

TO: Hon. Dean Skelos, New York State Senate Majority Leader
FROM: Xenophon Das “Fonda” Chronis
DATE: May 4, 2015
RE: Supporting Governor Cuomo’s Circuit Breaker Tax Relief Proposal

The tax burden on New York State residents is well documented. Last year, New Yorkers worked until May 4th to make enough money to pay their taxes, the third longest of residents in any other state¹. As a consequence, New Yorkers are leaving the state in search of a better tax climate. In the first decade of this century, more than 1.5 million New York residents left, the most of any state². Even when immigration is factored in, the state is fourth worst in population loss, which has serious political and economic significance as New York competes in the global economy abroad and for federal funds nationally. Considering what population loss means to the state, and with an estimated \$5 billion surplus in state coffers³, I recommend supporting the governor’s circuit breaker tax relief proposed in this year’s executive budget as a way to deliver badly needed tax relief to the citizens of the New York.

Quantifying the Tax Burden

According to CNN Money, New York residents are the highest taxed populace in the nation⁴, paying 12.6% of their income to state and local government jurisdictions⁵. Figure 1 ranks each state by total taxes. Of note is the third column labeled “Total Taxes,” which includes the first two columns of data – personal income taxes and sales/excise taxes – and adds property tax burden to them. Data interpolated from Figure 1 determine that the state’s property taxes indexes at \$53.24 per \$1000 of taxes, more than 20% above the national mean (see Image 1 for a pictorial representation of property tax burden by county in the US). This demonstrates the property tax burden on New Yorkers is much higher than in most other states in the nation⁶.

One could argue, however, that this added burden is the choice of New Yorkers since school budgets are either passed by popular vote or by an elected school board who are directly accountable to voters. However true, citizens do expect that their tax dollars be used efficiently, in effect, gaining a certain “return on their investment.” Using that logic, since New Yorkers pay, on average, 92% more than the national average in property taxes⁷, New York student performance should at least be at a minimal standard. In New York, that standard is known as “proficient,” and, as Figure 6 shows, performance did not match the “investment” by communities via their property taxes. In 2013, no grade level testing resulted in a majority of students reaching the “proficient” level. In fact, in most grades, less than 40% of students

¹ <http://taxfoundation.org/state-tax-climate/new-york>

² See Figure 3, data via: <http://www.empirecenter.org/publications/empire-states-half-century-exodus/>

³ <http://www.bizjournals.com/albany/news/2015/01/07/battle-lines-drawn-over-new-yorks-surplus.html?page=all>

⁴ http://money.cnn.com/pf/features/lists/total_taxes/total.html

⁵ <http://nypost.com/2014/04/03/new-york-leads-us-in-residents-tax-burden-for-7th-straight-year/>

⁶ http://money.cnn.com/pf/features/lists/total_taxes/total.html

⁷ factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=SLF_2012_SLF001&prodType=table

achieved the standard. The intuition is that since property taxes are tied to education, higher property taxes should result in better student proficiency⁸. Unfortunately this is not the case, which brings up the question of efficiency – both from an economic “consumer loss” perspective from the higher tax burden as well as a more “common sense” efficiency of the use of tax revenues. Perhaps this is a reason why 75% of New Yorkers supported the CB when proposed in 2008⁹.

Besides the fact that higher property taxes do not yield better education performance, additional data further indicate the need for property tax relief. New York homeowners pay the fourth highest property taxes in the nation¹⁰, a statistic highlighted by the fact that nine of the top ten highest property tax counties in the United States are located in New York State¹¹. Figure 2 shows the property tax burden for each state by ranking median property taxes paid on owner occupied houses. According to Figure 2, New Yorkers pay 92% more than the nation average in property taxes. And since property taxes comprise nearly 28% of all state and local revenue raised¹², tax relief that does not include property taxes in its calculation cannot be true tax relief¹³. Until student performance catches up to tax levels, tax relief may just be more important to New Yorkers than more school aid.

An Analysis of New York State Population Migration and General Tax Climate

New York residents pay some of the highest tax rates in the nation, ranking second when considering both state and local tax burdens¹⁴. And since it ranks first in population, I contend a link between the two could exist. Figure 7 lists relocation states for migrating New Yorkers. Certainly, migrating New York citizens (especially the elderly) seek the milder climate of states like Florida and Georgia, but a deeper analysis shows that the vast majority of NY citizens are relocating to low-tax states¹⁵.

Since the top ten states to receive New York’s population account for 86% of all migration and receive 83.6% of the economic gain (via household income), looking at these states in aggregate has some important implications as to why New Yorkers leave the state. Six out of 10 of those states represent north or Mid-Atlantic states, only some of which have a better climate than that of New York State. The average tax burden of these ten states, according to The Tax

⁸ Statistics as reported from the NYS Department of Education

⁹ Siena New York Poll via: <http://fiscalpolicy.org/siena-new-york-poll-circuit-breaker-gas-tax-cut-top-property-tax-cap>

¹⁰ See Figure 1: Source: U.S. Census Bureau; Tax Foundation calculations -- www.taxfoundation.org

¹¹ <http://pjsc.magikcms.com/Tax%20guides/StateGuideWeb.pdf>, pg. vi.

¹² factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=SLF_2012_SLF001&prodType=table

¹³ See Image 1 for a county-by-county comparison of property tax burden in the United States

¹⁴ <http://cnsnews.com/news/article/escape-new-york-high-taxing-empire-state-loses-34-million-residents-10-years>

¹⁵ <http://interactive.taxfoundation.org/migration/> and http://money.cnn.com/pf/features/lists/total_taxes/index.html

Foundation, is 33 (based on 50 states -- the higher the number, the low the burden)¹⁶. Additionally, residents in these states pay 29.5% less of their income to a property tax as compared to New Yorkers¹⁷. So it is certainly true that many New Yorkers leave the state for better climate, but as the statistics above demonstrate, migration from tax burden, including property tax burden, must also be a considered factor for the state's population loss over the last decade.

