The Proposed Framework for Federal Tax Changes

A New York Perspective

OFFICE OF THE NEW YORK STATE COMPTROLLER

Thomas P. DiNapoli, State Comptroller

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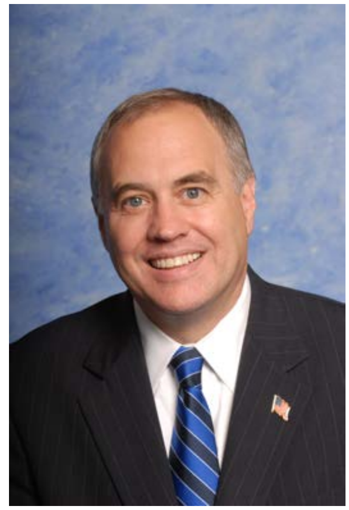
Message from the Comptroller



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It’s been said that the only certain things in life are death and taxes. But when leaders in Washington make sweeping promises about the benefits of “tax reform,” we can be certain of at least one other thing – the need to look very carefully at the numbers.

President Trump and Republican leaders in Congress have provided a framework that includes some broad proposals for revising the federal tax code. However, it omits the important details needed to understand the full impact of the proposed changes on taxpayers and on federal, state and local governments.

One of the issues on the table is the potential elimination or diminution of the federal deduction for state and local taxes. This is a big deal for our State: New Yorkers reported more than $72 billion in deductions for income and property taxes in 2015. Many of New York’s representatives in Congress are pushing to retain this important provision, and appropriately so.

Advocates of the framework say the revisions would help typical middle-class families by doubling the standard deduction, but this claim ignores the impact of other proposed changes. The proposed elimination of existing personal exemptions could offset the higher deduction, resulting in only modest savings or, for some, a higher tax bill.

New Yorkers have a big stake in all aspects of this debate. As of Federal Fiscal Year 2016, individuals and businesses in the State paid an estimated $40.9 billion more in federal taxes than the State received in federal spending. New York’s tax payments averaged $12,914 per capita, nearly 30 percent higher than the national average.

That’s one reason New York’s voice must be heard as Congress and the President consider wide-ranging revisions to our federal tax system. Leaders in Washington owe it to all taxpayers to make sure that, before any final action on major changes, comprehensive analysis and thoughtful debate make clear what the impacts would be on individuals, businesses and all levels of government. This report is intended to contribute to that analysis and inform the ongoing debate.

Thomas P. DiNapoli
State Comptroller

I. Executive Summary

The Trump Administration and Republican leaders in the U.S. Congress issued a broad "Unified Framework" of proposals for revising the tax code in late September 2017 as an update to the Administration's brief outline released earlier in the year. The proposed Framework would make major changes to the federal tax code with significant, and in some cases troubling, implications for New Yorkers.

In Federal Fiscal Year (FFY) 2016, New York generated 9.4 percent of federal income tax payments. That was noticeably higher than our shares of nationwide population (6.1 percent) and personal income (7.4 percent). Total tax payments from the State to the federal government were nearly $255 billion, almost 30 percent higher than the national average on a per capita basis.[1]

The proposed tax law changes – some of which may benefit taxpayers while others could result in an increase in taxpayer liability – would interact in ways that are difficult to predict. This report provides certain data specific to New York and an overview of the major proposals provided in the Framework to inform New Yorkers of the stakes involved as debate over federal tax revision moves forward.

Among other changes, the Framework would consolidate the existing standard deduction and personal exemptions into a single deduction. While the Framework refers to "nearly doubling" the standard deduction, the proposed consolidation along with the changes involving the personal exemptions could result in higher tax bills for some and comparatively modest savings for others.

