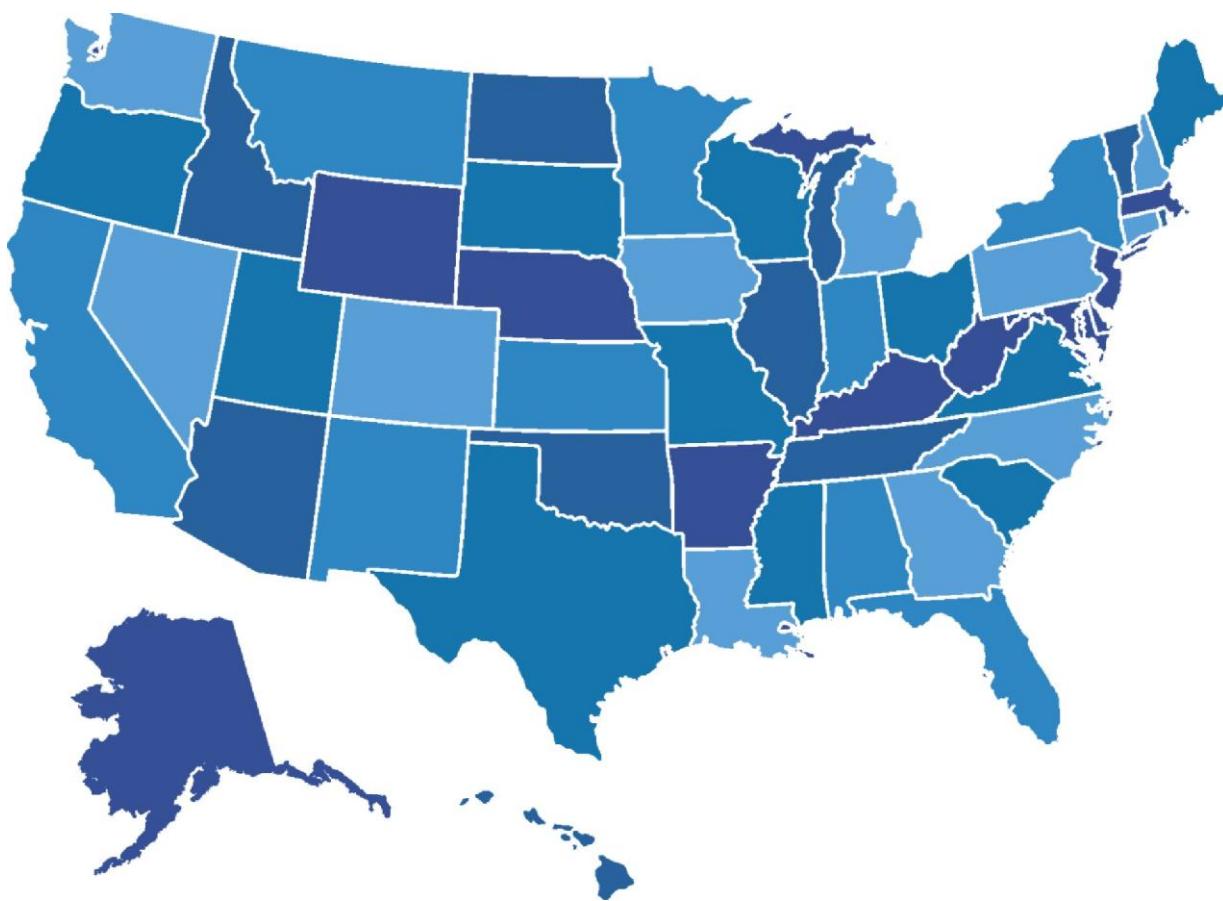

STATE AND LOCAL TAXES

A Comparison Across States



INDEPENDENT FISCAL OFFICE

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Methodology

This report uses data from the U.S. Census Bureau, the Internal Revenue Service (IRS), the U.S. Bureau of Economic Analysis and the Federation of Tax Administrators to facilitate a comparison of state and local tax systems across the fifty states. The report examines (1) the relative state and local tax burden across states, (2) the distribution of state and local taxes across revenue sources (e.g., income, sales and property) and (3) state debt levels. For this analysis, the term “tax burden” equals the ratio of tax revenues to state personal income. Although the term “tax burden” is often used in these types of studies, it does not imply that a certain level of taxation is too high or too low; that determination is a subjective judgment and this report does not address that issue.

All state and local taxes are compared to state personal income. State personal income is the summation of all sources of income such as wages, business income, interest, dividends, rents, royalties, employer contributions to pension and health plans, unemployment compensation and transfer income (e.g., Social Security, various medical and income maintenance benefits). Similar to other published tax burden studies, the analysis includes certain adjustments to state personal income as computed by the U.S. Bureau of Economic Analysis.¹ The analysis adds capital gains income, IRA withdrawals and pension distributions to state personal income.² The analysis deducts employer contributions to pension and health plans and imputed interest income. Overall, these adjustments decrease personal income by -0.5 percent for the U.S. and -0.9 percent for Pennsylvania. Despite the fact that a modified income measure is used, the term personal income is used throughout this analysis.

For tabulations of state and local tax revenues, the U.S. Census Bureau includes net lottery profits with non-tax revenue sources, not tax revenues. This report includes those amounts with tax revenues so that net lottery profits are treated the same as tax revenues from table games and slots, since all three are forms of recreational gaming. Liquor store profits are also included with tax revenues. In order to generate liquor store profits, states apply mark-ups that function similar to a tax. Lottery and liquor store profits are similar to sales taxes because they are generated by the voluntary consumption of a good or service.

¹ See “Effective Federal Tax Rates, 1979 to 1997” (Congressional Budget Office, October 2001) and “Tax Foundation State-Local Tax Burden Estimates: An Overview of Methodology” (Tax Foundation, Working Paper 10, March 2014). The adjustments are based on data from state tax returns (published by the IRS) and Tables SA4 and SA40 from the National Income and Product Accounts. The U.S. Bureau of Economic Analysis publishes state personal income data.

² Capital gains, IRA withdrawals and pension data are from the “SOI Tax Stats – Historic Table 2” (IRS). Those amounts are grossed-up for amounts not reported on the federal income tax return due to non-taxability or misreporting. For more information on misreporting on the federal income tax return, see “Federal Tax Compliance Research: Tax Gap Estimates for Tax Years 2008–2010” (IRS, May 2016).

The U.S. Census Bureau compiles annual data on state and local tax revenue. However, the local tax data generally lag the state tax data by one fiscal year. For this analysis, state tax data are from *2016 State Government Tax Collections* which represents fiscal year (FY) 2015-16.³ Local tax data are from *2015 State and Local Government Finances*, which represent FY 2014-15. Although these tax data span two fiscal years, they represent the most recent data available and the same years are used across all states. In order to maximize overlap with the two fiscal years, state personal income and all income adjustments are from calendar year (CY) 2015. Therefore, both the state (FY 2015-16) and local (FY 2014-15) tax revenue data share a six-month overlap with the state personal income (CY 2015) measure to which they are compared.

