

Local Taxes & Our Community

What's Going On in Our Community?

Understanding your community is essential if local tax discussions are to be well informed and lead to good decisions. In tax discussions, it is important to know about the various members of your community, including the groups who live, work, or own property there, who may create demands for local government or school services, and who have the ability to pay local taxes. This workbook is intended as a second step in your local dialogue about which local taxes should be used in your community, and should help you learn more about the actual conditions and people living there. In later workbooks, you will use this information to help you understand the impact of local taxes on your community's members, and how changing the local taxes might affect them.

A set of the school district, county, or municipality (city, borough, or township) information required by this workbook already has been organized by exercise, and is available at <http://www.psu.edu/dept/aers/lto/> on the World Wide Web. Most of this information is from the U.S. Census and from school district and local government audit reports. Before beginning, you will need to decide whether you will do the exercises for your school district, county government, or municipal government. Do all the exercises for that jurisdiction alone.

To save space, workbooks in the series will be referred to by number, not by formal name. "Workbook 1," for example, refers to *Tax Fairness: What's Fair for Our Community?*, the first workbook in the series.

Developing an Overview of Our Community's Population

Developing an overview of your community's population is useful because it will help you apply tax fairness concepts such as ability to pay, benefits, or other principles you may have discussed earlier to your community. Four particular issues are of importance when considering tax fairness and tax use in your community. These include (1) who lives and works in your community; (2) who owns property in your community; (3) who creates demands for public services in your community; and (4) who has the ability to pay local taxes.

Depending upon your own community, other questions also might be important. For example, does your community have a large number of nonresidents or nonresident property owners who use community resources (such as game lands, amusement parks, or other facilities that bring in a lot of outsiders)? The questions in this and the other workbooks should be considered as *starting* places for your discussion, not the entirety. Feel free to discuss additional information or questions beyond those presented in this workbook.

Who lives and who works in our community?

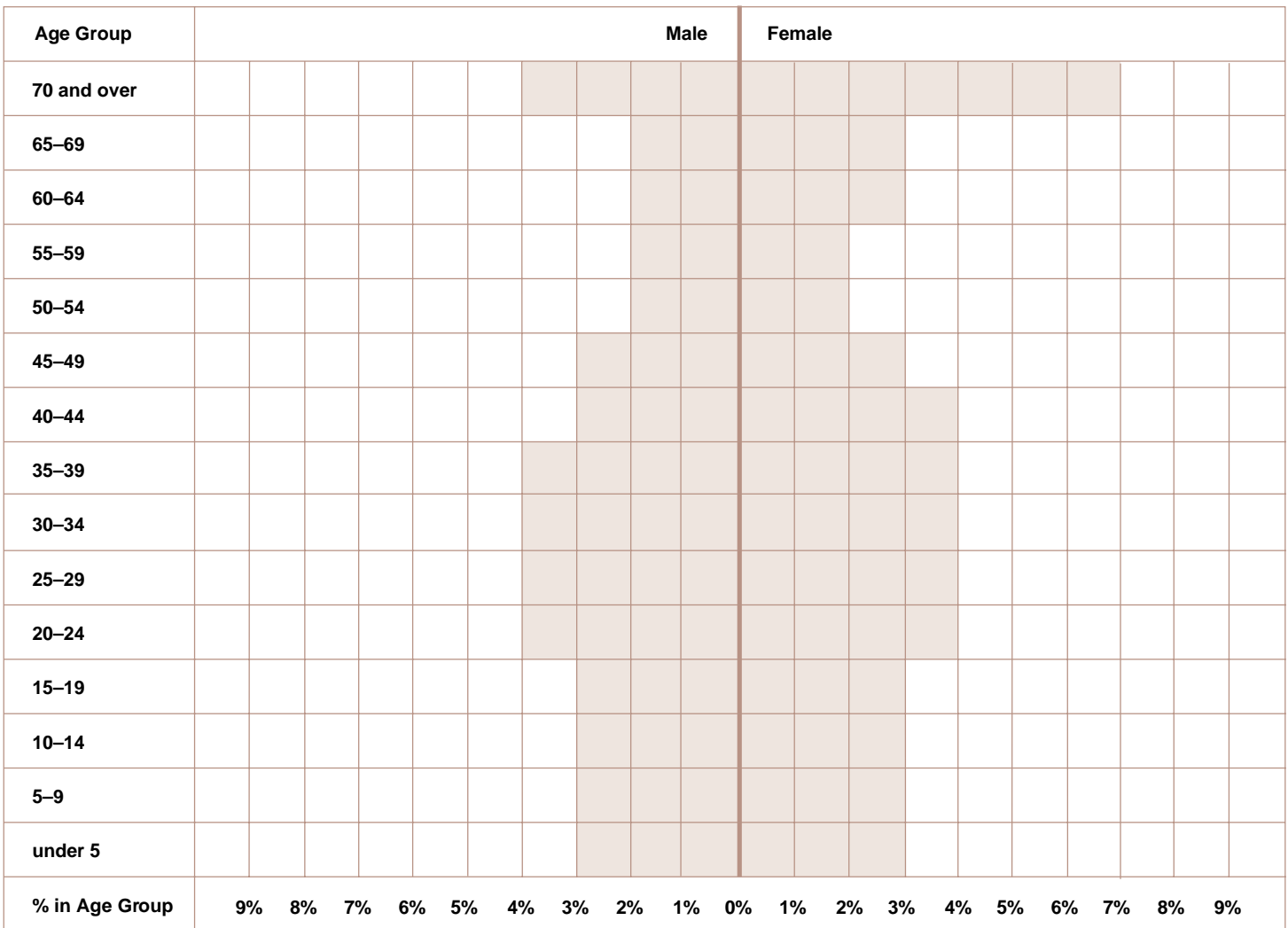
An accurate understanding of who lives in your school district, county, or municipality is vital because a community's population affects the types of local government and school services currently required and likely to be needed in the future. The number of people who physically work in your community also can affect the public services that your community provides. Several methods of looking at the population of your community may be particularly useful in your discussions.

1. Age and sex distribution

The distribution of population by age and sex in your community can help you understand the strengths and weaknesses of your community's tax base and public service needs and can suggest future population trends and dynamics. Demographers, people who study population trends, sometimes develop what is called a "population pyramid" to help them visualize how a community's population is distributed by age and sex.

Figure 1 is a population pyramid for Pennsylvania, based on population information from the 1990 U.S. Census. The length of each horizontal bar illustrates that age group's share of Pennsylvania's total population; the percentage of males appears to the left of the center line, while the percentage of females falls to the right of the center line. Males less than 5 years old, for example, represented 3 percent of Pennsylvania's population in 1990 (bottom row, left of the center line). Notice that the age groups 20–24 through 45–49 formed a "bulge" in the pyramid, which means that

Figure 1. Pennsylvania Age and Sex Distribution, 1990



Adapted from Stanford M. Lembeck, AICP. Penn State University Cooperative Extension, College of Agricultural Sciences, University Park, PA.

these ages accounted for a larger percentage of the population in 1990 than did most other age groups. This bulge represents the baby boom. Also notice that the population aged 70 and over accounted for 11 percent of Pennsylvania's population in 1990, the most of any age group. In fact, Pennsylvania is second only to Florida in having the highest percentage of elderly of any state.

Seeing age and sex information displayed graphically in such a pyramid makes it easier to predict how the population will change in the future. As people age, population "bulges" will move into older age brackets, with a related effect on service demands. Because the information in this pyramid is based on the last census, which was done in 1990, the "bulges" in this data and in your own community's population likely have moved up 10 years to older age groups. New residents moving into the community, or residents moving away, also will affect how the population changes.

Your own community's population data can be found at <http://www.psu.edu/dept/aers/ltoc/>. Add this information to Figure 1 by placing a mark in each age group's row at the line corresponding to the appropriate percentage. Connect these marks to make the distribution of population in your community easier to see.

Discussion questions:

1. What, if anything, surprised you about the population pyramid for your own community? What did you expect to see?
2. Are there noticeable population "bulges" in your community's population pyramid? Which are the largest age groups in your community? Which are the smallest?
3. How does the population pyramid for your community compare to the Pennsylvania population pyramid that was provided in Figure 1? Are your community's residents generally older or younger than the state average? What might this imply for your community?
4. The population information from the Census is almost 10 years old, so this pyramid represents how your community looked in 1990. How might your community's population have changed over the past 10 years, and how accurately do you think these numbers currently represent your community? Is your community largely a young community or an older community? Why do you think this is?
5. What local government and school services might some of the different age groups in your community currently demand?
6. Your community's population will change in the future as a result of new residents moving into your community, births, deaths, existing residents aging, and some current residents moving away. Over the next 10 to 20 years, do you expect more newcomers and births than people moving away or dying? In which age groups will most of these newcomers belong? How might this affect your community? In 10 to 20 years, as your community ages and these groups become older, what will happen to the demand for local services such as schools or aging and senior services?

2. Number of working-age residents per child and retiree

How many working-age residents there are to support your community's children and elderly also is important to consider, because it affects how tax burdens can be distributed across workers and other local taxpayers. Demographers call this the "age dependency" ratio, and often measure it as the number of children and retirement-aged persons per 100 working-age persons. A high dependency ratio means there are a relatively large number of children and elderly per 100 working-age residents, whereas a low dependency ratio means there are relatively few children and elderly.

The baby boom and other factors will affect this ratio over time; according to estimates by Woods and Poole Economics of Washington, D.C., the elderly dependency ratio in the U.S. will increase 42 percent between 1996 and 2020, while the youth dependency ratio will fall. In at least some Pennsylvania communities, the elderly dependence ratio already is increasing. Using a different way of measuring dependency, the Harrisburg Patriot-News reported that the number of working-age people per retirement-aged person in the Harrisburg-Carlisle area fell from 5.3 in 1970 to 4.3 in 1994.

A small number of working-age residents per retirement-aged resident makes it more difficult (and perhaps less fair, depending upon your perspective) to shift the local tax burden onto working-age people, through means such as a higher reliance on the earned income tax. The local tax burden could end up being carried by a smaller proportion of the population, making the burden on individual workers higher than if local taxes were spread across more taxpayers.