The Governor's Proposal and Who It Will Help

Summing up Governor Cuomo's circuit breaker proposal (CB), New York State homeowners with incomes under \$250,000 will receive a credit on their income taxes for up to 50% of any property taxes in excess of 6% of their income. The amount of the CB is indexed so that lower and middle income households receive the bulk of the credit. Additionally, the proposal includes renters with household incomes less than \$150,000¹⁸. Including renters in property tax relief is important because property landlords pass a portion of their property tax liability to the renter¹⁹, who tends to be of lower socio-economic status²⁰. In his proposal, the governor assumes a 13.75% shift of property taxes to renters, a statistic that is backed up by a Minnesota Department of Revenue study that found a similar shift -- between 10.4% and 18.1% -- to renters²¹. Since that study and a similar one conducted by Yinger (and colleagues) in the Boston rental market²² quantify a property tax shift to renters, a circuit breaker that does not include renters can be challenged on equity and progressivity grounds.

According to the governor, 30% of all New York households will receive a tax cut under his CB proposal. Of that, 39% of households in the bottom 80% of income will receive the benefit while only 14% of top 20% earners will get it. The governor estimates that 83% of the share of the tax cut dollars will go those in the bottom 80% of household income, with the overall average tax cut for all homeowners estimated to be \$950. For renters the tax reduction will average around \$400, with 99% of all cuts going to those with incomes in the bottom 80%. Not only does the governor's CB proposal provide tax relief, it uses it as a mechanism of re-distribution and helps to answer some of the overall tax equity and progressivity concerns described above.

Targeted Relief

Since 1975, 35 states have enacted some sort of circuit breaker tax relief program. However, in 2006 an analysis of 216 residential CB property tax relief programs showed that only 81 (37%) used income cut-offs when distributing relief. Additional analysis in 2009 found that 22 states had circuit breakers, but that their programs limited elderly homeowners, and only 13 states had programs without age requirements. Using age as a restriction to property tax relief injures many

¹⁶ Data extrapolated via Figure 7

¹⁷ Data extrapolated from Figure 2

¹⁸ <http://fiscalpolicy.org/wp-content/uploads/2015/03/Property-Tax-Circuit-Breaker-Brief-3-5-2015.pdf>

¹⁹ Id, pg. 7.

²⁰ http://b3cdn.net/nycss/bfb95684a47f65e0a7_kzm6ibfrg.pdf

²¹ http://www.revenue.state.mn.us/research_stats/research_reports/2005/05_incidence_report.pdf

²² Class Lecture #8: Property Tax Incidence

citizens in need of assistance. In fact, census data show that both elderly and non-elderly homeowners have similar tax burdens²³. Governor Cuomo's CB proposal is targeted property tax relief because it uses income breaks to focus assistance to lower and middle income households (it has three income levels), includes renters (who tend to be lower income) as potential beneficiaries and is not tied to age. These facts make this a proposal that gives widespread tax relief to those citizens who need it most²⁴ because "the burden of the property tax, as measured as a share of household income, is kept as low as possible."²⁵

Admittedly, most property tax relief benefits those who spend the most on housing, no matter the household's level of income. This does bring the equity of a CB into question because households near the income cut-off for relief will get more of the benefit. True in theory, the governor's proposal successfully navigates this equity concern with its multi-level relief and cap for maximum relief. Those household incomes under \$75,000 receive a 50% property tax credit, while the highest income eligible households only qualify for 15% relief. Tax credit caps are also higher for lower income households, allowing more tax relief for those who need it most²⁶.

Including Renters Is Important

As stated above, the governor's CB proposal does and should include renters, a group oftentimes omitted in circuit breaker tax relief²⁷. Figures 4A and 4B describe the demographic differences of homeowners and renters in New York State. Although a majority of New Yorkers own their own home or apartment, 44% of the population does rent. And the overwhelming majority of these renters -- 81% in fact -- are considered poor²⁸. The data also show that 67% of renters are minority households. Among low-income New Yorkers, 46% of low-income white households own homes as opposed to just 14% of minority households (see Figure 4C for a break-down by ethnicity). In general, renters are low-income and of minority ethnicity, so any property tax relief that does not include renters will distort benefits to higher-income and white households while ignoring low-income minority ones, whose rents do cover a portion of a landlord's property tax liability and whose burden will, therefore, increase when property taxes do²⁹.

This burden shift of property tax incidence is another important argument in favor of including renters in the CB proposal. According to the Community Service Society of New York, "[p]oor New York renters have, on average, a residual income, once housing costs are paid, of less than \$4 a day per household member to cover other basic needs, like food, clothing, transportation, and medical costs³⁰." Figure 5 charts median rents, incomes and rent burden for low-income

²³ https://www.lincolnst.edu/pubs/dl/1772_991_3%20Circuit%20Breakers.pdf

²⁴ <http://fiscalpolicy.org/wp-content/uploads/2015/03/Property-Tax-Circuit-Breaker-Brief-3-5-2015.pdf>

²⁵ http://cpr.maxwell.syr.edu/efap/about_efap/ie/March08.pdf

²⁶ <http://fiscalpolicy.org/wp-content/uploads/2015/03/Property-Tax-Circuit-Breaker-Brief-3-5-2015.pdf>

²⁷ https://www.lincolnst.edu/pubs/dl/1772_991_3%20Circuit%20Breakers.pdf

²⁸ Poor and Low-Income is defined as a household with incomes up to twice the federal poverty level (approximately \$33,000 for a family of 3)

²⁹ http://b.3cdn.net/nycss/bfb95684a47f65e0a7_kzm6ibfrg.pdf

³⁰ Community Service Society, Jan. 2009, pg. 7. http://b.3cdn.net/nycss/bfb95684a47f65e0a7_kzm6ibfrg.pdf

New Yorkers (by county). In aggregate, poor New York renters must allocate 60% of their income to rent. This fact has dramatic implications for these citizens and their ability to provide other basic needs for household members³¹. Additionally, the rents paid are not an investment in wealth as a mortgage payment would be to a homeowner. Instead these payments can be characterized more likely as a transfer of wealth from lower-income to higher income households. Without question a property tax relief program like this governor's CB proposal that includes renters is a more equitable and progressive proposal that better targets those who need relief the most.

