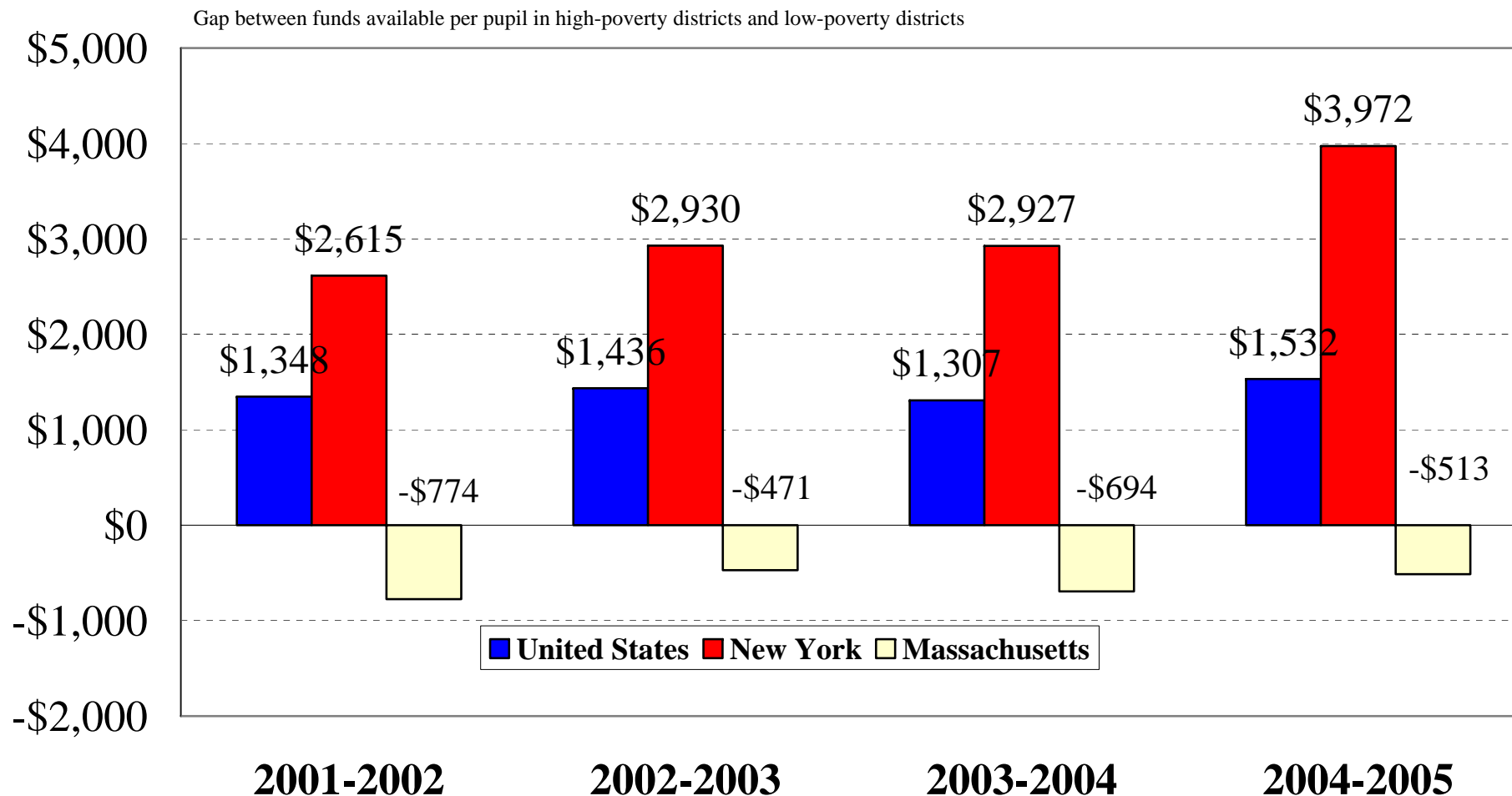
Two problems:

- 1) Across-district differences:** a cap would treat all districts the same, implicitly assuming that the status quo is something worth preserving and that all districts should move in lockstep.
- 2) Over-time concerns:** a cap would treat each year the same, setting a rule that might work well in a good year but would be a disaster a difficult year – like 2003 when state aid was flat and pension contributions skyrocketed.

A cap will hurt school districts that need to spend more.

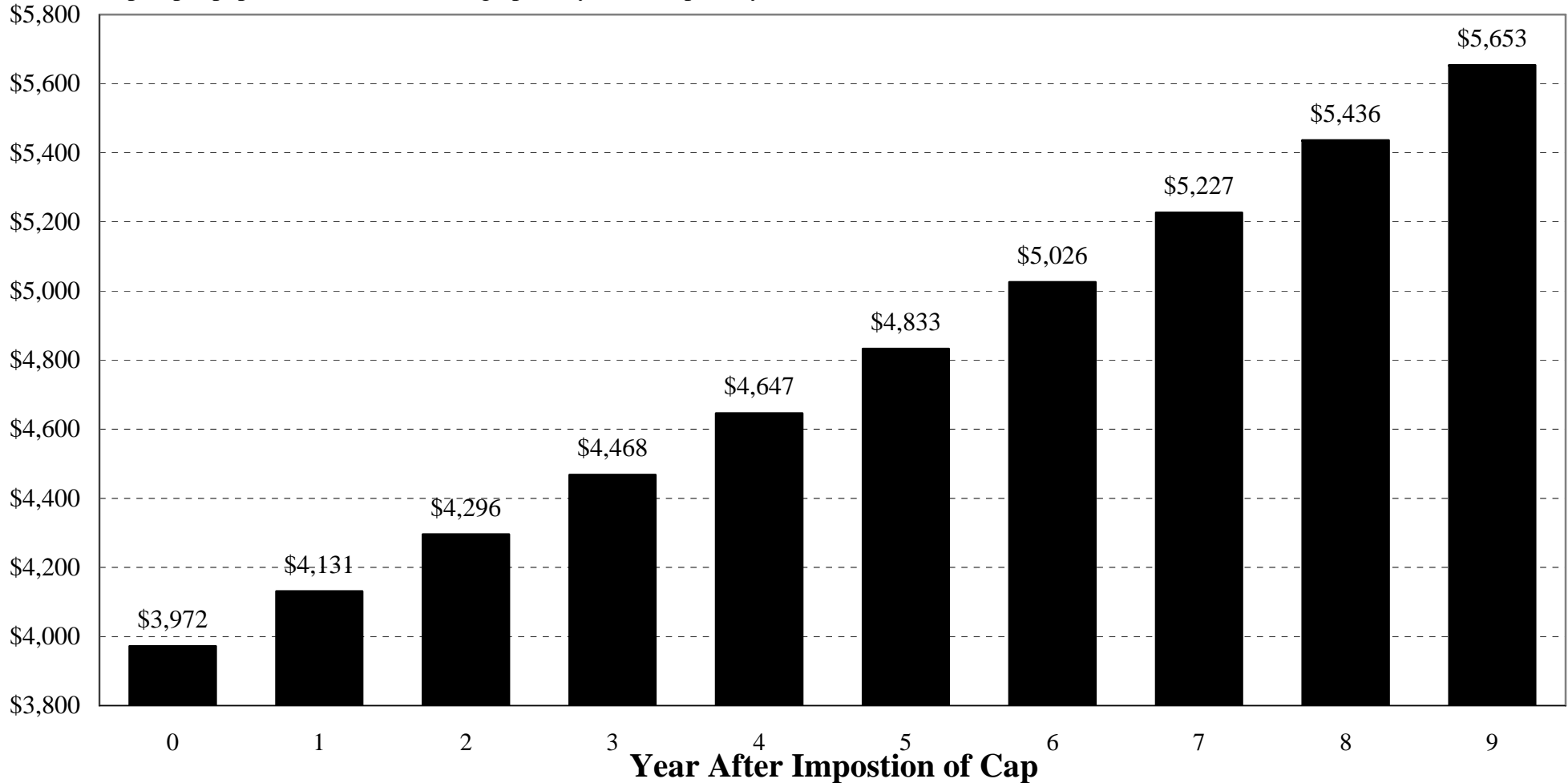
- Clear evidence that spending matters – for example, direct correlation between spending per pupil and graduation rates.
- Two independent adequacy studies (one sponsored by the NYSSBA/CFE and the other by Governor Pataki) came to the conclusion that many school districts in the state need to spend more.
 - The AIR/MAP study (NYSSBA/CFE) found that 515 school districts in New York needed to spend more than they were spending in 2003-04.
- Gap between rich and poor districts would be exacerbated by a cap.

