

2017 REPORT

COMMUNITIES IN CRISIS

THE TRUTH AND CONSEQUENCES
OF MUNICIPAL FISCAL DISTRESS
IN PENNSYLVANIA, 1970-2014



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EXECUTIVE SUMMARY

Fiscal decay has accelerated in Commonwealth municipalities over the last 24 years, according to a new Pennsylvania Economy League analysis. The negative trend jeopardizes cities the most but also endangers boroughs, first class townships and even second class townships, whose explosion in wealth and population since the 1970s does not make them immune to the consequences of Pennsylvania's broken local government system.

The disturbing drift threatens the ability of all types of municipalities to provide even basic services that keep the communities where we live, work, shop and go to school safe, well-maintained, and free from crime and blight. It means core municipalities, whose fiscal health has a direct influence on the financial well-being of the surrounding region as centers of commerce, health care, courts, education and more, are increasingly distressed.

Among the key findings:

- Tax burden as measured in this report (See Appendix A for formulas) has grown for all types of municipalities since 1990. Calculations for tax burden and tax base in this report were determined using well-established formulas that consider municipal market value, tax revenue, aggregated household income, and the number of households.
- Tax base has on average fallen in cities since 1970, although tax base increased on average in boroughs and townships during that same time period.
- Of the 14 cities and boroughs that have been in the state's Act 47 distressed municipalities program for at least five years, only one had a 2014 tax base that was at least on par with the average for those that had never been in Act 47. This finding occurs despite the extensive state assistance that has been given to these municipalities, in some cases for decades.
- Most Act 47 municipalities increased their tax burden during the report's review period, generally at a rate higher than non-Act 47 municipal averages.
- The six municipalities that exited Act 47 from 1990 to 2007 (all boroughs) had tax bases that were significantly below the non-Act 47 borough average for 2014. This indicates that Act 47 was not successful in restoring tax base value to the boroughs that exited the program.

- Municipalities with their own local police force have twice the tax burden of communities with only Pennsylvania State Police coverage, which municipalities are able to get for free under state law as the default provider of police services. Slightly more than half of municipalities completely rely on state police.
- Seventy percent of municipalities that have their own police department ranked in the bottom statewide on the report's measurement of tax base and tax burden. In contrast, 75 percent of municipalities that rely on state police coverage were in the top tier in terms of having a higher tax base and lower tax burden.

The alarming trend should come as no surprise. Ten years ago, a Pennsylvania Economy League analysis warned that a growing number of municipalities throughout the Commonwealth were falling into fiscal distress as a consequence of state laws that mandate out-of-date and often expensive rules-of-the-road, fail to offer compelling incentives for municipalities to work together as a way to increase efficiency and save money, and provide local governments with revenue streams that are largely inelastic, capped and out of sync with budget needs.

PEL urged the Commonwealth to fix the system or face continued fiscal decline that is often inevitable given the rules under which municipalities with even the best financial management system must operate.

Little has been done by the state since that call for systemic change. The result: the latest PEL analysis shows further erosion of certain key measures of fiscal health that signal a community's ability to pay for critical services at a level that citizens can afford.

Why should we care? Because quality of life is one of the most important factors in decisions ranging from where to locate a business to whether our children choose to remain in Pennsylvania as adults. Quality of life is based on what people see in their communities — whether the streets are well-maintained and not full of potholes, whether neighboring homes are well kept or victims of blight, whether people feel safe in their towns or are wary of burgeoning crime, whether public services are sufficient and reasonably priced.

Therefore, the ability of municipalities to deliver the basic functions that result in a good quality of life is crucial to the economic sustainability and vitality of the Commonwealth as a whole. The growing incidence of municipal financial distress, with its resulting decline in the ability of local government to deliver services necessary for a good quality of life, has a chilling effect on the ability of the state to present itself as a healthy community that can attract and keep businesses and residents.

Adding to the seriousness and immediacy of the current findings are recent amendments to the state's Act 47 legislation that include a strict timetable for how long municipalities can remain in the distressed municipality program. The deadline was imposed because many of these communities have lingered in the program for years. Act 47's provisions have kept these municipalities afloat but not fixed their situation to the point that they have been able to exit the program.

Clearly, municipalities of all types — even relatively healthy ones — struggle under the current local government system. What will happen to Act 47 municipalities when they are returned to the system that apparently failed them in the first place? What will happen to the public perception and financial picture of Pennsylvania as a whole should significant population and commerce centers go into receivership?

Key Findings at a Glance: 1990-2014

Cities: Overall Negative

- *Negative Trend:* Tax base on average remained flat.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* All but three cities were in the fifth quintile by 2014.
- *Finding:* The fiscal situation in cities on average has deteriorated and many are likely experiencing distress regardless of whether they are in the state's Act 47 program.

Boroughs: Largely Negative

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* The number of boroughs in the first and second quintile fell and the amount in the fourth and fifth quintiles rose.
- *Finding:* Despite gaining wealth overall, more boroughs were likely experiencing distress.

First-Class Townships: Largely Negative

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* The number of first class townships in the first and second quintile fell and the amount in the fourth and fifth quintiles rose.
- *Finding:* Despite gaining wealth overall, more first class townships were likely experiencing distress.

Second-Class Townships: Mixed Positive

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Positive Trend:* The number of second class townships in the first and second quintile rose and the amount in the fourth and fifth quintiles fell.
- *Finding:* In general, second class townships were in a better fiscal position by 2014 due to the gains in wealth. But even second class townships increased their tax burden from 1990 to 2014 as population grew. Unlike the other municipal classes, second class townships were in a better position to afford it.

Act 47 Impact

Entrance into the Act 47 program is dependent on factors including deficits; a drop in municipal service levels caused by reaching the general purpose millage limit; inability to meet payments including payroll, debt, pension, and employee tax withholdings; and/or a bankruptcy filing. Municipalities are able to exit the program once the Act 47 coordinator and the state agree that the factors have been corrected.

The tax base/tax burden calculations used for this report's stress index do not measure those specific elements relative to the Act 47 program. Instead, the stress index measures factors that are basic to municipal health and thus contribute to a municipality's ability to raise revenue and pay its bills.

Act 47 gives municipalities revenue enhancements, expenditure controls, technical assistance and similar measures that keep communities afloat but does little to fix the underlying causes of distress — a lack of available tax base that forces municipalities to dig so deep into those resources in the form of tax burden that it can become confiscatory; a large need and/or demand for public services; and underfunded or unfunded state rules and mandates.

As a result of the state's failure to repair core issues that result in distress, municipalities tend to stay in Act 47 for years. The program throws them a life line by allowing them to remain outside the limits of the normal taxation and expenditure system.

But the fact that less than half of municipalities have emerged from Act 47 shows that the program, while necessary, is insufficient, and the real, solvable problems can only be fixed by repairing the broken local government system. The Commonwealth attempted to legislate away the inadequacy of Act 47 by compelling municipalities to leave the program through establishment of an arbitrary deadline. The legislation was passed despite the fact that it is questionable to assume real change could be made in only five years when the problems inherent in the local government system itself have not been addressed.

To meet the deadline, a municipality may be forced to take draconian actions that will extract large amounts of wealth from its small purse. Those measures could include forced asset sales, required privatization of municipal services, deep service cuts and/or stiff tax increases. The municipalities will then return to the local government system without the Act 47 safety net – and potentially with an even smaller purse.

It's anticipated that even the measures described above will not be enough for some Act 47 municipalities, whose final option for recovery is a state-appointed receiver.

For Pennsylvania at large, having municipalities in receivership could undermine the faith of the credit markets, costing substantial amounts of money in higher interest rates on borrowing for the state and other municipalities – or even make it impossible for them to borrow at all. The reputation of the state would also suffer, potentially for years, with national media stories focusing on the devastation reminiscent of when Detroit sank into financial ruin. It is hard to imagine that people would want to move here or that businesses would want to relocate here to what would be perceived as a failing state.

In the meantime, the Commonwealth will still have to spend precious resources to “fix” these communities – not to mention the political implications of forcing a receiver's will on sovereign local governments.

Despite these concerns, the state has taken no action as of the time this report was being written to mitigate the situation they created when the timetable was approved in 2015. Nor has there been any public discussion within state government on the potential ramifications.

Meanwhile, coordinators that write and oversee implementation of Act 47 recovery plans worry the mandatory exit will have devastating consequences on at least some of the communities they are trying to dig out of distress.

While there is cautious optimism that some Act 47 municipalities will be able to leave as sustainable communities on sound financial footing, along with a sense that some municipalities have lingered too long in the program and need a push, there is great uncertainty about the fate of others. The concern is focused particularly on the poorest places that still require a high level of services for their citizens and businesses yet have no real assets to sell or base of wealth to tax. Some serve as hubs of commerce, providing the surrounding area with hospitals, courts, universities and more.

