

Property Tax by County and Income



Independent Fiscal Office | Research Brief | April 2020

This research brief utilizes data from the U.S. Census Bureau American Community Survey (ACS) 1-year Public Use Microdata Sample (PUMS) dataset to present property tax information based on county, homeowner age and household income level.^{1,2} These data show that in 2018, there were 3.48 million owner-occupied households in Pennsylvania. Those households paid an average of \$3,457 in property taxes, or 3.4 percent of total household income. This figure includes all types of property taxes: school district, county and municipal. Based on property tax collection data reported by the Pennsylvania Department of Education (PDE) and Department of Community and Economic Development (DCED), the IFO estimates that 70 percent of total property tax is levied by school districts and 30 percent is levied by counties and municipalities.

Table 1 (next page) provides the aforementioned data with further detail on (1) the number of households, (2) property tax burden and (3) average property tax paid by homeowner age and county. Due to the nature of the PUMS dataset, not all counties have individual computations. Several less-populated counties are grouped together (e.g., Armstrong and Indiana). Therefore, the data are presented in 38 county groups, which is largely consistent with how they are reported in the PUMS dataset. These data show that the statewide property tax burden for homeowners age 65 or older is 4.3 percent.³

Table 2 (pages 3 through 9) provides the same data separated into household income levels. These tables show that statewide households with less than \$25,000 in income have an average property tax burden of 14.7 percent. The burden then significantly decreases as household income increases. Households with \$250,000 or more in household income have a property tax burden of just 1.9 percent. Property tax burdens vary widely across counties. For example, a household in Chester County with less than \$25,000 in income spends 34.4 percent of their income on property taxes, while a similar household in Cambria County pays 7.6 percent. Additionally, these data show regional trends. Specifically, the counties with the three highest tax burdens for the lowest income group (Chester, Montgomery and Delaware) border each other in the southeast region of the state.

¹ All data in this brief are based on the U.S. Census Bureau's 2018 ACS 1-year PUMS dataset with adjustments made by the IFO. For computations that use ACS data, all tabulations reflect the imputation of retirement income (pensions and IRA withdrawals) by the IFO to certain older households that do and do not report such income. Multiple studies have found that respondents underreport retirement income in the ACS and Current Population Survey (CPS). See Bee, Adam and Joshua Mitchell, "Do Older Americans Have More Income Than We Think?" U.S. Census Bureau, SESHD Working Paper #2017-39 (July 2017). The income reported to the ACS also excludes capital gains. For tax year 2017, Pennsylvania taxpayers reporting federal adjusted gross income that exceeded \$250,000 reported roughly three-quarters of total capital gains for tax year 2017, and that income comprised approximately one-sixth of their total adjusted gross income.

² The analysis excludes property taxes paid by renters. Economists generally assume that most property taxes are borne by renters and not landlords.

³ The analysis excludes the impact of the Property Tax Rent Rebate (PTRR) Program. For 2017, homeowners age 65 and older received \$117 million in rebates. If rebates had been included, it would reduce the statewide tax burden for elderly homeowners from 4.3 percent to 4.2 percent.