Use Table 1 to look at these relationships in your own community. Enter the number of working-age persons, children, and retirement-aged persons in lines 1, 2, and 3. Divide the number of working-age persons (line 1) by the number of children (line 2) to calculate the number of

working-age persons per child. Divide the number of working-age persons (line 1) by the number of retirement-aged persons (line 3) to calculate the number of working-age persons per retirement-aged person.

Table 1. Number of Working-Age Persons per Child and Retirement-Aged Person, 1980 and 1990

_____ Jurisdiction (County, Municipality, or School District)		
(State average in italics. White areas must be calculated.)		
	1980	1990
1. Number of working-age persons		
2. Number of children 17 and under		
3. Number of retirement-aged persons		
4. Number of working-age persons per child (row 1 ÷ row 2)		<i>2.18</i>
5. Number of working-age persons per retired person (row 1 ÷ row 3)		<i>3.77</i>

Discussion questions:

1. How does the number of working-age persons per *child* in your community in 1990 compare to the state average?
2. How did this relationship change between 1980 and 1990? If it has changed, why might it have changed? Do you think this trend has continued since 1990? Why?
3. How does the number of working-age persons per *retirement-aged person* in your community compare to the state average?
4. How did this relationship change between 1980 and 1990? If it has changed, why might it have changed? Do you think this trend has continued since 1990? Why?
5. Use the population pyramid you developed for your community in Figure 1 to think about how your population might age and change over time. How might these ratios change in the future? Will they get larger? Smaller?
6. What are the implications of these ratios for your community and for the local tax burden?

3. Changes in population size

How the size of your population has been changing also is important. If the population size has been increasing over time, there likely will be different demands for local government and school services than if the population has been falling. Population change similarly affects whether these public services need to be decreased (because of population loss) or expanded (because of population growth).

Population change also can affect the cost of providing public services. Some services can involve large fixed costs that do not vary with how many people use the service, such as paying off long-term debt from building schools or sewage treatment

plants. If the population size falls before these debts are paid off (or if other fixed costs exist), the cost will be spread among a smaller number of taxpayers, making each individual pay more. If the population size increases, existing public services sometimes can be provided to new residents without large tax increases, as long as these fixed costs can be spread over a larger number of taxpayers and no new infrastructure investment is needed (such as for widening roads or expanding the schools). Use Table 2 to calculate the population change your own community experienced between 1980 and 1990. The population numbers are available from the U.S. Census, or through <http://www.psu.edu/dept/aers/ltoc/>.

Table 2. Population Change, 1980 to 1990

_____ Jurisdiction (County, Municipality, or School District)		
(State average in italics. White areas must be calculated.)		
1. Population in 1980		
2. Population in 1990		
3. Absolute population change, 1980 to 1990 (<i>row 2 – row 1</i>)		
4. Percent population change, 1980 to 1990 (<i>row 3 ÷ row 1 X 100</i>)	0.15%	%

Discussion questions:

1. How did your community's population change between 1980 and 1990?
2. What was the impact of this change on property values and on employment opportunities for residents?

If the population grew, answer questions 3a–c:

- 3a. How much did the population increase? Who are the new residents (age, employment status, number of children, where they work, etc), and why did they move to your community?
- 3b. What was the impact on the demand for local public services? What public services changed as a result? What public services need to be expanded?
- 3c. Will this trend continue in the future? What will happen to the demand for local services as a result?

If the population declined, answer questions 4a–e:

- 4a. By how much did your population decline? Which population groups do you think have moved away or left? Why did they leave?
- 4b. What has been the impact of this population decline on the demand for local public services? Has it decreased as well?
- 4c. Which public services have changed as a result, and how have they changed?
- 4d. Has it become more difficult to pay for existing infrastructure (such as sewerage treatment plants, school buildings, and roads) because of the population decline? What has been the result?
- 4e. Will this trend continue in the future? What will happen to the demand for local services, or to the ability of the community to pay for the existing service infrastructure, as a result?
5. What do you think your community's population will be in five years? Ten years?

4. Who is employed in our community?

Understanding how many people are employed in your community is important, because it affects the types of services your community provides and how much revenue you might be able to collect through different local taxes. If your community is an employment center, with many local businesses employing people from throughout your region, your municipality may need to provide a wider range of services than more residential communities do.

Discussion questions:

1. Who are your area's major employers? In which municipality, school district, and/or county are they located? Where are the major shopping areas, other commercial areas, industrial areas, and other places of employment in your area?
2. Are many of the employees in your community's businesses also residents of your community, or do they commute here from other communities?
3. What is the impact of local businesses and in-commuters on the type and level of services your community provides? Which local services are affected, and how?
4. Which of your community's major employers are tax exempt, such as public universities or charitable hospitals? What public services do they use, and what impacts do they have on your community?

Who rents or owns property in our community?

It is useful to consider who rents or owns property in your community because it affects the distribution of the local tax burden and the fairness of local taxes. Real property often is one of the largest assets people have, so looking at property ownership also can help you determine how wealth is distributed in your community.

1. Who rents their home? Who owns their home?

Understanding the number of renters in your community is important because they often are forgotten or misunderstood in local tax discussions. A common misconception is that renters do not pay the real property tax. Renters may not directly receive the official real property tax bill, but if landlords are intent on making a profit, they set rents to cover all their expenses, including property tax bills. When real property taxes go up, most landlords raise rents so they can pay the higher tax bills. In this way, the real property tax is shifted from landlords to renters.

One major benefit of home ownership is that local property tax bills are deductible from federal income taxes. This deduction can cut the effective local tax rate significantly, depending upon one's tax bracket. Renters cannot get a similar deduction for the real property tax they indirectly pay through higher rents. The Homestead Exclusion, which was authorized by Act 50 of 1998 and provides real property tax relief, similarly treats renters and homeowners differently because it applies only to homeowners. If the Homestead Exclusion is paid for through higher earned income taxes, renters can end up paying more in local tax without getting any reduction in the real property tax they indirectly pay (the Homestead Exclusion doesn't give landlords a real property tax break on rental properties).

Renters also may be at a disadvantage compared to homeowners, in that they generally miss out on using their housing payments to build equity; renters pay rent to a landlord, while most homeowners initially make mortgage payments that give them formal ownership of their home. On the other hand, because renters do not own their own home, it is easier for them to move to another school district or municipality if they do not like the local services provided or the level of taxes.

Use Table 3 to calculate the percent of households in your community that rent their home and the percent that own their own home. The information is available from the U.S. Census, or from <http://www.psu.edu/dept/aers/ltoc/>. A house-

hold includes all the persons who occupy a single housing unit such as a house, an apartment, or a mobile home. It can be a family, one person living alone, two or more families living together, or any other group of people living together.

One factor that can be related to who owns and who rents is the age of the head of household. The head of household is the person in whose name the home is owned, was purchased, or is rented. Use Table 4 to determine how renting and home ownership in your community might be related to the age of the head of household. The information is available from the U.S. Census or already has been calculated for your community at <http://www.psu.edu/dept/aers/ltoc/>.

Table 3. Renting Versus Home Ownership, 1980 to 1990

_____ Jurisdiction (County, Municipality, or School District)			
(State average in italics. White areas must be calculated.)			
	1980		1990
1. Number of households			
2. Number of renting households			
3. Percent of renting households in community (<i>row 2 ÷ row 1 X 100</i>)	<i>30.1%</i>	%	<i>29.3%</i> %
4. Number of homeowner households			
5. Percent of homeowner households in community (<i>row 4 ÷ row 1 X 100</i>)	<i>69.1%</i>	%	<i>70.7%</i> %

Table 4. Home Ownership by Age (Percent of Households in Age Bracket)

_____ Jurisdiction (County, Municipality, or School District)			
(State average in italics.)			
Age	Owner		Renter
15 to 24	<i>18.6%</i>	%	<i>81.4%</i>
25 to 34	<i>52.9%</i>	%	<i>47.1%</i>
35 to 44	<i>73.8%</i>	%	<i>26.2%</i>
45 to 54	<i>80.6%</i>	%	<i>19.4%</i>
55 to 64	<i>83.2%</i>	%	<i>16.8%</i>
65 to 74	<i>80.2%</i>	%	<i>19.8%</i>
75 and older	<i>70.0%</i>	%	<i>30%</i>
Total	<i>70.7%</i>	%	<i>29.3%</i>

2. Resident versus nonresident ownership of land

Many Pennsylvania communities have a significant amount of property owned by nonresidents. This can include camps, seasonal homes, or other second homes. Because certain local taxes, such as the earned income tax, per capita tax, occupation tax, and others generally are paid only by residents, understanding the amount of nonresident property in your community can be helpful in your considerations of local taxes. Often the real property tax is the sole local tax paid by nonresident property owners.

In some Pennsylvania communities, nonresident property owners are viewed as a method of shifting local taxes away from residents. The real property tax, for example, is paid by all property owners without regard for whether they actually live in the community. The earned income tax, in contrast, is paid only by residents or by people who work in the community but who live in other communities that do not levy the earned income tax. Heavier use of the real property tax makes nonresident property owners pay more in local taxes than they would if different local taxes (affecting only residents) were used. Whether or not this is fair depends upon your perspective.

Discussion questions:

1. How does the percentage of households in your community renting their home compare to the percentage renting statewide? How does ownership in your community compare to statewide ownership? If it is different from the statewide trends, why might it be different?
2. Who rents in your community? Do renters tend to be long-term residents of the community, or people living here only temporarily (such as college students)? Why do they rent? How difficult is it for people to find rental properties in your community?
3. Who owns their own home in your community? How difficult is it for people to find affordable homes in your community?
4. How might household income affect whether people in your community rent or own their own home? How might the price of homes affect whether people rent or own their home?
5. What special impacts do renters have on the services provided in your community? What special impacts do homeowners have on the services provided?

Discussion questions:

1. How common are nonresident properties in your community? Are they a significant percentage of all properties? Are they generally vacation homes, camps, forest or other undeveloped land, lots that will be developed into vacation or retirement homes, or something else?
2. What local government services do nonresident owners use? What impact do nonresident property owners make on the school district? How does the amount (and cost) of services they demand compare to the amount of tax revenue your community receives from them?