New York has the largest gap between the resources available in high-poverty and low-poverty school districts of any state in the nation and that gap has been growing.



A cap would likely exacerbate this gap between the “wealthy” districts and poorer districts

Gap in per pupil revenues between high poverty and low poverty districts.



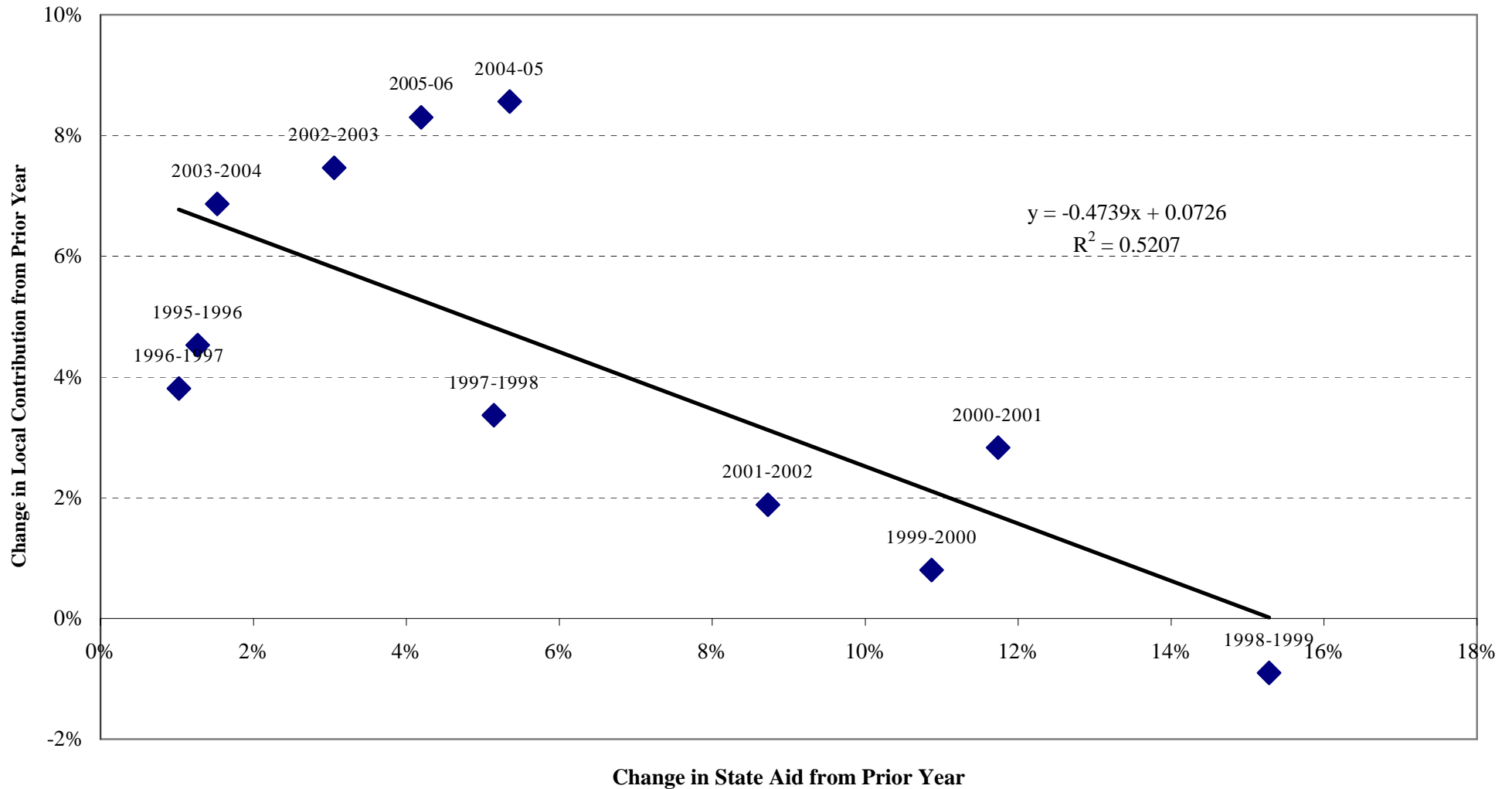
Source: \$3,972 gap from Education Trust calculations based on U.S. Department of Education school district revenue data for the 2004-2005 school year.

Over time, a cap would make it hard for all school districts to maintain services in difficult years.

- For example, in 2003 school districts faced the “perfect storm” – no increase in state aid and skyrocketing pension contributions due to poor stock market performance
 - A levy cap in 2003 would have meant massive lay offs and hurt educational programs
- Advocates of a cap seem to assume that school districts raise spending for the sake of spending
 - This ignores the late 1990s when levies grew very slowly – only 2.3 percent per year between 1995 and 2000 including STAR in the levy and 1.2 percent per year when STAR is removed.

There is a strong inverse relationship between changes in property tax levies and changes in state aid.

All New York State districts excluding New York City



Source: Fiscal Profiles, New York State Education Department, FARU.

The relationship between property taxes and income should be used to measure “burdens.”

- While the Tax Foundation compares median taxes to both median home values and median income, the Suozzi Commission has focused on the relationship between median taxes and median home values. Upstate New York counties are 9 out of 10 of the highest counties in the nation on this measure not because of high taxes but because of very low home values.
- Families need income to pay property taxes, therefore the correct way to look at burdens is to look at taxes as a percent of income.
- Considering county averages ignores the significant amount of variation among families in any particular county and the fact that even in a county with low taxes relative to income there are families whose property tax bills represent a very large percentage of their incomes.
- The best relief mechanism for addressing the problem of families being “taxed out of their homes” is a middle class circuit breaker.

What is a property tax circuit breaker?