Table 1 - Household Count, Property Tax Burden and Average Property Tax Paid

County	All ages			Age 65 or older		
	Households	Burden	Avg. Tax	Households	Burden	Avg. Tax
Adams-Franklin	74,172	3.2%	\$2,809	24,797	4.2%	\$2,662
Allegheny	351,551	3.5%	\$3,691	114,746	4.2%	\$3,158
Armstrong-Indiana	44,688	3.2%	\$2,309	16,174	3.8%	\$2,103
Beaver-Lawrence	78,525	2.9%	\$2,306	28,888	3.8%	\$2,280
Bedford-Fulton-Somerset	42,287	2.2%	\$1,613	15,217	2.7%	\$1,441
Berks	112,376	4.4%	\$4,282	31,139	5.8%	\$4,304
Blair-Huntingdon	49,718	2.4%	\$1,723	17,479	3.1%	\$1,712
Bradford-Tioga-Sullivan	33,091	2.7%	\$1,945	11,877	3.7%	\$1,950
Bucks	181,342	4.1%	\$5,564	54,598	5.8%	\$5,142
Butler	58,257	2.8%	\$3,002	17,104	3.8%	\$2,328
Cambria	42,042	2.4%	\$1,668	16,307	3.0%	\$1,766
Cameron-Clearfield-Elk-McKean-Potter	54,225	2.7%	\$1,793	17,965	3.2%	\$1,693
Carbon-Northampton-Lehigh	190,269	4.0%	\$4,219	62,956	5.0%	\$4,032
Centre	35,472	3.0%	\$3,138	10,633	3.7%	\$3,069
Chester	144,287	3.7%	\$5,790	42,396	5.0%	\$5,193
Clarion-Forest-Jefferson-Venango	43,515	2.4%	\$1,637	15,408	2.8%	\$1,540
Clinton-Lycoming	40,690	3.0%	\$2,485	14,219	3.6%	\$2,329
Crawford-Warren	39,217	2.8%	\$2,042	14,135	3.2%	\$2,073
Cumberland-Perry	83,777	2.7%	\$2,785	26,310	3.5%	\$2,712
Dauphin	70,337	3.2%	\$3,356	22,552	4.5%	\$3,027
Delaware	137,773	4.1%	\$5,594	41,512	5.0%	\$5,240
Erie	72,068	3.6%	\$3,022	24,530	4.5%	\$2,784
Fayette	42,521	2.3%	\$1,758	14,489	3.0%	\$1,575
Juniata-Mifflin-Snyder-Union	43,216	3.4%	\$2,475	13,146	3.9%	\$2,094
Lackawanna-Wyoming	65,664	3.5%	\$2,756	24,884	4.2%	\$2,738
Lancaster	136,904	3.7%	\$3,727	42,310	4.6%	\$3,502
Lebanon	39,269	3.6%	\$3,090	14,304	4.4%	\$2,966
Luzerne-Columbia	108,794	3.2%	\$2,567	38,259	4.0%	\$2,479
Mercer	32,373	2.6%	\$1,908	12,603	3.5%	\$2,003
Monroe	43,074	4.9%	\$4,511	12,982	6.1%	\$4,055
Montgomery	224,937	3.8%	\$5,660	67,565	5.0%	\$5,387
Montour-Northumberland	32,613	2.1%	\$1,932	10,705	2.8%	\$1,806
Philadelphia	320,221	2.4%	\$2,064	100,613	3.2%	\$2,034
Pike-Susquehanna-Wayne	46,878	3.1%	\$2,623	17,938	4.0%	\$2,753
Schuylkill	43,952	2.8%	\$2,168	15,934	3.8%	\$2,166
Washington-Greene	75,618	2.7%	\$2,559	25,606	2.9%	\$2,342
Westmoreland	116,329	2.9%	\$2,641	43,933	3.9%	\$2,517
York	<u>130,839</u>	<u>3.8%</u>	<u>\$3,781</u>	<u>37,553</u>	<u>5.1%</u>	<u>\$3,511</u>
Statewide	3,482,881	3.4%	\$3,457	1,133,766	4.3%	\$3,168

Table 2 - Property Taxes by Region and Household Income

County	Households	Tax Burden	Average Tax
Adams-Franklin			
Less than \$25,000	7,226	13.6%	\$1,938
\$25,000 to \$50,000	14,426	6.0%	\$2,368
\$50,000 to \$100,000	30,269	3.7%	\$2,686
\$100,000 to \$150,000	13,706	2.8%	\$3,386
\$150,000 to \$250,000	6,928	2.1%	\$3,833
\$250,000 or more	1,617	0.9%	\$3,652
Allegheny			
Less than \$25,000	42,734	15.5%	\$2,314
\$25,000 to \$50,000	61,671	6.8%	\$2,539
\$50,000 to \$100,000	111,034	4.0%	\$2,913
\$100,000 to \$150,000	70,236	3.2%	\$3,903
\$150,000 to \$250,000	42,825	3.1%	\$5,910
\$250,000 or more	23,051	2.0%	\$8,301
Armstrong-Indiana			
Less than \$25,000	6,091	10.3%	\$1,544
\$25,000 to \$50,000	12,358	4.9%	\$1,828
\$50,000 to \$100,000	16,251	3.1%	\$2,335
\$100,000 to \$150,000	6,504	2.5%	\$3,045
\$150,000 to \$250,000	2,969	2.1%	\$3,965
\$250,000 or more	*	*	*
Beaver-Lawrence			
Less than \$25,000	10,685	9.9%	\$1,604
\$25,000 to \$50,000	17,220	5.4%	\$2,010
\$50,000 to \$100,000	28,803	3.0%	\$2,210
\$100,000 to \$150,000	14,342	2.4%	\$2,858
\$150,000 to \$250,000	6,424	1.6%	\$2,941
\$250,000 or more	*	*	*
Bedford-Fulton-Somerset			
Less than \$25,000	6,568	6.7%	\$1,046
\$25,000 to \$50,000	10,984	3.8%	\$1,375
\$50,000 to \$100,000	16,672	2.3%	\$1,714
\$100,000 to \$150,000	4,744	1.5%	\$1,852
\$150,000 to \$250,000	2,455	1.6%	\$2,782
\$250,000 or more	864	0.6%	\$2,372
Berks			
Less than \$25,000	10,143	18.2%	\$3,030
\$25,000 to \$50,000	20,401	9.1%	\$3,335
\$50,000 to \$100,000	40,087	5.3%	\$3,829
\$100,000 to \$150,000	23,961	4.0%	\$5,035
\$150,000 to \$250,000	12,240	2.9%	\$5,228
\$250,000 or more	5,544	2.3%	\$7,995