Who creates demands for services in our community?

Who creates demands for services is important from a benefits principle perspective. If the tax burden should be distributed, at least in part, on who receives the benefits of local services, it is important to identify which residents receive those benefits. Table 5 is intended to help you identify some of the major services provided in your community and calculate how much of your local government or school district budget goes to pay for these services. Select three to four of the major services that your local government or school district provides, and then use Table 5 and expenditure data from *Local Government Financial Statistics, Selected Expenditure Data for Pennsylvania Public Schools*, or <http://www.psu.edu/dept/aers/lto/> to calculate the percentages of your local government's or school district's expenditures that go to those services.

Be aware that the public services an individual uses will vary during his or her lifetime. Someone might be a heavy user of one service (such as public schools or institutional care) during one stage of his or her life, and not be a heavy user during other life stages. The use of that service will be subsidized by other taxpayers during one stage of an individual's life, and in exchange he or she subsidizes other taxpayers during other stages of their lives. Recognizing that demands change as people age is important, because information on how your community's population is aging (such as that provided in the population pyramid in Figure 1) can be used to predict future changes in the demand for local services.

Table 5. Relative Cost of Major Services

_____ Jurisdiction (County, Municipality, or School District)		
(White areas must be calculated.)		
	1990	1995
1. What were the <i>Total Expenditures</i> made by your local government or school district during these years?	\$	\$
2. What were the amounts of _____ expenditures made by your local government or school district during these years?	\$	\$
3. What percentage of the <i>Total Expenditures</i> did _____ expenditures represent in these years? ($row\ 2 \div row\ 1 \times 100$)		%
4. What were the amounts of _____ expenditures in these years?	\$	\$
5. What percentage of the <i>Total Expenditures</i> did _____ expenditures represent in these years? ($row\ 4 \div row\ 1 \times 100$)		%
6. What were the amounts of _____ expenditures made by your local government or school district in these years?	\$	\$
7. What percentage of the <i>Total Expenditures</i> did _____ expenditures represent in these years? ($row\ 6 \div row\ 1 \times 100$)		%
8. What were the amounts of _____ expenditures in these years?	\$	\$
9. What percentage of the <i>Total Expenditures</i> did _____ expenditures represent in these years? ($row\ 8 \div row\ 1 \times 100$)		%

Discussion questions:

1. What are the major services your local government or school district provides? Who creates the demands for these services? Which taxpayers are most likely to be using each of these different services?
2. What is the relative cost of the services these groups demand? Which group(s) has the biggest impact on service costs?
3. How much of an impact do nonresidents have on your services, either by shopping, recreating, or owning property here?
4. Look again at the population pyramid you created for your community in Figure 1. How might the demand for services change in 10 years and 20 years as your population ages? Which service demands might fall? Which service demands might increase?
5. Why did you select these services for study? What other services might be important for other taxpayers or residents?
6. Why might your local government or school district provide these public services? What is the justification for such spending? What are the benefits, and who gets them?

Who has the ability to pay in our community?

One common principle of tax fairness is that local taxes should be distributed on the basis of ability to pay; those with less ability to pay should not owe more than taxpayers with greater ability to pay. Understanding who has the ability to pay in your own community is essential if you are to understand your local tax system.

As discussed in the first workbook, ability to pay can be measured in a variety of ways, including annual income and overall wealth. You already briefly explored home ownership, one typical indicator of personal wealth, in Tables 3 and 4. Now use Table 6 to examine total annual income distribution in your community. Information on this subject is available through the U.S. Census or at <http://www.psu.edu/dept/aers/ltoc/>.

The income distribution information you just calculated in Table 6 gives you general information on how well-off your residents are compared to residents statewide. It does not, however, tell you anything about which residents are the lower-income members of your community, which are more well-off, or how annual income might relate to home ownership. U.S. Census information allows you to examine these more detailed questions, but much of the information is available only at the county or regional level to protect the confidentiality of U.S. Census respondents. Such information still can provide useful insights into your community.

Three detailed tables of ability-to-pay information already have been calculated for your community from U.S. Census data, and are available at <http://www.psu.edu/dept/aers/ltoc/>. These include (1) total income by age; (2) earned income by age; and (3) home ownership by total income. Total income includes all sources of income such as wages, salaries, pensions, interest, dividends, and social security. Earned income includes only wages, salaries, and other remuneration for work. It is the main base for the earned income tax, the only local income tax currently authorized in Pennsylvania. Home ownership by total income figures are important because they give more information about how renters and homeowners compare. Look at the information in these tables to see how age and home ownership are related to income in your community.

Table 6. Household Total Income

_____ Jurisdiction (County, Municipality, or School District)		
(State average in italics. White areas must be calculated.)		
Annual Household Income		
Household Income	Number of Households	Percent of Households (<i>Number of Households ÷ Total Households X 100</i>)
Total Households		100%
Less than \$5,000		5.5% %
\$5,000 to 14,999		19.3% %
\$15,000 to 24,999		18.2% %
\$25,000 to 34,999		16.6% %
\$35,000 to 49,999		18.4% %
\$50,000 to 74,999		14.1% %
\$75,000 to 99,999		4.3% %
\$100,000 to 149,999		2.3% %
\$150,000 or more		1.3% %

Discussion questions:

1. What, if anything, surprised you about these numbers from your own community? What did you expect to see?
2. How does your community's income distribution compare to the statewide income distribution?
3. In 1990, the poverty line for a family of five persons (two adults and three children) was \$15,598. In general, would you characterize your community's residents as well-off? Not well-off? Why?
4. How do the distributions of total income and earned income compare? For which age groups are there the largest differences? Why do you think that is?
5. How might the distributions be different if you considered ability to pay based on income over a lifetime instead of in just one year?
6. How do the distributions of income and of property ownership compare? How do these distributions compare to the home ownership by age information you estimated in Table 4?
7. Who has the ability to pay in your community? How are you measuring ability to pay?

Pulling It All Together: Who Are the Key Taxpayers in Our Community?

Use the information you just analyzed and the following questions to develop a list of four to six critical or key taxpayer groups you think need special attention when considering tax use and tax fairness. This list shouldn't be limited to only those most at risk, but also should include typical taxpayers in your community. Your list might include retirees, wealthy retirees, middle-class working-age people, blue collar workers, local businesses, small business owners, farmers, nonresident property owners, renters, and so forth. Try to select a balance of different taxpayer types so you will get a representative view of local taxation in your community. Write the taxpayer groups you select in Table 7, along with a brief list of the reasons they were selected. The key taxpayer information you identify will be used in later workbooks in this series to help you estimate the impact of your community's taxes on these taxpayers and how changing your community's local taxes would affect them.

Discussion questions to help identify key taxpayers:

1. Which age groups are the most numerous in your community? Which are least numerous?
2. How do the numbers of children, working-age residents, and retirement-aged residents in your community compare? How might this change over the next 10 to 20 years?
3. What is the impact of local businesses and in-commuters on your community? Which local businesses or in-commuter groups seem to have the biggest impact?
4. How important are renting and home ownership in your community? Does renting or home ownership seem to reflect important differences in income or other characteristics? Which characteristics, and how?
5. Who rents in your community? Who owns their own home?
6. How significant are nonresident-owned properties in your community? Who are these nonresident property owners, and how do they affect your community?
7. Which taxpayer groups currently seem to be demanding a high level of services compared to other residents? Which services do they demand? Why? At one time were they (or will they be) low service demanders?
8. Which taxpayer groups currently seem to be demanding a low level of services compared to other residents? Which services do they demand? Why? At one time were they (or will they be) high service demanders?
9. Which taxpayer groups have greater ability to pay local taxes in your community? Which have less ability to pay? How are you measuring "ability to pay" in this decision?
10. Which taxpayer groups historically have been of concern with regard to local taxes in your community? Why have they been of concern?

For each key taxpayer group in Table 7, you will need to develop a mini-profile of their income, the value of the property they own, and so forth in Table 8. Regional profiles of some taxpayer groups, which could be useful starting places for you, are available in the Appendix. You also can use some of the information you examined in Tables 5 and 6 to help you complete these tables. The numbers you use are intended to be ballpark figures, so they need not be exact; the information will vary slightly for individual taxpayers in each group. The occupational assessment information is obtainable through your county assessment office or local tax collector. The information in Table 8 will be used in later workbooks to estimate the impact of local taxes on individuals in these key groups.

Table 7. Key Taxpayer Groups in Our Community

_____ Jurisdiction (County, Municipality, or School District)	
Taxpayer Group	Reasons Selected for Study
Taxpayer A:	
Taxpayer B:	
Taxpayer C:	
Taxpayer D:	
Taxpayer E:	
Taxpayer F:	
Taxpayer G:	

Table 8. Typical or Key Taxpayer's Taxable Assets

_____ Jurisdiction (County, Municipality, or School District)							
	Taxpayer Groups (From Table 7)						
	A:	B:	C:	D:	E:	F:	G:
1. Value of home and other real property owned in the community	\$	\$	\$	\$	\$	\$	\$
2. Total household earned income	\$	\$	\$	\$	\$	\$	\$
3. Total business sales (if a business)	\$	\$	\$	\$	\$	\$	\$
4. Number of adults in household							
5. Number of household members who work							
6. Total value of household members' occupations (occupational assessment)	\$	\$	\$	\$	\$	\$	\$

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Appendix: Regional Profiles Of Typical Taxpayers

The regional profiles in the tables that follow were developed using microdata from the U.S. Census and are based on Census regions. The figures for each region are based on average values within that region. Look up your county in the following chart to determine in which Appendix Table it appears, and then use that table's information in your calculations, modifying it as you feel is appropriate.