“The needs outstrip the abilities,” said one Act 47 coordinator, noting that a potential three-year extension or even a receivership is “not a bridge to anywhere” because of the limited options inherent in the current Commonwealth local government system that confines public service provision and revenue collection to municipal borders.

“The tax base just doesn’t grow,” he said of the more worrisome municipalities that are so steeped in poverty and blight that people don’t want to move there and businesses don’t want to relocate there.

While Act 47 municipalities are only a fraction of the Commonwealth’s local governments, the data demonstrates that many municipalities of all sizes and types are struggling to meet public service expenses like police and public works with currently available revenue.

The Broken Local Government System

In order to enact true reforms, it’s essential to understand why the system is so inadequate to meet 21st Century needs. That discussion starts with the state.

The Commonwealth’s 2,561 municipalities are creatures of the state. They are formed, structured and governed by a myriad of state statutes that date back as far as 1803. These laws decide everything from what type and how high taxes can be levied to the type of pensions that are offered to municipal employees and how collective bargaining is conducted with public safety personnel.

The Local Government Commission of the Pennsylvania General Assembly has identified over 6,000 mandated state statutory provisions — more than half of which are required as opposed to discretionary. Many of these laws, particularly those centering on taxation, were last visited over half a century ago when the demographic and economic realities of the state were very different.

At the time, most townships were truly rural, and the low population meant not much was needed in the way of public services other than some level of public works. Wealth and population were more concentrated in cities, which developed a higher level of services to care for both the resident population and those who traveled daily to these centers of commerce.

The reality today is that a considerable amount of wealth and population has shifted from cities to townships. Cities, because of their socio-economics, density and status as hubs for business, health care, courts and more still require a large amount of costly services, particularly in terms of public safety. But in the last 50 years the wealth and population that used to contribute the revenue necessary to sustain those services has shifted to the townships. That trend has not abated. Townships continue to grow while cities and boroughs shrink.

Reductions in the residential population are not the only problem. For instance, loss of economic activity in western Pennsylvania following the collapse of steel and related industries led to tax base reduction and extensive municipal distress, resulting in the creation of the state's Act 47 program. It's no accident that communities in Allegheny, Mercer, Beaver and Cambria counties were among the first municipalities to enter Act 47.

Meanwhile, the movement of wealth and population might not be as much of a problem if services were routinely provided, and paid for, on a regional basis as is the situation in most states. That way the wealth and population migration would not have such a profound impact on service levels and ability to pay for them. But that is not the case.

Inadequate Revenues and Rising Expenditures

Municipalities have an array of taxes available to them including real estate, earned income, local services and more. As a result, residents logically believe their municipal taxes are sufficient to pay for whatever the community deems is an appropriate level of services and municipal management. But those taxes are largely subject to restrictions set by state law that make them inadequate.

Property taxes, for example, are often the main revenue source for municipalities. State municipal codes cap the amount of real estate millage that can be levied based on the municipal class. Unfortunately, the system also depends to a large extent on having an accurate, reliable method of property assessment to ensure fairness and adequate revenue generation. Pennsylvania's system for conducting property assessments, which determines the value of a mill in each municipality as well as how much individual property owners must pay, is frequently neither fair nor adequate.

A feature of Act 47 is so-called revenue enhancements — the ability to levy tax rates above state imposed limits. To a large degree, it is these revenue enhancements that keep Act 47 municipalities viable. And all of those revenue enhancements, with the exception of the payroll preparation tax, are lost as soon as a municipality leaves Act 47. There is a reason communities stay in Act 47 so long: they cannot function without the additional revenue.

Just as they are hubs for commercial activity, cities are often home to a substantial number of nonprofits like hospitals and universities that contribute economically to the community but further erode the tax base because of their exempt status. Municipalities are forced to rely on an ever shrinking tax base for more and more revenue creating a downward spiral.

In many cases, expenditures are literally out of a municipality's control because of state laws. This is particularly true in terms of statutes such as Act 111, which trades the right to strike by public safety personnel like police officers and firefighters for binding arbitration. Under binding arbitration, a neutral arbitrator decides the contract provisions, including wages and benefits, which are then binding on the municipality with no ability to appeal. However, the arbitrator does not have to take into account the municipality's ability to pay the contract award, and many communities argue they are saddled with awards that they cannot afford.

Many municipalities are also facing skyrocketing costs to shore up underfunded pension systems. Like much else in local government, pension plans are established by each individual municipality under state law. Forty-six percent of the 1,223 local governments in the Commonwealth that administer pension plans have plans that are distressed, according to the most recent state auditor general's report on the issue. These pension plans were unfunded by \$7.7 billion as of 2013, an increase of approximately \$1 billion in two years. The problem hits all sizes and classes of municipalities. For example, nine of the ten communities with the largest percentage of unfunded pension liabilities are boroughs and townships.

As higher costs begin to overwhelm largely stagnate revenues, and after expenditures are cut to the bone, municipalities often turn to “non-traditional” avenues to meet payroll and pay the bills. Actually, one of these questionable methods is to simply stop paying bills. PEL calls this the “cigar box syndrome,” where bills are put in the proverbial cigar box and largely forgotten.

Municipalities might also turn to various forms of borrowing. Asset sales, or even the anticipation of asset sales, are another popular method to balance a municipal budget. Asset sales and similar one-time revenues get the municipality through an individual year but do not solve the need for an ongoing revenue source to fill a structural budget hole.

These nontraditional, often one-time revenue sources can paper over the problem of an ever growing structural deficit that occurs as expenditures grow and revenues fail to keep pace. But at some point the municipality will likely no longer be able to squeak through and distress takes hold.

The Burden of Local Police Costs

Municipalities that have their own municipal police force have twice the tax burden of those that rely on Pennsylvania State Police for coverage. They are also much more likely to be ranked in quintile five than those communities that only use state police.

The findings should come as no surprise. Local police are generally one of the largest, if not the largest, expense for those municipalities that have them. The provision of police services is yet another example of why the Commonwealth’s patchwork quilt system of local government laws is broken, and in this case, results in creating financial inequity between those with local police and those without.

Municipalities that have local police spent over \$2 billion on those services in 2014 or an average of \$230 per person, according to an Associated Press analysis. That money primarily came from local taxes, although municipalities do receive some state aid to defray pension costs. Approximately 10 million residents are served by local police.

In contrast, the Pennsylvania State Police estimated in 2017 that it costs \$600 million to provide state police services to the 2.5 million residents in municipalities without local police. That figure is about half of the state police annual budget of approximately \$1.2 billion, or roughly the same per capita cost as locally-funded police protection. A large amount of state police funding now comes from fees and taxes that were supposed to fund construction and repair of roads and bridges.

There are some densely populated communities that depend on free state police coverage regardless of their wealth. Forty percent of communities among the top 20 ranked municipalities in the first quintile receive coverage for free from the state police. Most are in the so-called collar counties around Philadelphia.

Police protection in a community is not really optional. There must be some level of police protection to secure the health, safety and welfare of citizens regardless of who provides it. The question in Pennsylvania is not whether there are police services in a municipality but rather who foots the bill.

The point is not that all 2,500 plus municipalities in Pennsylvania should be mandated to have and pay for their own local police departments. Instead, policy makers need to modernize the unfair, antiquated system for providing police in the Commonwealth.

The Truth and Consequences of Act 47 and Municipal Distress

The truth is that the Commonwealth can change the optics of distress by claiming to have “fixed” Act 47 municipalities by forcing them out of the program but that action has done nothing to repair the broken system these municipalities must operate in. Given the findings of the most recent stress index, the consequences of failing to truly reform the rules under which local governments function likely will result in increased municipal distress throughout the state.

CHAPTER 1: THE TRUTH AND CONSEQUENCES OF MUNICIPAL FISCAL DISTRESS IN PENNSYLVANIA, 1970 TO 2014

Fiscal decay has accelerated in Commonwealth municipalities over the last 24 years, according to a new Pennsylvania Economy League analysis. The negative trend jeopardizes cities the most but also endangers boroughs, first class townships and even second class townships, whose explosion in wealth and population since the 1970s does not make them immune to the consequences of Pennsylvania's broken local government system.

The disturbing drift threatens the ability of all types of municipalities to provide even basic services that keep the communities where we live, work, shop and go to school safe, well-maintained, and free from crime and blight. It means core municipalities, whose fiscal health has a direct influence on the financial well-being of the surrounding region as centers of commerce, health care, courts, education and more, are increasingly distressed.