- A circuit breaker provides credit for taxes that exceed a percentage of one's income.
- New York has had a circuit breaker since 1986, but it is set at a low threshold and provides little relief:
 - Seniors can receive a maximum of \$375 and other taxpayers can get up to \$75.
 - Taxpayers wishing to claim the credit must meet all of the following eligibility requirements:
 - Household gross income cannot exceed \$18,000 (gross income is broader than NY AGI) and includes Social Security and public assistance cash benefit
 - Market value of home cannot exceed \$85,000
 - Average monthly rent of renting taxpayer cannot exceed \$450

Advantages of a circuit breaker.

- Ties relief to the relationship between one's tax bill and the income available to pay it (the most accurate measure individual tax burden).
- Provides relief to all property owners who are overburdened except for the very highest income earning households.
- Effective in providing significant relief to the middle class.

A middle class circuit breaker proposal with bipartisan sponsors in each branch of the legislature is the Galef-Little bill. (A1575/ S.1053)

- Applies to homeowners who have lived in their residences for at least 5 years with incomes below \$250,000.
- Would replace Middle Class STAR Rebate Check Program, but not the basic or enhanced Senior STAR.
- Credit is for **70%** of total property taxes that exceed the applicable percentage.

Downstate Formula *NYC, Nassau, Suffolk, Rockland, Westchester, Putnam, Orange, Dutchess)*

6 %	of income if under \$120,000
7 %	\$120-175,000
8 %	\$175-250,000

Upstate Formula,

6 %	of income if under \$90,00
7 %	\$90 - 150,000
8 %	\$150- 250,000

Widowed Senior (66) in Rockland County (Nyack School District in the Town of Clarkstown) - Owns home for last 30 yrs.



Current income:	\$23,000
Current value of property:	\$350,000
2006-07 Taxes on property without STAR:	\$8,519
2006-07 Taxes on property after Enhanced STAR exemption:	\$6,302
2007 STAR Rebate Amount:	\$ 551
2009-10 STAR Rebate Amount:	<u>\$771</u>
Circuit Breaker refundable credit:	<u>\$3,446</u>
New Effective 2006-07 Property Tax Amount:	<u>\$2,857</u>

What would this cost?

- 2.5 million households meet the basic income criteria (income and residency) and 940,000 of them would receive benefits at a cost of \$1.64 billion.
- This is roughly equivalent to the projected cost of the middle class STAR Rebate program
- If the residency requirement was dropped, the number of beneficiaries and cost would increase to 1.44 million households and \$2.5 billion.

Overall Combined Levy by County, 1995-2005

as originally published in the State Comptroller's April 2006 report with columns and rows in boldface type added by Fiscal Policy Institute

				Average Annual Percent Change			Total Change, 1995-2000	
	1995	2000	2005	1995-2000	2000-2005	1995-2005	Change	Rank
Albany	348,090,412	399,149,026	537,749,699	2.8%	6.1%	4.4%	54.5%	34
Allegany	41,912,988	49,150,519	69,536,036	3.2%	7.2%	5.2%	65.9%	12
Broome	223,218,218	227,770,857	297,141,606	0.4%	5.5%	2.9%	33.1%	53
Cattaraugus	73,266,806	84,207,184	113,478,970	2.8%	6.1%	4.5%	54.9%	33
Cayuga	63,053,359	70,266,266	102,218,509	2.2%	7.8%	4.9%	62.1%	24
Chautauqua	149,217,131	153,567,791	198,938,514	0.6%	5.3%	2.9%	33.3%	52
Chemung	74,196,456	81,632,379	106,278,505	1.9%	5.4%	3.7%	43.2%	49
Chenango	48,225,968	52,206,765	70,883,212	1.6%	6.3%	3.9%	47.0%	44
Clinton	59,821,084	69,520,406	107,320,456	3.1%	9.1%	6.0%	79.4%	2
Columbia	73,973,113	89,637,984	124,541,401	3.9%	6.8%	5.3%	68.4%	9
Cortland	40,050,573	45,207,200	66,009,806	2.5%	7.9%	5.1%	64.8%	16
Delaware	61,415,164	69,535,444	97,605,357	2.5%	7.0%	4.7%	58.9%	28
Dutchess	345,457,236	396,036,780	567,363,209	2.8%	7.5%	5.1%	64.2%	17
Erie	1,029,638,302	1,082,685,560	1,250,058,503	1.0%	2.9%	2.0%	21.4%	56
Essex	51,533,821	59,649,056	88,449,957	3.0%	8.2%	5.6%	71.6%	5
Franklin	43,541,708	48,961,799	70,495,893	2.4%	7.6%	4.9%	61.9%	25
Fulton	54,798,495	60,208,832	80,545,923	1.9%	6.0%	3.9%	47.0%	43
Genesee	56,453,457	63,210,412	83,881,924	2.3%	5.8%	4.0%	48.6%	42
Greene	61,846,608	69,865,699	98,662,027	2.5%	7.1%	4.8%	59.5%	26
Hamilton	19,749,434	22,073,033	31,249,726	2.2%	7.2%	4.7%	58.2%	30
Herkimer	59,542,466	66,424,680	87,498,431	2.2%	5.7%	3.9%	47.0%	45
Jefferson	81,961,692	91,502,059	116,505,443	2.2%	5.0%	3.6%	42.1%	50
Lewis	24,455,098	27,127,770	35,534,246	2.1%	5.5%	3.8%	45.3%	47
Livingston	54,802,325	63,474,758	87,397,953	3.0%	6.6%	4.8%	59.5%	27
Madison	62,218,608	73,286,456	101,702,662	3.3%	6.8%	5.0%	63.5%	20
Monroe	879,334,589	962,332,598	1,283,656,553	1.8%	5.9%	3.9%	46.0%	46
Montgomery	46,310,633	50,553,858	71,469,909	1.8%	7.2%	4.4%	54.3%	35
Nassau	2,890,366,265	3,579,381,927	5,053,266,951	4.4%	7.1%	5.7%	74.8%	4
Niagara	238,428,613	264,471,570	332,414,651	2.1%	4.7%	3.4%	39.4%	51
Oneida	216,560,385	224,708,623	278,829,690	0.7%	4.4%	2.6%	28.8%	55
Onondaga	557,667,780	572,266,822	733,051,340	0.5%	5.1%	2.8%	31.4%	54
Ontario	107,574,845	129,950,263	177,968,954	3.9%	6.5%	5.2%	65.4%	14
Orange	399,483,265	492,604,554	768,973,282	4.3%	9.3%	6.8%	92.5%	1
Orleans	35,436,748	41,654,668	57,911,577	3.3%	6.8%	5.0%	63.4%	21
Oswego	191,855,773	155,221,424	167,620,503	-4.1%	1.5%	-1.3%	-12.6%	57
Otsego	54,845,388	63,065,395	79,566,138	2.8%	4.8%	3.8%	45.1%	48
Putnam	166,492,853	200,040,534	295,473,963	3.7%	8.1%	5.9%	77.5%	3
Rensselaer	154,082,793	175,697,596	244,276,036	2.7%	6.8%	4.7%	58.5%	29
Rockland	562,962,635	672,460,476	928,095,253	3.6%	6.7%	5.1%	64.9%	15
St.Lawrence	87,851,526	99,846,472	137,748,231	2.6%	6.6%	4.6%	56.8%	32
Saratoga	203,979,035	245,860,729	348,809,099	3.8%	7.2%	5.5%	71.0%	7
Schenectady	175,056,098	189,638,026	269,140,403	1.6%	7.3%	4.4%	53.7%	37
Schoharie	33,787,259	39,518,767	56,018,791	3.2%	7.2%	5.2%	65.8%	13
Schuyler	15,891,770	16,208,692	24,475,612	0.4%	8.6%	4.4%	54.0%	36
Seneca	28,693,670	32,042,888	47,833,907	2.2%	8.3%	5.2%	66.7%	11
Steuben	88,622,593	100,466,823	139,604,749	2.5%	6.8%	4.6%	57.5%	31
Suffolk	2,600,072,201	3,006,358,037	4,259,018,044	2.9%	7.2%	5.1%	63.8%	18
Sullivan	125,514,012	140,593,862	192,578,939	2.3%	6.5%	4.4%	53.4%	38
Tioga	41,497,388	45,383,435	62,891,933	1.8%	6.7%	4.2%	51.6%	40
Tompkins	93,107,236	111,867,762	159,432,122	3.7%	7.3%	5.5%	71.2%	6
Ulster	245,896,634	278,949,999	401,963,043	2.6%	7.6%	5.0%	63.5%	19
Warren	81,087,934	95,271,256	131,784,420	3.3%	6.7%	5.0%	62.5%	23
Washington	57,924,621	63,878,178	94,322,997	2.0%	8.1%	5.0%	62.8%	22
Wayne	96,390,195	110,855,891	162,640,596	2.8%	8.0%	5.4%	68.7%	8
Westchester	1,989,429,770	2,332,165,426	3,328,384,768	3.2%	7.4%	5.3%	67.3%	10
Wyoming	31,306,988	36,512,122	47,681,274	3.1%	5.5%	4.3%	52.3%	39
Yates	26,119,728	30,081,026	39,204,897	2.9%	5.4%	4.1%	50.1%	41
NYS Excluding NYC	15,726,071,745	18,076,268,414	24,967,156,593	2.8%	6.7%	4.7%	58.8%	
New York City	7,889,768,851	8,374,300,959	12,720,048,530	1.2%	8.7%	4.9%	61.2%	
Statewide	23,615,840,596	26,450,569,373	37,687,205,123	2.3%	7.3%	4.8%	59.6%	
Statewide Cross Check	23,615,840,596	26,450,569,373	37,687,205,123	2.3%	7.3%	4.8%	59.6%	
Inflation (CPI-U New York metro region)	152.40	172.20	195.30	2.5%	2.5%	2.5%	28.1%	