County	Appendix Table
Adams	13
Allegheny	3
Armstrong	6
Beaver	2
Bedford	7
Berks	14
Blair	7
Bradford	9
Bucks	15
Butler	2
Cambria	7
Cameron	5
Carbon	10
Centre	8
Chester	15
Clarion	2
Clearfield	6
Clinton	8
Columbia	11
Crawford	1
Cumberland	12
Dauphin	12
Delaware	15
Elk	5
Erie	1
Fayette	4
Forest	2
Franklin	13
Fulton	7
Greene	4
Huntingdon	7
Indiana	6
Jefferson	6
Juniata	8

County	Appendix Table
Lackawanna	10
Lancaster	13
Lawrence	2
Lebanon	12
Lehigh	14
Luzerne	10
Lycoming	9
McKean	5
Mercer	2
Mifflin	8
Monroe	10
Montgomery	15
Montour	11
Northampton	14
Northumberland	11
Perry	12
Philadelphia	16
Pike	10
Potter	5
Schuylkill	14
Snyder	8
Somerset	7
Sullivan	9
Susquehanna	9
Tioga	9
Union	8
Venango	2
Warren	1
Washington	4
Wayne	10
Westmoreland	4
Wyoming	9
York	13

Appendix Table 1: Erie, Crawford, Warren Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$31,284.91	\$3,307.29	\$1,658.34	\$1,658.34
		Rent		3,349.01	1,611.94	1,626.81
	Low-Middle	Own	30,843.38	9,210.69	8,146.56	8,438.12
		Rent		8,746.54	6,680.25	6,735.41
	Middle Income	Own	43,896.93	25,177.13	24,381.44	24,631.32
		Rent		20,947.63	19,972.23	20,094.01
	High-Middle	Own	58,413.26	42,654.18	42,012.37	42,408.04
		Rent		43,297.13	41,043.13	42,508.32
	High Income	Own	84,826.62	70,973.96	68,640.41	70,501.13
		Rent		79,444.68	78,881.26	79,169.89
37 to 49	Low Income	Own	\$48,774.78	\$2,590.88	\$1,751.10	\$1,638.08
		Rent		3,405.24	1,278.32	1,307.99
	Low-Middle	Own	38,551.78	9,256.17	7,105.03	7,257.99
		Rent		9,025.16	6,372.74	6,427.87
	Middle Income	Own	50,534.30	26,020.54	24,342.58	24,780.35
		Rent		21,408.64	19,285.58	19,645.26
	High-Middle	Own	62,033.41	42,997.96	41,829.79	42,482.79
		Rent		42,280.67	41,124.77	41,916.17
	High Income	Own	100,944.21	78,146.96	74,016.02	77,626.20
		Rent		64,254.75	61,438.25	64,254.75
50 to 65	Low Income	Own	\$46,173.07	\$3,320.61	\$858.33	\$1,208.51
		Rent		3,532.44	482.77	591.29
	Low-Middle	Own	45,413.29	9,286.22	3,797.50	4,374.19
		Rent		8,393.00	3,151.00	3,311.75
	Middle Income	Own	52,399.51	24,218.31	17,380.42	18,766.67
		Rent		21,352.27	16,734.48	17,401.25
	High-Middle	Own	70,121.71	42,721.93	37,161.65	39,380.28
		Rent		41,989.00	36,190.50	38,096.83
	High Income	Own	105,117.60	86,109.03	75,365.31	83,543.37
		Rent		80,116.36	67,105.64	72,918.18
66 to 90	Low Income	Own	\$43,080.47	\$4,174.27	\$136.02	\$521.16
		Rent		4,269.01	169.77	290.25
	Low-Middle	Own	41,108.95	9,078.25	334.06	1,315.65
		Rent		8,692.83	364.39	1,058.60
	Middle Income	Own	51,772.66	20,454.47	2,183.03	6,019.00
		Rent		17,491.56	1,377.59	5,611.71
	High-Middle	Own	67,830.35	41,852.75	8,568.16	21,694.12
		Rent		41,441.00	5,571.43	31,264.86
	High Income	Own	96,825.92	81,490.04	27,363.94	55,052.33
		Rent		57,307.40	19,200.00	39,442.20

Appendix Table 2: Clarion, Forest, Venango, Mercer, Butler, Beaver, Lawrence Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income	
15 to 36	Low Income	Own	\$31,557.73	\$2,388.30	\$1,419.31	\$1,516.86	
		Rent		3,147.80	1,247.09	1,252.18	
	Low-Middle	Own	27,014.22	8,664.25	7,169.35	7,301.06	
		Rent		8,518.71	6,418.14	6,431.17	
	Middle Income	Own	39,185.28	23,933.15	22,945.94	23,219.32	
		Rent		21,219.94	20,286.71	20,457.98	
	High-Middle	Own	61,748.53	41,496.66	40,349.09	40,869.86	
		Rent		41,263.24	40,343.56	40,875.10	
	High Income	Own	92,049.37	67,636.45	65,291.34	66,863.34	
		Rent		66,465.83	61,720.06	66,282.50	
	37 to 49	Low Income	Own	\$44,692.13	\$2,569.18	\$1,524.54	\$1,669.01
			Rent		3,202.87	681.62	689.87
Low-Middle		Own	39,881.95	8,813.11	5,835.14	6,199.05	
		Rent		8,367.63	5,304.99	5,384.13	
Middle Income		Own	48,006.94	25,123.84	23,287.92	23,709.80	
		Rent		22,283.86	20,649.89	20,807.29	
High-Middle		Own	63,032.44	41,890.03	40,341.77	41,071.43	
		Rent		41,324.59	39,055.21	39,975.87	
High Income		Own	97,331.80	72,355.90	69,574.95	71,810.41	
		Rent		68,532.17	63,244.92	66,500.33	
50 to 65		Low Income	Own	\$40,071.94	\$3,095.17	\$788.19	\$1,037.73
			Rent		3,189.38	475.45	542.09
	Low-Middle	Own	43,418.45	8,751.75	2,850.07	3,355.30	
		Rent		8,304.38	2,855.84	3,198.28	
	Middle Income	Own	52,214.45	22,830.21	14,748.45	16,237.69	
		Rent		20,409.64	14,872.71	15,860.51	
	High-Middle	Own	64,444.45	41,889.00	35,187.88	37,680.45	
		Rent		40,074.19	33,114.58	35,614.23	
	High Income	Own	95,959.19	75,903.12	66,050.27	73,011.04	
		Rent		75,138.43	65,921.14	71,804.00	
	66 to 90	Low Income	Own	\$41,389.97	\$3,833.88	\$49.99	\$280.39
			Rent		4,140.33	67.99	207.57
Low-Middle		Own	42,102.83	8,515.45	235.47	987.17	
		Rent		8,212.89	151.68	768.43	
Middle Income		Own	50,461.45	19,345.58	1,646.43	4,687.63	
		Rent		18,328.56	2,107.23	5,251.25	
High-Middle		Own	71,065.67	41,080.21	7,818.47	18,821.81	
		Rent		41,183.38	5,699.46	20,402.69	
High Income		Own	93,715.24	76,096.09	21,394.01	55,224.84	
		Rent		65,184.57	240.43	46,255.71	

Appendix Table 3: Allegheny County

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$47,922.18	\$2,279.20	\$1,452.62	\$1,585.74
		Rent		2,882.94	1,286.25	1,310.87
	Low-Middle	Own	49,079.52	8,968.63	6,718.13	7,131.68
		Rent		8,440.98	6,491.57	6,618.29
	Middle Income	Own	57,932.69	29,253.10	28,276.44	28,628.62
		Rent		23,604.06	22,822.89	23,062.62
	High-Middle	Own	81,137.61	51,998.79	50,411.12	51,550.31
		Rent		51,211.99	49,431.73	50,779.76
	High Income	Own	145,519.03	100,604.75	96,283.17	100,020.12
		Rent		90,130.00	87,960.08	89,787.76
37 to 49	Low Income	Own	\$56,611.98	\$2,232.37	\$1,053.03	\$1,263.97
		Rent		2,856.92	976.53	1,017.11
	Low-Middle	Own	58,450.48	8,600.67	6,547.03	6,828.29
		Rent		8,338.98	5,948.74	6,024.58
	Middle Income	Own	63,507.58	28,717.98	26,845.68	27,583.66
		Rent		24,454.74	22,988.03	23,335.06
	High-Middle	Own	85,378.00	52,246.21	50,539.73	51,670.60
		Rent		51,046.94	48,265.64	49,915.15
	High Income	Own	171,482.25	112,644.90	106,746.95	112,084.43
		Rent		95,189.22	88,605.68	94,072.20
50 to 65	Low Income	Own	\$49,041.61	\$2,679.47	\$723.14	\$931.48
		Rent		3,080.65	480.38	552.70
	Low-Middle	Own	49,098.50	8,966.23	2,951.30	3,790.36
		Rent		8,610.95	3,661.84	3,840.78
	Middle Income	Own	59,589.52	26,159.79	17,820.10	19,796.13
		Rent		22,516.54	17,234.53	18,508.17
	High-Middle	Own	86,273.05	52,179.80	43,440.08	47,261.17
		Rent		52,434.82	45,693.35	50,429.54
	High Income	Own	162,929.82	115,227.34	99,946.28	111,747.72
		Rent		96,288.59	83,495.79	92,656.62
66 to 90	Low Income	Own	\$42,409.32	\$3,654.18	\$57.09	\$245.08
		Rent		4,105.48	40.97	150.82
	Low-Middle	Own	44,936.23	8,566.83	284.63	1,120.62
		Rent		8,072.88	211.00	770.89
	Middle Income	Own	55,622.27	21,743.14	2,598.82	6,789.00
		Rent		19,998.42	2,409.82	7,161.36
	High-Middle	Own	99,505.19	51,479.33	11,557.45	28,932.01
		Rent		51,657.38	13,935.28	34,251.56
	High Income	Own	142,856.20	104,999.31	47,513.62	82,991.45
		Rent		98,365.17	46,576.90	76,805.83