Consequence of Property Tax Relief

To predict the consequences of the CB we only need to examine the behavior of citizens and localities after the STAR program was implemented. Understanding that STAR's influence on behavior would be larger since it more taxpayers than this CB proposal, any property tax relief, (including this CB) will lower the "tax price" of services for education in New York State. A study by Duncombe, Eom and Yinger (2011) found "significant increases in property tax rates" after the STAR property tax relief program was implemented. In effect, the property tax relief of STAR allowed citizens to purchase "more services" (in this case education, which is the primary recipient of property tax revenues) for the same effective cost as before the tax relief. We can predict the same sort of effect on local property tax rates with a circuit breaker. And, not only will rates increase in localities, the state will be liable for the portion of property taxes it will be subsidizing through both STAR and the CB, which will have lasting budget implications.

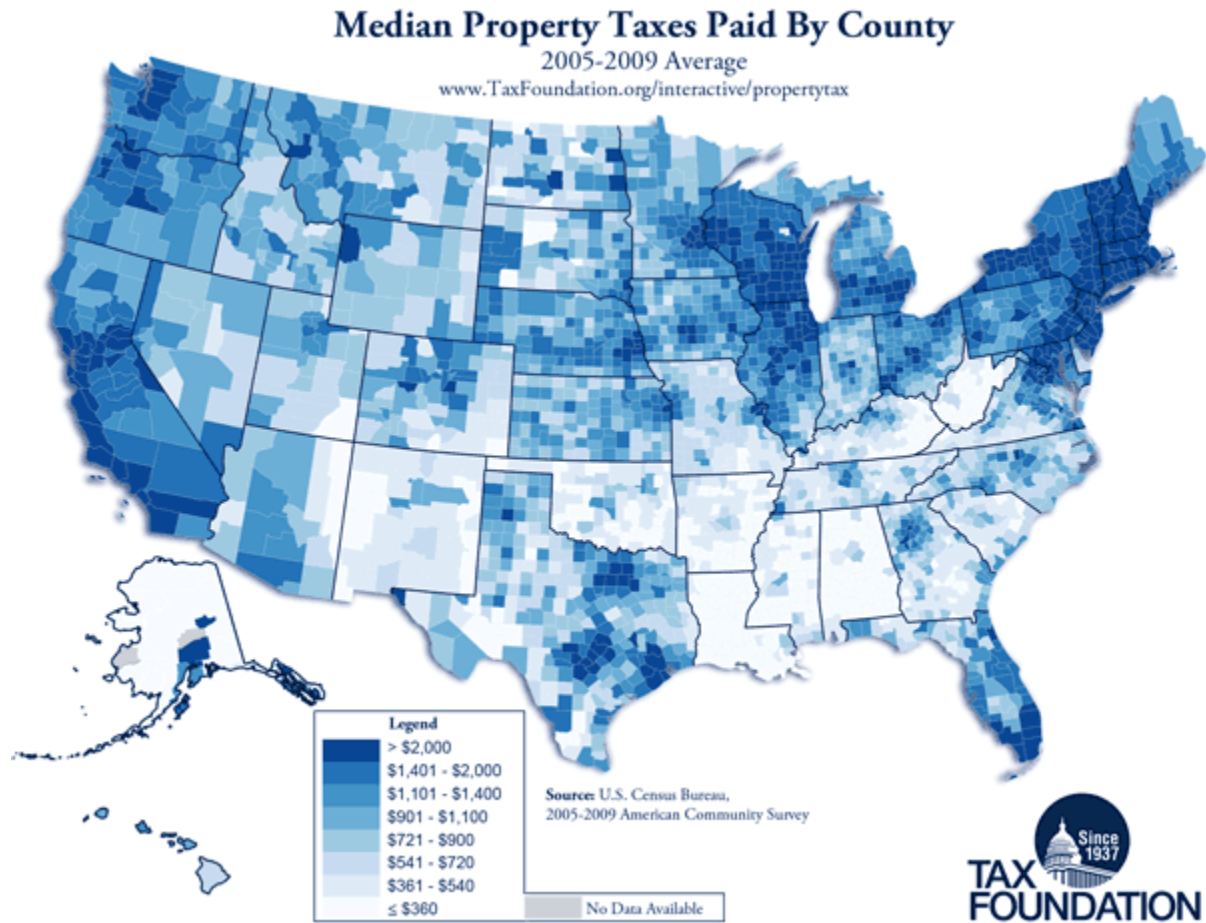
One way to help limit the issue of this subsidy effect, however, is to insist on making the current property tax cap permanent and uniform in all counties. A mainstay in the Senate's "Building a Brighter Future" budget plan, capping property tax growth at 2% would insure that large increases in property taxes cannot occur. Certainly the cap does bring about its own potential consequences, mainly that education expenses may increase faster than the cap allows for, but a provision in the legislation to allow for local overrides of the cap in extreme circumstances answers any short-run concerns³².

As outlined above, the governor's CB proposal is good policy, and it has been designed to be good legislation as well. According to the Lincoln Institute, this proposal includes many of its recommendations for a well-designed circuit breaker. The governor's plan provides adequate relief, it includes both property owners and renters and covers all ages, and has multiple tiers to provide more relief to lower incomes to ensure equity. There is a strong policy argument for supporting the CB, and equally important is the potential political fallout of opposing it. Therefore, on both the merits of the argument and the general positive optics for supporting tax relief, I recommend that you support the governor's circuit breaker proposal.