Among the key findings:

- Tax burden as measured in this report has grown for all types of municipalities since 1990. Calculations for tax burden and tax base in this report were determined using well-established formulas that consider municipal market value, tax revenue, aggregated household income, and the number of households.
- Tax base has on average fallen in cities since 1970, although tax base increased on average in boroughs and townships during that same time period.
- Of the 14 cities and boroughs that have been in the state's Act 47 distressed municipalities program for at least five years, only one had a 2014 tax base that was at least on par with the average for those that had never been in Act 47. This finding occurs despite the extensive state assistance that has been given to these municipalities, in some cases for decades.
- Most Act 47 municipalities increased their tax burden during the report's review period, generally at a rate higher than non-Act 47 municipal averages.
- The six municipalities that exited Act 47 from 1990 to 2007 (all boroughs) had tax bases that were significantly below the non-Act 47 borough average for 2014. This indicates that Act 47 was not successful in restoring tax base value to the boroughs that exited the program.

- Municipalities with their own local police force have twice the tax burden of communities with only Pennsylvania State Police coverage, which municipalities are able to get for free under state law as the default provider of police services. Slightly more than half of municipalities completely rely on state police.
- Seventy percent of municipalities that have their own police department ranked in the bottom statewide on the report's measurement of tax base and tax burden. In contrast, 75 percent of municipalities that rely on state police coverage were in the top tier in terms of having a higher tax base and lower tax burden.

Prior Warning Resulted in Little Action

The alarming trend should come as no surprise. Ten years ago, a Pennsylvania Economy League analysis warned that a growing number of municipalities throughout the Commonwealth were falling into fiscal distress as a consequence of state laws that mandate out-of-date and often expensive rules-of-the-road, fail to offer compelling incentives for municipalities to work together as a way to increase efficiency and save money, and provide local governments with revenue streams that are largely inelastic, capped and out of sync with budget needs.

PEL urged the Commonwealth to fix the system or face continued fiscal decline that is often inevitable given the rules under which municipalities with even the best financial management system must operate.

Little has been done by the state since that call for systemic change. The result: the latest PEL analysis shows further erosion of certain key measures of fiscal health that signal a community's ability to pay for critical services at a level that citizens can afford.

Why should we care? Because quality of life is one of the most important factors in decisions ranging from where to locate a business to whether our children choose to remain in Pennsylvania as adults. Quality of life is based on what people see in their communities — whether the streets are well-maintained and not full of potholes, whether neighboring homes are well kept or victims of blight, whether people feel safe in their towns or are wary of burgeoning crime, whether public services are sufficient and reasonably priced.

Therefore, the ability of municipalities to deliver the basic functions that result in a good quality of life is crucial to the economic sustainability and vitality of the Commonwealth as a whole. The growing incidence of municipal financial distress, with its resulting decline in the ability of local government to deliver services necessary for a good quality of life, has a chilling effect on the ability of the state to present itself as a healthy community that can attract and keep businesses and residents.

Adding to the seriousness and immediacy of the current findings are recent amendments to the state’s Act 47 legislation that include a strict timetable for how long municipalities can remain in the distressed municipality program. The deadline was imposed because many of these communities have lingered in the program for years. Act 47’s provisions have kept these municipalities afloat but not fixed their situation to the point that they have been able to exit the program.

Clearly, municipalities of all types — even relatively healthy ones — struggle under the current local government system. What will happen to Act 47 municipalities when they are returned to the system that apparently failed them in the first place? What will happen to the public perception and financial picture of Pennsylvania as a whole should significant population and commerce centers go into receivership?

The problem was underscored at a 2016 Senate Democratic Policy Committee hearing on municipal distress by David Unkovic, an attorney specializing in local government issues who served as the city of Harrisburg’s first receiver after financial problems pushed the state’s capitol city to seek bankruptcy protection.

“They simply can’t function,” Mr. Unkovic said of Pennsylvania municipalities.

Independent coordinators hired by the state to write and implement Act 47 recovery plans fear that a forced exit from Act 47 will prove devastating to some municipalities whose needs outstrip their abilities under the current Commonwealth local government system. Their concern is shared by at least some top level officials in the Department of Community and Economic Development, which oversees the Act 47 program, with one worrying that they have no idea of the consequences that will occur when municipalities are required to leave Act 47 without true reforms and operate under the state’s existing local government system.

Measuring Municipal Financial Health

The Pennsylvania Economy League looks at municipal health through the lens of a stress index that measures a community’s wealth and how much of that wealth is being extracted from taxpayers to fund public services. Two factors are considered. The first is the available tax base per household (“tax base”), which is the size of a municipality’s purse. The other factor is tax collections compared to the tax base (“tax burden”), which is how much municipalities are taking out of that purse to provide services and other mandated functions.

Tax base and tax burden were determined using formulas that consider market value, tax revenue, aggregated household income, and the number of households. Tax base amounts are in 2014 dollars. An explanation of the stress index formulas and a glossary of terms used in this report can be found in Appendix A. Philadelphia and Pittsburgh are excluded from the stress index due to their size and separately legislated tax structure so as not to skew the results.

Generally, a fiscally healthy community has a large purse (more tax base) and takes a small amount out of that purse to pay for services (less tax burden).

Those two factors — tax base and tax burden — are crucial in Pennsylvania since every municipality is considered to be full-service under the state constitution and municipal codes. Each municipality is responsible for providing, or deciding whether to provide, the level of public safety, public works and other services that it deems necessary to support the community within its borders. Municipalities are granted certain taxing options within their own borders to pay for those services.

This system functions well for municipalities with a big or growing purse that at the same time offer limited services like some suburban and rural townships. It breaks down for those with a small or shrinking purse that must exercise great effort to pay for extensive services that their citizens, businesses and others who frequent the municipality require, such as cities and more urban boroughs and townships. However, even municipalities with a big purse feel the strain as the needs of a growing population demand more services.

Stress Index Findings

In cities, tax base decreased and tax burden grew from 1970 to 2014, indicating that most cities in the Commonwealth became less healthy – and in some cases fiscally distressed. Generally, it means that cities lost wealth during that period. But at the same time that they were losing wealth because of a shrinking tax base, cities were increasing tax burden.

The situation was different on average for boroughs, first class townships and second class townships, where tax base generally increased.

Boroughs and first class townships, which tend to be more urban, saw an average increase in the tax base of 14 percent from 1970 to 2014. The rise was fairly steady. Second class townships, which tend to be less densely populated, experienced growth more than double that of boroughs and first class townships over the 44 years, with an average tax base increase of almost 40 percent. However, while the tax base amount soared in second class townships, first class townships continue to have a higher average tax base than any other municipal class.

As wealth flowed to the boroughs and second class townships, tax burden dipped from 1970 to 1990. Tax burden remained flat, though, in the first class townships, which tend to have higher populations and are often located in the first ring around cities. In the second half of the review period, tax burden in the boroughs and second class townships returned to approximately the 1970 level. Tax burden in first class townships increased over the 1970 level, the same pattern that was seen in the cities.

The conclusion is that overall cities in the Commonwealth were worse off financially in 2014 compared to 1970. But it is also worth noting that the tax bases of cities have generally been lower than in boroughs, first class townships and second class townships since at least 1970. And all cities have also had higher tax burden throughout the review period compared to those in other municipalities, most likely because they generally provide a greater level of services relative to their population density, demographics and status as commercial hubs.

The situation for boroughs, first class townships and second class townships generally improved from 1970 to 2014 – at least in terms of wealth – as tax base increased. As previously noted, first class townships have the highest average tax base, followed by second class townships and then by boroughs.

But while there was good news for boroughs, first class townships and second class townships in terms of wealth, there was bad news concerning tax burden. Tax burden jumped significantly on average in all three municipal classes in the last 24 years. The increase more than erased any progress that had been made in reducing tax burden.

While the tables below look at the entire 44 year review period, the graphs focus on the tax base and tax burden change over the last 24 years to underscore the increase in tax burden that has occurred since 1990. (See Tables 1-1 and 1-2 and Graphs 1-1, 1-2 and 1-3.)