Appendix Table 4: Fayette, Greene, Westmoreland, Washington Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income	
15 to 36	Low Income	Own	\$33,506.70	\$2,482.96	\$1,524.12	\$1,631.12	
		Rent		2,864.74	863.67	871.43	
	Low-Middle	Own	32,868.87	7,772.63	5,537.63	5,702.41	
		Rent		7,494.45	4,901.19	4,926.42	
	Middle Income	Own	44,143.55	23,958.47	22,710.78	22,966.53	
		Rent		20,489.33	19,152.31	19,292.66	
	High-Middle	Own	65,724.13	42,134.96	41,136.40	41,605.41	
		Rent		41,972.48	41,082.87	41,558.48	
	High Income	Own	98,264.33	70,084.62	67,159.07	69,285.04	
		Rent		62,185.26	59,129.09	61,756.69	
	37 to 49	Low Income	Own	\$36,879.54	\$2,126.03	\$958.08	\$1,029.27
			Rent		2,711.26	806.63	848.10
Low-Middle		Own	41,187.70	7,808.43	4,886.38	5,190.47	
		Rent		7,465.17	3,909.49	3,974.29	
Middle Income		Own	51,614.63	24,468.70	22,467.40	22,882.56	
		Rent		20,560.38	18,026.12	18,174.46	
High-Middle		Own	67,586.95	42,415.30	40,808.49	41,559.32	
		Rent		41,585.47	40,081.68	40,992.33	
High Income		Own	113,191.70	75,796.88	71,931.59	75,090.94	
		Rent		60,888.25	59,367.29	60,574.75	
50 to 65		Low Income	Own	\$40,660.32	\$2,523.62	\$631.75	\$829.79
			Rent		2,837.64	177.08	200.05
	Low-Middle	Own	43,337.56	7,869.38	2,602.70	3,134.82	
		Rent		7,381.68	2,423.75	2,716.84	
	Middle Income	Own	54,142.41	21,804.97	13,190.33	14,743.30	
		Rent		18,878.81	12,495.03	13,295.24	
	High-Middle	Own	72,761.49	42,032.62	35,154.58	37,789.77	
		Rent		40,094.76	36,434.52	37,470.08	
	High Income	Own	108,601.29	80,031.78	70,223.07	76,429.47	
		Rent		83,048.33	64,173.20	72,964.67	
	66 to 90	Low Income	Own	\$41,033.58	\$3,370.94	\$47.30	\$303.49
			Rent		3,790.73	177.68	332.40
Low-Middle		Own	41,529.94	7,696.47	185.23	787.78	
		Rent		7,314.92	203.05	597.46	
Middle Income		Own	50,585.17	18,456.63	1,465.48	4,302.14	
		Rent		16,535.37	1,521.62	3,954.10	
High-Middle		Own	71,471.41	41,267.17	7,953.53	18,994.34	
		Rent		42,191.86	2,857.14	17,557.57	
High Income		Own	100,502.90	84,140.88	34,169.53	61,397.62	
		Rent		97,226.17	25,666.67	73,173.33	

Appendix Table 5: Cameron, McKean, Elk, Potter Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$29,229.92	\$3,618.62	\$2,564.54	\$2,738.69
		Rent		3,267.83	1,145.39	1,145.39
	Low-Middle	Own	30,554.72	8,253.44	6,952.56	6,966.44
		Rent		8,039.29	5,356.68	5,357.60
	Middle Income	Own	38,594.80	23,620.93	22,759.33	22,877.20
		Rent		18,994.74	17,979.49	18,104.64
	High-Middle	Own	44,300.14	37,778.44	37,402.37	37,486.53
		Rent		37,645.21	36,845.00	36,929.93
	High Income	Own	64,999.00	54,041.24	52,735.02	53,354.60
		Rent		60,713.57	59,767.14	59,856.43
37 to 49	Low Income	Own	\$43,610.22	\$2,277.28	\$928.78	\$1,267.56
		Rent		2,940.68	1,178.89	1,214.61
	Low-Middle	Own	39,229.92	7,637.85	5,958.38	6,068.77
		Rent		7,775.50	2,905.36	2,905.36
	Middle Income	Own	46,771.20	23,547.39	22,057.38	22,361.70
		Rent		20,193.32	18,231.00	18,482.02
	High-Middle	Own	52,820.44	39,257.61	37,841.76	38,629.51
		Rent		39,181.67	39,025.00	39,031.67
	High Income	Own	74,818.83	64,834.36	61,928.06	64,431.35
		Rent		78,363.40	75,795.40	78,123.40
50 to 65	Low Income	Own	38,815.03	2,850.21	685.87	756.71
		Rent		3,074.23	463.59	463.59
	Low-Middle	Own	32,981.60	8,094.63	1,802.86	2,215.53
		Rent		7,519.88	2,383.40	2,543.40
	Middle Income	Own	48,492.18	20,992.59	14,667.59	15,399.22
		Rent		21,022.41	15,969.91	16,278.03
	High-Middle	Own	59,668.85	38,909.48	35,133.54	36,837.22
		Rent		38,786.71	36,870.71	36,870.71
	High Income	Own	70,453.57	62,970.27	52,971.14	58,430.77
		Rent		68,496.00	58,695.00	62,195.00
66 to 90	Low Income	Own	\$39,205.40	\$3,872.30	\$50.79	\$236.78
		Rent		4,575.29	30.97	68.35
	Low-Middle	Own	39,999.05	7,704.57	175.74	453.73
		Rent		7,436.33	8.57	276.69
	Middle Income	Own	47,233.40	16,622.38	2,025.28	3,843.68
		Rent		15,370.61	1,271.32	2,760.78
	High-Middle	Own	66,249.00	39,257.36	14,807.04	21,028.21
		Rent				
	High Income	Own	93,124.00	61,528.44	8,149.69	37,974.31
		Rent		47,784.00	0.00	28,489.00

Appendix Table 6: Jefferson, Clearfield, Armstrong, Indiana Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income	
15 to 36	Low Income	Own	\$31,063.21	\$2,393.60	\$1,363.60	\$1,373.98	
		Rent		3,074.38	1,548.75	1,563.69	
	Low-Middle	Own	34,213.56	7,868.73	5,969.23	6,048.96	
		Rent		7,676.43	5,686.56	5,717.87	
	Middle Income	Own	38,679.58	22,238.81	21,168.37	21,313.94	
		Rent		18,651.33	17,269.09	17,397.00	
	High-Middle	Own	53,992.22	37,788.74	36,557.50	37,302.99	
		Rent		36,538.59	34,960.33	35,424.06	
	High Income	Own	73,109.26	62,641.91	60,248.02	62,016.24	
		Rent		62,116.92	59,201.38	60,225.75	
	37 to 49	Low Income	Own	\$34,686.75	\$2,088.69	\$1,230.31	\$1,149.75
			Rent		2,902.74	774.69	794.00
Low-Middle		Own	40,726.38	8,000.49	5,940.71	6,102.62	
		Rent		7,793.15	4,863.93	4,893.45	
Middle Income		Own	46,110.18	23,098.08	21,385.08	21,680.26	
		Rent		20,026.09	18,285.21	18,398.05	
High-Middle		Own	54,547.71	37,898.17	36,345.57	36,874.86	
		Rent		37,655.11	35,102.19	36,517.75	
High Income		Own	78,089.38	65,041.23	61,825.83	64,477.91	
		Rent		68,231.08	65,484.00	67,681.42	
50 to 65		Low Income	Own	\$40,327.64	\$2,637.70	\$711.46	\$878.70
			Rent		2,964.02	392.47	404.30
	Low-Middle	Own	40,599.10	7,836.36	2,369.08	3,019.24	
		Rent		7,642.82	2,121.75	2,133.59	
	Middle Income	Own	47,682.27	20,758.54	13,849.45	15,220.16	
		Rent		19,617.04	14,561.12	15,198.01	
	High-Middle	Own	59,820.43	38,174.90	32,020.53	34,198.08	
		Rent		38,270.78	31,421.78	34,653.67	
	High Income	Own	82,183.70	68,809.24	58,643.32	65,439.52	
		Rent		56,878.67	47,634.17	49,329.67	
	66 to 90	Low Income	Own	\$38,043.84	\$3,313.46	\$9.31	\$146.26
			Rent		4,025.61	74.67	174.03
Low-Middle		Own	38,700.92	7,749.83	246.35	794.70	
		Rent		7,405.53	189.41	597.53	
Middle Income		Own	47,968.62	17,660.99	1,109.33	4,122.82	
		Rent		16,387.54	1,271.85	4,065.24	
High-Middle		Own	63,291.70	38,297.52	7,576.56	17,749.93	
		Rent		38,811.75	483.25	15,751.00	
High Income		Own	94,999.02	73,371.84	25,107.37	49,593.61	
		Rent		51,334.00	1,350.00	29,094.50	

Appendix Table 7: Cambria, Somerset, Bedford, Huntingdon, Fulton, Blair Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$33,157.21	\$2,603.50	\$1,511.09	\$1,603.95
		Rent		2,947.29	1,148.47	1,164.87
	Low-Middle	Own	30,852.87	7,931.89	6,583.65	6,699.56
		Rent		7,710.57	5,928.66	5,932.75
	Middle Income	Own	37,582.69	21,653.08	20,533.52	20,723.66
		Rent		19,125.07	18,145.35	18,273.12
	High-Middle	Own	52,720.88	37,476.41	36,547.41	37,005.93
		Rent		36,608.34	35,319.16	35,651.73
	High Income	Own	74,555.66	63,635.15	60,424.05	62,935.20
		Rent		72,159.17	71,291.46	71,980.54
37 to 49	Low Income	Own	\$41,088.95	\$1,785.54	\$623.10	\$827.85
		Rent		2,978.52	878.28	885.04
	Low-Middle	Own	47,267.63	7,968.06	6,285.24	6,442.01
		Rent		7,622.67	5,129.03	5,192.61
	Middle Income	Own	44,788.69	22,329.54	20,738.18	21,047.30
		Rent		20,176.06	18,560.34	18,793.49
	High-Middle	Own	58,329.80	37,788.15	36,455.63	37,121.74
		Rent		37,944.73	35,668.65	36,758.45
	High Income	Own	79,904.13	64,264.37	61,723.52	63,543.49
		Rent		75,065.61	71,679.56	74,676.72
50 to 65	Low Income	Own	\$40,186.09	\$2,617.54	\$651.52	\$869.83
		Rent		3,027.28	554.41	599.05
	Low-Middle	Own	37,918.84	7,658.29	2,412.38	3,028.28
		Rent		7,261.90	3,309.00	3,685.91
	Middle Income	Own	47,815.95	19,920.44	12,383.24	13,505.70
		Rent		17,804.10	11,183.41	12,049.11
	High-Middle	Own	58,978.18	37,956.34	32,234.11	33,960.86
		Rent		36,823.77	30,889.96	33,626.31
	High Income	Own	86,742.88	68,472.97	57,098.73	64,595.59
		Rent		65,327.67	57,130.17	61,567.92
66 to 90	Low Income	Own	\$41,019.54	\$3,543.70	\$112.62	\$263.80
		Rent		3,776.82	157.85	253.38
	Low-Middle	Own	37,750.76	7,675.84	237.20	726.93
		Rent		7,295.52	245.67	635.73
	Middle Income	Own	46,907.77	17,494.01	1,375.32	4,072.66
		Rent		16,096.12	1,420.56	4,057.57
	High-Middle	Own	60,397.58	36,591.07	6,602.56	16,226.20
		Rent		37,270.23	7,279.00	12,972.23
	High Income	Own	88,923.06	63,239.34	19,093.48	42,416.73
		Rent		99,188.71	68,958.43	84,154.86