The Framework calls for eliminating "most" itemized deductions, while retaining those for home mortgage interest and charitable deductions. Among the deductions the Administration has targeted are those for state and local taxes, an issue of particular importance in New York. New Yorkers reported more than $72 billion in such deductions in 2015, including $51.7 billion for income taxes and $20.9 billion for property taxes, 13.5 percent of all state and local tax deductions reported nationwide in 2015. State and local income taxes and real estate taxes also represent the categories with the highest levels of deductions that New Yorkers reported on their federal income taxes. Meanwhile, more than one in five taxpayers in the State reported mortgage interest deductions, averaging $8,727, while 29 percent reported charitable deductions averaging $6,894.

[1] For more information on this issue, see Comptroller DiNapoli's October 2017 report, *New York's Balance of Payments in the Federal Budget, Federal Fiscal Year 2016, available at* https://www.osc.state.ny.us/reports/budget/2017/federal-budget-fiscal-year-2016.pdf.

The Framework would eliminate the Alternative Minimum Tax (AMT) and the federal estate tax. Both of these taxes currently have bigger impacts in New York than in most other states. In 2015, New York generated 15.6 percent of AMT payments and 9.4 percent of federal estate tax payments nationwide.

The plan would set the corporate tax rate at 20 percent; currently there are four rates which range from 15 to 35 percent depending on taxable income. Other changes to business taxes would include repeal of or changes to "numerous" exclusions and deductions. In 2015, New York taxpayers represented 6.6 percent of all taxpayers nationwide with business income, accounting for 8.4 percent of total business income reported.

Federal tax changes may also drive unpredictable impacts on New Yorkers' state taxes, because federal provisions serve as the basis for much of the State's Tax Law relating to both individuals and businesses. For example, should certain itemized deductions be eliminated at the federal level, they would also be eliminated at the State level, potentially increasing taxpayers' State income tax burden, unless legislation is enacted to retain such deductions in the State's Tax Law. As the tax debate in Washington moves forward, New Yorkers should keep in mind that broad reforms to the federal tax code enacted in 1986 sparked intense debate over potential revisions to New York's Tax Law, with significant changes made as a result. Any major tax legislation enacted by Congress will require careful consideration of potential State-level impacts on taxpayers as well as on state and local government budgets.

A vital goal of any federal tax reform should be to prioritize the interests of working and middle class taxpayers. Yet the overall impacts of the Unified Framework on individuals and businesses are unclear, and may vary depending on income level. Proposed changes could also affect federal, State and local government budgets in unpredictable ways. Given such uncertainty, the public and policy makers must have full opportunity to participate in a well-informed debate and carefully consider the impacts of any proposals before enactment of final legislation.

II. Overview of the Proposed Framework for Federal Tax Code Changes

On September 27, 2017 Congressional Republican leaders and the Trump Administration released the "Unified Framework for Fixing Our Broken Tax Code" (Framework or Unified Framework).[2] Similar to the plan released by the Administration at the end of April, the Unified Framework lacks important details that would allow full analysis of the proposals and their impacts on taxpayers as well as on federal, state and local governments.

The Framework document indicates that Congressional tax-writing committees will develop legislation based on its provisions, with timing of such action left unspecified. As Congress considers and drafts tax law changes, it will be essential for the public to have access to the details of such proposals to allow for meaningful analysis and clear assessment of their potential impacts on all taxpayers and federal, state and local governments. This report provides certain New York-specific data to help inform the debate as it goes forward.[3]

The proposed Framework includes changes to both the personal income tax and the corporate tax, as well as repeal of the estate tax and generation-skipping tax. Determination of how proposed changes would affect taxpayers in New York and elsewhere depends on key details that remain to be determined, as well as analysis of the interplay of these proposals.

For example, it is unclear how the proposed Framework would affect the overall distribution of the federal tax burden on taxpayers at different income levels. Key issues in this area include the impact of reducing the top rate from 39.6 percent to 35 percent, as well as the consolidation of the current seven tax brackets to three or four. While the Framework document includes those proposals, it does not indicate the income levels at which new tax brackets would apply. Other factors that would affect the distribution of tax liability include proposed changes to the standard deduction and other provisions that primarily affect lower-income taxpayers.