Overall Combined Levy by County, 1995-2005, with School District Levies Apportioned Among Counties

with school district levies apportioned among counties for correct comparisons with measures of "ability to pay" and with correction for changes in the fiscal year for Nassau County's county government

				Average Annual Percent Change			Total Change, 1996 - 2005	
	1995	2000	2005	1995-2000	2000-2005	1995-2005	Change	Rank
Albany	352,254,270	403,075,542	544,289,090	2.7%	6.2%	4.4%	54.5%	34
Allegany	41,803,018	49,039,931	69,440,416	3.2%	7.2%	5.2%	66.1%	11
Broome	216,859,403	219,989,044	286,253,301	0.3%	5.4%	2.8%	32.0%	53
Cattaraugus	70,703,883	80,967,254	108,631,237	2.7%	6.1%	4.4%	53.6%	38
Cayuga	66,332,169	74,053,488	107,684,543	2.2%	7.8%	5.0%	62.3%	24
Chautauqua	148,182,068	152,530,245	197,414,676	0.6%	5.3%	2.9%	33.2%	52
Chemung	76,546,607	84,044,136	110,464,982	1.9%	5.6%	3.7%	44.3%	49
Chenango	46,903,221	50,761,584	69,210,729	1.6%	6.4%	4.0%	47.6%	44
Clinton	56,916,500	66,521,071	102,255,183	3.2%	9.0%	6.0%	79.7%	2
Columbia	76,254,368	92,149,670	127,477,222	3.9%	6.7%	5.3%	67.2%	9
Cortland	40,146,251	45,599,744	66,138,980	2.6%	7.7%	5.1%	64.7%	15
Delaware	64,194,884	72,797,565	102,475,630	2.5%	7.1%	4.8%	59.6%	28
Dutchess	344,630,379	395,267,978	567,595,820	2.8%	7.5%	5.1%	64.7%	16
Erie	1,029,349,353	1,082,038,028	1,249,981,423	1.0%	2.9%	2.0%	21.4%	56
Essex	54,069,208	62,341,535	91,760,924	2.9%	8.0%	5.4%	69.7%	7
Franklin	41,053,527	45,898,760	66,286,268	2.3%	7.6%	4.9%	61.5%	26
Fulton	54,676,606	59,719,413	79,803,248	1.8%	6.0%	3.9%	46.0%	46
Genesee	56,165,657	62,749,451	83,238,070	2.2%	5.8%	4.0%	48.2%	42
Greene	61,117,921	68,746,164	96,299,281	2.4%	7.0%	4.7%	57.6%	30
Hamilton	20,939,636	23,708,713	33,567,071	2.5%	7.2%	4.8%	60.3%	27
Herkimer	59,923,034	66,525,319	87,626,571	2.1%	5.7%	3.9%	46.2%	45
Jefferson	81,909,193	91,332,005	116,104,851	2.2%	4.9%	3.6%	41.7%	50
Lewis	24,891,136	27,919,047	36,742,118	2.3%	5.6%	4.0%	47.6%	43
Livingston	56,034,155	65,219,740	90,597,081	3.1%	6.8%	4.9%	61.7%	25
Madison	61,862,048	72,508,580	100,582,563	3.2%	6.8%	5.0%	62.6%	23
Monroe	877,683,252	959,977,931	1,279,678,680	1.8%	5.9%	3.8%	45.8%	47
Montgomery	45,908,763	50,259,528	71,086,257	1.8%	7.2%	4.5%	54.8%	33
Nassau*	3,040,505,871	3,579,136,739	5,052,907,200	3.3%	7.1%	5.2%	66.2%	10
Niagara	238,959,143	265,220,178	333,275,422	2.1%	4.7%	3.4%	39.5%	51
Oneida	216,291,920	224,529,128	278,492,304	0.8%	4.4%	2.6%	28.8%	55
Onondaga	560,705,168	574,952,062	737,252,969	0.5%	5.1%	2.8%	31.5%	54
Ontario	106,488,518	127,906,805	175,271,586	3.7%	6.5%	5.1%	64.6%	17
Orange	409,386,350	501,965,689	783,980,274	4.2%	9.3%	6.7%	91.5%	1
Orleans	35,075,155	41,158,883	57,137,286	3.3%	6.8%	5.0%	62.9%	22
Oswego	187,762,697	150,042,271	159,816,081	-4.4%	1.3%	-1.6%	-14.9%	57
Otsego	55,473,853	63,764,006	80,433,450	2.8%	4.8%	3.8%	45.0%	48
Putnam	171,145,748	204,332,545	301,446,994	3.6%	8.1%	5.8%	76.1%	3
Rensselaer	155,474,722	177,386,992	246,648,799	2.7%	6.8%	4.7%	58.6%	29
Rockland	561,466,603	670,736,980	925,335,914	3.6%	6.6%	5.1%	64.8%	14
StLawrence	89,148,096	101,613,578	140,112,608	2.7%	6.6%	4.6%	57.2%	31
Saratoga	201,287,556	241,719,896	343,259,291	3.7%	7.3%	5.5%	70.5%	5
Schenectady	178,667,316	194,220,834	275,360,461	1.7%	7.2%	4.4%	54.1%	35
Schoharie	32,612,485	38,102,083	53,426,547	3.2%	7.0%	5.1%	63.8%	20
Schuyler	18,166,082	18,765,058	27,828,011	0.7%	8.2%	4.4%	53.2%	40
Seneca	29,681,194	33,108,652	49,155,297	2.2%	8.2%	5.2%	65.6%	12
Steuben	86,913,626	98,424,786	135,942,084	2.5%	6.7%	4.6%	56.4%	32
Suffolk	2,598,898,143	3,006,603,225	4,259,377,795	3.0%	7.2%	5.1%	63.9%	19
Sullivan	127,540,769	144,138,217	195,956,675	2.5%	6.3%	4.4%	53.6%	39
Tioga	43,678,333	48,767,299	67,274,698	2.2%	6.6%	4.4%	54.0%	36
Tompkins	91,444,266	109,903,041	157,197,293	3.7%	7.4%	5.6%	71.9%	4
Ulster	234,342,638	266,456,973	384,530,977	2.6%	7.6%	5.1%	64.1%	18
Warren	79,706,161	93,939,143	131,389,566	3.3%	6.9%	5.1%	64.8%	13
Washington	59,217,218	65,561,499	96,657,200	2.1%	8.1%	5.0%	63.2%	21
Wayne	94,833,456	109,984,026	161,593,190	3.0%	8.0%	5.5%	70.4%	6
Westchester	1,982,548,435	2,325,097,998	3,317,789,397	3.2%	7.4%	5.3%	67.3%	8
Wyoming	34,623,407	40,608,171	53,278,903	3.2%	5.6%	4.4%	53.9%	37
Yates	27,694,245	32,380,191	42,342,106	3.2%	5.5%	4.3%	52.9%	41
NYS Excluding NYC	15,877,049,684	18,076,268,414	24,967,156,593	2.6%	6.7%	4.6%	57.3%	
New York City	7,889,768,851	8,374,300,959	12,720,048,530	1.2%	8.7%	4.9%	61.2%	
Statewide	23,766,818,535	26,450,569,373	37,687,205,123	2.2%	7.3%	4.7%	58.6%	