In general, the state rankings in this analysis do not control for the export of certain state and local taxes. For some states, much tax revenue could be remitted by non-residents. For example, states with significant tourism may generate substantial sales tax from non-residents.⁴ Many business taxes, such as the corporate net income tax, may also be shifted to consumers and shareholders who reside in other states. In addition, the analysis does not control for the deductibility of state and local income and real estate taxes from the federal income tax. Those deductions reduce the state and local tax burden and would disproportionately benefit states with higher tax rates.

³ Tax data for state liquor store profits and outstanding debt are from *2015 State Government Finances*.

⁴ A tourism adjustment for sales tax was made for two states: Hawaii and Nevada. For those states, the ratio of the dollar amounts for the “Food Service and Accommodations” sector carried for state gross domestic product and state personal consumption expenditures was much higher than the overall U.S. average. That outcome implies that state production of those services is much higher than the personal consumption of those services by state residents, compared to the U.S. average. Therefore, a higher share of sector output is attributable to tourism. Based on the state data published by the U.S. Bureau of Economic Analysis, Hawaii’s sales tax is reduced by 18 percent and Nevada by 40 percent to account for each state’s unusually large share of sales tax likely attributable to tourism. Similar adjustments were not made for other states because their ratio of production to consumption for that sector was much more similar to the overall U.S. average.

State and Local Tax Rankings

Table 1 ranks states based on the ratio of the personal income tax (PIT) to personal income.⁵ States may levy PIT on wages, business income, capital income (e.g., interest, dividends and capital gains), pensions, IRA withdrawals and transfer income (e.g., Social Security, unemployment compensation). Pennsylvania ranked 17th for PIT, and the ratio was higher than both the U.S. average (2.16 percent) and weighted average (2.42 percent).⁶ Although the Commonwealth levies a relatively low PIT rate (3.07 percent) and exempts Social Security and pension income, the local PIT rate is high compared to other states. (See Table 12 for a comparison of state tax rates levied for CY 2017.)

Table 1 Personal Income Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
New York	1	\$57,996	5.03%	Vermont	26	\$730	2.41%
Oregon	2	\$7,690	4.23%	Rhode Island	27	\$1,236	2.39%
Maryland	3	\$13,388	4.08%	Idaho	28	\$1,521	2.36%
Minnesota	4	\$10,733	3.84%	Indiana	29	\$6,436	2.35%
California	5	\$80,753	3.81%	Michigan	30	\$9,786	2.28%
Massachusetts	6	\$14,430	3.38%	Colorado	31	\$6,486	2.27%
Kentucky	7	\$5,587	3.32%	Illinois	32	\$13,807	2.10%
Hawaii	8	\$2,116	3.17%	South Carolina	33	\$3,869	2.04%
Connecticut	9	\$7,557	3.07%	Alabama	34	\$3,603	1.97%
North Carolina	10	\$12,043	2.94%	New Mexico	35	\$1,410	1.78%
Utah	11	\$3,375	2.92%	Oklahoma	36	\$2,997	1.78%
Virginia	12	\$12,238	2.88%	Mississippi	37	\$1,800	1.75%
Wisconsin	13	\$7,487	2.85%	Kansas	38	\$2,234	1.67%
West Virginia	14	\$1,846	2.76%	Louisiana	39	\$2,866	1.47%
Maine	15	\$1,552	2.75%	Arizona	40	\$3,968	1.45%
Montana	16	\$1,181	2.67%	North Dakota	41	\$351	0.87%
Pennsylvania	17	\$16,781	2.66%	New Hampshire	42	\$88	0.12%
Delaware	18	\$1,170	2.65%	Tennessee	43	\$324	0.12%
Iowa	19	\$3,658	2.63%	Alaska	44	\$0	0.00%
Ohio	20	\$13,063	2.58%	Florida	45	\$0	0.00%
Georgia	21	\$10,440	2.54%	Nevada	46	\$0	0.00%
Missouri	22	\$6,401	2.52%	South Dakota	47	\$0	0.00%
New Jersey	23	\$13,356	2.51%	Texas	48	\$0	0.00%
Nebraska	24	\$2,245	2.46%	Washington	49	\$0	0.00%
Arkansas	25	\$2,781	2.45%	Wyoming	50	\$0	0.00%
				U.S. Weighted Avg.			2.42%
				U.S. Average			2.16%
Note: dollar amounts are in millions.							

⁵ All amounts are net of refunds.

⁶ The U.S. average is an unweighted average so that all states have an equal impact on the U.S. average computation. The weighted average allows large states (e.g., California) to have a greater impact compared to small states (e.g., Rhode Island).

Table 2 ranks states based on the ratio of corporate net income tax (CNIT) to personal income.⁷ States levy CNIT on the net income of C corporations. For this analysis, the CNIT measure also includes revenues from corporate license fees. For Pennsylvania, net capital stock and franchise tax revenues are included with corporate license fees.⁸ (Pennsylvania eliminated the capital stock and franchise tax starting with tax year 2016.) Pennsylvania ranked 11th for CNIT, and the ratio was higher than the U.S. average (0.40 percent) and weighted average (0.39 percent). Pennsylvania levies the second highest tax rate in the U.S. (9.99 percent), but the sales-only factor used in the apportionment formula reduces the overall tax burden.

Table 2 Corporate Net Income Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
Delaware	1	\$1,599	3.61%	Alabama	26	\$539	0.29%
New Hampshire	2	\$759	1.05%	Rhode Island	27	\$149	0.29%
New York	3	\$11,265	0.98%	Utah	28	\$334	0.29%
Tennessee	4	\$2,312	0.84%	South Carolina	29	\$529	0.28%
Mississippi	5	\$607	0.59%	Montana	30	\$123	0.28%
Illinois	6	\$3,730	0.57%	Florida	31	\$2,587	0.27%
Massachusetts	7	\$2,361	0.55%	Maine	32	\$148	0.26%
Alaska	8	\$212	0.55%	North Dakota	33	\$103	0.26%
Minnesota	9	\$1,524	0.54%	Georgia	34	\$1,032	0.25%
Kentucky	10	\$875	0.52%	Oklahoma	35	\$383	0.23%
Pennsylvania	11	\$3,003	0.48%	Colorado	36	\$646	0.23%
California	12	\$9,977	0.47%	West Virginia	37	\$146	0.22%
New Jersey	13	\$2,477	0.47%	Arizona	38	\$589	0.22%
Arkansas	14	\$477	0.42%	Michigan	39	\$922	0.21%
North Carolina	15	\$1,676	0.41%	Virginia	40	\$814	0.19%
Oregon	16	\$719	0.40%	New Mexico	41	\$140	0.18%
Wisconsin	17	\$1,007	0.38%	Missouri	42	\$420	0.17%
Indiana	18	\$1,042	0.38%	Hawaii	43	\$110	0.16%
Maryland	19	\$1,233	0.38%	Louisiana	44	\$278	0.14%
Nebraska	20	\$324	0.35%	Ohio	45	\$533	0.11%
Vermont	21	\$102	0.34%	South Dakota	46	\$38	0.09%
Kansas	22	\$419	0.31%	Nevada	47	\$76	0.06%
Iowa	23	\$424	0.30%	Wyoming	48	\$14	0.04%
Connecticut	24	\$748	0.30%	Texas	49	\$137	0.01%
Idaho	25	\$191	0.30%	Washington	50	\$36	0.01%
				U.S. Weighted Avg.			0.39%
				U.S. Average			0.40%
Note: dollar amounts are in millions.							