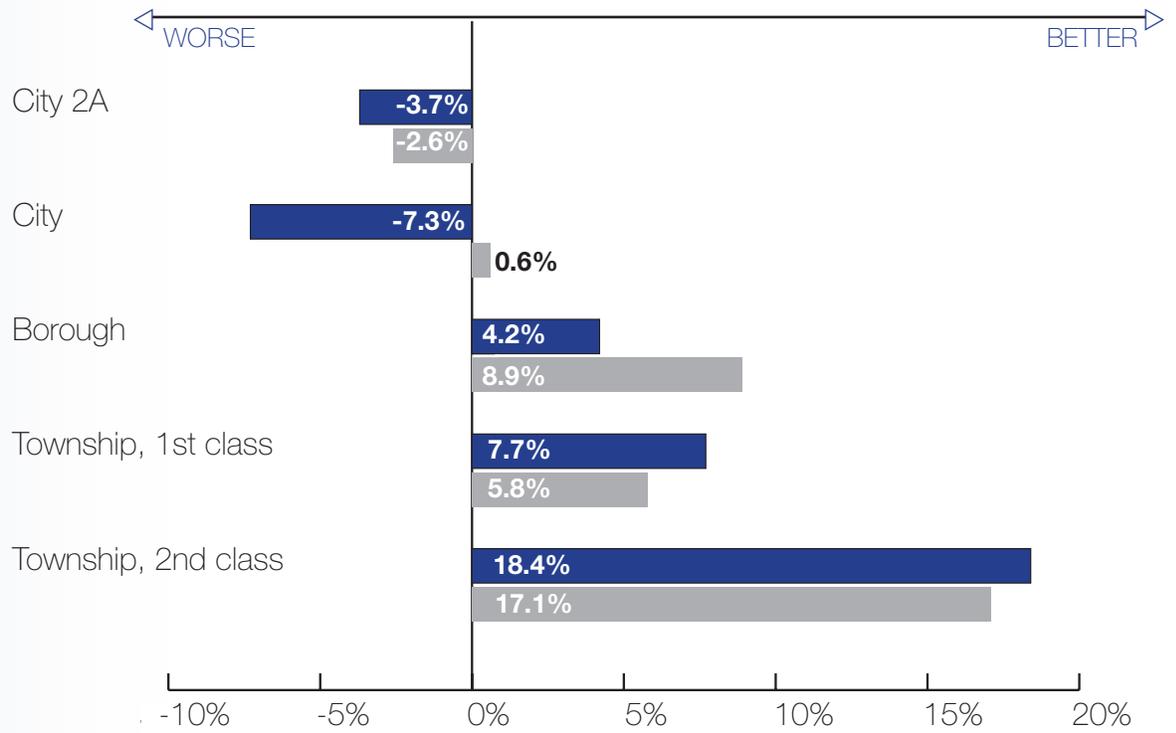
TABLE 1-1
CITIES, BOROUGHS, FIRST-CLASS TOWNSHIPS
AND SECOND-CLASS TOWNSHIPS

Amount and Change in Average Tax Base in 2014 Dollars: 1970, 1990 and 2014

	Number of municipalities	1970	1990	Change, '70-'90	2014	Change, '90-'14	Change, '70-'14
Scranton (2A Class City)	1	53,761	51,762	-3.7%	50,407	-2.6%	-6.2%
Third-Class Cities	54	52,880	49,020	-7.3%	49,334	0.6%	-6.7%
Boroughs	862	57,824	60,247	4.2%	65,612	8.9%	13.5%
First-Class Townships	85	79,951	86,144	7.7%	91,135	5.8%	14%
Second-Class Twps.	1,386	57,628	68,254	18.4%	79,946	17.1%	38.7%

GRAPH 1-1
CITIES, BOROUGHS, FIRST-CLASS TOWNSHIPS
AND SECOND-CLASS TOWNSHIPS

Change in Tax Base in 2014 Dollars: 1990-2014 ■ 1970-1990 ■ 1990-2014



GRAPH 1-2
CITIES, BOROUGHS, FIRST-CLASS TOWNSHIPS
AND SECOND-CLASS TOWNSHIPS

Average Tax Base Per Household, 2014

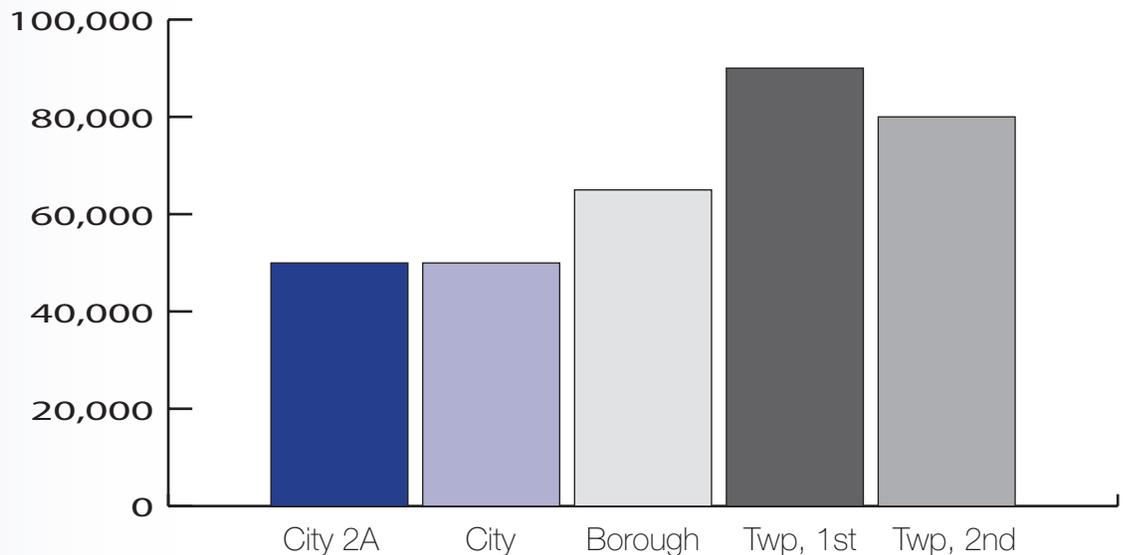


TABLE 1-2**CITIES, BOROUGHS, FIRST-CLASS TOWNSHIPS AND SECOND-CLASS TOWNSHIPS**

Change in Average Tax Burden, 1970, 1990 and 2014

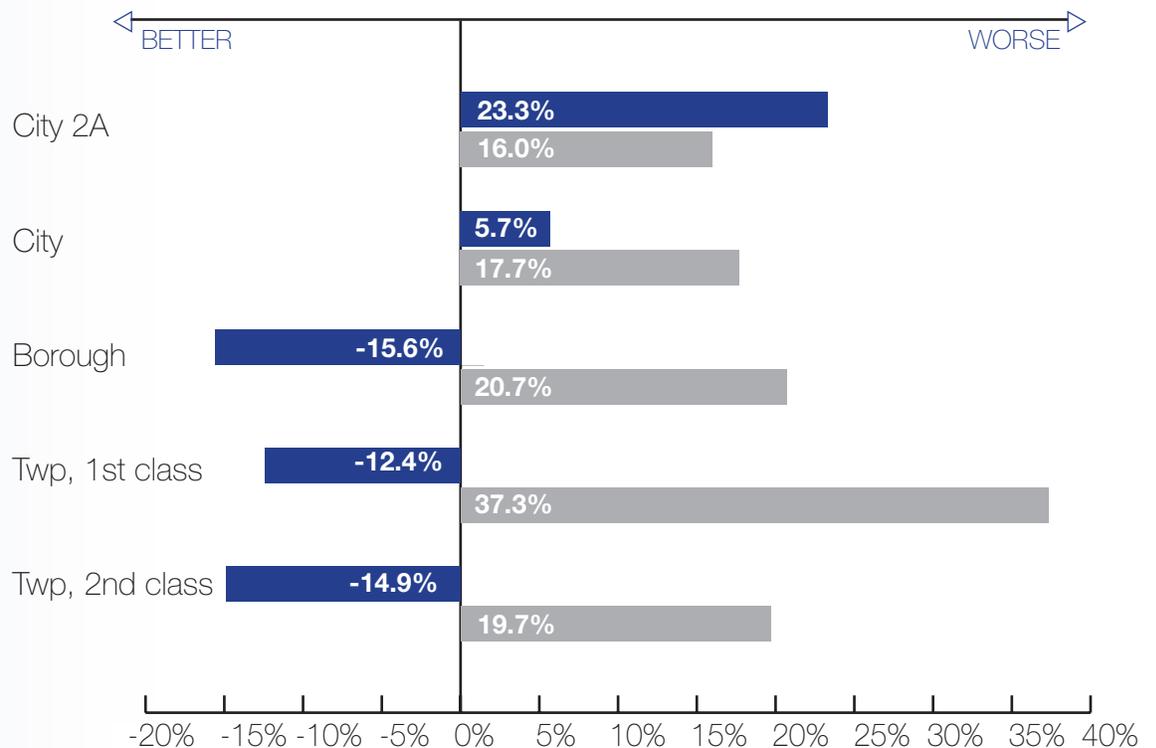
	1970-1990	1990-2014	1970-2014
City 2A	23.3%	16.0%	43.0%
City	5.7%	17.7%	24.4%
Borough	-15.6%	20.7%	1.8%
Twp (1st)	-12.4%	37.3%	20.3%
Twp (2nd)	-14.9%	19.7%	1.9%

GRAPH 1-3**CITIES, BOROUGHS, FIRST CLASS TOWNSHIPS AND SECOND CLASS TOWNSHIPS**

% Change in Average Tax Burden, 1970-2014

■ 1970-1990

■ 1990-2014



Quintile Rankings

In order to delve deeper into the relative fiscal prosperity and distress of Commonwealth municipalities, the stress index score for each municipality across the state was ranked relative to the scores of every other municipality. The ranked municipalities were then divided into quintiles, with 1 indicating the most tax base and lowest tax burden, and 5 indicating the least tax base and most tax burden. Again, Pittsburgh and Philadelphia were excluded from the quintiles due to size and legislated tax structure so as not to skew the results. Municipalities in the various quintiles demonstrate certain characteristics as outlined below.