*For county government purposes, Nassau County had a 9-month interim fiscal year in 1995 and a 15-month fiscal year in 1996. The county portion of the 1995 levy shown here has been adjusted to include one-fifth of the levy for the 15 month fiscal year which covered October 1, 1995 through December 31, 1996.

STAR Reimbursements by County Portions of School Districts

				Average Annual Percent Change					
	1995	2000	2005	1995-2000	2000-2005	1995-2005			
Albany	0	20,571,983	44,382,107		16.6%				
Allegany	0	3,022,223	8,318,149		22.4%				
Broome	0	20,226,601	41,905,296		15.7%				
Cattaraugus	0	4,998,811	12,419,887		20.0%				
Cayuga	0	5,728,585	14,210,501		19.9%				
Chautauqua	0	10,887,408	23,840,954		17.0%				
Chemung	0	7,274,488	15,190,323		15.9%				
Chenango	0	4,076,772	9,181,990		17.6%				
Clinton	0	4,535,611	12,148,002		21.8%				
Columbia	0	4,620,078	9,019,549		14.3%				
Cortland	0	2,950,936	7,408,440		20.2%				
Delaware	0	3,623,989	7,616,166		16.0%				
Dutchess	0	20,102,739	46,550,005		18.3%				
Erie	0	64,989,044	136,128,064		15.9%				
Essex	0	2,279,766	5,317,401		18.5%				
Franklin	0	2,692,232	6,184,732		18.1%				
Fulton	0	4,002,331	9,140,673		18.0%				
Genesee	0	5,525,510	12,804,373		18.3%				
Greene	0	3,446,635	7,373,768		16.4%				
Hamilton	0	346,815	634,408		12.8%				
Herkimer	0	4,880,493	10,847,606		17.3%				
Jefferson	0	4,610,491	10,064,597		16.9%				
Lewis	0	1,523,827	3,622,658		18.9%				
Livingston	0	4,199,189	10,757,427		20.7%				
Madison	0	5,126,334	12,435,370		19.4%				
Monroe	0	53,145,993	132,844,839		20.1%				
Montgomery	0	4,561,941	9,972,469		16.9%				
Nassau	0	141,932,331	338,298,536		19.0%				
Niagara	0	18,487,723	41,530,894		17.6%				
Oneida	0	19,908,418	43,576,054		17.0%				
Onondaga	0	36,386,698	86,132,435		18.8%				
Ontario	0	7,786,129	18,738,623		19.2%				
Orange	0	23,499,926	64,652,367		22.4%				
Orleans	0	3,268,823	8,863,882		22.1%				
Oswego	0	8,290,376	22,502,581		22.1%				
Otsego	0	4,799,429	10,305,241		16.5%				
Putnam	0	9,947,175	29,796,901		24.5%				
Rensselaer	0	11,739,083	28,099,131		19.1%				
Rockland	0	29,991,898	73,221,458		19.5%				
StLawrence	0	6,916,880	17,263,352		20.1%				
Saratoga	0	14,517,037	36,694,411		20.4%				
Schenectady	0	13,128,765	30,288,171		18.2%				
Schoharie	0	2,097,744	5,481,731		21.2%				
Schuyler	0	1,235,093	3,274,739		21.5%				
Seneca	0	2,483,140	6,565,097		21.5%				
Steuben	0	6,988,800	16,776,115		19.1%				
Suffolk	0	133,663,631	347,120,682		21.0%				
Sullivan	0	5,311,972	12,512,508		18.7%				
Tioga	0	4,082,386	9,946,503		19.5%				
Tompkins	0	5,082,530	12,892,776		20.5%				
Ulster	0	14,136,184	31,731,570		17.6%				
Warren	0	4,024,791	9,588,081		19.0%				
Washington	0	4,638,125	11,204,906		19.3%				
Wayne	0	7,078,278	19,455,217		22.4%				
Westchester	0	114,185,760	307,389,464		21.9%				
Wyoming	0	2,902,268	6,780,019		18.5%				
Yates	0	1,596,893	3,433,783		16.5%				
NYS Excluding NYC	0	934,059,112	2,274,436,981		19.5%				
New York City*	0	259,869,421	783,728,653		24.7%				
Statewide	0	1,193,928,533	3,058,165,634		20.7%				

*NYC numbers include NYC STAR supplement which is paid through the NYC personal income tax.