County	Households	Tax Burden	Average Tax
Blair-Huntingdon			
Less than \$25,000	7,678	9.2%	\$1,379
\$25,000 to \$50,000	11,196	4.1%	\$1,583
\$50,000 to \$100,000	19,188	2.3%	\$1,681
\$100,000 to \$150,000	8,822	1.6%	\$1,967
\$150,000 to \$250,000	2,245	1.5%	\$2,694
\$250,000 or more	*	*	*
Bradford-Tioga-Sullivan			
Less than \$25,000	5,667	9.0%	\$1,453
\$25,000 to \$50,000	9,721	4.6%	\$1,743
\$50,000 to \$100,000	9,921	2.7%	\$1,993
\$100,000 to \$150,000	5,999	1.8%	\$2,133
\$150,000 to \$250,000	1,131	1.8%	\$3,216
\$250,000 or more	*	*	*
Bucks			
Less than \$25,000	11,778	29.5%	\$4,511
\$25,000 to \$50,000	21,539	11.2%	\$4,210
\$50,000 to \$100,000	49,382	6.3%	\$4,684
\$100,000 to \$150,000	39,392	4.1%	\$5,041
\$150,000 to \$250,000	38,384	3.4%	\$6,558
\$250,000 or more	20,867	2.3%	\$8,795
Butler			
Less than \$25,000	4,811	12.7%	\$2,004
\$25,000 to \$50,000	10,300	5.7%	\$2,103
\$50,000 to \$100,000	20,626	3.7%	\$2,617
\$100,000 to \$150,000	10,844	2.7%	\$3,351
\$150,000 to \$250,000	7,463	2.1%	\$3,871
\$250,000 or more	4,213	1.4%	\$5,794
Cambria			
Less than \$25,000	7,251	7.6%	\$1,250
\$25,000 to \$50,000	11,371	4.1%	\$1,470
\$50,000 to \$100,000	13,614	2.2%	\$1,577
\$100,000 to \$150,000	6,703	1.8%	\$2,189
\$150,000 to \$250,000	2,860	1.4%	\$2,607
\$250,000 or more	*	*	*
Cameron-Clearfield-Elk-McKean-Potter			
Less than \$25,000	9,170	8.6%	\$1,315
\$25,000 to \$50,000	14,806	3.8%	\$1,440
\$50,000 to \$100,000	18,975	2.5%	\$1,732
\$100,000 to \$150,000	8,699	2.1%	\$2,595
\$150,000 to \$250,000	1,918	1.8%	\$3,357
\$250,000 or more	*	*	*