COMMON CHARACTERISTICS OF QUINTILES

QUINTILE 1: PROSPERITY WITH LOW TAXES

- New development increases revenue base
- Limited demand for services

QUINTILE 2: INCREASING DEMAND FOR SERVICES; GRADUALLY RISING TAX RATES AND SERVICE FEES

- Strong tax base but new development slows
- Citizens demand more services

QUINTILE 3: REDUCTIONS TO NON-CORE SERVICES

- Minimal tax base increases
- Taxes increase; non-core services reduced

QUINTILE 4: REDUCTIONS IN CORE SERVICES

- Mismatch between revenues and expenditures
- Total municipal revenues begin to decrease

QUINTILE 5: LOSS OF TAX BASE AND DISTRESS

- Noticeable decline in number of households
- Declining revenues and shrinking property base

Quintile Results

The findings show more cities and boroughs in the lower quintiles in 2014 than in 1970, indicating more municipalities experienced a reduction in tax base and an increase in tax burden. As of 2014, all but three cities were in the fifth quintile. The first through third quintiles lost 117 boroughs from 1970 to 2014, with the fifth quintile gaining the most (88). (See Table 1-3.)

TABLE 1-3
CITIES AND BOROUGHS

Quintile Rank, 1970-2014 (1=more tax base; less tax burden and 5=less tax base; more tax burden)

Quintile rank	2A City			3rd-Class Cities			Boroughs		
	'70	'90	'14	'70	'90	'14	'70	'90	'14
1	0	0	0	0	0	0	77	69	43
2	0	0	0	1	0	0	120	58	65
3	0	0	0	1	0	0	154	102	126
4	0	0	0	8	0	3	229	274	257
5	1	1	1	44	54	51	282	359	371

First-class townships followed the pattern of cities and boroughs. From 1970 to 2014, 36 first-class townships moved out of the first and second quintile, with the fourth quintile gaining the most (17). In the case of second class townships, more municipalities moved up the scale from 1970 to 2014 as wealth and population increased in those areas. There were 146 second class townships in the fifth quintile in 1970. By 2014, that number had dropped to 44, a reduction of 102. The first and second quintile gained 52 and 75 second class townships, respectively. (See Table 1-4.)

TABLE 1-4
FIRST- AND SECOND-CLASS TOWNSHIPS

Quintile Rank, 1970 and 2014

Quintile rank	1st Class Townships			2nd Class Townships		
	'70	'90	'14	'70	'90	'14
1	27	7	9	372	400	424
2	31	7	13	325	412	399
3	16	13	28	306	362	323
4	4	30	21	237	173	196
5	7	28	14	146	39	44

Key Findings at a Glance, 1990-2014

As noted previously, the key findings focus on the last 24 years to show how municipalities have performed recently as opposed to the entire 44 year review period. This was done for relevancy and to underscore the increase in tax burden that has occurred since 1990.

Cities: Overall Negative

- *Negative Trend:* Tax base on average remained flat.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* All but three cities were in the fifth quintile by 2014.
- *Finding:* The fiscal situation in cities on average has deteriorated and many are likely experiencing distress regardless of whether they are in the state's Act 47 program.

Boroughs: Largely Negative

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* The number of boroughs in the first and second quintile fell and the amount in the fourth and fifth quintiles rose.
- *Finding:* Despite gaining wealth overall, more boroughs were likely experiencing distress.

First-Class Townships: Largely Negative

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Negative Trend:* The number of first class townships in the first and second quintile fell and the amount in the fourth and fifth quintiles rose.
- *Finding:* Despite gaining wealth overall, more first class townships were likely experiencing distress.

Second-Class Townships: Mixed Positive

- *Positive Trend:* Tax base on average increased.
- *Negative Trend:* Tax burden on average increased.
- *Positive Trend:* The number of second class townships in the first and second quintile rose and the amount in the fourth and fifth quintiles fell.
- *Finding:* In general, second class townships were in a better fiscal position by 2014 due to the gains in wealth. But even second class townships increased their tax burden from 1990 to 2014 as population grew. Unlike the other municipal classes, second class townships were in a better position to afford it.

Results for Act 47 Municipalities

None of the Act 47 municipalities that have been in the program at least five years — the cutoff point in the new law — have improved in terms of their statewide stress index rankings. In fact, many ranking scores were worse. All are in the bottom of the fifth quintile. Note: Pittsburgh is an Act 47 municipality but as previously noted was not included in the ranking. Information for the Act 47 borough of Colwyn in Delaware County was not available. (See Table 1-5.)

TABLE 1-5

ACT 47 MUNICIPALITIES

Stress Index Rank and Quintile: 1970, 1990 and 2014

Name	Type	County	1970 rank	1990 rank	2014 rank	1970 quintile	1990 quintile	2014 quintile
Aliquippa*	City	Beaver	1,967	2,366	2,357	5	5	5
Altoona	City	Blair	2,228	2,361	2,300	5	5	5
Braddock*	Borough	Allegheny	2,357	2,358	2,385	5	5	5
Chester*	City	Delaware	2,146	2,387	2,383	5	5	5
Duquesne*	City	Allegheny	2,369	2,335	2,378	5	5	5
Farrell*	City	Mercer	1,896	2,373	2,376	4	5	5
Franklin*	Borough	Cambria	1,565	2,360	2,353	4	5	5
Greenville*	Borough	Mercer	2,089	2,334	2,335	5	5	5
Harrisburg	City	Dauphin	2,230	2,367	2,334	5	5	5
Johnstown*	City	Cambria	2,313	2,363	2,387	5	5	5
Mahanoy City	Borough	Schuylkill	2,372	2,351	2,369	5	5	5
New Castle*	City	Lawrence	2,278	2,379	2,365	5	5	5
Rankin*	Borough	Allegheny	2,338	2,341	2,388	5	5	5
Reading*	City	Berks	2,172	2,357	2,386	5	5	5
Scranton*	City	Lackawanna	2,104	2,382	2,326	5	5	5
Shamokin	City	Northumberland	2,382	2,056	2,374	5	5	5
Total			2,388	2,388	2,388			

*Municipalities in Act 47 for at least five years as of 2014

Act 47: Truth and Consequences

Entrance into the Act 47 program is dependent on factors including deficits; a drop in municipal service levels caused by reaching the general purpose millage limit; inability to meet payments including payroll, debt, pension, and employee tax withholdings; and/or a bankruptcy filing. Municipalities are able to exit the program once the Act 47 coordinator and the state agree that the factors have been corrected.

MUNICIPAL DISTRESS IS EVERYONE'S PROBLEM

Even if your municipality is healthy, the predicament of a nearby distressed community can bleed into your own.

Contagion

Contagion occurs when the fiscal distress of a municipality impacts nearby local or state governments, particularly in terms of poor credit ratings that make borrowing more difficult and more expensive. One municipality's financial predicament can jeopardize its ability to pay into regional arrangements like sewer authorities, leaving the other municipalities on the hook to pay the difference or endanger the service.



State Funding

Fixing a municipality that has sunk into financial distress does not come easy or cheap. Since municipalities are creatures of the state, the state has an obligation to step in if there is a threat to the health, safety and welfare of citizens. Pennsylvania has spent considerable money to assist distressed municipalities – money that comes out of everyone's pockets.



Even more state resources could be required if distress is allowed to linger unchecked. For instance, while never implemented, there had been discussion of deploying the National Guard if a city no longer had the ability to pay its local police or buy fuel for its public works vehicles.

The stress index does not measure those specific elements relative to the Act 47 program. Instead, the stress index measures factors that are basic to municipal health and thus contribute to a municipality's ability to raise revenue and pay its bills.

Act 47 gives municipalities revenue enhancements, expenditure controls, technical assistance and similar measures that keep communities afloat but does little to fix the underlying causes of distress — a lack of available tax base that forces municipalities to dig so deep into those resources in the form of tax burden that it can become confiscatory; a large need and/or demand for public services; and underfunded or unfunded state rules and mandates.