Overall Combined Levy by County, 1995-2005, with School District Levies Apportioned Among Counties, Minus STAR Exemptions

				Average Annual Percent Change			Total Change, 1996 - 2005	
	1995	2000	2005	1995-2000	2000-2005	1995-2005	Change	Rank
Albany	352,254,270	382,503,559	499,906,983	1.7%	5.5%	3.6%	41.9%	29
Allegany	41,803,018	46,017,708	61,122,267	1.9%	5.8%	3.9%	46.2%	22
Broome	216,859,403	199,762,443	244,348,005	-1.6%	4.1%	1.2%	12.7%	54
Cattaraugus	70,703,883	75,968,443	96,211,350	1.4%	4.8%	3.1%	36.1%	37
Cayuga	66,332,169	68,324,903	93,474,042	0.6%	6.5%	3.5%	40.9%	30
Chautauqua	148,182,068	141,642,837	173,573,722	-0.9%	4.1%	1.6%	17.1%	52
Chemung	76,546,607	76,769,648	95,274,659	0.1%	4.4%	2.2%	24.5%	50
Chenango	46,903,221	46,684,812	60,028,739	-0.1%	5.2%	2.5%	28.0%	47
Clinton	56,916,500	61,985,460	90,107,181	1.7%	7.8%	4.7%	58.3%	4
Columbia	76,254,368	87,529,592	118,457,673	2.8%	6.2%	4.5%	55.3%	7
Cortland	40,146,251	42,648,808	58,730,540	1.2%	6.6%	3.9%	46.3%	21
Delaware	64,194,884	69,173,576	94,859,464	1.5%	6.5%	4.0%	47.8%	17
Dutchess	344,630,379	375,165,239	521,045,815	1.7%	6.8%	4.2%	51.2%	13
Erie	1,029,349,353	1,017,048,984	1,113,853,359	-0.2%	1.8%	0.8%	8.2%	56
Essex	54,069,208	60,061,769	86,443,523	2.1%	7.6%	4.8%	59.9%	2
Franklin	41,053,527	43,206,528	60,101,536	1.0%	6.8%	3.9%	46.4%	20
Fulton	54,676,606	55,717,082	70,662,575	0.4%	4.9%	2.6%	29.2%	45
Genesee	56,165,657	57,223,941	70,433,697	0.4%	4.2%	2.3%	25.4%	49
Greene	61,117,921	65,299,529	88,925,513	1.3%	6.4%	3.8%	45.5%	23
Hamilton	20,939,636	23,361,898	32,932,663	2.2%	7.1%	4.6%	57.3%	6
Herkimer	59,923,034	61,644,826	76,778,965	0.6%	4.5%	2.5%	28.1%	46
Jefferson	81,909,193	86,721,514	106,040,254	1.1%	4.1%	2.6%	29.5%	44
Lewis	24,891,136	26,395,220	33,119,460	1.2%	4.6%	2.9%	33.1%	41
Livingston	56,034,155	61,020,551	79,839,654	1.7%	5.5%	3.6%	42.5%	28
Madison	61,862,048	67,382,246	88,147,193	1.7%	5.5%	3.6%	42.5%	27
Monroe	877,683,252	906,831,938	1,146,833,841	0.7%	4.8%	2.7%	30.7%	43
Montgomery	45,908,763	45,697,587	61,113,788	-0.1%	6.0%	2.9%	33.1%	40
Nassau	3,040,505,871	3,437,204,408	4,714,608,664	2.5%	6.5%	4.5%	55.1%	8
Niagara	238,959,143	246,732,455	291,744,528	0.6%	3.4%	2.0%	22.1%	51
Oneida	216,291,920	204,620,710	234,916,250	-1.1%	2.8%	0.8%	8.6%	55
Onondaga	560,705,168	538,565,364	651,120,534	-0.8%	3.9%	1.5%	16.1%	53
Ontario	106,488,518	120,120,676	156,532,963	2.4%	5.4%	3.9%	47.0%	19
Orange	409,386,350	478,465,763	719,327,907	3.2%	8.5%	5.8%	75.7%	1
Orleans	35,075,155	37,890,061	48,273,404	1.6%	5.0%	3.2%	37.6%	34
Oswego	187,762,697	141,751,895	137,313,500	-5.5%	-0.6%	-3.1%	-26.9%	57
Otsego	55,473,853	58,964,577	70,128,209	1.2%	3.5%	2.4%	26.4%	48
Putnam	171,145,748	194,385,370	271,650,093	2.6%	6.9%	4.7%	58.7%	3
Rensselaer	155,474,722	165,647,909	218,549,668	1.3%	5.7%	3.5%	40.6%	31
Rockland	561,466,603	640,745,082	852,114,456	2.7%	5.9%	4.3%	51.8%	12
StLawrence	89,148,096	94,696,698	122,849,256	1.2%	5.3%	3.3%	37.8%	33
Saratoga	201,287,556	227,202,859	306,564,880	2.5%	6.2%	4.3%	52.3%	10
Schenectady	178,667,316	181,092,069	245,072,290	0.3%	6.2%	3.2%	37.2%	35
Schoharie	32,612,485	36,004,339	47,944,816	2.0%	5.9%	3.9%	47.0%	18
Schuyler	18,166,082	17,529,965	24,553,272	-0.7%	7.0%	3.1%	35.2%	38
Seneca	29,681,194	30,625,512	42,590,200	0.6%	6.8%	3.7%	43.5%	26
Steuben	86,913,626	91,435,986	119,165,969	1.0%	5.4%	3.2%	37.1%	36
Suffolk	2,598,898,143	2,872,939,594	3,912,257,113	2.0%	6.4%	4.2%	50.5%	15
Sullivan	127,540,769	138,826,245	183,444,167	1.7%	5.7%	3.7%	43.8%	25
Tioga	43,678,333	44,684,913	57,328,195	0.5%	5.1%	2.8%	31.3%	42
Tompkins	91,444,266	104,820,511	144,304,517	2.8%	6.6%	4.7%	57.8%	5
Ulster	234,342,638	252,320,789	352,799,407	1.5%	6.9%	4.2%	50.5%	14
Warren	79,706,161	89,914,352	121,801,485	2.4%	6.3%	4.3%	52.8%	9
Washington	59,217,218	60,923,374	85,452,294	0.6%	7.0%	3.7%	44.3%	24
Wayne	94,833,456	102,905,748	142,137,973	1.6%	6.7%	4.1%	49.9%	16
Westchester	1,982,548,435	2,210,912,238	3,010,399,933	2.2%	6.4%	4.3%	51.8%	11
Wyoming	34,623,407	37,705,903	46,498,884	1.7%	4.3%	3.0%	34.3%	39
Yates	27,694,245	30,783,298	38,908,323	2.1%	4.8%	3.5%	40.5%	32
NYS Excluding NYC	15,877,049,684	17,142,209,302	22,692,719,612	1.5%	5.8%	3.6%	42.9%	
New York City	7,889,768,851	8,114,431,538	11,936,319,877	0.6%	8.0%	4.2%	51.3%	
Statewide	23,766,818,535	25,256,640,840	34,629,039,489	1.2%	6.5%	3.8%	45.7%	