³¹ Id., pg. 7-8.

³² Eom, T., Duncombe, W., Yinger, J. (March 20011) *The Unintended Consequences of Property Tax Relief: New York's STAR Program*. Retrieved via <http://aefpweb.org/sites/default/files/webform/STAR-Text-Final-2011-v1.pdf>

IMAGE 1: Median Property Taxes Paid in the US by County



Source: <http://taxfoundation.org/interactive/propertytax>

FIGURE 1: Total Tax Burden By State

State	Personal income tax		Sales and excise taxes		Total taxes*	
	Tax \$ per \$1000	Rank	Tax \$ per \$1000	Rank	Tax \$ per \$1000	Rank
New York	44.45	1	33.1	36	130.79	1
Maine	30.75	11	35.59	29	130.16	2
Wyoming	0	45	46.38	13	121.97	3
Hawaii	31.63	9	63.85	1	120.62	4
Wisconsin	31.34	10	35.9	28	117.26	5
Rhode Island	25.83	18	36.53	25	113.63	6
Minnesota	33.37	6	36.28	26	113.14	7
West Virginia	24.9	24	47.64	11	111.68	8
New Mexico	22.46	33	53	6	111.45	9
Louisiana	16.34	38	63.46	2	111.26	10
Ohio	36.18	4	33.03	37	110.96	11
Vermont	22.95	31	32.24	39	110.6	12
Utah	28.88	14	47.1	12	108.39	13
Nebraska	23.37	28	36.86	23	107.71	14
Delaware	30.47	12	13.02	49	107.24	15
Kentucky	34.45	5	38.84	21	106.22	16
California	29.09	13	36.59	24	106.01	17
North Dakota	12.14	41	41.9	17	105.19	18
Arizona	15.15	40	51.3	8	104.47	19
Maryland	40.16	2	26.13	44	104.42	20
New Jersey	20.66	35	26.49	43	104.2	21
Arkansas	25.21	22	53.78	5	104	22
Mississippi	15.69	39	51.85	7	103.92	23
Iowa	22.62	32	35.98	27	103.85	24
Michigan	22.35	34	34.69	32	103.83	25
Kansas	24.11	26	39.85	18	103.66	26
Connecticut	25.23	21	30.92	40	103.56	27
Alaska	0	45	15.42	47	102.76	28
Illinois	18.21	37	33.82	34	101.31	29
Nevada	0	45	60.41	4	101.2	30
Pennsylvania	25.51	20	30.28	41	100.91	31
Washington	0	45	61.92	3	100.9	32
Indiana	24.36	25	32.64	38	100.39	33
Georgia	27.06	16	39.19	19	100.36	34
North Carolina	32.24	7	34.84	31	100.17	35
Idaho	25.56	19	34.45	33	99.84	36
Oklahoma	25.91	17	39.06	20	99.53	37
Montana	23.77	27	17.18	46	98.05	38
Missouri	24.95	23	38.39	22	96.06	39
Massachusetts	31.75	8	21.52	45	95.87	40

South Carolina	23.08	29	33.65	35	95.82	41
Texas	0	44	46.37	14	95.49	42
Virginia	28.86	15	28.14	42	95.18	43
Florida	0	45	47.95	10	93.74	44
Colorado	23.08	30	35.21	30	92.3	45
Oregon	37.12	3	8.98	50	90.93	46
South Dakota	0	45	45.64	15	90.37	47
Alabama	19.16	36	43.25	16	87.58	48
New Hampshire	1.68	42	14.24	48	84.65	49
Tennessee	0.95	43	48.24	9	83.89	50

* Includes property taxes, personal income taxes, and sales and excise taxes.

Source: http://money.cnn.com/pf/features/lists/total_taxes/total.html

FIGURE 2: Property Taxes on Owner-Occupied Housing, by State*
2009

State	Median Property Taxes Paid on Homes	Rank	Median Home Value	Taxes as % of Home Value	Rank	Median Income for Home Owners	Taxes as % of Income	Rank
United States	\$1,917		\$185,200	1.04%		\$63,306	3.03%	
New Jersey	\$6,579	1	\$348,300	1.89%	1	\$88,343	7.45%	1
Connecticut	\$4,738	2	\$291,200	1.63%	7	\$85,993	5.51%	4
New Hampshire	\$4,636	3	\$249,700	1.86%	2	\$73,159	6.34%	2
New York	\$3,755	4	\$306,000	1.23%	17	\$74,777	5.02%	6
Rhode Island	\$3,618	5	\$267,100	1.35%	12	\$73,579	4.92%	7
Massachusetts	\$3,511	6	\$338,500	1.04%	21	\$83,915	4.18%	9
Illinois	\$3,507	7	\$202,200	1.73%	6	\$68,578	5.11%	5
Vermont	\$3,444	8	\$216,300	1.59%	9	\$62,088	5.55%	3
Wisconsin	\$3,007	9	\$170,800	1.76%	4	\$62,494	4.81%	8
California	\$2,839	10	\$384,200	0.74%	33	\$78,973	3.59%	15
Maryland	\$2,774	11	\$318,600	0.87%	25	\$86,881	3.19%	19
Washington	\$2,631	12	\$287,200	0.92%	23	\$72,034	3.65%	11
Alaska	\$2,422	13	\$232,900	1.04%	20	\$82,126	2.95%	22
Texas	\$2,275	14	\$125,800	1.81%	3	\$62,353	3.65%	12
Oregon	\$2,241	15	\$257,400	0.87%	26	\$62,418	3.59%	16
Pennsylvania	\$2,223	16	\$164,700	1.35%	13	\$61,124	3.64%	13
Nebraska	\$2,164	17	\$123,300	1.76%	5	\$59,730	3.62%	14
Michigan	\$2,145	18	\$132,200	1.62%	8	\$55,244	3.88%	10
Minnesota	\$2,098	19	\$200,400	1.05%	19	\$67,702	3.10%	21
District of Columbia**	\$2,057	20	\$443,700	0.46%	47	\$98,620	2.09%	35
Maine	\$1,936	21	\$177,500	1.09%	18	\$55,130	3.51%	17
Virginia	\$1,862	22	\$252,600	0.74%	34	\$73,565	2.53%	29
Ohio	\$1,836	23	\$134,600	1.36%	11	\$58,068	3.16%	20
Florida	\$1,773	24	\$182,400	0.97%	22	\$53,595	3.31%	18
Nevada	\$1,749	25	\$207,600	0.84%	28	\$66,086	2.65%	28
North Dakota	\$1,658	26	\$116,800	1.42%	10	\$62,081	2.67%	27
Kansas	\$1,625	27	\$125,500	1.29%	14	\$60,427	2.69%	25
South Dakota	\$1,620	28	\$126,200	1.28%	16	\$56,323	2.88%	23
Iowa	\$1,569	29	\$122,000	1.29%	15	\$58,613	2.68%	26
Montana	\$1,465	30	\$176,300	0.83%	29	\$52,498	2.79%	24
Colorado	\$1,437	31	\$237,800	0.60%	39	\$71,154	2.02%	37
Arizona	\$1,356	32	\$187,700	0.72%	35	\$59,367	2.28%	30
Utah	\$1,351	33	\$224,700	0.60%	40	\$66,272	2.04%	36
Georgia	\$1,346	34	\$162,800	0.83%	30	\$60,114	2.24%	31
Hawaii	\$1,324	35	\$517,600	0.26%	50	\$81,711	1.62%	43
Missouri	\$1,265	36	\$139,700	0.91%	24	\$56,517	2.24%	32
North Carolina	\$1,209	37	\$155,500	0.78%	31	\$55,928	2.16%	34