⁷ All amounts are net of refunds.

⁸ Per the U.S. Census Bureau’s documentation guide, corporate license fees include: franchise license taxes, organization, filing and entrance fees, taxes on property (measured by amount of corporate stock, debt or other basis besides assessed value of property), and other licenses applicable with few, specified exceptions to all corporations.

Table 3 ranks states based on the ratio of sales and use tax (SUT) to personal income. Sales and use taxes include taxes on general sales, gross receipts taxes collected by utilities and any sales tax levied by local units. For Pennsylvania, SUT includes the local sales tax levied by Allegheny County (1 percent) and Philadelphia County (2 percent). Pennsylvania ranked 39th for SUT, and the ratio is lower than the U.S. average (2.45 percent) and weighted average (2.58 percent). Pennsylvania relies on SUT relatively less than other states due to broad exemptions for most clothing and food purchased for home consumption. Moreover, some states levy sales tax on gasoline in addition to an excise tax, whereas Pennsylvania does not.

Table 3							
Sales and Use Tax							
<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>	<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>
Hawaii	1	\$3,164	4.74%	Nebraska	26	\$2,279	2.49%
Washington	2	\$17,957	4.69%	Idaho	27	\$1,599	2.48%
Arkansas	3	\$4,559	4.01%	Maine	28	\$1,390	2.46%
New Mexico	4	\$3,152	3.98%	North Carolina	29	\$9,836	2.40%
Louisiana	5	\$7,578	3.89%	Georgia	30	\$9,758	2.38%
Arizona	6	\$9,686	3.55%	Colorado	31	\$6,798	2.38%
Tennessee	7	\$9,343	3.39%	Kentucky	32	\$3,865	2.29%
South Dakota	8	\$1,345	3.33%	Wisconsin	33	\$5,777	2.20%
Kansas	9	\$4,428	3.31%	West Virginia	34	\$1,453	2.17%
Mississippi	10	\$3,361	3.28%	Michigan	35	\$9,263	2.15%
Texas	11	\$41,422	3.27%	Minnesota	36	\$5,844	2.09%
North Dakota	12	\$1,296	3.21%	Rhode Island	37	\$1,078	2.08%
Ohio	13	\$15,670	3.10%	South Carolina	38	\$3,836	2.02%
Florida	14	\$28,810	3.02%	Pennsylvania	39	\$12,448	1.97%
Alabama	15	\$5,462	2.99%	New Jersey	40	\$10,299	1.93%
Oklahoma	16	\$4,759	2.82%	Connecticut	41	\$4,052	1.64%
Indiana	17	\$7,590	2.78%	Maryland	42	\$5,154	1.57%
Nevada	18	\$3,476	2.77%	Massachusetts	43	\$6,115	1.43%
Wyoming	19	\$909	2.76%	Virginia	44	\$5,928	1.39%
New York	20	\$31,032	2.69%	Vermont	45	\$394	1.30%
Iowa	21	\$3,717	2.68%	Alaska	46	\$238	0.62%
Utah	22	\$3,013	2.61%	Oregon	47	\$365	0.20%
California	23	\$54,589	2.58%	Delaware	48	\$60	0.14%
Missouri	24	\$6,422	2.53%	Montana	49	\$44	0.10%
Illinois	25	\$16,558	2.52%	New Hampshire	50	\$60	0.08%
				U.S. Weighted Avg.			2.58%
Note: dollar amounts are in millions.				U.S. Average			2.45%

Table 4 ranks states based on the ratio of property tax to personal income. Property tax includes levies by the state, county, municipality, school district or special purpose entity. For Pennsylvania, nearly all property taxes are levied at the local level. Pennsylvania ranked 21st for property tax, and the ratio is lower than the U.S. average (3.08 percent) and weighted average (3.16 percent).

Table 4							
Property Tax							
<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>	<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>
New Hampshire	1	\$4,066	5.61%	Maryland	26	\$9,352	2.85%
Vermont	2	\$1,612	5.33%	Mississippi	27	\$2,908	2.83%
New Jersey	3	\$27,541	5.17%	Georgia	28	\$11,589	2.82%
Maine	4	\$2,730	4.83%	California	29	\$56,993	2.69%
Rhode Island	5	\$2,471	4.78%	Washington	30	\$10,144	2.65%
New York	6	\$53,387	4.63%	Colorado	31	\$7,541	2.64%
Wyoming	7	\$1,396	4.24%	Florida	32	\$24,980	2.62%
Connecticut	8	\$10,221	4.15%	Arizona	33	\$7,137	2.62%
Illinois	9	\$26,844	4.09%	Utah	34	\$2,924	2.53%
Nebraska	10	\$3,594	3.93%	Idaho	35	\$1,595	2.47%
Alaska	11	\$1,462	3.79%	West Virginia	36	\$1,638	2.45%
Texas	12	\$47,559	3.75%	Missouri	37	\$6,026	2.37%
Massachusetts	13	\$15,344	3.60%	Indiana	38	\$6,455	2.36%
Wisconsin	14	\$9,330	3.55%	North Carolina	39	\$9,565	2.33%
Montana	15	\$1,569	3.54%	North Dakota	40	\$925	2.29%
Iowa	16	\$4,902	3.53%	Hawaii	41	\$1,531	2.29%
Michigan	17	\$13,785	3.20%	Nevada	42	\$2,811	2.24%
Kansas	18	\$4,199	3.14%	Louisiana	43	\$4,063	2.09%
Oregon	19	\$5,658	3.11%	Tennessee	44	\$5,694	2.07%
Minnesota	20	\$8,429	3.01%	Kentucky	45	\$3,470	2.06%
Pennsylvania	21	\$18,960	3.00%	New Mexico	46	\$1,604	2.03%
Virginia	22	\$12,740	3.00%	Arkansas	47	\$2,112	1.86%
South Dakota	23	\$1,185	2.94%	Delaware	48	\$809	1.83%
Ohio	24	\$14,766	2.92%	Oklahoma	49	\$2,652	1.57%
South Carolina	25	\$5,537	2.91%	Alabama	50	\$2,632	1.44%
				U.S. Weighted Avg.			3.16%
Note: dollar amounts are in millions.				U.S. Average			3.08%

Table 5 ranks states based on the ratio of gaming-liquor-other taxes to personal income. Gaming-liquor-other revenues include taxes on alcoholic beverages (but not sales tax levied on those items), casino gaming, pari-mutuels, tobacco, licenses for amusements, licenses for alcoholic beverages, liquor store profits and net lottery profits. Pennsylvania ranked 8th for gaming-liquor-other, and the ratio was higher than the U.S. average (0.43 percent) and weighted average (0.37 percent). For states that have legalized casino gaming, Pennsylvania imposes a relatively high tax rate on slot (maximum tax rate of 55 percent) and table games (16 percent) gross revenues.⁹ Those rates drive much of the ranking for the gaming-liquor-other category. For CY 2017, Pennsylvania levies the 11th highest cigarette tax rate in the U.S. (\$2.60 per pack), and the City of Philadelphia levies the 2nd highest cigarette tax rate (\$4.60 per pack).