Appendix Table 8: Centre, Clinton, Juniata, Mifflin, Snyder, Union Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$50,216.65	\$2,397.35	\$1,792.39	\$1,823.00
		Rent		2,755.82	2,022.18	2,059.32
	Low-Middle	Own	39,660.25	9,093.22	7,910.44	8,056.19
		Rent		8,705.04	7,828.80	7,936.41
	Middle Income	Own	48,108.99	23,595.47	22,789.34	22,956.72
		Rent		21,200.51	20,073.28	20,357.46
	High-Middle	Own	71,968.71	40,929.81	39,961.55	40,363.38
		Rent		39,045.92	38,158.67	38,565.64
	High Income	Own	101,125.13	69,189.55	66,506.85	68,616.26
		Rent		70,703.83	65,873.89	70,321.72
37 to 49	Low Income	Own	\$45,680.98	\$2,516.61	\$1,553.05	\$1,640.02
		Rent		3,048.63	867.89	1,044.37
	Low-Middle	Own	55,846.63	8,989.37	6,389.46	6,630.88
		Rent		8,946.39	5,842.30	5,989.77
	Middle Income	Own	53,021.09	24,614.82	23,273.84	23,697.30
		Rent		22,183.24	21,125.04	21,306.73
	High-Middle	Own	72,402.11	41,177.58	40,033.31	40,507.82
		Rent		40,688.79	39,673.82	40,079.75
	High Income	Own	113,188.37	72,863.45	69,616.15	72,263.66
		Rent		69,966.85	67,714.08	69,014.08
50 to 65	Low Income	Own	\$48,159.56	\$2,941.74	\$1,026.19	\$1,393.89
		Rent		3,262.21	550.89	592.94
	Low-Middle	Own	42,146.75	8,835.85	3,600.92	4,121.91
		Rent		8,006.19	3,513.19	3,669.96
	Middle Income	Own	57,172.65	23,312.34	17,282.23	18,629.05
		Rent		20,374.72	16,081.15	16,972.80
	High-Middle	Own	76,932.35	41,020.75	34,838.12	37,869.47
		Rent		39,694.92	35,072.31	36,620.85
	High Income	Own	125,531.43	76,291.22	66,185.21	73,370.06
		Rent		58,678.56	42,612.44	51,466.56
66 to 90	Low Income	Own	\$46,756.70	\$4,126.32	\$93.50	\$308.98
		Rent		3,858.32	0.00	170.31
	Low-Middle	Own	46,834.68	8,696.89	306.95	1,283.88
		Rent		8,085.44	167.70	824.23
	Middle Income	Own	57,372.43	19,718.15	2,385.60	6,145.28
		Rent		17,776.86	2,065.41	5,543.63
	High-Middle	Own	83,619.71	40,625.83	4,812.03	20,174.72
		Rent		40,573.80	11,600.00	26,120.00
	High Income	Own	106,144.88	77,524.92	27,469.96	53,923.04
		Rent		74,299.20	21,781.60	42,132.60

Appendix Table 9: Wyoming, Bradford, Tioga, Sullivan, Susquehanna, Lycoming Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$42,671.62	\$2,656.60	\$1,367.84	\$1,432.74
		Rent		3,218.89	1,610.67	1,613.07
	Low-Middle	Own	33,562.56	8,916.75	7,701.69	7,737.37
		Rent		8,654.58	7,062.38	7,073.27
	Middle Income	Own	46,761.19	23,723.54	22,856.46	23,052.27
		Rent		20,257.92	19,166.96	19,379.28
	High-Middle	Own	67,295.11	40,064.78	38,999.17	39,489.28
		Rent		40,126.56	38,969.61	39,208.44
	High Income	Own	97,224.83	70,353.79	68,388.07	70,000.77
		Rent		70,903.28	69,840.11	70,681.06
37 to 49	Low Income	Own	\$47,866.81	\$2,325.96	\$1,326.54	\$1,368.82
		Rent		3,536.26	1,012.89	1,138.76
	Low-Middle	Own	53,140.14	8,598.86	7,216.33	7,390.47
		Rent		8,416.88	5,745.08	6,024.14
	Middle Income	Own	55,480.32	24,109.28	22,588.69	23,015.99
		Rent		22,001.53	20,392.81	20,645.19
	High-Middle	Own	72,974.97	41,248.55	39,703.04	40,362.11
		Rent		39,312.07	37,402.96	37,870.93
	High Income	Own	105,841.55	69,108.40	66,268.37	68,480.73
		Rent		62,124.28	57,507.94	62,024.28
50 to 65	Low Income	Own	\$51,912.22	\$3,028.40	\$815.61	\$974.81
		Rent		3,757.59	514.70	550.59
	Low-Middle	Own	53,847.37	8,677.27	3,916.54	4,538.28
		Rent		8,451.07	2,512.73	2,743.29
	Middle Income	Own	64,091.40	22,297.78	16,193.15	17,420.78
		Rent		20,911.17	17,518.60	18,050.71
	High-Middle	Own	81,863.69	40,879.65	35,541.93	37,292.14
		Rent		41,738.45	38,911.18	40,988.45
	High Income	Own	111,665.67	73,279.63	64,842.45	70,457.69
		Rent		77,756.00	69,025.88	76,306.00
66 to 90	Low Income	Own	\$49,999.14	\$3,990.09	\$108.82	\$261.97
		Rent		4,449.56	28.43	172.36
	Low-Middle	Own	52,599.89	8,516.00	322.88	1,062.67
		Rent		7,939.49	126.23	777.88
	Middle Income	Own	64,142.23	18,731.98	2,096.60	5,169.42
		Rent		17,176.54	1,730.58	5,196.96
	High-Middle	Own	86,763.71	40,195.03	10,077.97	21,143.10
		Rent		37,299.67	16,795.67	26,743.00
	High Income	Own	111,692.58	82,999.68	29,562.35	63,032.06
		Rent		65,815.75	9,104.25	47,403.2

Appendix Table 10: Luzerne, Lackawanna, Carbon, Monroe, Pike, Wayne Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income	
15 to 36	Low Income	Own	\$66,271.89	\$3,004.33	\$2,318.60	\$2,351.58	
		Rent		3,248.21	1,399.54	1,410.62	
	Low-Middle	Own	63,718.61	9,119.55	6,971.46	7,239.90	
		Rent		8,863.93	7,133.66	7,156.63	
	Middle Income	Own	76,985.93	25,203.24	24,264.06	24,569.70	
		Rent		21,670.98	20,814.56	20,981.52	
	High-Middle	Own	103,776.35	43,369.58	42,190.66	42,872.59	
		Rent		42,336.07	41,424.13	41,972.04	
	High Income	Own	134,116.66	74,459.34	72,158.21	73,996.56	
		Rent		73,898.50	69,585.71	72,180.57	
	37 to 49	Low Income	Own	\$89,683.24	\$2,094.21	\$1,018.47	\$1,161.58
			Rent		3,276.06	1,252.85	1,291.80
Low-Middle		Own	68,429.27	9,312.35	6,901.16	7,193.98	
		Rent		8,700.93	5,753.01	5,897.83	
Middle Income		Own	86,042.90	25,230.98	23,348.11	23,804.14	
		Rent		21,986.30	20,475.29	20,630.42	
High-Middle		Own	106,088.91	43,670.77	42,286.95	43,014.61	
		Rent		43,404.48	42,578.11	43,113.75	
High Income		Own	158,786.16	81,265.17	76,646.22	80,609.12	
		Rent		79,719.83	72,487.23	76,246.57	
50 to 65		Low Income	Own	\$72,533.31	\$3,203.11	\$897.89	\$1,138.11
			Rent		3,637.72	543.70	641.19
	Low-Middle	Own	72,362.37	8,719.01	3,191.22	3,842.07	
		Rent		8,463.38	4,168.39	4,444.29	
	Middle Income	Own	84,043.83	23,221.66	16,957.66	18,464.04	
		Rent		21,560.70	16,833.50	17,791.15	
	High-Middle	Own	104,576.71	43,183.72	36,584.16	38,900.08	
		Rent		43,012.15	35,289.52	38,133.46	
	High Income	Own	159,999.04	84,748.49	72,729.04	81,185.29	
		Rent		92,933.89	81,334.17	89,118.67	
	66 to 90	Low Income	Own	\$62,939.58	\$3,978.01	\$61.61	\$228.19
			Rent		4,409.60	81.08	200.80
Low-Middle		Own	65,400.30	8,464.65	234.51	902.10	
		Rent		8,255.96	285.97	764.71	
Middle Income		Own	81,169.23	19,225.95	2,282.29	5,504.51	
		Rent		17,211.51	2,435.68	5,277.60	
High-Middle		Own	125,648.36	41,887.19	10,068.56	22,071.27	
		Rent		44,630.60	9,129.35	22,743.20	
High Income		Own	161,325.60	93,918.59	39,682.58	73,313.66	
		Rent		83,394.00	35,400.82	61,127.73	