As a result of the state's failure to repair core issues that result in distress, municipalities tend to stay in Act 47 for years. The program throws them a life line by allowing them to remain outside the limits of the normal taxation and expenditure system. For instance, many use an Act 47 option that allows them to collect higher earned income taxes to boost revenues. Others rely on Act 47 expenditure caps on collective bargaining to keep spending in check.

But the fact that less than half of municipalities have emerged from Act 47 shows that the program, while necessary, is insufficient, and the real, solvable problems can only be fixed by repairing the broken local government system.

Economic Development

Cities act as regional hubs of commerce that impact the prosperity of the entire region. A negative view



of the core city can influence the perception of businesses that might be looking to relocate to the area and limit development. Distress in the core city can be a problem for those living in outlying areas that rely on the city to

provide services and infrastructure like well-maintained, safe streets so that they can get to work, go to the hospital, or access other institutions, businesses and services that historically have been centered in cities. Amenities that nonresidents use like pools, parks or libraries might have their hours reduced or be eliminated entirely.

Blight and Crime

Crime, poverty and blight from distressed municipalities can creep into neighboring communities and



lower property values. Or residents fleeing those conditions can drive up the housing prices in an outlying municipality, making it unaffordable for current residents. Relatives who live in distressed areas,

such as elderly parents, might find themselves in rundown, crime ridden neighborhoods and have to move.

The Bottom Line

if you are stuck in the infirmary with a minor head cold and the person in the next bed has a bad case of the flu, the flu germs are likely to infect you, too.

The Commonwealth attempted to legislate away the inadequacy of Act 47 by compelling municipalities to leave the program through establishment of an arbitrary deadline. The legislation was passed despite the fact that it is questionable to assume real change could be made in only five years when the problems inherent in the local government system itself have not been addressed.

To meet the deadline, a municipality may be forced to take draconian actions that will extract large amounts of wealth from its small purse. Those measures could include forced asset sales, required privatization of municipal services, deep service cuts and/or stiff tax increases. The municipalities will then return to the local government system without the Act 47 safety net – and potentially with an even smaller purse.

The truth is that the Commonwealth can change the optics of distress by claiming to have “fixed” Act 47 municipalities by forcing them out of the program but that action has done nothing to repair the broken system these municipalities must operate in. Given the findings of the most recent stress index, the consequences of failing to truly reform the rules under which local governments function likely will result in increased municipal distress throughout the state.

CHAPTER 2: **ACT 47 CHANGES COULD PROVE DEVASTATING: IMPACT COULD HARM ENTIRE STATE**

Starting in 2017, the Commonwealth will begin deciding the fate of municipalities whose fiscal decay has stranded them for years in the state's Act 47 financial distress program. Because of a new five-year exit requirement, these municipalities likely will be forced to make major public service cuts, enact punishing tax hikes or sell substantial assets like sewer systems. It's anticipated that even those draconian measures will not be enough for some, whose final option for recovery is a state-appointed receiver.

For Pennsylvania at large, having municipalities in receivership could undermine the faith of the credit markets, costing substantial amounts of money in higher interest rates on borrowing for the state and other municipalities – or even make it impossible for them to borrow at all. The reputation of the state would also suffer, potentially for years, with national media stories focusing on the devastation reminiscent of when Detroit sank into financial ruin. It is hard to imagine that people would want to move here or that businesses would want to relocate here to what would be perceived as a failing state.

In the meantime, the Commonwealth will still have to spend precious resources to “fix” these communities – not to mention the political implications of forcing a receiver's will on sovereign local governments.

Despite these concerns, the state has taken no action as of the time this report was being written to mitigate the situation they created when the timetable was approved in 2015. Nor has there been any public discussion within state government on the potential ramifications.

Meanwhile, coordinators that write and oversee implementation of Act 47 recovery plans worry the mandatory exit will have devastating consequences on at least some of the communities they are trying to dig out of distress.

While there is cautious optimism that some Act 47 municipalities will be able to leave as sustainable communities on sound financial footing, along with a sense that some municipalities have lingered too long in the program and need a push, there is great uncertainty about the fate of others. The concern is focused particularly on the poorest places that still require a high level of services for their citizens and businesses yet have no real assets to sell or base of wealth to tax. Some serve as hubs of commerce, providing the surrounding area with hospitals, courts, universities and more.

“The needs outstrip the abilities,” said one Act 47 coordinator, noting that a potential three-year extension or even a receivership is “not a bridge to anywhere” because of the limited options inherent in the current Commonwealth local government system that confines public service provision and revenue collection to municipal borders.

“The tax base just doesn’t grow,” he said of the more worrisome municipalities that are so steeped in poverty and blight that people don’t want to move there and businesses don’t want to relocate there.

The performance of Act 47 municipalities in the Pennsylvania Economy League’s stress index as outlined earlier in this report reinforces the concern expressed by coordinators. Most did poorly on the stress index measurements of tax base and tax burden, particularly compared to the non-Act 47 municipal average. This holds true even for municipalities that have been in Act 47 for at least five years, which is the new deadline by which these communities are expected to exit.

Few New Tools to Help Exiting Act 47 Municipalities

Act 47 municipalities to a large extent survive in the program because they are able to escape the constraints of the Commonwealth’s local government system. For instance, they can raise additional revenue because recovery plans allow them to exceed caps on certain taxes that are in municipal codes. Act 47 also permits them to place certain limits on collective bargaining awards to municipal unions that help to keep costs in check.

Coordinators are cautiously optimistic that municipalities that are able to continue operating outside of municipal codes, for instance by enacting home rule charters that eliminate caps on certain taxes, have a chance at maintaining sustainability. Other measures like timely county assessments that increase the purchasing power of a mill, the sale of major assets and improved financial management systems will also help certain Act 47 local governments. There is more concern for Act 47 municipalities whose communities are the poorest of the poor with no assets to sell.

While Act 47 municipalities might be able to meet the specific set of criteria that allows them to exit the program, that doesn’t speak to the broader condition of the community, one coordinator noted. It doesn’t mean there will no longer be poverty or blight or other factors that inhibit sustainability.

“All of those things will continue to exist,” the coordinator said, adding that the timetable was put in place without any new tools to maintain fiscal health upon leaving the program. “It doesn’t recognize that they are in Act 47 for a good reason.”

Another coordinator echoed those concerns: “It’s like telling a sick person they have six months to get better but not giving them any medicine.”

The difficulty in generating revenue under the state’s local government system is a main cause of the problem, the coordinators said. Municipalities in general are forced to heavily rely on property taxes as the one tax where increases are usually possible under the state municipal code despite caps. Most communities are already at the 0.5 percent maximum (school districts usually receive the other 0.5 percent) for earned income taxes, and Act 47 municipalities that often have high levels of poverty see little annual growth in EIT as a result. The local services tax, meanwhile, applies to all workers within the municipality, including nonresidents, but is only \$52 annually.

Coordinators were unanimous that the lack of mandatory reassessments is a huge impediment to gaining needed revenue from property taxes. Reassessment is mostly a county function but there is no state law that compels counties to reassess and more accurately reflect growth in value over time. Assessments in some counties are decades old.

“The 30-mill (real estate tax) cap (in state third class city and borough codes) is completely arbitrary,” noted one coordinator, who pointed out that the value of a mill is dependent on a community’s assessment and so changes from one municipality to the next. In municipalities with “stale” assessments, particularly those that have reached the property tax millage cap, it becomes difficult if not impossible to generate additional needed revenue. Raising taxes a couple of mills might bring in limited funds depending on the value of a mill while residents become incensed over what appears to be a hefty tax hike. And many times property tax increases result in tax collection rate decreases.

In addition to making it difficult to generate revenue, the lack of a recent assessment also hampers economic development, said another coordinator. This is true even for home rule municipalities that do not have a real estate cap or those that levy additional special purpose millage. A municipality could see a 52-mill tax rate drop to 8 mills with a reassessment. While the relative value of both levies might be the same, the perception of the higher millage number makes it a tough sell to a company relocating a business, the coordinator said.

The ability to operate outside of the current municipal code limitations through more flexible taxation is one of Act 47’s hallmarks. In addition to the ability to raise real estate millage above municipal code maximums, Act 47 permits levying a higher EIT on municipal residents and nonresidents, tripling the LST and changing from a business privilege/mercantile tax to a payroll preparation tax.

The menu of options has restrictions. Municipalities cannot increase property tax millage, raise EIT and triple LST at the same time — they can only pick one option. But unlike communities operating within the municipal code, there is more flexibility to select the best mix based on local needs. With the exception of the payroll preparation tax, all of these options end when the municipality leaves Act 47. There is one other exception. Scranton, the only class 2A city in Pennsylvania, will be able to keep its triple LST when it exits Act 47.