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[2] The Unified Framework document is available at *https://www.treasury.gov/press-center/press-releases/Documents/Tax-Framework.pdf*.

[3] This report is a companion to the Office of the State Comptroller's July 2017 report, *Federal Tax Reform? What's at Stake for New Yorkers*, which analyzed the outline of the tax proposal issued by the President in April 2017. That earlier report, which includes certain additional information on current federal tax provisions and their impact on New Yorkers, is available at *http://osc.state.ny.us/reports/economic/federal-tax-reform.pdf*.

Personal Income Tax Changes

Personal income tax proposals included in the Framework include the following:

Tax bracket consolidation. The Framework "aims to consolidate" the number of tax brackets from seven to three: 12 percent, 25 percent and 35 percent. The current top rate is 39.6 percent, and the current lowest rate is 10 percent. The plan also indicates that a fourth tax bracket above 35 percent could apply to the highest-income taxpayers to ensure that the revised tax code "does not shift the burden from high-income to lower- and middle-income taxpayers." This is among the issues apparently to be determined by Congressional tax-writing committees. No information is provided regarding the income thresholds to which the new brackets would apply.

The proposed new 12 percent rate is just one example of many where it is currently unclear whether the Framework would result in higher or lower taxes, in this case predominantly involving lower-income taxpayers. Figure 1 shows the income thresholds under the current tax rate structure. For example, some taxpayers who currently are subject to a tax rate of 10 percent might be subject to the 12 percent rate under the proposed Framework. It is not clear whether that new rate would reflect a net increase or decrease in liability. Nor is it possible to assess, based on available information, whether the planned changes in standard deductions and personal exemptions would increase or decrease such liability.

Figure 1

Federal Income Tax Rates and Income Brackets by Filing Status, 2017

	INCOME THRESHOLD		
Tax Rate	**Single**	**Head of Household**	**Married**
10 Percent	< $9,325	< $13,350	< $18,650
15 Percent	$9,325 - $37,950	$13,350 - $50,800	$18,650 - $75,900
25 Percent	$37,950 - $91,900	$50,800 - $131,200	$75,900 - $153,100
28 Percent	$91,900 - $191,650	$131,200 - $212,500	$153,100 - $233,350
33 Percent	$191,650 - $416,700	$212,500 - $416,700	$233,350 - $416,700
35 Percent	$416,700 - $418,400	$416,700 - $444,550	$416,700 - $470,700
39.6 Percent	>$418,400	> $444,550	> $470,700

Source: Internal Revenue Service, Revenue Procedure 2016-55

Standard deduction changes. The Framework consolidates the current standard deduction and personal exemptions into one, larger standard deduction as follows: $24,000 for married, joint filers and $12,000 for single filers. The plan does not address the standard deduction for head of household filers. For the 2017 tax year, the standard deduction is $12,700 for married, joint filers; $9,350 for heads of households; and $6,350 for single filers.

Currently, the combined standard deduction and personal exemptions for a married couple with no children total $20,800 ($12,700 for the standard deduction and $4,050 for each individual). This proposal would increase that combined figure by $3,200, or approximately 15 percent. For single taxpayers, these changes would increase the total deduction by $1,650, from $10,350 to $12,000, representing an increase of just under 16 percent. While such changes would benefit certain taxpayers, they reflect much smaller savings than what has been described under the Framework as "roughly doubling" the standard deduction.

The overall impact of proposed changes to the standard deduction and personal exemptions is further clouded by the Framework's elimination of personal exemptions for dependents (currently also $4,050 for each dependent aged 24 and under). In 2015, New York taxpayers claimed over 5 million dependent exemptions. Under current law, a married couple with two children who claim the standard deduction have a total combined deduction of $28,900. With the proposed consolidation of the personal exemption and the elimination of the exemption for dependents, their deduction would decrease by $4,900, a reduction of 17 percent. Proposed, unspecified changes to the child tax credit add still more uncertainty, as discussed below.