County	Households	Tax Burden	Average Tax
Carbon-Northampton-Lehigh			
Less than \$25,000	17,581	19.5%	\$3,012
\$25,000 to \$50,000	34,903	9.6%	\$3,522
\$50,000 to \$100,000	61,023	5.2%	\$3,815
\$100,000 to \$150,000	40,789	3.4%	\$4,199
\$150,000 to \$250,000	25,380	3.0%	\$5,593
\$250,000 or more	10,593	1.8%	\$7,631
Centre			
Less than \$25,000	2,099	14.9%	\$2,146
\$25,000 to \$50,000	6,803	5.3%	\$2,072
\$50,000 to \$100,000	11,879	3.9%	\$2,890
\$100,000 to \$150,000	7,672	2.9%	\$3,483
\$150,000 to \$250,000	5,188	2.4%	\$4,373
\$250,000 or more	*	*	*
Chester			
Less than \$25,000	6,851	34.4%	\$4,991
\$25,000 to \$50,000	14,276	10.5%	\$3,972
\$50,000 to \$100,000	35,700	6.5%	\$4,840
\$100,000 to \$150,000	30,316	4.3%	\$5,219
\$150,000 to \$250,000	34,619	3.3%	\$6,207
\$250,000 or more	22,525	2.2%	\$8,817
Clarion-Forest-Jefferson-Venango			
Less than \$25,000	7,101	8.4%	\$1,302
\$25,000 to \$50,000	11,459	3.3%	\$1,246
\$50,000 to \$100,000	16,076	2.3%	\$1,624
\$100,000 to \$150,000	5,971	1.9%	\$2,249
\$150,000 to \$250,000	2,139	1.5%	\$2,608
\$250,000 or more	*	*	*
Clinton-Lycoming			
Less than \$25,000	5,148	12.5%	\$1,773
\$25,000 to \$50,000	7,875	5.4%	\$2,060
\$50,000 to \$100,000	15,460	3.3%	\$2,348
\$100,000 to \$150,000	8,198	2.4%	\$2,848
\$150,000 to \$250,000	2,974	2.0%	\$3,441
\$250,000 or more	*	*	*
Crawford-Warren			
Less than \$25,000	5,641	11.7%	\$1,792
\$25,000 to \$50,000	9,135	4.4%	\$1,618
\$50,000 to \$100,000	16,783	3.0%	\$2,168
\$100,000 to \$150,000	4,839	1.8%	\$2,134
\$150,000 to \$250,000	2,066	1.8%	\$3,276
\$250,000 or more	*	*	*

County	Households	Tax Burden	Average Tax
Cumberland-Perry			
Less than \$25,000	6,855	13.4%	\$2,058
\$25,000 to \$50,000	13,149	5.3%	\$2,008
\$50,000 to \$100,000	32,019	3.5%	\$2,533
\$100,000 to \$150,000	17,959	2.4%	\$2,924
\$150,000 to \$250,000	8,844	2.0%	\$3,767
\$250,000 or more	4,951	1.3%	\$5,220
Dauphin			
Less than \$25,000	6,735	16.1%	\$2,358
\$25,000 to \$50,000	13,360	6.2%	\$2,410
\$50,000 to \$100,000	23,041	4.2%	\$3,057
\$100,000 to \$150,000	13,977	2.6%	\$3,184
\$150,000 to \$250,000	9,110	2.4%	\$4,577
\$250,000 or more	4,114	1.9%	\$7,622
Delaware			
Less than \$25,000	11,919	26.0%	\$3,657
\$25,000 to \$50,000	20,226	11.1%	\$4,072
\$50,000 to \$100,000	36,554	6.5%	\$4,821
\$100,000 to \$150,000	27,847	4.3%	\$5,189
\$150,000 to \$250,000	26,148	3.7%	\$7,014
\$250,000 or more	15,079	2.1%	\$9,325
Erie			
Less than \$25,000	9,503	13.9%	\$2,062
\$25,000 to \$50,000	16,945	6.5%	\$2,389
\$50,000 to \$100,000	25,061	3.7%	\$2,696
\$100,000 to \$150,000	11,893	3.0%	\$3,663
\$150,000 to \$250,000	6,649	2.4%	\$4,642
\$250,000 or more	2,017	2.1%	\$7,788
Fayette			
Less than \$25,000	7,191	8.7%	\$1,293
\$25,000 to \$50,000	9,947	3.6%	\$1,290
\$50,000 to \$100,000	15,756	2.2%	\$1,626
\$100,000 to \$150,000	6,717	1.7%	\$2,051
\$150,000 to \$250,000	2,159	1.7%	\$3,038
\$250,000 or more	*	*	*
Juniata-Mifflin-Snyder-Union			
Less than \$25,000	6,108	17.6%	\$2,691
\$25,000 to \$50,000	9,868	5.5%	\$2,072
\$50,000 to \$100,000	16,683	3.1%	\$2,244
\$100,000 to \$150,000	7,725	2.4%	\$2,802
\$150,000 to \$250,000	2,228	2.2%	\$3,755
\$250,000 or more	*	*	*