Personal Income by County, 1995-2005, in Thousands of Dollars

Personal Income (in thousands of dollars)				Average Annual Percent Change			Total Change, 1996 - 2005	
	1995	2000	2005	1995-2000	2000-2005	1995-2005	Change	Rank
Albany	7,549,135	9,809,796	11,502,734	5.4%	3.2%	4.3%	52.4%	17
Allegany	791,968	956,195	1,092,775	3.8%	2.7%	3.3%	38.0%	48
Broome	4,231,362	5,075,311	5,723,342	3.7%	2.4%	3.1%	35.3%	52
Cattaraugus	1,429,209	1,756,920	2,164,365	4.2%	4.3%	4.2%	51.4%	22
Chayuga	1,519,944	1,859,847	2,245,155	4.1%	3.8%	4.0%	47.7%	31
Chautauqua	2,533,800	2,985,177	3,391,246	3.3%	2.6%	3.0%	33.8%	55
Chemung	1,799,618	2,216,983	2,443,720	4.3%	2.0%	3.1%	35.8%	50
Chenango	903,610	1,097,016	1,319,465	4.0%	3.8%	3.9%	46.0%	35
Clinton	1,462,569	1,801,337	2,187,197	4.3%	4.0%	4.1%	49.5%	26
Columbia	1,362,418	1,802,642	2,022,472	5.8%	2.3%	4.0%	48.4%	29
Cortland	859,985	1,070,776	1,212,790	4.5%	2.5%	3.5%	41.0%	42
Delaware	799,594	1,046,265	1,248,050	5.5%	3.6%	4.6%	56.1%	12
Dutchess	6,498,913	8,857,640	10,739,738	6.4%	3.9%	5.2%	65.3%	4
Erie	21,706,779	26,426,347	30,667,123	4.0%	3.0%	3.5%	41.3%	41
Essex	680,802	863,511	1,031,299	4.9%	3.6%	4.2%	51.5%	21
Franklin	770,817	961,968	1,138,664	4.5%	3.4%	4.0%	47.7%	30
Fulton	1,031,161	1,325,153	1,583,923	5.1%	3.6%	4.4%	53.6%	13
Genesee	1,213,749	1,435,479	1,645,623	3.4%	2.8%	3.1%	35.6%	51
Greene	863,815	1,136,216	1,393,287	5.6%	4.2%	4.9%	61.3%	8
Hamilton	102,472	125,550	150,186	4.1%	3.6%	3.9%	46.6%	34
Herkimer	1,161,799	1,377,392	1,606,523	3.5%	3.1%	3.3%	38.3%	47
Jefferson	2,074,895	2,551,344	3,481,961	4.2%	6.4%	5.3%	67.8%	3
Lewis	422,472	529,418	632,636	4.6%	3.6%	4.1%	49.7%	25
Livingston	1,213,917	1,475,243	1,688,252	4.0%	2.7%	3.4%	39.1%	45
Madison	1,387,069	1,747,672	1,951,944	4.7%	2.2%	3.5%	40.7%	44
Monroe	18,729,112	22,904,866	26,399,273	4.1%	2.9%	3.5%	41.0%	43
Montgomery	993,288	1,193,282	1,376,894	3.7%	2.9%	3.3%	38.6%	46
Nassau	47,966,994	63,408,788	73,160,664	5.7%	2.9%	4.3%	52.5%	16
Niagara	4,558,305	5,380,108	6,047,667	3.4%	2.4%	2.9%	32.7%	56
Oneida	4,758,815	5,669,212	6,503,948	3.6%	2.8%	3.2%	36.7%	49
Onondaga	10,738,260	13,173,900	15,337,922	4.2%	3.1%	3.6%	42.8%	38
Ontario	2,242,291	2,826,666	3,363,152	4.7%	3.5%	4.1%	50.0%	24
Orange	7,161,743	9,520,723	11,711,496	5.9%	4.2%	5.0%	63.5%	7
Orleans	776,594	900,822	1,022,657	3.0%	2.6%	2.8%	31.7%	57
Oswego	2,229,115	2,644,304	3,000,696	3.5%	2.6%	3.0%	34.6%	54
Otsego	1,102,735	1,347,682	1,641,078	4.1%	4.0%	4.1%	48.8%	28
Putnam	2,625,326	3,737,429	4,422,432	7.3%	3.4%	5.4%	68.5%	2
Rensselaer	3,334,606	4,170,844	4,898,625	4.6%	3.3%	3.9%	46.9%	33
Rockland	8,620,925	11,827,891	13,702,100	6.5%	3.0%	4.7%	58.9%	10
StLawrence	1,777,355	2,225,029	2,578,952	4.6%	3.0%	3.8%	45.1%	36
Saratoga	4,442,975	6,175,538	7,555,887	6.8%	4.1%	5.5%	70.1%	1
Schenectady	3,719,741	4,274,145	5,335,707	2.8%	4.5%	3.7%	43.4%	37
Schoharie	589,523	737,532	866,530	4.6%	3.3%	3.9%	47.0%	32
Schuyler	308,140	418,376	491,967	6.3%	3.3%	4.8%	59.7%	9
Seneca	635,231	774,562	903,488	4.0%	3.1%	3.6%	42.2%	40
Steuben	1,980,538	2,842,258	3,022,855	7.5%	1.2%	4.3%	52.6%	15
Suffolk	37,822,345	52,889,138	62,377,098	6.9%	3.4%	5.1%	64.9%	5
Sullivan	1,509,705	1,900,885	2,257,650	4.7%	3.5%	4.1%	49.5%	27
Tioga	982,493	1,239,369	1,398,194	4.8%	2.4%	3.6%	42.3%	39
Tompkins	1,878,706	2,320,893	2,849,179	4.3%	4.2%	4.3%	51.7%	19
Ulster	3,453,821	4,545,724	5,438,436	5.6%	3.7%	4.6%	57.5%	11
Warren	1,331,483	1,705,413	2,033,343	5.1%	3.6%	4.3%	52.7%	14
Washington	1,037,115	1,303,410	1,574,135	4.7%	3.8%	4.3%	51.8%	18
Wayne	1,947,106	2,347,812	2,632,906	3.8%	2.3%	3.1%	35.2%	53
Westchester	35,730,331	50,992,338	58,801,211	7.4%	2.9%	5.1%	64.6%	6
Wyoming	705,866	857,402	1,069,552	4.0%	4.5%	4.2%	51.5%	20
Yates	393,111	502,281	590,658	5.0%	3.3%	4.2%	50.3%	23
NYS Excluding NYC	280,455,566	367,049,820	428,630,822	5.5%	3.2%	4.3%	52.8%	
New York City	221,211,507	295,955,343	343,359,501	6.0%	3.0%	4.5%	55.2%	
Statewide	501,667,073	663,005,163	771,990,323	5.7%	3.1%	4.4%	53.9%	

Overall Combined Levy by County, 1995-2005, with School District Levies Apportioned Among Counties, Minus STAR Exemptions, Per \$1,000 of Personal Income