In addition, the personal exemption applies to all taxpayers, whether they claim the standard deduction or itemize deductions. With the proposed consolidation of the personal exemption into the standard deduction, taxpayers who itemize would lose the benefit of the personal exemption unless final legislation specifically provides for its retention – a matter not addressed by the Framework document.

Increase to the Child Tax Credit. This credit is currently equal to $1,000 per child and is claimed by over 1.1 million, or approximately 12 percent, of all New York taxpayers. The plan proposes to increase both the credit and the income limit for eligibility, in conjunction with the proposed elimination of the personal exemption for dependents. However, the plan lacks key details such as the amount of the new credit and the new income threshold.

Under current law, the personal exemption applies to taxpayers with children under the age of 24 and phases out at incomes over $311,300, whereas the current child tax credit only applies to taxpayers with children under 17 and phases out at incomes over $110,000.[4] In addition, under current law, the personal exemption is indexed to inflation while the current child tax credit is not. While the Framework states that a non-refundable credit of $500 would be provided for non-child dependents, it is unclear whether the definition of a non-child dependent would include dependent children aged 17 and over. The outcome of such issues, as well as details related to other elements

[4] This age limit only applies if the child is a student. Otherwise, the age limit is 19. Income thresholds are for married, joint taxpayers. Lower income thresholds apply to other filing statuses.

of the Framework, will determine whether individual taxpayers benefit or pay more as a result of the proposed changes.

Elimination of "most" itemized deductions. The Framework "eliminates most itemized deductions, but retains tax incentives for home mortgage interest and charitable deductions." In 2015, 20.5 percent of New York taxpayers reported mortgage interest deductions, with an average deduction of $8,727, while 29 percent reported charitable contribution deductions with an average of $6,894. Figure 2 shows the top categories for itemized deductions in 2015 for both the United States and New York State.

Figure 2

Top Five Itemized Deduction Categories Reported, U.S. and New York, 2015

	United States (Billions of $)	New York (Billions of $)
State and Local Income Taxes	334.4	51.7
Mortgage Interest	277.8	17.2
Charitable Contributions	222.2	19.2
Real Estate Taxes	187.4	20.9
State and Local Sales Taxes	16.8	0.4

Source: Internal Revenue Service, Statistics of Income

Although the itemized deduction for state and local taxes is not specifically addressed in the Framework, news reports have indicated it would be eliminated. In 2015, New Yorkers reported more than $72.6 billion in such deductions, including $51.7 billion for income taxes and $20.9 billion for property taxes, reflecting 13.5 percent of all state and local tax deductions reported nationwide.

Taxpayers in certain downstate counties reported especially high average deductions in this category, including New York County at $60,384, Westchester County at $34,345 and Nassau County at $23,586. In a majority of the counties in New York State, taxpayers claiming state and local tax deductions reported more than $10,000 in such deductions. Comparatively larger average amounts included $18,492 in Saratoga County, $15,870 in Albany County, $15,551 in Columbia County, and $14,783 in Tompkins County. (The Appendices in this report provide additional county-level data on federal itemized deductions.)

The majority of New York taxpayers reporting itemized deductions have incomes between $100,000 and $200,000. Figure 3 shows the states with the highest average amounts of itemized deductions.

Figure 3

Ten States with the Highest Average Amounts of Itemized Deductions, 2015

	Average Deductions Per Taxpayer
California	$36,802
New York	$36,703
Connecticut	$33,717
New Jersey	$31,184
Massachusetts	$29,892
Wyoming	$29,713
Maryland	$28,501
Nevada	$27,334
Virginia	$27,178
Florida	$27,040

Note: Averages are for taxpayers who itemize
Source: Internal Revenue Service, Statistics of Income

Elimination of the Alternative Minimum Tax (AMT). As of 2015, more than 513,000 New Yorkers paid the AMT, reflecting approximately 5.3 percent of total taxpayers in the State and a total AMT liability of more than $4.8 billion. New York also generated 15.6 percent of AMT payments nationwide. As shown in Figure 4, the AMT has a bigger impact in New York than in most other states, based on both the proportion of taxpayers affected and total dollars paid.