County	Households	Tax Burden	Average Tax
Lackawanna-Wyoming			
Less than \$25,000	9,337	15.0%	\$2,181
\$25,000 to \$50,000	13,961	5.9%	\$2,298
\$50,000 to \$100,000	25,079	3.8%	\$2,735
\$100,000 to \$150,000	11,561	2.7%	\$3,183
\$150,000 to \$250,000	4,234	1.9%	\$3,530
\$250,000 or more	1,492	1.4%	\$5,466
Lancaster			
Less than \$25,000	10,352	17.9%	\$2,520
\$25,000 to \$50,000	23,877	8.4%	\$3,211
\$50,000 to \$100,000	48,646	4.8%	\$3,589
\$100,000 to \$150,000	34,678	3.2%	\$3,905
\$150,000 to \$250,000	13,212	2.4%	\$4,469
\$250,000 or more	6,139	1.7%	\$6,270
Lebanon			
Less than \$25,000	4,298	13.4%	\$2,263
\$25,000 to \$50,000	7,432	7.3%	\$2,713
\$50,000 to \$100,000	15,252	4.1%	\$2,915
\$100,000 to \$150,000	8,025	3.1%	\$3,770
\$150,000 to \$250,000	3,409	2.1%	\$3,755
\$250,000 or more	853	1.3%	\$4,608
Luzerne-Columbia			
Less than \$25,000	15,095	12.2%	\$1,808
\$25,000 to \$50,000	20,794	5.6%	\$2,049
\$50,000 to \$100,000	41,698	3.3%	\$2,355
\$100,000 to \$150,000	19,846	2.4%	\$2,867
\$150,000 to \$250,000	8,988	2.4%	\$4,509
\$250,000 or more	2,373	1.7%	\$5,769
Mercer			
Less than \$25,000	4,420	12.5%	\$1,962
\$25,000 to \$50,000	8,883	4.4%	\$1,616
\$50,000 to \$100,000	12,154	2.5%	\$1,780
\$100,000 to \$150,000	4,498	1.8%	\$2,178
\$150,000 to \$250,000	1,892	1.7%	\$3,167
\$250,000 or more	*	*	*
Monroe			
Less than \$25,000	6,195	25.0%	\$3,301
\$25,000 to \$50,000	5,673	10.6%	\$4,016
\$50,000 to \$100,000	15,554	5.6%	\$4,153
\$100,000 to \$150,000	9,540	4.4%	\$5,320
\$150,000 to \$250,000	4,803	3.0%	\$5,802
\$250,000 or more	*	*	*

County	Households	Tax Burden	Average Tax
Montgomery			
Less than \$25,000	13,087	30.4%	\$4,341
\$25,000 to \$50,000	24,588	11.7%	\$4,407
\$50,000 to \$100,000	59,956	6.0%	\$4,450
\$100,000 to \$150,000	47,446	4.3%	\$5,276
\$150,000 to \$250,000	48,866	3.4%	\$6,483
\$250,000 or more	30,994	2.1%	\$8,841
Montour-Northumberland			
Less than \$25,000	4,693	8.5%	\$1,373
\$25,000 to \$50,000	6,466	4.2%	\$1,644
\$50,000 to \$100,000	11,043	2.4%	\$1,760
\$100,000 to \$150,000	6,962	1.5%	\$1,885
\$150,000 to \$250,000	2,548	1.6%	\$2,990
\$250,000 or more	*	*	*
Philadelphia			
Less than \$25,000	67,192	9.9%	\$1,357
\$25,000 to \$50,000	67,741	4.2%	\$1,539
\$50,000 to \$100,000	96,678	2.7%	\$1,905
\$100,000 to \$150,000	42,516	1.9%	\$2,349
\$150,000 to \$250,000	28,953	1.7%	\$3,237
\$250,000 or more	17,141	1.2%	\$5,118
Pike-Susquehanna-Wayne			
Less than \$25,000	6,765	12.3%	\$1,923
\$25,000 to \$50,000	9,815	6.4%	\$2,380
\$50,000 to \$100,000	16,889	3.6%	\$2,620
\$100,000 to \$150,000	7,994	2.5%	\$2,964
\$150,000 to \$250,000	3,345	1.8%	\$3,347
\$250,000 or more	2,070	1.1%	\$3,608
Schuylkill			
Less than \$25,000	6,425	12.1%	\$1,778
\$25,000 to \$50,000	10,977	5.1%	\$1,835
\$50,000 to \$100,000	16,272	2.8%	\$1,994
\$100,000 to \$150,000	6,287	2.1%	\$2,406
\$150,000 to \$250,000	2,757	1.8%	\$3,134
\$250,000 or more	*	*	*
Washington-Greene			
Less than \$25,000	10,297	10.7%	\$1,463
\$25,000 to \$50,000	14,848	4.9%	\$1,852
\$50,000 to \$100,000	22,997	3.2%	\$2,315
\$100,000 to \$150,000	14,059	2.3%	\$2,840
\$150,000 to \$250,000	9,363	2.2%	\$4,100
\$250,000 or more	4,054	1.3%	\$4,791