Idaho	\$1,188	38	\$171,700	0.69%	37	\$53,517	2.22%	33
Delaware	\$1,078	39	\$249,400	0.43%	48	\$67,249	1.60%	44
Wyoming	\$1,058	40	\$184,000	0.58%	41	\$63,602	1.66%	42
Indiana	\$1,051	41	\$123,100	0.85%	27	\$56,350	1.87%	38
Tennessee	\$933	42	\$137,300	0.68%	38	\$52,201	1.79%	39
New Mexico	\$880	43	\$160,900	0.55%	42	\$52,032	1.69%	40
Kentucky	\$843	44	\$117,800	0.72%	36	\$50,545	1.67%	41
Oklahoma	\$796	45	\$107,700	0.74%	32	\$52,889	1.51%	45
South Carolina	\$689	46	\$137,500	0.50%	45	\$52,001	1.32%	46
Arkansas	\$532	47	\$102,900	0.52%	44	\$48,177	1.10%	48
Mississippi	\$508	48	\$98,000	0.52%	43	\$45,925	1.11%	47
West Virginia	\$464	49	\$94,500	0.49%	46	\$44,940	1.03%	49
Alabama	\$398	50	\$119,600	0.33%	49	\$51,014	0.78%	50
Louisiana	\$243	#N/A	\$135,400	0.18%	#N/A	\$54,216	0.45%	#N/A

* The figures in this table are for property taxes paid by households on owner-occupied housing. As a result, they exclude property taxes paid by businesses, renters, and others. All data come from the 2009 American Community Survey from the U.S. Census Bureau. "Median Property Taxes Paid on Homes" is the median real estate tax paid on owner-occupied housing units for that county. The home value statistic used is the median value of owner-occupied housing units for that county. The income statistic used is the median household income for those households that are owner-occupied housing units.

** D.C.'s rank does not affect other states' ranks, but is included merely to show what rank D.C. would have if it were ranked.