Appendix Table 11: Columbia, Montour, Northumberland Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$29,317.41	\$3,346.14	\$2,041.95	\$2,046.41
		Rent		3,143.84	2,051.03	2,074.67
	Low-Middle	Own	36,206.14	9,203.79	7,403.10	7,760.93
		Rent		9,178.76	8,319.49	8,333.53
	Middle Income	Own	46,603.74	24,226.17	23,429.52	23,636.03
		Rent		21,252.69	20,553.94	20,782.77
	High-Middle	Own	69,170.61	40,607.50	39,667.01	40,139.37
		Rent		41,193.44	40,354.31	40,433.38
	High Income	Own	96,781.20	63,581.35	62,131.28	63,441.00
		Rent		64,356.25	63,937.50	64,356.25
37 to 49	Low Income	Own	\$75,356.25	\$3,468.18	\$1,826.79	\$2,007.29
		Rent		3,791.17	1,965.72	1,965.72
	Low-Middle	Own	42,840.00	9,353.61	7,170.52	7,397.73
		Rent		8,538.08	6,473.36	6,483.36
	Middle Income	Own	57,804.21	24,539.73	23,022.73	23,507.11
		Rent		21,045.34	19,426.70	19,950.79
	High-Middle	Own	69,284.74	41,115.21	40,255.71	40,752.24
		Rent		39,448.64	38,513.23	38,835.00
	High Income	Own	102,814.54	71,711.67	69,104.35	71,078.71
		Rent		58,461.40	58,339.40	58,461.40
50 to 65	Low Income	Own	\$43,466.95	\$3,019.94	\$666.39	\$929.11
		Rent		3,401.75	883.33	972.78
	Low-Middle	Own	46,503.50	8,703.89	3,629.98	4,288.93
		Rent		9,187.48	5,471.69	6,087.66
	Middle Income	Own	56,109.10	22,602.04	16,220.62	17,536.48
		Rent		21,556.16	18,764.51	19,379.35
	High-Middle	Own	79,573.48	40,397.39	34,820.22	37,148.30
		Rent		40,593.50	35,171.90	36,557.50
	High Income	Own	106,350.37	74,897.55	65,018.21	71,225.84
		Rent		56,841.33	42,175.33	42,467.00
66 to 90	Low Income	Own	\$44,964.17	\$4,463.06	\$59.99	\$287.73
		Rent		4,635.15	104.39	266.94
	Low-Middle	Own	45,536.00	8,843.28	331.48	1,329.03
		Rent		8,330.79	352.95	951.54
	Middle Income	Own	58,105.10	19,336.35	2,472.88	6,036.80
		Rent		17,453.97	2,864.12	6,281.21
	High-Middle	Own	80,325.13	40,463.57	7,460.85	19,347.07
		Rent				
	High Income	Own	89,399.00	82,437.00	24,536.40	59,570.76
		Rent		105,237.50	64,185.50	83,014.50

Appendix Table 12: Dauphin, Lebanon, Cumberland, Perry Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$41,480.67	\$3,546.22	\$2,105.59	\$2,213.00
		Rent		3,841.04	2,506.26	2,528.82
	Low-Middle	Own	47,367.61	12,247.84	10,848.29	11,309.88
		Rent		11,718.75	11,080.66	11,112.31
	Middle Income	Own	63,783.55	29,876.04	29,147.22	29,397.79
		Rent		25,830.87	25,245.43	25,421.13
	High-Middle	Own	85,910.62	49,015.18	47,983.27	48,617.84
		Rent		47,971.25	47,139.09	47,635.57
	High Income	Own	123,088.17	79,563.84	76,989.87	79,298.40
		Rent		78,275.90	75,665.81	77,260.19
37 to 49	Low Income	Own	\$53,076.02	\$3,829.80	\$2,540.55	\$2,812.48
		Rent		3,508.32	1,477.30	1,477.30
	Low-Middle	Own	55,127.32	11,689.33	9,692.85	10,032.71
		Rent		11,809.56	10,241.66	10,251.51
	Middle Income	Own	73,719.60	30,316.29	28,998.84	29,453.76
		Rent		26,147.27	25,002.59	25,292.12
	High-Middle	Own	95,778.11	49,439.51	47,936.67	48,848.97
		Rent		49,335.56	47,477.72	48,485.23
	High Income	Own	143,712.00	87,503.61	83,719.20	86,861.37
		Rent		75,192.19	69,111.69	73,081.19
50 to 65	Low Income	Own	\$55,583.06	\$4,064.67	\$1,174.10	\$1,448.72
		Rent		4,702.42	1,101.02	1,189.16
	Low-Middle	Own	62,410.56	11,900.95	5,504.58	6,425.54
		Rent		11,297.72	5,936.15	6,951.59
	Middle Income	Own	75,856.81	27,679.71	20,325.69	22,189.95
		Rent		24,456.62	19,951.51	20,621.89
	High-Middle	Own	94,744.77	49,227.10	42,076.00	44,804.16
		Rent		50,681.40	41,836.08	45,687.60
	High Income	Own	137,449.68	91,789.70	77,611.49	87,053.38
		Rent		101,510.00	93,614.67	96,963.33
66 to 90	Low Income	Own	\$54,960.31	\$4,999.56	\$132.02	\$427.78
		Rent		5,315.96	73.74	337.08
	Low-Middle	Own	58,240.68	11,182.54	606.23	1,927.54
		Rent		10,935.66	699.71	2,324.73
	Middle Income	Own	76,455.02	24,626.03	3,436.21	8,264.14
		Rent		23,845.53	3,311.27	9,357.95
	High-Middle	Own	103,656.42	48,351.80	12,878.95	24,692.95
		Rent		50,838.46	12,487.38	28,462.85
	High Income	Own	143,124.01	87,221.58	31,843.04	64,979.93
		Rent		73,213.80	20,525.30	47,677.30

Appendix Table 13: Lancaster, York, Adams, Franklin Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$51,697.34	\$4,361.36	\$3,466.06	\$3,451.66
		Rent		4,128.71	2,643.38	2,691.34
	Low-Middle	Own	63,390.94	13,244.88	12,157.19	12,280.61
		Rent		12,449.48	11,464.99	11,484.88
	Middle Income	Own	77,956.05	30,869.38	30,127.01	30,476.32
		Rent		26,392.90	25,765.57	25,960.87
	High-Middle	Own	101,104.27	49,410.83	48,496.16	49,154.58
		Rent		48,977.12	47,603.53	47,830.84
	High Income	Own	141,807.19	82,866.02	78,838.66	82,470.46
		Rent		81,142.32	80,103.30	81,007.55
37 to 49	Low Income	Own	\$88,938.48	\$3,862.56	\$2,323.67	\$2,530.61
		Rent		4,614.85	2,325.13	2,350.95
	Low-Middle	Own	70,785.21	12,877.69	11,398.97	11,714.15
		Rent		12,369.78	11,271.52	11,421.58
	Middle Income	Own	85,562.88	31,264.75	29,799.83	30,437.31
		Rent		27,238.07	26,198.04	26,497.91
	High-Middle	Own	111,040.43	49,973.70	48,227.95	49,287.12
		Rent		49,428.86	47,799.44	48,365.80
	High Income	Own	154,545.17	84,815.48	80,310.01	84,110.49
		Rent		76,418.76	72,347.90	75,255.50
50 to 65	Low Income	Own	\$73,526.69	\$4,223.45	\$1,537.34	\$1,942.10
		Rent		4,664.98	925.94	1,143.67
	Low-Middle	Own	72,228.79	12,638.95	7,196.83	8,164.54
		Rent		12,171.85	8,199.25	8,418.91
	Middle Income	Own	88,047.95	29,639.52	22,979.64	24,956.00
		Rent		27,269.54	23,690.00	24,339.03
	High-Middle	Own	111,800.36	50,291.16	43,417.25	46,536.80
		Rent		48,869.33	45,141.39	47,029.36
	High Income	Own	153,863.66	89,551.63	77,658.31	86,256.02
		Rent		81,664.53	72,568.29	79,751.82
66 to 90	Low Income	Own	\$67,092.08	\$5,614.91	\$234.68	\$726.11
		Rent		5,282.36	176.23	496.28
	Low-Middle	Own	68,723.81	12,043.34	881.87	2,842.73
		Rent		11,678.70	447.02	2,473.36
	Middle Income	Own	85,955.61	25,694.23	4,276.37	10,478.38
		Rent		25,483.33	4,900.73	11,518.45
	High-Middle	Own	122,806.70	50,172.38	10,649.62	26,559.00
		Rent		50,651.96	12,066.21	30,135.33
	High Income	Own	160,768.31	97,972.22	38,031.31	77,351.07
		Rent		68,609.93	4,818.87	46,041.33