Table 5 Gaming-Liquor-Other Taxes							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
West Virginia	1	\$714	1.07%	Arkansas	26	\$427	0.38%
Rhode Island	2	\$549	1.06%	Kentucky	27	\$630	0.37%
Nevada	3	\$1,239	0.99%	Georgia	28	\$1,535	0.37%
Delaware	4	\$375	0.85%	New Jersey	29	\$1,910	0.36%
New Hampshire	5	\$484	0.67%	Florida	30	\$3,349	0.35%
Oregon	6	\$1,187	0.65%	Minnesota	31	\$982	0.35%
Maryland	7	\$2,106	0.64%	Wisconsin	32	\$904	0.34%
Pennsylvania	8	\$4,053	0.64%	North Carolina	33	\$1,382	0.34%
Iowa	9	\$766	0.55%	Missouri	34	\$831	0.33%
Maine	10	\$310	0.55%	Texas	35	\$4,035	0.32%
Louisiana	11	\$1,057	0.54%	South Carolina	36	\$597	0.31%
South Dakota	12	\$210	0.52%	New Mexico	37	\$237	0.30%
Michigan	13	\$2,190	0.51%	Washington	38	\$1,132	0.30%
Ohio	14	\$2,536	0.50%	Virginia	39	\$1,199	0.28%
Montana	15	\$218	0.49%	Kansas	40	\$360	0.27%
Massachusetts	16	\$2,074	0.49%	Alabama	41	\$488	0.27%
Indiana	17	\$1,247	0.46%	Hawaii	42	\$175	0.26%
Illinois	18	\$2,898	0.44%	Utah	43	\$269	0.23%
Vermont	19	\$132	0.44%	Idaho	44	\$145	0.22%
Alaska	20	\$166	0.43%	Arizona	45	\$571	0.21%
Tennessee	21	\$1,183	0.43%	Colorado	46	\$499	0.17%
Connecticut	22	\$1,056	0.43%	Nebraska	47	\$137	0.15%
New York	23	\$4,807	0.42%	California	48	\$3,050	0.14%
Mississippi	24	\$415	0.40%	North Dakota	49	\$53	0.13%
Oklahoma	25	\$676	0.40%	Wyoming	50	\$43	0.13%
				U.S. Weighted Avg.			0.37%
Note: dollar amounts are in millions.				U.S. Average			0.43%

⁹ The 16 percent table games tax rate includes the state tax rate of 14 percent plus the additional 2 percent rate of the local state share.

Table 6 ranks states based on the ratio of motor vehicle taxes to personal income. The motor vehicle category includes tax revenues from motor fuels (e.g., gasoline excise), fees (e.g., registration and license fees) and miscellaneous taxes on motor vehicle operators. For Pennsylvania, the motor vehicle category includes the oil company franchise tax. Pennsylvania ranked 13th for motor vehicle taxes, and the ratio is higher than the U.S. average (0.54 percent) and weighted average (0.49 percent). For gasoline, Pennsylvania currently levies the highest tax rate in the U.S. (\$0.582 per gallon).

Table 6 Motor Vehicle Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
Iowa	1	\$1,338	0.96%	Florida	26	\$5,021	0.53%
Idaho	2	\$534	0.83%	Vermont	27	\$159	0.52%
Hawaii	3	\$538	0.81%	Indiana	28	\$1,427	0.52%
North Dakota	4	\$322	0.80%	Georgia	29	\$2,130	0.52%
Montana	5	\$346	0.78%	Tennessee	30	\$1,427	0.52%
West Virginia	6	\$496	0.74%	Illinois	31	\$3,387	0.52%
South Dakota	7	\$295	0.73%	Michigan	32	\$2,159	0.50%
Oklahoma	8	\$1,219	0.72%	Texas	33	\$6,209	0.49%
North Carolina	9	\$2,867	0.70%	Alabama	34	\$873	0.48%
Wyoming	10	\$217	0.66%	Maryland	35	\$1,547	0.47%
Maine	11	\$365	0.65%	South Carolina	36	\$893	0.47%
New Mexico	12	\$507	0.64%	Colorado	37	\$1,289	0.45%
Pennsylvania	13	\$3,944	0.62%	California	38	\$9,354	0.44%
Oregon	14	\$1,124	0.62%	Arizona	39	\$1,161	0.43%
Mississippi	15	\$623	0.61%	Delaware	40	\$186	0.42%
Minnesota	16	\$1,697	0.61%	Missouri	41	\$1,038	0.41%
Nebraska	17	\$552	0.60%	Louisiana	42	\$773	0.40%
Wisconsin	18	\$1,578	0.60%	Virginia	43	\$1,657	0.39%
Kentucky	19	\$987	0.59%	New Hampshire	44	\$267	0.37%
Arkansas	20	\$665	0.59%	Massachusetts	45	\$1,330	0.31%
Washington	21	\$2,224	0.58%	Connecticut	46	\$741	0.30%
Nevada	22	\$700	0.56%	Alaska	47	\$110	0.28%
Ohio	23	\$2,811	0.56%	New York	48	\$3,270	0.28%
Kansas	24	\$716	0.54%	Rhode Island	49	\$140	0.27%
Utah	25	\$619	0.54%	New Jersey	50	\$1,253	0.24%
				U.S. Weighted Avg.			0.49%
Note: dollar amounts are in millions.				U.S. Average			0.54%

Table 7 ranks states based on the ratio of all other taxes to personal income. The all other category includes taxes on other selective sales (e.g., realty transfer taxes), hunting and public utility licenses, occupation and business licenses, severance, other licenses and other miscellaneous taxes (e.g., insurance premiums, inheritance and financial institutions). For Pennsylvania, the impact fee is counted as a severance tax.¹⁰ Pennsylvania ranked 17th for all other taxes, and the ratio was slightly higher than the U.S. average (1.06 percent) and higher than the weighted average (0.93 percent). Because severance taxes are included with all other taxes and can be significant, Pennsylvania ranked lower than natural resource exporters such as North Dakota, Wyoming and West Virginia. As noted, this analysis does not control for the export of taxes. Research finds that most severance taxes are pushed forward into prices and borne by final consumers, most of whom reside in other states.