Source: U.S. Census Bureau; Tax Foundation calculations -- www.taxfoundation.org

FIGURE 3: Population Migration by Component

	Components of Migration, 2000-2010								
	Foreign Immigration			Domestic Migration			Net Migration		
	Total	Rate ¹	Rank ²	Total	Rate ¹	Rank ²	Total	Rate ¹	Rank ²
Alabama	54,666	1.23	39	111,040	2.50	18	165,707	3.73	21
Alaska	9,130	1.46	36	-7,591	-1.21	34	1,539	0.25	38
Arizona	292,440	5.70	4	423,710	8.26	5	716,149	13.96	3
Arkansas	39,203	1.47	35	81,971	3.07	16	121,175	4.53	19
California	1,939,185	5.73	3	-1,965,599	-5.80	47	-26,414	-0.08	39
Colorado	154,584	3.59	13	136,288	3.17	15	290,872	6.76	13
Connecticut	121,451	3.57	14	-92,519	-2.72	41	28,932	0.85	32
Delaware	21,028	2.68	23	46,255	5.90	8	67,283	8.59	7
District of Columbia	25,723	4.50	8	-22,851	-3.99	43	2,873	0.50	34
Florida	916,738	5.74	2	1,346,296	8.42	4	2,263,035	14.16	2
Georgia	302,500	3.69	11	393,074	4.80	11	695,575	8.50	9
Hawaii	42,074	3.47	15	5,437	0.45	28	47,511	3.92	20
Idaho	23,751	1.84	27	111,940	8.65	3	135,691	10.49	5
Illinois	430,627	3.47	16	-880,248	-7.09	49	-449,621	-3.62	49
Indiana	100,168	1.65	32	-51,332	-0.84	33	48,837	0.80	33
Iowa	38,692	1.32	38	-45,009	-1.54	36	-6,317	-0.22	40
Kansas	56,138	2.09	25	-64,864	-2.41	40	-8,726	-0.32	41
Kentucky	47,786	1.18	41	74,980	1.85	22	122,767	3.04	24
Louisiana	35,668	0.80	45	-224,845	-5.03	44	-189,177	-4.23	50
Maine	8,704	0.68	48	30,690	2.41	19	39,394	3.09	23
Maryland	205,768	3.88	10	-76,806	-1.45	35	128,961	2.43	27
Massachusetts	263,435	4.15	9	-328,695	-5.18	45	-65,260	-1.03	44
Michigan	180,082	1.81	28	-708,110	-7.12	50	-528,027	-5.31	51
Minnesota	113,817	2.31	24	-90,653	-1.84	37	23,164	0.47	35
Mississippi	19,054	0.67	49	-61,106	-2.15	38	-42,052	-1.48	45
Missouri	68,026	1.22	40	64,900	1.16	25	132,926	2.38	28
Montana	3,310	0.37	50	46,605	5.17	9	49,915	5.53	16
Nebraska	34,277	2.00	26	-40,540	-2.37	39	-6,263	-0.37	42
Nevada	118,782	5.94	1	385,983	19.32	1	504,765	25.26	1
New Hampshire	19,689	1.59	33	10,658	0.86	26	30,347	2.46	26
New Jersey	427,489	5.08	5	492,878	-5.86	48	-65,390	-0.78	43
New Mexico	50,942	2.80	22	35,235	1.94	21	86,177	4.74	18
New York	895,150	4.72	7	-1,570,310	-8.27	51	-675,160	-3.56	48
North Carolina	230,920	2.87	21	714,548	8.88	2	945,468	11.75	4
North Dakota	4,981	0.78	46	-2,274	-0.35	30	2,707	0.42	36
Ohio	129,215	1.14	42	-412,728	-3.64	42	-283,513	-2.50	46
Oklahoma	57,560	1.67	31	56,879	1.65	24	114,438	3.32	22
Oregon	101,814	2.98	20	128,821	3.77	12	230,635	6.74	14
Pennsylvania	190,322	1.55	34	32,201	0.26	29	222,523	1.81	29
Rhode Island	32,325	3.08	19	-58,947	-5.62	46	-26,622	-2.54	47
South Carolina	71,471	1.78	29	330,099	8.23	6	401,570	10.01	6
South Dakota	7,067	0.94	43	3,764	0.50	27	10,832	1.43	30
Tennessee	98,590	1.73	30	286,499	5.04	10	385,088	6.77	12
Texas	998,690	4.79	6	781,542	3.75	13	1,780,232	8.54	8
Utah	70,371	3.15	17	37,098	1.66	23	107,469	4.81	17
Vermont	5,308	0.87	44	-3,487	-0.57	32	1,821	0.30	37
Virginia	219,986	3.11	18	199,650	2.82	17	419,635	5.93	15
Washington	217,347	3.69	12	197,800	3.36	14	415,147	7.04	11
West Virginia	6,040	0.33	51	39,059	2.16	20	45,099	2.49	25
Wisconsin	75,399	1.41	37	-19,910	-0.37	31	55,489	1.03	31
Wyoming	3,559	0.72	47	33,802	6.85	7	37,360	7.57	10

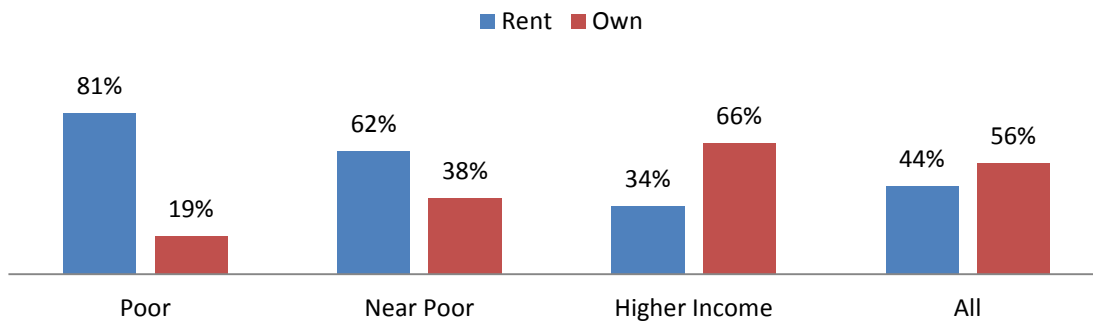
¹ Rate is percentage of population in previous decennial census.

² Rate ranked from highest to lowest

Source: U.S. Census Bureau, RLS Demographics

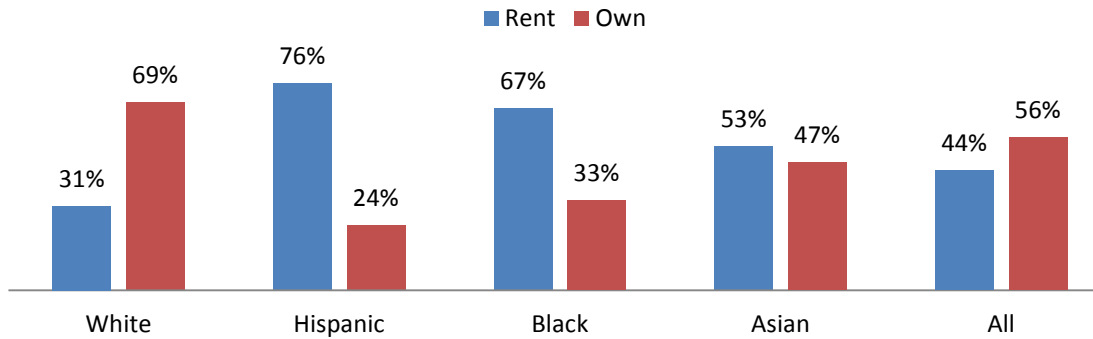
Source: US Census Bureau, RLS Demographics, Retrieved from:
<http://www.empirecenter.org/publications/empire-states-half-century-exodus/>