Appendix Table 14: Schuylkill, Lehigh, Berks, Northampton Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income	
15 to 36	Low Income	Own	\$71,064.67	\$2,802.15	\$1,563.62	\$1,804.67	
		Rent		3,547.82	1,880.09	1,918.21	
	Low-Middle	Own	58,318.07	10,802.10	9,506.01	9,748.28	
		Rent		10,408.14	9,072.67	9,185.09	
	Middle Income	Own	81,258.22	29,646.39	28,682.61	29,073.35	
		Rent		24,779.46	23,952.04	24,175.62	
	High-Middle	Own	114,540.22	48,831.93	47,706.76	48,490.73	
		Rent		47,491.67	46,104.71	46,662.17	
	High Income	Own	158,375.45	78,735.29	75,499.78	78,343.86	
		Rent		85,295.17	81,616.39	84,715.17	
	37 to 49	Low Income	Own	\$77,100.54	\$3,115.78	\$1,994.45	\$2,174.91
			Rent		3,717.71	1,449.52	1,526.76
Low-Middle		Own	67,300.63	10,709.21	9,380.97	9,487.98	
		Rent		10,553.46	8,864.76	8,930.65	
Middle Income		Own	90,337.95	29,588.41	28,230.04	28,697.07	
		Rent		25,772.18	24,370.89	24,647.72	
High-Middle		Own	119,548.56	49,318.16	47,903.51	48,856.20	
		Rent		49,062.80	47,075.59	47,720.42	
High Income		Own	188,009.44	88,948.86	84,796.55	88,390.88	
		Rent		83,190.14	80,698.79	82,753.82	
50 to 65		Low Income	Own	\$67,597.51	\$3,653.63	\$1,079.84	\$1,467.85
			Rent		4,080.20	522.24	663.15
	Low-Middle	Own	71,816.13	10,535.95	4,734.51	5,602.44	
		Rent		10,485.05	5,427.83	5,917.69	
	Middle Income	Own	90,330.87	27,329.93	20,091.13	22,105.87	
		Rent		24,101.16	19,892.08	20,759.41	
	High-Middle	Own	117,586.07	49,019.99	43,005.39	45,717.68	
		Rent		48,540.20	44,423.34	46,289.51	
	High Income	Own	173,075.95	91,322.49	79,255.24	88,366.16	
		Rent		79,365.06	72,062.50	74,781.06	
	66 to 90	Low Income	Own	\$61,075.46	\$4,815.39	\$92.35	\$416.11
			Rent		4,958.84	66.05	210.56
Low-Middle		Own	65,778.27	10,130.83	456.02	1,532.70	
		Rent		9,864.91	668.85	1,644.61	
Middle Income		Own	84,582.11	22,752.69	2,832.37	7,643.09	
		Rent		21,646.24	3,471.50	8,775.85	
High-Middle		Own	122,702.71	48,547.10	10,138.76	25,711.44	
		Rent		45,602.00	11,539.00	26,444.25	
High Income		Own	170,826.13	88,680.62	28,397.68	65,836.65	
		Rent		83,665.73	33,360.45	63,277.73	

Appendix Table 15: Bucks, Montgomery, Chester, Delaware Counties

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$116,381.16	\$5,318.37	\$3,860.11	\$4,057.33
		Rent		4,996.79	3,819.15	3,882.78
	Low-Middle	Own	111,743.64	16,911.80	15,298.52	15,755.85
		Rent		16,191.86	15,375.63	15,523.93
	Middle Income	Own	134,093.71	40,486.81	39,373.85	40,026.08
		Rent		33,871.94	33,086.28	33,477.69
	High-Middle	Own	182,591.07	69,140.14	67,423.43	68,889.14
		Rent		67,247.74	65,799.95	66,696.02
	High Income	Own	267,710.98	127,948.04	122,265.11	127,524.60
		Rent		129,815.71	122,416.11	129,380.60
37 to 49	Low Income	Own	\$130,149.81	\$4,807.62	\$3,279.78	\$3,721.21
		Rent		5,171.29	3,231.85	3,338.93
	Low-Middle	Own	133,218.40	16,419.52	14,318.86	14,856.81
		Rent		16,061.06	14,956.53	15,185.40
	Middle Income	Own	153,329.99	40,990.05	39,061.85	39,978.61
		Rent		34,865.04	33,416.07	33,988.51
	High-Middle	Own	205,210.77	70,055.44	67,732.26	69,509.48
		Rent		69,004.96	66,792.90	68,114.64
	High Income	Own	296,198.01	137,125.81	129,991.53	136,562.82
		Rent		131,636.45	124,156.57	130,014.84
50 to 65	Low Income	Own	\$123,311.08	\$5,434.73	\$1,947.15	\$2,480.71
		Rent		5,361.91	1,820.98	2,086.93
	Low-Middle	Own	125,196.57	16,087.86	9,088.09	10,535.74
		Rent		15,795.95	12,784.82	13,435.68
	Middle Income	Own	150,710.73	38,508.65	31,047.05	33,987.21
		Rent		34,616.58	30,036.48	31,756.35
	High-Middle	Own	206,082.51	70,140.82	60,836.32	66,719.47
		Rent		69,440.72	60,106.66	65,974.89
	High Income	Own	280,417.12	146,091.02	130,260.63	143,716.58
		Rent		134,051.00	117,957.04	131,387.18
66 to 90	Low Income	Own	\$107,400.42	\$6,338.62	\$267.28	\$729.60
		Rent		6,421.97	327.02	848.53
	Low-Middle	Own	118,250.81	15,111.09	1,301.37	3,821.04
		Rent		14,633.00	1,440.08	4,396.15
	Middle Income	Own	153,717.99	33,395.53	6,698.59	15,324.01
		Rent		32,207.38	5,717.65	16,439.69
	High-Middle	Own	223,322.97	69,254.49	17,904.12	47,835.32
		Rent		70,614.66	13,023.14	50,754.78
	High Income	Own	266,329.20	135,577.09	73,662.84	115,182.72
		Rent		111,801.32	28,129.37	86,436.05

Appendix Table 16: Philadelphia County

Age	Income	Home	Average Home Value	Average Total Income	Earned Income	Personal Income
15 to 36	Low Income	Own	\$47,856.27	\$1,118.69	\$502.03	\$575.94
		Rent		1,551.19	692.99	724.27
	Low-Middle Income	Own	34,539.41	6,001.43	3,129.68	3,279.32
		Rent		6,028.37	2,682.96	2,792.83
	Middle Income	Own	56,127.37	23,448.14	22,185.81	22,403.01
		Rent		20,173.13	19,006.97	19,227.35
	High-Middle Income	Own	75,758.50	43,397.81	42,276.31	42,967.93
		Rent		42,999.13	41,413.04	42,248.84
	High Income	Own	113,390.32	75,348.66	72,549.38	74,712.14
		Rent		71,100.63	68,025.44	70,528.75
37 to 49	Low Income	Own	\$35,447.39	\$1,302.56	\$494.89	\$496.16
		Rent		1,558.24	357.08	382.98
	Low-Middle	Own	40,316.60	6,149.98	3,600.75	3,694.34
		Rent		5,785.59	1,989.76	2,064.66
	Middle Income	Own	55,256.64	22,801.53	20,941.79	21,246.34
		Rent		20,116.66	18,483.92	18,674.80
	High-Middle	Own	76,181.21	43,805.13	42,341.35	42,972.45
		Rent		42,395.21	40,895.24	41,830.34
	High Income	Own	118,424.94	77,416.53	74,371.58	76,683.16
		Rent		78,776.61	74,275.09	77,672.87
50 to 65	Low Income	Own	\$42,906.10	\$1,381.21	\$257.63	\$314.98
		Rent		1,594.42	261.98	283.75
	Low-Middle	Own	41,008.58	6,101.68	1,485.53	1,701.59
		Rent		5,727.68	885.74	979.15
	Middle Income	Own	58,529.34	21,338.35	15,387.84	16,527.03
		Rent		18,540.51	13,728.03	14,554.26
	High-Middle	Own	75,036.38	43,377.82	37,040.42	38,719.77
		Rent		41,787.67	36,104.42	38,500.52
	High Income	Own	125,547.29	83,474.38	72,276.19	78,791.21
		Rent		90,888.56	79,968.19	89,737.00
66 to 90	Low Income	Own	\$49,012.56	\$1,937.94	\$62.25	\$131.31
		Rent		1,967.80	94.20	35.11
	Low-Middle	Own	46,405.33	6,313.14	156.49	411.06
		Rent		5,980.34	137.50	262.02
	Middle Income	Own	60,595.08	17,472.65	2,281.06	5,129.76
		Rent		16,904.19	2,274.39	5,754.73
	High-Middle	Own	83,064.87	42,814.47	14,478.81	24,611.39
		Rent		42,433.24	6,818.26	24,024.31
	High Income	Own	158,778.61	87,463.69	38,030.02	68,067.36
		Rent		87,970.30	30,690.12	64,189.64

Local Taxes and Our Community: A Comprehensive Program on Local Taxes and Tax Reform

Pennsylvania's local tax codes provide a variety of different local taxes for use by municipalities and school districts. Communities can pick and choose the taxes that they feel are fairest and best for themselves, taking into account their local needs, values, and population. Understanding the available options and their effects on the community is important if local taxes are to be used appropriately.

The *Local Taxes and Our Community* series of workbooks is intended to help local officials and citizens move beyond stereotypes to better understand local taxes in their own community. The series is participatory and discussion-oriented, and extensively uses community-level information. It helps people collect and discuss accurate information about who lives in the community, who creates demands for local services (and thus affects the level of taxes), how groups in the community vary in their ability to pay local taxes, and how the different taxes may affect these people. It provides a basic background of available local tax options, so communities will know what choices they have, and explores the effects of those options on local residents and taxpayers. The series does not advocate for one tax over another, but instead tries to teach people objective local information so they can use their own experiences and values to make local tax decisions appropriate to their community.

For more information, contact your local Penn State Cooperative Extension office or access <http://www.psu.edu/dept/aers/ltoc/> on the World Wide Web.

Local Taxes and Our Community: Materials List

Workbook 1, *Tax Fairness: What's Fair for Our Community?*

Workbook introduces basic concepts of tax fairness and provides a common language for understanding why some taxes seem fairer than others.

Video, *Local Taxes in Pennsylvania: What's Fair?*

Introductory video on tax fairness, designed to complement Workbook 1, *Tax Fairness: What's Fair for Our Community?*

Workbook 2, *What's Going On in Our Community?*

Workbook to help you better understand your community, who creates demands for services, and who has the ability to pay local taxes. It also helps develop profiles of key taxpayer groups in your community.

Workbook 3, *How Do We Currently Use Taxes?*

Workbook to help you examine the current uses of local taxes in your community, including which taxes are being used, which public services are provided, the role of nontax revenue, and the size of the tax base.

Workbook 4, *How Do the Taxes We Use Affect Taxpayers?*

Workbook and computer spreadsheet to help you examine the effect of local taxes on key taxpayer groups in your community, and how this compares to the demand for services, the ability to pay, and other tax fairness principles.

Workbook 5, *What Should Be Our Local Tax Distribution?*

Workbook and computer spreadsheet to help you learn about the available tax alternatives and how these alternatives might affect various taxpayer groups, and to reach a community consensus on which taxes should be used.

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Prepared by Timothy W. Kelsey, associate professor of agricultural economics

This publication is intended strictly to help you know and understand more about local taxes. The material is general and educational, and is not intended to be legal advice nor to replace the need for such advice. If you need legal advice, you are encouraged to seek the aid of a competent professional in your area.

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