Table 7 All Other Taxes							
<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>	<u>State</u>	<u>Rank</u>	<u>Amount</u>	<u>Ratio</u>
North Dakota	1	\$1,876	4.65%	South Carolina	26	\$1,765	0.93%
Wyoming	2	\$741	2.25%	Tennessee	27	\$2,518	0.91%
West Virginia	3	\$1,365	2.04%	Louisiana	28	\$1,608	0.83%
Vermont	4	\$571	1.89%	Illinois	29	\$5,412	0.82%
Nevada	5	\$2,335	1.86%	Maine	30	\$448	0.79%
Minnesota	6	\$4,359	1.56%	Florida	31	\$7,070	0.74%
Alaska	7	\$579	1.50%	Arkansas	32	\$833	0.73%
New York	8	\$17,143	1.49%	Michigan	33	\$3,093	0.72%
Hawaii	9	\$932	1.40%	Massachusetts	34	\$2,952	0.69%
New Mexico	10	\$1,100	1.39%	New Jersey	35	\$3,675	0.69%
Maryland	11	\$4,251	1.30%	Utah	36	\$791	0.68%
Delaware	12	\$552	1.25%	Colorado	37	\$1,912	0.67%
Oregon	13	\$2,184	1.20%	Ohio	38	\$3,315	0.66%
Washington	14	\$4,494	1.17%	Connecticut	39	\$1,579	0.64%
New Hampshire	15	\$839	1.16%	Missouri	40	\$1,627	0.64%
Montana	16	\$507	1.14%	Idaho	41	\$409	0.63%
Pennsylvania	17	\$6,845	1.08%	Wisconsin	42	\$1,601	0.61%
Rhode Island	18	\$551	1.07%	North Carolina	43	\$2,421	0.59%
Mississippi	19	\$1,078	1.05%	Nebraska	44	\$515	0.56%
Kentucky	20	\$1,735	1.03%	Indiana	45	\$1,535	0.56%
Alabama	21	\$1,849	1.01%	Oklahoma	46	\$917	0.54%
South Dakota	22	\$405	1.00%	Georgia	47	\$2,130	0.52%
Virginia	23	\$4,153	0.98%	Arizona	48	\$1,414	0.52%
Texas	24	\$12,102	0.96%	Kansas	49	\$659	0.49%
California	25	\$19,759	0.93%	Iowa	50	\$590	0.42%
				U.S. Weighted Avg.			0.93%
Note: dollar amounts are in millions.				U.S. Average			1.06%

¹⁰ The fees for CY 2015 were remitted in April 2016 and totaled \$187.7 million.

Table 8 ranks states based on the ratio of total taxes to personal income. The total tax category is equal to the sum of all previous categories. Pennsylvania ranked 20th for total taxes, and the ratio was higher than the U.S average (10.12 percent) and the weighted average (10.33 percent). Pennsylvania ranks lower than the adjacent states of New York (1st), West Virginia (8th), New Jersey (9th), Maryland (10th) and Delaware (14th) in total state and local taxes as a share of personal income.

Table 8 Total Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
New York	1	\$178,900	15.53%	Wyoming	26	\$3,319	10.09%
Hawaii	2	\$8,566	12.83%	Utah	27	\$11,325	9.79%
Maine	3	\$6,943	12.28%	Kansas	28	\$13,014	9.74%
Vermont	4	\$3,700	12.23%	North Carolina	29	\$39,791	9.71%
North Dakota	5	\$4,926	12.22%	Michigan	30	\$41,198	9.58%
Minnesota	6	\$33,567	12.00%	Indiana	31	\$25,733	9.41%
Rhode Island	7	\$6,175	11.93%	Georgia	32	\$38,614	9.41%
West Virginia	8	\$7,657	11.45%	Washington	33	\$35,985	9.40%
New Jersey	9	\$60,511	11.37%	Louisiana	34	\$18,223	9.36%
Maryland	10	\$37,032	11.29%	Idaho	35	\$5,994	9.29%
Iowa	11	\$15,393	11.08%	Virginia	36	\$38,728	9.11%
California	12	\$234,476	11.07%	New Hampshire	37	\$6,563	9.06%
Illinois	13	\$72,636	11.07%	Montana	38	\$3,989	9.01%
Delaware	14	\$4,751	10.74%	Arizona	39	\$24,526	8.99%
Nebraska	15	\$9,644	10.55%	Missouri	40	\$22,763	8.96%
Wisconsin	16	\$27,684	10.54%	South Carolina	41	\$17,027	8.96%
Connecticut	17	\$25,955	10.53%	Colorado	42	\$25,169	8.80%
Mississippi	18	\$10,794	10.52%	Texas	43	\$111,464	8.80%
Massachusetts	19	\$44,606	10.46%	South Dakota	44	\$3,479	8.62%
Pennsylvania	20	\$66,033	10.45%	Nevada	45	\$10,636	8.47%
Arkansas	21	\$11,854	10.44%	Alabama	46	\$15,446	8.45%
Ohio	22	\$52,693	10.42%	Tennessee	47	\$22,801	8.27%
Oregon	23	\$18,926	10.41%	Oklahoma	48	\$13,603	8.07%
New Mexico	24	\$8,149	10.29%	Florida	49	\$71,817	7.53%
Kentucky	25	\$17,150	10.18%	Alaska	50	\$2,766	7.17%
				U.S. Weighted Avg.			10.33%
Note: dollar amounts are in millions.				U.S. Average			10.12%

Certain states collect significant severance tax revenues. For FY 2015-16, the top five states included Texas (\$2.3 billion), North Dakota (\$1.6 billion), Wyoming (\$594 million), New Mexico (\$559 million) and Louisiana (\$456 million). A significant portion of severance taxes is likely exported to other states; therefore, it is useful to examine tax burden rankings without those taxes included.

Table 9 reproduces Table 7, but excludes severance taxes. When those taxes are excluded, Pennsylvania’s ranking increases to 13th for all other taxes, and the ratio is higher than the U.S. average (0.87 percent) and weighted average (0.88 percent).