There are other opportunities for tax flexibility that municipalities in Act 47 are using or considering as their time in the program winds down. One is home rule, which lifts caps on real estate, resident EIT and realty transfer tax. The other is the Act 205 provision allowing municipalities with a distressed pension to levy a higher residential and nonresidential EIT to generate money for pension payments.

Coordinators said giving municipalities a more diverse range of revenue options, particularly those that can capture natural growth as opposed to relying on rate increases, would help municipalities across the state, not just those in Act 47.

Another problem cited by coordinators is the huge cost of providing services, particularly public safety like police officers and fire fighters, in urban centers that are used by the community at large but for the most part are paid for only by the often poor residents. This is compounded by the significant amount of nonprofit institutions like hospitals and universities that provide economic benefits to the community at large through jobs and other means but pay no property taxes while using public services.

One coordinator who has done work in a dozen other states as well as internationally said states that fund and provide services regionally are able to attain a greater level of efficiency that translates into more sustainable communities. Another pointed to the vast “inequality of public safety expenses” that permits outlying municipalities to forgo local police costs and use state police for free while broke urban centers scramble to pay for those services with limited resources.

Some Act 47 municipalities have attempted to address costs by cutting staff, even reducing police despite high levels of crime. But these communities then see their pension state aid reduced because it’s based on the number of active employees rather than retirees in the pension system. That’s a real challenge as pension payments escalate, noted a coordinator, who added sometimes the ratio of retirees to active employees can be as high as three to one.

TABLE 2-1**ACT 47 MUNICIPALITIES**

Type, County, Year Distressed, Population and Act 47 5-Year Deadline

Name	Type	County	Year distressed	Population	Act 47 5-yr deadline
Farrell	City	Mercer	1987	4,864	2018
Aliquippa	City	Beaver	1987	9,438	2019
Braddock	Borough	Allegheny	1988	2,159	2019
Franklin	Borough	Cambria	1988	323	2018
Rankin	Borough	Allegheny	1989	2,111	2019
Duquesne	City	Allegheny	1991	5,548	2019
Scranton	City	Lackawanna	1992	75,806	2017
Johnstown	City	Cambria	1992	20,978	2018
Chester	City	Delaware	1995	33,972	2018
Greenville	Borough	Mercer	2002	5,860	2020
Pittsburgh*	City	Allegheny	2003	305,841	2019
New Castle	City	Lawrence	2007	22,748	2020
Reading	City	Berks	2009	87,893	2019
Harrisburg	City	Dauphin	2010	49,188	2018
Altoona	City	Blair	2012	45,796	2017
Shamokin	City	Northumberland	2014	7,374	2020
Colwyn*	Borough	Delaware	2015	2,547	2020
Mahanoy City	Borough	Schuylkill	2016	4,105	2021

*Not included in the Stress Index or Quintile Rankings

Act 47 Municipalities and the Stress Index

For Act 47 to be considered a success it's reasonable to assume that the package of enhanced revenues, expenditure controls and technical assistance would have lifted these municipalities above – or at least to the same level – as those that did not have similar assistance, particularly those that have been in the program for many years. While there were some improvements, Act 47 failed for the most part on that standard. That raises the question of how Act 47 municipalities can reasonably be expected to return to the local government system as a sustainable community after only five years in the program — keeping in mind that many of the communities that will be forced to exit under the amendments have actually been in the program for much longer.

Of the 14 Act 47 municipalities that have been in the program for at least five years, only one, Scranton, had a 2014 tax base that was at least on par with the average of those that had never been in Act 47. The difference was particularly stark when contrasting Act 47 boroughs with the non-Act 47 borough average.

For instance, Greenville had the highest 2014 tax base (\$48,289) among Act 47 boroughs. The average for non-Act 47 boroughs was \$65,898. On the positive side, some Act 47 cities did make tax base gains while in the program including Aliquippa, Farrell, Duquesne and New Castle. Among that group of cities, all but Farrell exceeded the 1990 to 2014 tax base growth for non-Act 47 cities. But despite the tax base gains for those cities from 1990 to 2014, none was able to fully recover the tax base loss it experienced from 1970 to 1990, which was prior to the inception of the Act 47 program. For example, Aliquippa gained the most tax base from 1990 to 2014 at 13 percent. However, its tax base loss from 1970 to 2014 still stood at 18 percent compared to 5 percent for non-Act 47 cities. (See Tables 2-2 and 2-3 and Graphs 2-1 and 2-2.)

TABLE 2-2
STATEWIDE CITY AVERAGE AND ACT 47 CITIES

Change in Average Tax Base, 1970-2014

Name	County	Year distressed	Change in tax base 1970-1990	Change in tax base 1990-2014	Change in tax base 1970-2014	Tax base 2014
Non-Act 47 Cities Average			-6.0%	1.4%	-4.7%	\$50,951
Aliquippa	Beaver	1987	-27.40%	12.80%	-18.10%	\$45,442
Farrell	Mercer	1987	-27.90%	1.30%	-26.90%	\$42,599
Duquesne	Allegheny	1991	-28.90%	10.90%	-21.20%	\$42,349
Johnstown	Cambria	1992	-24.10%	-3.20%	-26.50%	\$34,917
Scranton	Lackawanna	1992	-3.70%	-2.60%	-6.20%	\$50,407
Chester	Delaware	1995	-9.90%	-15.80%	-24.10%	\$40,189
New Castle	Lawrence	2007	-11.90%	4.70%	-7.80%	\$45,104
Reading	Berks	2009	0.80%	-24.90%	-24.30%	\$39,193
Harrisburg	Dauphin	2010	1.50%	-4.10%	-2.70%	\$48,777
Altoona	Blair	2012	-1.40%	4.30%	2.90%	\$51,290
Shamokin	Northumberland	2014	-6.60%	16.60%	9.00%	\$41,439