Figure 4

Top Ten States by Highest Proportion of Taxpayers Subject to the AMT and Total AMT Liability, 2015

Percentage of Total Taxpayers		Total AMT (Millions of $)	
New Jersey	6.4%	California	8,386.6
Connecticut	5.9%	New York	4,824.2
New York	5.3%	New Jersey	1,827.1
Massachusetts	5.1%	Florida	1,220.1
California	5.1%	Massachusetts	1,158.5
Maryland	4.9%	Texas	1,148.1
Virginia	3.8%	Illinois	1,098.5
Minnesota	3.4%	Maryland	861.7
Illinois	3.2%	Pennsylvania	853.1
Oregon	3.2%	Connecticut	776.6

Source: Internal Revenue Service, Statistics of Income

While a repeal of the AMT alone would result in a federal tax cut for taxpayers that pay the AMT, it is unclear how this proposal would interact with the proposed elimination of most itemized deductions and other potential tax changes, leaving the overall effect on taxpayers uncertain. While some taxpayers at all income levels are subject to the AMT, it primarily impacts those with incomes ranging from $200,000 to $500,000.

Other items. The Framework indicates that existing tax benefits to encourage work, higher education and retirement security will be retained, but simplification of these benefits to improve efficiency and effectiveness is encouraged. Current tax benefits that may be included in this category are: the earned income credit, deductions and credits for college tuition and student loan interest, and pre-tax contributions to retirement plans. However, the Framework does not provide such details.

Business Tax Changes

Compared to the President's plan released in April, with which it shares overall goals, the Framework includes some additional details relating to proposed changes in business taxes. Such proposals include:

Corporate tax rate changes. The Framework would set the corporate income tax rate at 20 percent, and eliminate the corporate AMT. Corporations now are subject to different tax rates, depending on their income. Current tax rates are 15, 25, 34, and 35 percent, with the top rate applying to those with taxable income in excess of $10 million. The Framework refers to a proposed rate of 20 percent, but does not explicitly indicate whether any other rates would apply or if multiple tax brackets would be retained.

For those business owners who pay taxes on their firm's income through the personal income tax, the plan would impose a maximum rate of 25 percent on business income of sole proprietorships and pass-through entities (such as partnerships and S-corporations). Since this income is taxed under the personal income tax, this proposal could change the overall tax rate for certain taxpayers. For example, the tax rate could decrease for those who currently pay the top personal tax rate of 39.6 percent, while increasing it for those who pay current rates of 10 or 15 percent.

In 2015, New York taxpayers represented 6.6 percent of all taxpayers nationwide with business income, accounting for 8.4 percent of total business income reported. Figure 5 shows the distribution of New York taxpayers by income level. As shown, over 64 percent of income reported from partnerships and S-corporations in New York was from taxpayers with incomes over $1 million, even though only 6.3 percent of taxpayers with this type of income were in this income bracket. In comparison, while over 60 percent of taxpayers with incomes from sole proprietorships have incomes under $50,000, the largest share of this type of income reported is from taxpayers with incomes between $100,000 and $500,000.

Figure 5

Distribution of New York Taxpayers with Business Income by Income Level, 2015

	Sole Proprietorships		Partnerships and S-Corps	
Adjusted Gross Income	**% of Taxpayers**	**% of Income Reported**	**% of Taxpayers**	**% of Income Reported**
Under $50,000	61.5%	29.4%	25.3%	0.8%
$50,000 - $100,000	17.0%	12.0%	19.4%	1.9%
$100,000 - $500,000	19.6%	35.1%	42.2%	18.7%
$500,000 - $1 million	1.2%	9.2%	6.7%	14.0%
Over $1 million	0.7%	14.3%	6.3%	64.6%

Source: Internal Revenue Service, Statistics of Income

Expensing and foreign profit changes. The Framework proposes to provide advanced depreciation (or immediate "expensing") of investments in depreciable assets other than structures made after September 27, 2017, for at least five years. The plan would also partially limit net interest expense by corporate taxpayers. The Framework proposes to tax foreign earnings of U.S. companies. Taxes would be imposed over several years as a transition to a full exemption for dividends from foreign subsidiaries. The plan would also reduce the tax rate on foreign profits of multi-national corporations that are headquartered in the United States.