FIGURE 4A Percentage of Renters vs. Owner Per Income Level



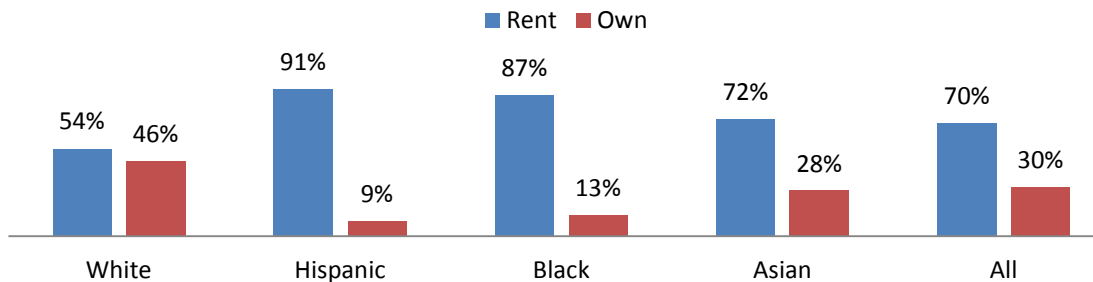
Source: Community Service Society, January 2009 Report

FIGURE 4B Percentage of Renters vs. Owner By Race/Ethnicity



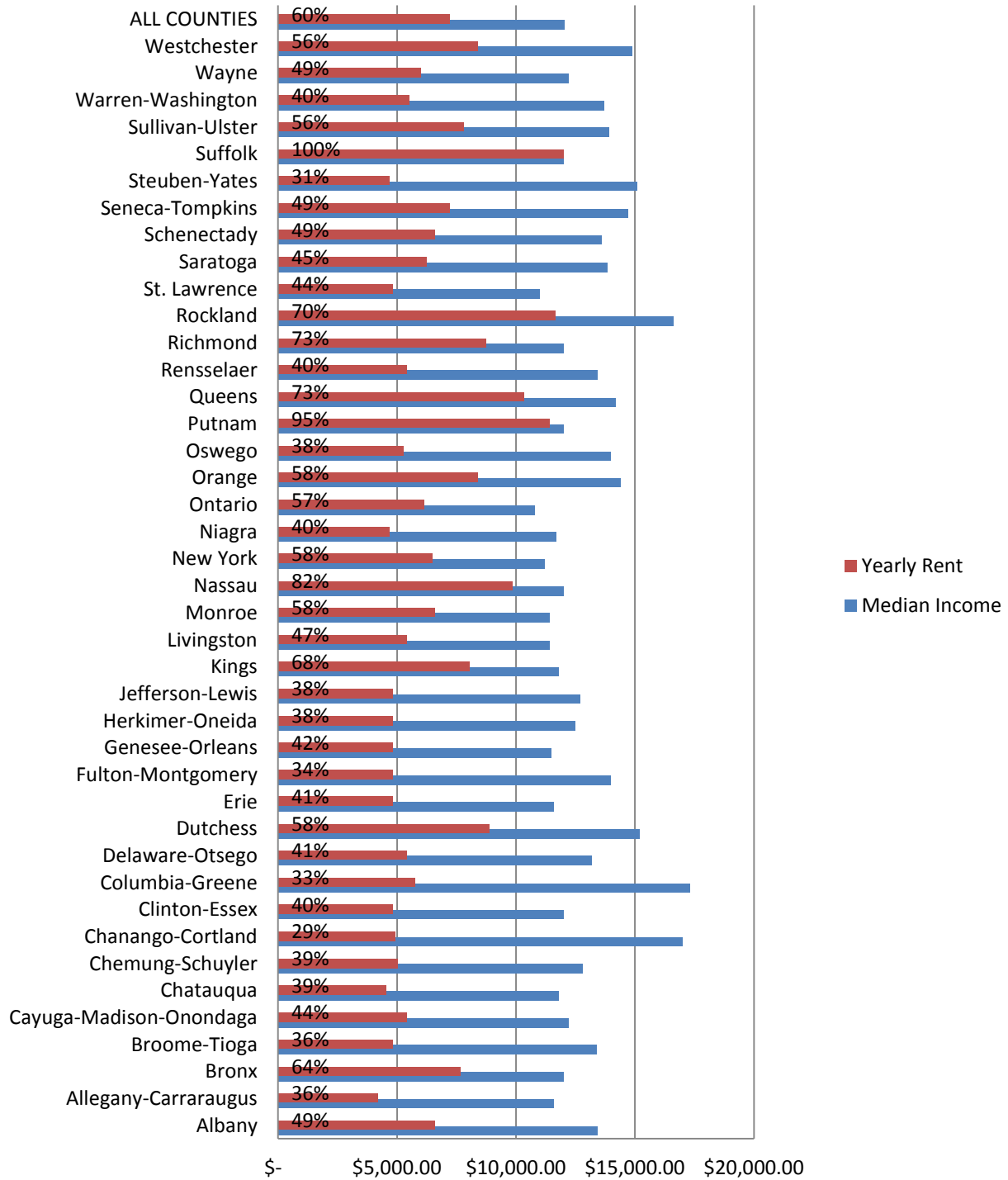
Source: Community Service Society, January 2009 Report