County	Households	Tax Burden	Average Tax
Westmoreland			
Less than \$25,000	14,417	13.6%	\$2,069
\$25,000 to \$50,000	23,953	5.5%	\$2,013
\$50,000 to \$100,000	39,089	3.4%	\$2,502
\$100,000 to \$150,000	22,120	2.5%	\$2,975
\$150,000 to \$250,000	12,252	1.9%	\$3,596
\$250,000 or more	4,498	1.3%	\$4,784
York			
Less than \$25,000	12,652	18.4%	\$2,668
\$25,000 to \$50,000	24,426	7.6%	\$2,883
\$50,000 to \$100,000	45,624	4.8%	\$3,555
\$100,000 to \$150,000	25,337	3.4%	\$4,128
\$150,000 to \$250,000	16,169	2.7%	\$4,976
\$250,000 or more	6,631	1.7%	\$6,535
Statewide			
Less than \$25,000	407,759	14.7%	\$2,180
\$25,000 to \$50,000	647,373	6.6%	\$2,458
\$50,000 to \$100,000	1,147,788	4.1%	\$2,971
\$100,000 to \$150,000	658,724	3.1%	\$3,748
\$150,000 to \$250,000	416,137	2.8%	\$5,175
\$250,000 or more	205,100	1.9%	\$7,451

*Income group contains less than 20 observations.

Figures 1 and 2 (next page) display the regional trends in property tax burden for (1) statewide homeowners of all income levels and (2) statewide homeowners with an annual household income between \$50,000 and \$100,000. Figure 1 shows that the property tax burden for homeowners of all income levels is generally highest in the southeast region of the state. Figure 2 illustrates the higher tax burden for homeowners in the median household income group. For households of all income levels, there are only two counties (Berks and Monroe) that have an average tax burden greater than 4.2 percent. For households with income between \$50,000 and \$100,000, there are 12 counties with a tax burden of at least 4.2 percent.

Staff Acknowledgement

This research brief was produced by Jesse Bushman. Questions regarding this research brief can be directed to jbushman@ifso.state.pa.us.

Figure 1
Tax Burden by County – All Household Income Levels

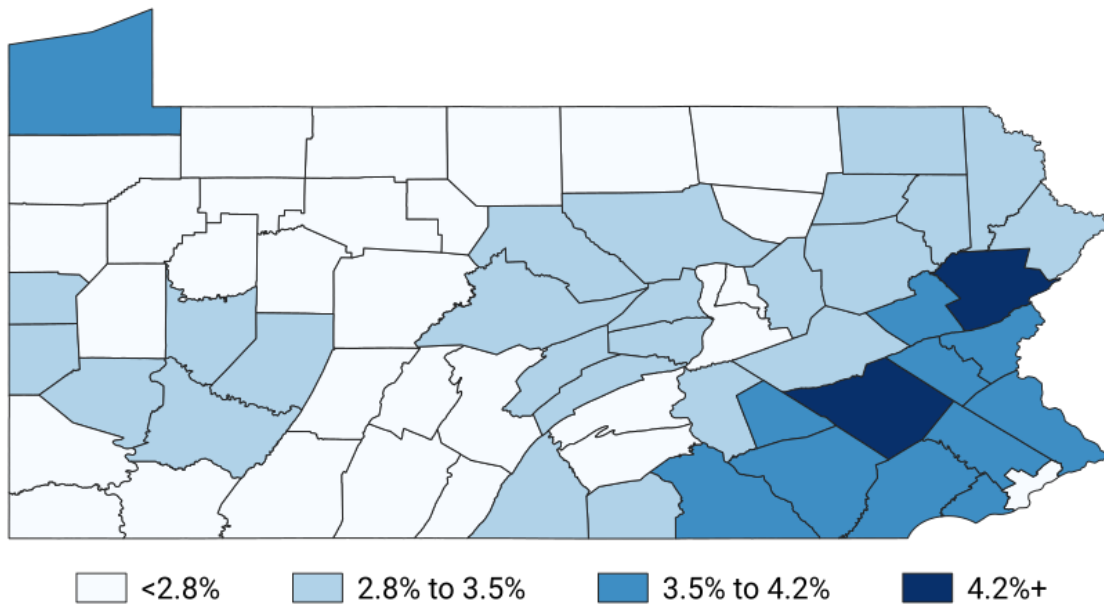


Figure 2
Tax Burden by County – Household Income \$50,000 to \$100,000