Other Changes

In addition to changes to the personal income tax and business taxes, the Framework proposes to eliminate the federal estate tax and the generation-skipping transfer tax. Currently, estates valued at over $5.49 million are subject to the estate tax. In 2015, 431 estates in New York filed federal estate tax returns, with a total tax impact of over $1.6 billion. The impact of this repeal would be dependent on the number of estates subject to the federal estate tax, and the size of those estates in any particular year. New York generated 9.4 percent of federal estate tax payments nationwide, in 2015.

The Framework also mentions the possibility of other revisions, including the repeal of other exemptions or deductions under both the personal income and corporate taxes. Some of the proposals included in the Framework could affect New York tax liability, since many provisions in New York's Tax Law are tied to federal provisions. These include the child tax credit, certain itemized deductions and accelerated depreciation for businesses. For example, should certain itemized deductions be eliminated at the federal level, they would also be eliminated at the State level. Without legislative changes to the State Tax Law, changes at the federal level could either increase or decrease the State tax burden on New York's taxpayers, with commensurate impacts on State revenues. Similar impacts could occur with regard to the New York City and Yonkers income taxes.

III. Conclusion

The goal of any federal tax changes should be to prioritize the interests of working and middle class taxpayers. The stakes are high for New Yorkers as major changes to the federal tax code are debated in Washington.

Among other issues, federal deductibility of state and local taxes is a key concern for New York. The deduction has been a key feature of the modern federal income tax since its inception in 1913, and was part of the temporary Civil War-era income tax enacted by Congress in 1861. For many taxpayers who itemize, the deduction reduces the effective cost of applicable state and local taxes, an important consideration for higher-tax states such as New York. The impact of the deduction varies, based on factors including whether the taxpayer is subject to the AMT and the limitation on total deductions for upper-income taxpayers.

The full scope of potential federal tax changes and critically important details regarding their specific provisions are not yet known. As Congressional tax-writing committees work to flesh out the Framework announced in September, it will be essential for the public to have timely access to the details of such proposals to allow for meaningful analysis and clear assessment of their impacts on individuals and families, as well as on the federal budget, state and local governments, and businesses large and small. Before enactment of any legislation, Congress and the Administration must make sure that all impacted parties have the opportunity to participate in a fully informed debate regarding the implications of such changes.

IV. Appendices

Appendix A –Taxpayers Who Itemize and Average Deductions Per Taxpayer By County, 2015