Table 9 All Other Taxes - Excludes Severance Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
Vermont	1	\$571	1.89%	Texas	26	\$9,755	0.77%
Nevada	2	\$2,232	1.78%	Florida	27	\$7,034	0.74%
Minnesota	3	\$4,309	1.54%	Michigan	28	\$3,070	0.71%
New York	4	\$17,143	1.49%	Massachusetts	29	\$2,952	0.69%
West Virginia	5	\$940	1.41%	Arkansas	30	\$785	0.69%
Hawaii	6	\$932	1.40%	New Jersey	31	\$3,675	0.69%
Maryland	7	\$4,251	1.30%	New Mexico	32	\$541	0.68%
Delaware	8	\$552	1.25%	Ohio	33	\$3,279	0.65%
Oregon	9	\$2,170	1.19%	Connecticut	34	\$1,579	0.64%
Washington	10	\$4,454	1.16%	Missouri	35	\$1,627	0.64%
New Hampshire	11	\$839	1.16%	Colorado	36	\$1,828	0.64%
Rhode Island	12	\$551	1.07%	Utah	37	\$738	0.64%
Pennsylvania	13	\$6,658	1.05%	Alaska	38	\$242	0.63%
Mississippi	14	\$1,039	1.01%	Idaho	39	\$403	0.63%
South Dakota	15	\$399	0.99%	Wisconsin	40	\$1,591	0.61%
Alabama	16	\$1,802	0.99%	Louisiana	41	\$1,151	0.59%
Virginia	17	\$4,151	0.98%	North Carolina	42	\$2,419	0.59%
Kentucky	18	\$1,586	0.94%	Indiana	43	\$1,534	0.56%
California	19	\$19,691	0.93%	Nebraska	44	\$512	0.56%
South Carolina	20	\$1,765	0.93%	Georgia	45	\$2,130	0.52%
Tennessee	21	\$2,517	0.91%	Arizona	46	\$1,399	0.51%
Illinois	22	\$5,412	0.82%	Kansas	47	\$609	0.46%
North Dakota	23	\$326	0.81%	Wyoming	48	\$147	0.45%
Maine	24	\$448	0.79%	Iowa	49	\$590	0.42%
Montana	25	\$342	0.77%	Oklahoma	50	\$586	0.35%
Note: dollar amounts are in millions.				U.S. Weighted Avg.			0.88%
				U.S. Average			0.87%

Table 10 reproduces Table 8, but excludes severance taxes. Pennsylvania ranks lower than the adjacent states of New York (1st), New Jersey (7th), Maryland (8th), West Virginia (12th) and Delaware (13th), but higher than Ohio (20th), in total state and local taxes as a share of personal income. Because a significant portion of most severance taxes is likely exported, Table 10 may provide a more accurate depiction of the relative state and local tax burden compared to Table 8.

Table 10							
Total Tax - Excludes Severance Tax							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
New York	1	\$178,900	15.53%	Kansas	26	\$12,964	9.71%
Hawaii	2	\$8,566	12.83%	New Mexico	27	\$7,590	9.59%
Maine	3	\$6,943	12.28%	Michigan	28	\$41,174	9.57%
Vermont	4	\$3,700	12.23%	Indiana	29	\$25,732	9.41%
Minnesota	5	\$33,518	11.98%	Georgia	30	\$38,614	9.41%
Rhode Island	6	\$6,175	11.93%	Washington	31	\$35,946	9.39%
New Jersey	7	\$60,511	11.37%	Idaho	32	\$5,989	9.28%
Maryland	8	\$37,032	11.29%	Louisiana	33	\$17,767	9.13%
Iowa	9	\$15,393	11.08%	Virginia	34	\$38,725	9.11%
Illinois	10	\$72,636	11.07%	New Hampshire	35	\$6,563	9.06%
California	11	\$234,407	11.06%	Arizona	36	\$24,511	8.99%
West Virginia	12	\$7,232	10.82%	Missouri	37	\$22,763	8.96%
Delaware	13	\$4,751	10.74%	South Carolina	38	\$17,027	8.96%
Nebraska	14	\$9,641	10.55%	Colorado	39	\$25,085	8.77%
Connecticut	15	\$25,955	10.53%	Montana	40	\$3,824	8.64%
Wisconsin	16	\$27,673	10.53%	Texas	41	\$109,116	8.61%
Mississippi	17	\$10,755	10.48%	South Dakota	42	\$3,473	8.60%
Massachusetts	18	\$44,606	10.46%	Alabama	43	\$15,399	8.42%
Pennsylvania	19	\$65,845	10.42%	Nevada	44	\$10,533	8.39%
Ohio	20	\$52,658	10.41%	North Dakota	45	\$3,376	8.37%
Oregon	21	\$18,912	10.41%	Wyoming	46	\$2,725	8.28%
Arkansas	22	\$11,806	10.40%	Tennessee	47	\$22,799	8.27%
Kentucky	23	\$17,001	10.10%	Oklahoma	48	\$13,272	7.87%
Utah	24	\$11,272	9.75%	Florida	49	\$71,782	7.52%
North Carolina	25	\$39,789	9.71%	Alaska	50	\$2,429	6.30%
Note: dollar amounts are in millions.				U.S. Weighted Avg.		10.28%	
				U.S. Average		9.93%	

Table 11 (next page) displays the share of total state and local tax revenue by revenue source (includes severance taxes). Pennsylvania’s largest revenue source was property taxes (28.7 percent), followed by PIT (25.4 percent), SUT (18.9 percent), gaming-liquor-other (6.1 percent) and CNIT (4.5 percent). By comparison, the weighted average shares across all states were as follows: property (30.5 percent), PIT (23.4 percent), SUT (24.9 percent), gaming-liquor-other (3.6 percent) and CNIT (3.8 percent).

Table 12 (page 15) displays rates for sales, personal income, corporate net income, cigarette and gasoline taxes. Data are from the Federation of Tax Administrators and the Tax Foundation for CY 2017.¹¹ For personal income, the tax rate represents the marginal tax rate for a couple that earns \$75,000, files a joint return, claims two exemptions and a standard deduction (if applicable).¹² For corporate net income, the tax rate represents the highest marginal tax rate.¹³ Sales and use tax rates do not include any levies by local units.¹⁴ Gasoline and cigarette excise taxes do not include any sales taxes that might also be levied on those products by state or local governments.

¹¹ See “State Tax Rates” (Federation of Tax Administrators).

¹² For personal income tax, New Hampshire and Tennessee only tax dividends and interest. Because the great majority of income is exempt, they are listed as not having a state income tax.

¹³ Ohio, Texas and Washington levy a gross receipts or margins tax. They are denoted as “GRT” in the table.

¹⁴ However, the Utah (1.25 percent) and Virginia (1.0 percent) tax rates include statewide local levies.