	Average Annual Percent Change						Total Change, 1996 - 2005	
	1995	2000	2005	1995-2000	2000-2005	1995-2005	Change	Rank
Albany	\$46.66	\$38.99	\$43.46	-3.53%	2.19%	-0.71%	-6.86%	31
Allegany	\$52.78	\$48.13	\$55.93	-1.83%	3.05%	0.58%	5.97%	4
Broome	\$51.25	\$39.36	\$42.69	-5.14%	1.64%	-1.81%	-16.70%	52
Cattaraugus	\$49.47	\$43.24	\$44.45	-2.66%	0.55%	-1.06%	-10.14%	42
Cayuga	\$43.64	\$36.74	\$41.63	-3.39%	2.53%	-0.47%	-4.60%	25
Chautauqua	\$58.48	\$47.45	\$51.18	-4.10%	1.53%	-1.32%	-12.48%	48
Chemung	\$42.53	\$34.63	\$38.99	-4.03%	2.40%	-0.87%	-8.34%	38
Chenango	\$51.91	\$42.56	\$45.49	-3.89%	1.34%	-1.31%	-12.35%	47
Clinton	\$38.92	\$34.41	\$41.20	-2.43%	3.67%	0.57%	5.86%	5
Columbia	\$55.97	\$48.56	\$58.57	-2.80%	3.82%	0.46%	4.65%	7
Cortland	\$46.68	\$39.83	\$48.43	-3.13%	3.99%	0.37%	3.73%	10
Delaware	\$80.28	\$66.11	\$76.01	-3.81%	2.83%	-0.55%	-5.33%	28
Dutchess	\$53.03	\$42.35	\$48.52	-4.40%	2.75%	-0.89%	-8.51%	39
Erie	\$47.42	\$38.49	\$36.32	-4.09%	-1.15%	-2.63%	-23.41%	56
Essex	\$79.42	\$69.56	\$83.82	-2.62%	3.80%	0.54%	5.54%	6
Franklin	\$53.26	\$44.91	\$52.78	-3.35%	3.28%	-0.09%	-0.90%	17
Fulton	\$53.02	\$42.05	\$44.61	-4.53%	1.19%	-1.71%	-15.86%	51
Genesee	\$46.27	\$39.86	\$42.80	-2.94%	1.43%	-0.78%	-7.51%	34
Greene	\$70.75	\$57.47	\$63.82	-4.07%	2.12%	-1.03%	-9.79%	41
Hamilton	\$204.34	\$186.08	\$219.28	-1.86%	3.34%	0.71%	7.31%	3
Herkimer	\$51.58	\$44.75	\$47.79	-2.80%	1.32%	-0.76%	-7.34%	33
Jefferson	\$39.48	\$33.99	\$30.45	-2.95%	-2.17%	-2.56%	-22.85%	55
Lewis	\$58.92	\$49.86	\$52.35	-3.28%	0.98%	-1.17%	-11.14%	45
Livingston	\$46.16	\$41.36	\$47.29	-2.17%	2.71%	0.24%	2.45%	11
Madison	\$44.60	\$38.56	\$45.16	-2.87%	3.21%	0.12%	1.25%	13
Monroe	\$46.86	\$39.59	\$43.44	-3.32%	1.87%	-0.75%	-7.30%	32
Montgomery	\$46.22	\$38.30	\$44.39	-3.69%	3.00%	-0.40%	-3.97%	20
Nassau	\$63.39	\$54.21	\$64.44	-3.08%	3.52%	0.17%	1.66%	12
Niagara	\$52.42	\$45.86	\$48.24	-2.64%	1.02%	-0.83%	-7.98%	37
Oneida	\$45.45	\$36.09	\$36.12	-4.51%	0.01%	-2.27%	-20.53%	54
Onondaga	\$52.22	\$40.88	\$42.45	-4.78%	0.76%	-2.05%	-18.70%	53
Ontario	\$47.49	\$42.50	\$46.54	-2.20%	1.84%	-0.20%	-1.99%	18
Orange	\$57.16	\$50.26	\$61.42	-2.54%	4.09%	0.72%	7.45%	2
Orleans	\$45.17	\$42.06	\$47.20	-1.41%	2.33%	0.44%	4.51%	8
Oswego	\$84.23	\$53.61	\$45.76	-8.64%	-3.12%	-5.92%	-45.67%	57
Otsego	\$50.31	\$43.75	\$42.73	-2.75%	-0.47%	-1.62%	-15.05%	49
Putnam	\$65.19	\$52.01	\$61.43	-4.42%	3.38%	-0.59%	-5.78%	29
Rensselaer	\$46.62	\$39.72	\$44.61	-3.16%	2.35%	-0.44%	-4.31%	21
Rockland	\$65.13	\$54.17	\$62.19	-3.62%	2.80%	-0.46%	-4.51%	24
St.Lawrence	\$50.16	\$42.56	\$47.64	-3.23%	2.28%	-0.51%	-5.03%	27
Saratoga	\$45.30	\$36.79	\$40.57	-4.08%	1.98%	-1.10%	-10.44%	44
Schenectady	\$48.03	\$42.37	\$45.93	-2.48%	1.63%	-0.45%	-4.38%	22
Schoharie	\$55.32	\$48.82	\$55.33	-2.47%	2.54%	0.00%	0.02%	16
Schuyler	\$58.95	\$41.90	\$49.91	-6.60%	3.56%	-1.65%	-15.34%	50
Seneca	\$46.73	\$39.54	\$47.14	-3.28%	3.58%	0.09%	0.89%	14
Steuben	\$43.88	\$32.17	\$39.42	-6.02%	4.15%	-1.07%	-10.17%	43
Suffolk	\$68.71	\$54.32	\$62.72	-4.59%	2.92%	-0.91%	-8.72%	40
Sullivan	\$84.48	\$73.03	\$81.25	-2.87%	2.16%	-0.39%	-3.82%	19
Tioga	\$44.46	\$36.05	\$41.00	-4.10%	2.60%	-0.81%	-7.77%	36
Tompkins	\$48.67	\$45.16	\$50.65	-1.49%	2.32%	0.40%	4.05%	9
Ulster	\$67.85	\$55.51	\$64.87	-3.94%	3.17%	-0.45%	-4.39%	23
Warren	\$59.86	\$52.72	\$59.90	-2.51%	2.59%	0.01%	0.07%	15
Washington	\$57.10	\$46.74	\$54.29	-3.92%	3.04%	-0.50%	-4.93%	26
Wayne	\$48.70	\$43.83	\$53.99	-2.09%	4.26%	1.03%	10.84%	1
Westchester	\$55.49	\$43.36	\$51.20	-4.81%	3.38%	-0.80%	-7.73%	35
Wyoming	\$49.05	\$43.98	\$43.48	-2.16%	-0.23%	-1.20%	-11.37%	46
Yates	\$70.45	\$61.29	\$65.87	-2.75%	1.45%	-0.67%	-6.50%	30
NYS Excluding NYC	\$56.61	\$46.70	\$52.94	-3.78%	2.54%	-0.67%	-6.48%	
New York City	\$35.67	\$27.42	\$34.76	-5.12%	4.86%	-0.26%	-2.53%	
Statewide	\$47.38	\$38.09	\$44.86	-4.27%	3.32%	-0.54%	-5.32%	