	Taxpayers Who Itemize Deductions		Itemized Deductions Claimed	
	Percent of Total Taxpayers	State Ranking	Average Amount	State Ranking
Albany County	33.2%	14	$27,932	10
Allegany County	16.9%	61	$20,814	37
Bronx County	21.6%	44	$20,176	50
Broome County	23.3%	34	$21,464	30
Cattaraugus County	17.0%	60	$20,750	38
Cayuga County	23.9%	32	$20,454	42
Chautauqua County	17.6%	57	$21,169	34
Chemung County	22.4%	40	$22,462	26
Chenango County	17.3%	59	$19,982	51
Clinton County	22.5%	39	$19,863	53
Columbia County	31.4%	17	$29,103	8
Cortland County	23.0%	38	$20,240	48
Delaware County	20.3%	51	$21,110	35
Dutchess County	41.2%	8	$27,584	12
Erie County	28.1%	23	$22,836	25
Essex County	22.1%	42	$23,689	20
Franklin County	16.4%	62	$21,494	29
Fulton County	20.2%	52	$20,177	49
Genesee County	23.7%	33	$19,182	58
Greene County	28.9%	22	$20,852	36
Hamilton County	25.6%	29	$20,303	45
Herkimer County	17.8%	56	$20,627	40
Jefferson County	17.5%	58	$20,589	41
Kings County	27.8%	24	$28,494	9
Lewis County	18.3%	55	$19,332	55
Livingston County	27.2%	26	$20,408	43
Madison County	27.1%	27	$23,039	24
Monroe County	33.3%	13	$24,494	17
Montgomery County	21.3%	45	$19,045	61
Nassau County	50.5%	2	$38,752	3
New York County	45.2%	5	$87,462	1
Niagara County	24.8%	31	$20,285	46
Oneida County	22.2%	41	$21,283	32
Onondaga County	31.7%	16	$23,569	21
Ontario County	30.5%	20	$24,698	16
Orange County	39.2%	9	$27,882	11
Orleans County	20.9%	48	$17,947	62
Oswego County	23.2%	35	$19,112	59
Otsego County	21.1%	47	$21,971	28
Putnam County	51.5%	1	$31,503	7
Queens County	30.2%	21	$23,215	23
Rensselaer County	31.9%	15	$21,400	31
Richmond County	44.7%	7	$27,569	13
Rockland County	45.0%	6	$36,074	4
St. Lawrence County	18.8%	10	$19,737	54
Saratoga County	37.3%	12	$33,393	5
Schenectady County	33.9%	30	$22,111	27
Schoharie County	24.8%	50	$20,244	47
Schuyler County	20.3%	49	$20,638	39
Seneca County	20.4%	54	$19,870	52
Steuben County	21.2%	46	$23,320	22
Suffolk County	46.5%	4	$31,840	6
Sullivan County	30.6%	19	$25,438	15
Tioga County	23.2%	36	$20,401	44
Tompkins County	31.1%	18	$26,161	14
Ulster County	35.2%	11	$24,076	18
Warren County	27.7%	25	$23,957	19
Washington County	23.1%	37	$19,303	56
Wayne County	26.6%	28	$19,281	57
Westchester County	47.0%	3	$51,208	2
Wyoming County	22.0%	43	$19,080	60
Yates County	20.1%	53	$21,226	33
New York State	**34.6%**		**$36,676**	

Source: Internal Revenue Service data and Office of the State Comptroller calculations

Appendix B – Selected Average Itemized Deductions Reported Per Taxpayer by County, 2015