FIGURE 4C Percentage of Low-Income New Yorkers: Rent v. Own



Source: Community Service Society, January 2009 Report

FIGURE 5 Rents and Burden for Low-Income New Yorkers, by County



Source: Community Services Society, January 2009 Report

FIGURE 6: Student Proficiency

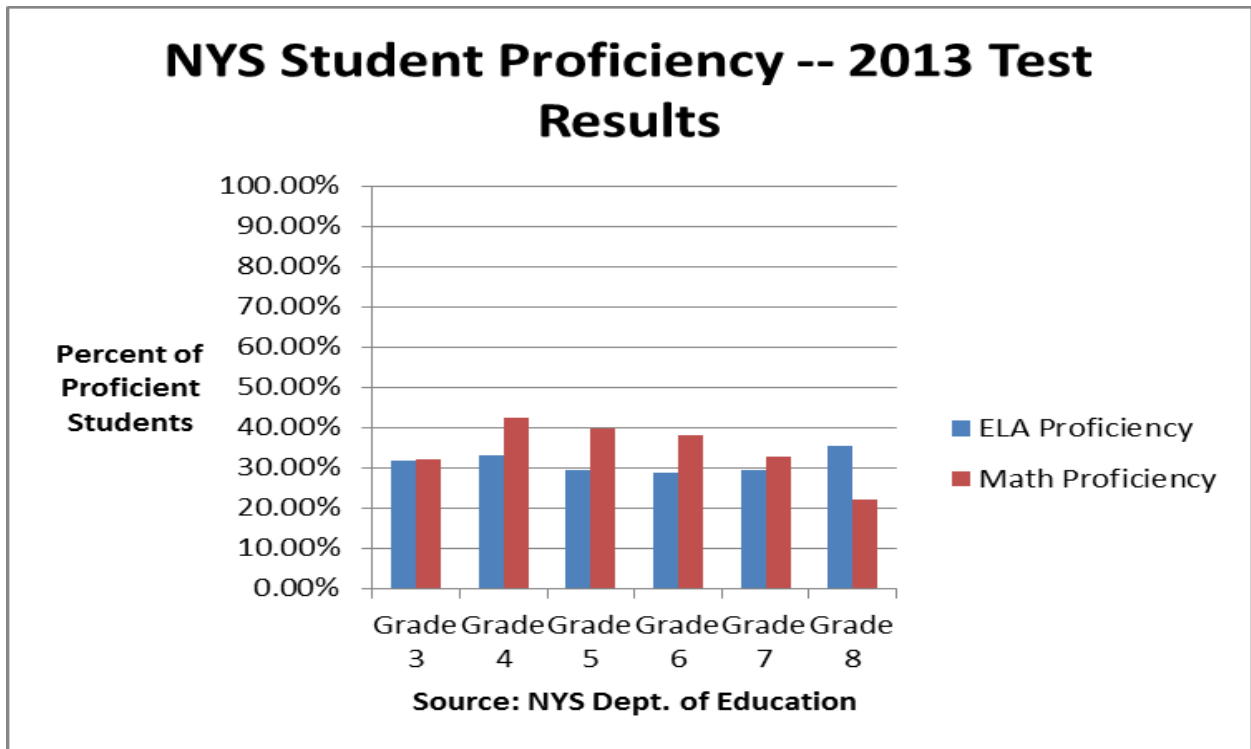


FIGURE 7: New York State Population Loss To Each State

	From State	Migration From NY to This State	State Tax Rank	Location	Net Loss of Economic Value
1	Florida	167,020	44	South	(\$13,347,799)
2	New Jersey	81,388	21	North	(\$8,640,521)
3	North Carolina	52,275	35	Mid-Atlantic	(\$2,980,336)
4	Pennsylvania	37,829	31	North	(\$2,290,242)
5	Georgia	34,191	34	South	(\$1,728,484)
6	Virginia	28,172	43	West	(\$1,510,383)
7	Connecticut	24,493	27	North	(\$4,186,638)
8	California	20,057	17	West	(\$2,102,901)
9	South Carolina	17,791	41	Mid-Atlantic	(\$1,348,920)
10	Texas	15,198	42	West	(\$1,133,837)
11	Maryland	14,677	20	Mid-Atlantic	(\$755,299)
12	Arizona	13,405	19	West	(\$971,251)
13	Nevada	9,203	30	West	(\$664,647)
14	Tennessee	5,477	50	Mid-Atlantic	(\$366,698)
15	Colorado	5,085	45	West	(\$450,895)
16	Delaware	4,225	15	North	(\$261,566)
17	Alabama	2,732	48	South	(\$131,575)
18	Washington	2,365	32	Mid-Atlantic	(\$333,638)
19	Oregon	1,917	46	West	(\$190,595)
20	New Mexico	1,890	9	West	(\$178,170)
21	Rhode Island	1,538	6	North	(\$163,765)
22	Kentucky	1,376	16	Mid-Atlantic	(\$101,981)
23	Massachusetts	1,363	40	North	(\$594,247)
24	Hawaii	1,352	4	West	(\$121,709)
25	Maine	1,338	2	North	(\$279,593)
26	Vermont	1,004	12	Mid-Atlantic	(\$249,132)
27	New Hampshire	792	49	North	(\$251,013)
28	Louisiana	524	10	South	(\$49,188)
29	Mississippi	517	23	South	(\$32,334)
30	Arkansas	512	22	South	(\$43,347)
31	Alaska	456	28	North	(\$7,276)
32	West Virginia	410	8	Mid-West	(\$32,275)
33	Montana	409	38	West	(\$40,230)
34	Idaho	267	36	Mid-West	(\$25,678)
35	Wyoming	241	3	West	(\$39,160)
36	Oklahoma	221	37	Mid-West	(\$19,587)
37	Indiana	144	33	Mid-West	(\$56,567)
38	South Dakota	130	47	North	(\$16,369)
39	North Dakota	-83	18	North	(\$632)
40	Kansas	-90	26	Mid-West	(\$36,742)
41	Utah	-105	13	West	(\$74,538)
42	Nebraska	-161	14	North	(\$8,452)
43	Iowa	-455	24	Mid-West	(\$19,479)
44	Missouri	-489	39	Mid-West	\$44,552
45	Minnesota	-876	7	North	(\$43,954)
46	Ohio	-1,146	11	Mid-West	(\$20,708)
47	Wisconsin	-1,166	5	Mid-West	(\$27,482)
48	Illinois	-3,142	29	Mid-West	\$123,332
49	Michigan	-5,529	25	Mid-West	\$172,347
	All States	538,742			(\$45,598,029)
Source for Migration Data: http://interactive.taxfoundation.org/migration/					
Source for Tax Rank Data: http://money.cnn.com/pf/features/lists/total_taxes/index.html					