Table 11 Composition of Total State and Local Taxes							
State	PIT	CNIT	SUT	Gaming-Other	Property	Motor	All Other
Alabama	23.3%	3.5%	35.4%	3.2%	17.0%	5.7%	12.0%
Alaska	0.0%	7.7%	8.6%	6.0%	52.8%	4.0%	20.9%
Arizona	16.2%	2.4%	39.5%	2.3%	29.1%	4.7%	5.8%
Arkansas	23.5%	4.0%	38.5%	3.6%	17.8%	5.6%	7.0%
California	34.4%	4.3%	23.3%	1.3%	24.3%	4.0%	8.4%
Colorado	25.8%	2.6%	27.0%	2.0%	30.0%	5.1%	7.6%
Connecticut	29.1%	2.9%	15.6%	4.1%	39.4%	2.9%	6.1%
Delaware	24.6%	33.6%	1.3%	7.9%	17.0%	3.9%	11.6%
Florida	0.0%	3.6%	40.1%	4.7%	34.8%	7.0%	9.8%
Georgia	27.0%	2.7%	25.3%	4.0%	30.0%	5.5%	5.5%
Hawaii	23.1%	1.2%	40.9%	1.9%	16.7%	5.9%	10.2%
Idaho	25.4%	3.2%	26.7%	2.4%	26.6%	8.9%	6.8%
Illinois	19.0%	5.1%	22.8%	4.0%	37.0%	4.7%	7.5%
Indiana	25.0%	4.0%	29.5%	4.8%	25.1%	5.5%	6.0%
Iowa	23.8%	2.8%	24.1%	5.0%	31.8%	8.7%	3.8%
Kansas	17.2%	3.2%	34.0%	2.8%	32.3%	5.5%	5.1%
Kentucky	32.6%	5.1%	22.5%	3.7%	20.2%	5.8%	10.1%
Louisiana	15.7%	1.5%	41.6%	5.8%	22.3%	4.2%	8.8%
Maine	22.3%	2.1%	20.0%	4.5%	39.3%	5.3%	6.4%
Maryland	36.2%	3.3%	13.9%	5.7%	25.3%	4.2%	11.5%
Massachusetts	32.4%	5.3%	13.7%	4.7%	34.4%	3.0%	6.6%
Michigan	23.8%	2.2%	22.5%	5.3%	33.5%	5.2%	7.5%
Minnesota	32.0%	4.5%	17.4%	2.9%	25.1%	5.1%	13.0%
Mississippi	16.7%	5.6%	31.1%	3.8%	26.9%	5.8%	10.0%
Missouri	28.1%	1.8%	28.2%	3.6%	26.5%	4.6%	7.1%
Montana	29.6%	3.1%	1.1%	5.5%	39.3%	8.7%	12.7%
Nebraska	23.3%	3.4%	23.6%	1.4%	37.3%	5.7%	5.3%
Nevada	0.0%	0.6%	42.0%	10.0%	22.8%	5.7%	18.9%
New Hampshire	1.3%	11.6%	0.9%	7.4%	62.0%	4.1%	12.8%
New Jersey	22.1%	4.1%	17.0%	3.2%	45.5%	2.1%	6.1%
New Mexico	17.3%	1.7%	38.7%	2.9%	19.7%	6.2%	13.5%
New York	32.4%	6.3%	17.3%	2.7%	29.8%	1.8%	9.6%
North Carolina	30.3%	4.2%	24.7%	3.5%	24.0%	7.2%	6.1%
North Dakota	7.1%	2.1%	26.3%	1.1%	18.8%	6.5%	38.1%
Ohio	24.8%	1.0%	29.7%	4.8%	28.0%	5.3%	6.3%
Oklahoma	22.0%	2.8%	35.0%	5.0%	19.5%	9.0%	6.7%
Oregon	40.6%	3.8%	1.9%	6.3%	29.9%	5.9%	11.5%
Pennsylvania	25.4%	4.5%	18.9%	6.1%	28.7%	6.0%	10.4%
Rhode Island	20.0%	2.4%	17.5%	8.9%	40.0%	2.3%	8.9%
South Carolina	22.7%	3.1%	22.5%	3.5%	32.5%	5.2%	10.4%
South Dakota	0.0%	1.1%	38.7%	6.0%	34.1%	8.5%	11.6%
Tennessee	1.4%	10.1%	41.0%	5.2%	25.0%	6.3%	11.0%
Texas	0.0%	0.1%	37.2%	3.6%	42.7%	5.6%	10.9%
Utah	29.8%	2.9%	26.6%	2.4%	25.8%	5.5%	7.0%
Vermont	19.7%	2.8%	10.7%	3.6%	43.6%	4.3%	15.4%
Virginia	31.6%	2.1%	15.3%	3.1%	32.9%	4.3%	10.7%
Washington	0.0%	0.1%	49.9%	3.1%	28.2%	6.2%	12.5%
West Virginia	24.1%	1.9%	19.0%	9.3%	21.4%	6.5%	17.8%
Wisconsin	27.0%	3.6%	20.9%	3.3%	33.7%	5.7%	5.8%
Wyoming	0.0%	0.4%	27.4%	1.3%	42.0%	6.5%	22.3%
U.S. Weighted Avg.	23.4%	3.8%	25.0%	3.6%	30.5%	4.7%	9.0%
U.S. Average	20.6%	4.0%	24.9%	4.3%	30.4%	5.4%	10.4%

Table 12
Select State Tax Rates, Calendar Year 2017

State	PIT	CNIT	SUT	Gasoline (¢ per gallon)	Cigarettes (¢ per pack)
Alabama	5.00%	6.50%	4.00%	18.0	67.5
Alaska	None	9.40%	None	9.0	200.0
Arizona	3.36%	4.90%	5.60%	19.0	200.0
Arkansas	6.90%	6.50%	6.50%	21.8	115.0
California	6.00%	8.84%	7.25%	32.8	87.0
Colorado	4.63%	4.63%	2.90%	22.0	84.0
Connecticut	5.00%	7.50%	6.35%	25.0	390.0
Delaware	6.60%	8.70%	None	23.0	160.0
Florida	None	5.50%	6.00%	30.9	133.9
Georgia	6.00%	6.00%	4.00%	26.3	37.0
Hawaii	7.60%	6.40%	4.00%	16.0	320.0
Idaho	7.40%	7.40%	6.00%	33.0	57.0
Illinois	3.75%	7.75%	6.25%	20.1	198.0
Indiana	3.23%	6.25%	7.00%	18.0	99.5
Iowa	7.92%	12.00%	6.00%	30.7	136.0
Kansas	4.60%	7.00%	6.50%	25.0	129.0
Kentucky	5.80%	6.00%	6.00%	26.0	60.0
Louisiana	4.00%	8.00%	5.00%	20.1	108.0
Maine	6.75%	8.93%	5.50%	30.0	200.0
Maryland	4.75%	8.25%	6.00%	33.5	200.0
Massachusetts	5.10%	8.00%	6.25%	24.0	351.0
Michigan	4.25%	6.00%	6.00%	26.3	200.0
Minnesota	7.05%	9.80%	6.88%	28.6	304.0
Mississippi	5.00%	5.00%	7.00%	18.4	68.0
Missouri	6.00%	6.25%	4.23%	17.3	17.0
Montana	6.90%	6.75%	None	27.0	170.0
Nebraska	6.84%	7.81%	5.50%	28.2	64.0
Nevada	None	None	6.85%	24.8	180.0
New Hampshire	5.00%	8.20%	None	23.8	178.0
New Jersey	3.50%	9.00%	6.88%	37.1	270.0
New Mexico	4.90%	6.20%	5.13%	18.9	166.0
New York	6.45%	6.50%	4.00%	24.2	435.0
North Carolina	5.50%	3.00%	4.75%	34.6	45.0
North Dakota	1.10%	4.31%	5.00%	23.0	44.0
Ohio	3.47%	GRT	5.75%	28.0	160.0
Oklahoma	5.00%	6.00%	4.50%	17.0	103.0
Oregon	9.00%	7.60%	None	30.0	132.0
Pennsylvania	3.07%	9.99%	6.00%	58.2	260.0
Rhode Island	3.75%	7.00%	7.00%	34.0	375.0
South Carolina	7.00%	5.00%	6.00%	16.8	57.0
South Dakota	None	None	4.50%	30.0	153.0
Tennessee	5.00%	6.50%	7.00%	21.4	62.0
Texas	None	GRT	6.25%	20.0	141.0
Utah	5.00%	5.00%	5.95%	29.4	170.0
Vermont	3.55%	8.50%	6.00%	30.5	308.0
Virginia	5.75%	6.00%	5.30%	16.2	30.0
Washington	None	GRT	6.50%	49.4	302.5
West Virginia	6.50%	6.50%	6.00%	32.2	120.0
Wisconsin	6.27%	7.90%	5.00%	32.9	252.0
Wyoming	None	None	4.00%	24.0	60.0