	Total State and Local Taxes*	State and Local Income Taxes	Real Estate Taxes	Mortgage Interest	Charitable Contributions
Albany County	$15,870	$11,036	$6,897	$6,450	$5,483
Allegany County	$10,399	$6,736	$5,163	$3,745	$4,041
Bronx County	$8,332	$7,268	$3,461	$7,526	$3,484
Broome County	$11,986	$7,406	$5,827	$4,634	$3,646
Cattaraugus County	$10,715	$7,194	$5,017	$4,357	$3,673
Cayuga County	$11,070	$7,011	$5,246	$4,756	$3,100
Chautauqua County	$10,318	$6,661	$5,020	$4,534	$3,918
Chemung County	$11,918	$7,919	$5,251	$4,724	$4,660
Chenango County	$10,051	$6,241	$5,098	$4,694	$3,366
Clinton County	$10,607	$6,429	$5,333	$5,419	$2,518
Columbia County	$15,551	$10,864	$6,863	$6,958	$5,233
Cortland County	$11,322	$6,625	$5,918	$4,310	$3,338
Delaware County	$10,011	$6,473	$5,089	$5,678	$2,985
Dutchess County	$15,146	$8,961	$7,995	$8,308	$3,465
Erie County	$12,866	$8,586	$5,718	$5,158	$3,623
Essex County	$11,794	$7,698	$5,759	$6,043	$4,136
Franklin County	$10,916	$7,528	$5,016	$5,182	$2,986
Fulton County	$9,701	$5,937	$4,858	$5,268	$3,350
Genesee County	$9,759	$5,894	$4,840	$4,342	$3,275
Greene County	$10,823	$6,614	$5,592	$6,050	$2,605
Hamilton County	$8,991	$5,653	$5,509	$5,945	$3,783
Herkimer County	$10,914	$7,512	$4,643	$4,745	$2,874
Jefferson County	$9,880	$6,688	$4,466	$5,940	$3,382
Kings County	$15,376	$13,970	$4,637	$10,732	$6,242
Lewis County	$8,694	$5,587	$4,270	$4,976	$3,597
Livingston County	$10,975	$6,316	$5,716	$4,720	$3,247
Madison County	$13,096	$8,141	$6,395	$5,279	$3,557
Monroe County	$13,740	$8,303	$6,836	$4,942	$4,863
Montgomery County	$9,531	$5,688	$4,935	$4,622	$2,888
Nassau County	$23,856	$15,213	$12,683	$10,725	$5,086
New York County	$60,384	$57,452	$14,400	$12,577	$25,210
Niagara County	$10,669	$6,408	$5,304	$4,671	$3,114
Oneida County	$11,198	$7,319	$5,220	$4,909	$3,150
Onondaga County	$13,655	$8,383	$6,653	$5,023	$4,011
Ontario County	$14,726	$9,969	$6,320	$5,903	$3,848
Orange County	$15,067	$8,210	$8,713	$8,155	$3,837
Orleans County	$9,047	$5,029	$4,893	$4,131	$2,921
Oswego County	$10,203	$5,797	$5,309	$4,528	$2,492
Otsego County	$10,842	$7,350	$4,979	$5,892	$3,531
Putnam County	$18,161	$9,794	$10,539	$9,397	$3,284
Queens County	$11,620	$9,484	$4,633	$8,989	$3,226
Rensselaer County	$11,708	$6,550	$6,295	$5,916	$2,684
Richmond County	$14,202	$11,324	$5,003	$10,219	$3,062
Rockland County	$20,045	$11,178	$12,195	$9,978	$6,697
St. Lawrence County	$10,136	$6,271	$4,995	$4,425	$3,192
Saratoga County	$18,492	$14,241	$6,249	$7,400	$7,238
Schenectady County	$12,392	$6,826	$6,796	$5,630	$3,009
Schoharie County	$10,371	$6,037	$5,595	$5,330	$2,851
Schuyler County	$10,180	$6,073	$5,220	$4,960	$3,585
Seneca County	$10,208	$6,319	$5,266	$4,509	$3,364
Steuben County	$12,846	$8,494	$5,890	$4,756	$4,196
Suffolk County	$18,413	$10,934	$10,387	$9,656	$3,539
Sullivan County	$14,232	$7,440	$6,877	$6,123	$3,359
Tioga County	$10,964	$6,457	$5,393	$4,685	$3,484
Tompkins County	$14,783	$8,706	$7,700	$5,611	$4,997
Ulster County	$13,019	$7,282	$7,438	$6,872	$2,823
Warren County	$12,503	$8,272	$5,776	$6,664	$3,383
Washington County	$9,613	$5,460	$5,131	$5,502	$2,487
Wayne County	$10,310	$5,714	$5,458	$4,652	$2,761
Westchester County	$34,345	$25,265	$15,033	$11,763	$7,624
Wyoming County	$9,518	$5,900	$4,657	$4,292	$3,034
Yates County	$10,877	$6,367	$6,032	$5,214	$3,312
New York State	**$22,168**	**$17,689**	**$8,731**	**$8,727**	**$6,862**

Source: Internal Revenue Service data and Office of the State Comptroller calculations

*Total State and Local taxes do not equal the sum of State and Local Income Taxes and Real Estate Taxes, in part because the Total includes itemized deductions for sales taxes (not shown) and because not all taxpayers claim the same itemized deductions.

Contact

Office of the New York State Comptroller
110 State Street, 15th Floor
Albany, New York 12236

(518) 474-4015

www.osc.state.ny.us

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