Note: PIT is personal income tax, SUT is sales and use tax and CNIT is corporate net income tax.

Table 13 displays federal income tax liability as a share of state personal income. Data from CY 2015 show that Pennsylvania residents remitted \$55.9 billion in federal income tax. That amount has not been reduced for the approximately \$2.1 billion of refundable credits paid to Pennsylvania residents, such as the Earned Income Tax Credit and the Education Credit. Due to the progressive federal rate structure, state rankings for federal income tax will be a function of the income dispersion within a particular state.

Table 13							
Federal Income Tax Liability							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
Connecticut	1	\$28,920	11.74%	Kansas	26	\$10,905	8.16%
Massachusetts	2	\$48,926	11.47%	Missouri	27	\$20,735	8.16%
New York	3	\$130,110	11.29%	Utah	28	\$9,388	8.12%
New Jersey	4	\$58,070	10.91%	Oregon	29	\$14,696	8.09%
Illinois	5	\$65,537	9.98%	Arizona	30	\$21,994	8.06%
Washington	6	\$38,148	9.97%	North Carolina	31	\$32,927	8.04%
California	7	\$209,860	9.91%	Ohio	32	\$40,638	8.04%
Florida	8	\$93,793	9.83%	Tennessee	33	\$22,096	8.02%
New Hampshire	9	\$7,014	9.69%	Indiana	34	\$21,076	7.71%
Virginia	10	\$40,491	9.52%	Iowa	35	\$10,557	7.60%
Texas	11	\$120,495	9.51%	Montana	36	\$3,343	7.55%
Wyoming	12	\$3,119	9.48%	Nebraska	37	\$6,843	7.49%
Colorado	13	\$26,907	9.41%	Hawaii	38	\$4,998	7.49%
Minnesota	14	\$26,313	9.41%	Vermont	39	\$2,253	7.45%
Nevada	15	\$11,747	9.36%	Louisiana	40	\$14,409	7.40%
Maryland	16	\$30,533	9.31%	South Carolina	41	\$14,063	7.40%
Alaska	17	\$3,559	9.23%	Alabama	42	\$13,224	7.23%
North Dakota	18	\$3,629	9.00%	Oklahoma	43	\$12,127	7.19%
Pennsylvania	19	\$55,856	8.84%	Maine	44	\$4,054	7.17%
Rhode Island	20	\$4,394	8.49%	Kentucky	45	\$11,905	7.07%
South Dakota	21	\$3,416	8.46%	Idaho	46	\$4,503	6.98%
Wisconsin	22	\$22,155	8.43%	Arkansas	47	\$7,860	6.92%
Georgia	23	\$34,547	8.42%	New Mexico	48	\$5,357	6.77%
Michigan	24	\$36,005	8.37%	West Virginia	49	\$4,363	6.53%
Delaware	25	\$3,686	8.33%	Mississippi	50	\$6,302	6.14%
				U.S. Weighted Avg.			9.26%
Note: dollar amounts are in millions.				U.S. Average			8.50%

Table 14 displays amounts for state debt outstanding at the end of FY 2015-16. These amounts include general obligation debt that is and is not subject to constitutional limits, but exclude any unfunded pension liabilities. For Pennsylvania, debt includes any outstanding debt of state agencies and authorities, such as the Pennsylvania Turnpike Commission. Pennsylvania ranked 25th in the ratio of state debt to personal income (7.45 percent).

Table 14							
Outstanding Long and Short Term Debt							
State	Rank	Amount	Ratio	State	Rank	Amount	Ratio
Massachusetts	1	\$75,308	17.65%	Mississippi	26	\$7,470	7.28%
Rhode Island	2	\$9,005	17.40%	Montana	27	\$3,207	7.24%
Alaska	3	\$5,728	14.85%	Oregon	28	\$13,061	7.19%
Connecticut	4	\$35,352	14.35%	California	29	\$151,715	7.16%
Hawaii	5	\$8,758	13.12%	Virginia	30	\$28,232	6.64%
New Jersey	6	\$66,923	12.57%	Ohio	31	\$33,109	6.55%
New York	7	\$137,369	11.92%	Utah	32	\$7,480	6.47%
New Hampshire	8	\$8,210	11.34%	Colorado	33	\$17,200	6.02%
Delaware	9	\$4,965	11.22%	Minnesota	34	\$16,756	5.99%
Vermont	10	\$3,341	11.04%	Idaho	35	\$3,685	5.71%
West Virginia	11	\$7,124	10.66%	Kansas	36	\$7,581	5.68%
Illinois	12	\$64,221	9.78%	Oklahoma	37	\$8,899	5.28%
Louisiana	13	\$17,594	9.04%	Arizona	38	\$14,244	5.22%
Maine	14	\$5,012	8.87%	North Dakota	39	\$2,064	5.12%
New Mexico	15	\$6,738	8.51%	Alabama	40	\$8,969	4.91%
Washington	16	\$32,232	8.42%	Iowa	41	\$6,120	4.41%
Wisconsin	17	\$22,087	8.41%	Arkansas	42	\$4,985	4.39%
Indiana	18	\$22,464	8.22%	North Carolina	43	\$17,464	4.26%
Kentucky	19	\$13,785	8.19%	Texas	44	\$48,238	3.81%
South Dakota	20	\$3,286	8.14%	Florida	45	\$33,315	3.49%
Maryland	21	\$26,593	8.11%	Georgia	46	\$13,248	3.23%
South Carolina	22	\$15,122	7.96%	Nevada	47	\$3,352	2.67%
Michigan	23	\$33,245	7.73%	Wyoming	48	\$835	2.54%
Missouri	24	\$19,350	7.62%	Tennessee	49	\$6,025	2.19%
Pennsylvania	25	\$47,052	7.45%	Nebraska	50	\$1,809	1.98%
				U.S. Weighted Avg.		7.46%	
Note: dollar amounts are in millions.				U.S. Average		7.76%	