GRAPH 2-1

STATEWIDE CITY AVERAGE AND ACT 47 CITIES

Average Tax Base, 2014

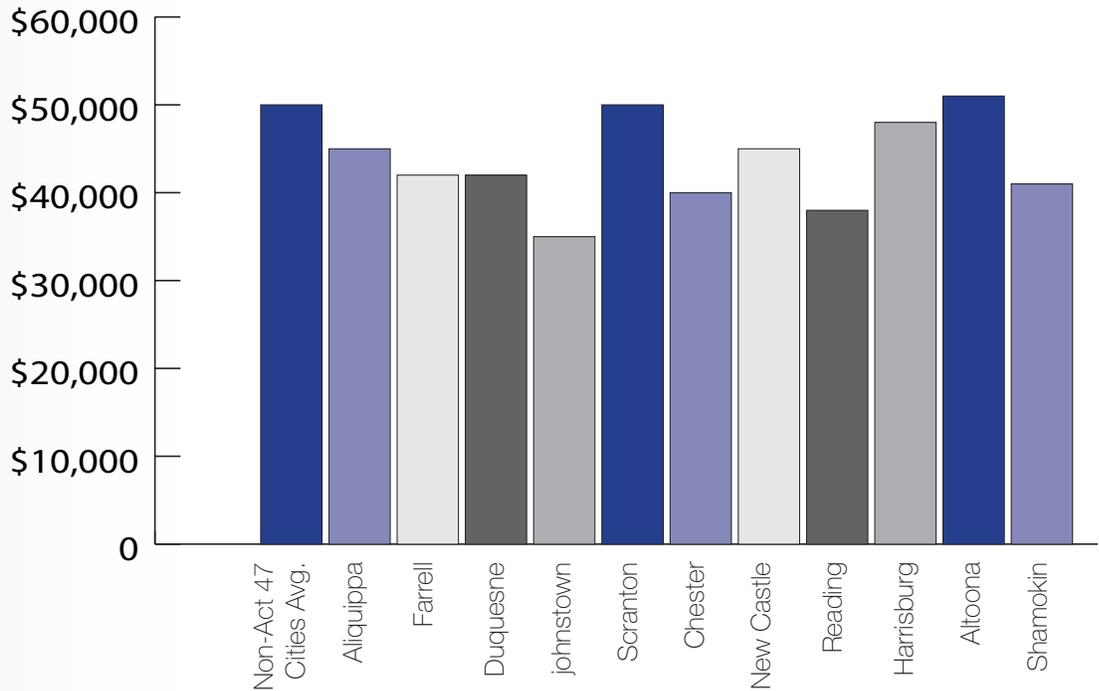


TABLE 2-3

STATEWIDE BOROUGH AVERAGE AND ACT 47 BOROUGHES

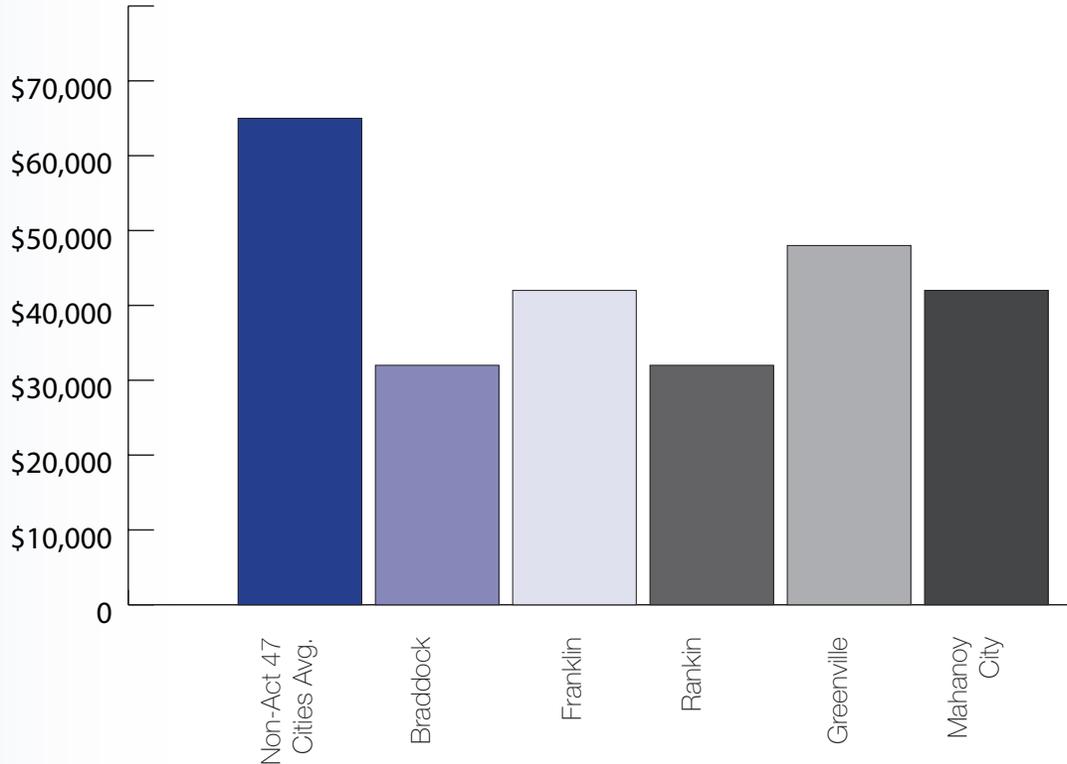
Change in Average Tax Base, 1970-2014

Name	County	Year distressed	Change in tax base 1970-1990	Change in tax base 1990-2014	Change in tax base 1970-2014	Tax base 2014
Non-Act 47 Boroughs Average			4.5%	9.0%	13.9%	\$65,898
Braddock	Allegheny	1988	-14.10%	-10.50%	-23.10%	\$33,232
Franklin	Cambria	1988	-32.90%	-2.80%	-34.70%	\$44,609
Rankin	Allegheny	1989	-32.00%	10.90%	-24.60%	\$33,661
Greenville	Mercer	2002	-3.60%	-6.30%	-9.70%	\$48,289
Mahanoy City	Schuylkill	2016	-11.50%	18.10%	4.60%	\$42,935

GRAPH 2-2

STATEWIDE BOROUGH AVERAGE AND ACT 47 BOROUGHES

Average Tax Base, 2014



Tax Burden

Not surprisingly, most Act 47 municipalities increased their tax burden from 1990 to 2014, and generally at a rate higher than non-Act 47 averages. Some of the increases were particularly stark, however. On the city side, two standouts were Duquesne (85.8 percent) and Reading (94.9 percent), compared to the 12 percent non-Act 47 city average. In terms of boroughs, Rankin's tax burden rose 92 percent in contrast to the non-Act 47 borough average of 20 percent. Tax burden also provides a clue as to why Shamokin entered Act 47 in 2014. The city's tax burden rose a whopping 128 percent from 1990 to 2014. It is unclear why the tax burden in Chester and Franklin went against the norm and fell, but Franklin's population dropped to just over 300 people in 2010. Aliquippa was another outlier whose tax burden generally remained flat from 1990 to 2014. (See Tables 2-4 and 2-5 and Graphs 2-3 and 2-4.)

TABLE 2-4**NON-ACT 47 STATEWIDE CITY AVERAGE AND ACT 47 CITIES**

Change in Average Tax Burden, 1970-2014

Name	County	Year distressed	Change 1970-1990	Change 1990-2014	Change 1970-2014
Non-Act 47 Cities Average			6.0%	12.2%	19.0%
Aliquippa	Beaver	1987	40.0%	-0.2%	39.8%
Farrell	Mercer	1987	25.9%	19.6%	50.6%
Duquesne	Allegheny	1991	-3.4%	85.8%	79.5%
Johnstown	Cambria	1992	-15.5%	52.4%	28.7%
Scranton	Lackawanna	1992	23.3%	16.0%	43.0%
Chester	Delaware	1995	33.0%	-19.9%	6.6%
New Castle	Lawrence	2007	4.3%	34.8%	40.6%
Reading	Berks	2009	-4.0%	94.9%	87.1%
Harrisburg	Dauphin	2010	-5.5%	14.5%	8.2%
Altoona	Blair	2012	8.8%	2.6%	11.7%
Shamokin	Northumberland	2014	-39.4%	127.7%	38.1%

GRAPH 2-3**STATEWIDE CITY AVERAGE AND ACT 47 CITIES**

Change in Average Tax Burden, 1990-2014

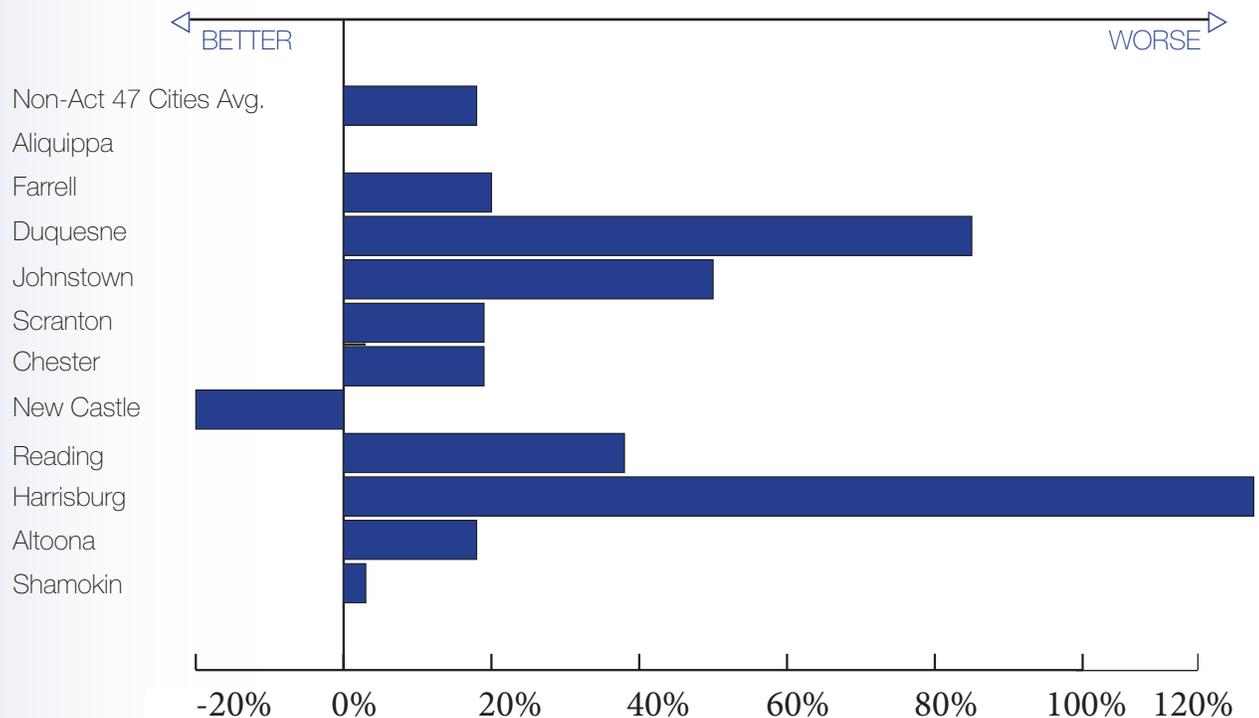


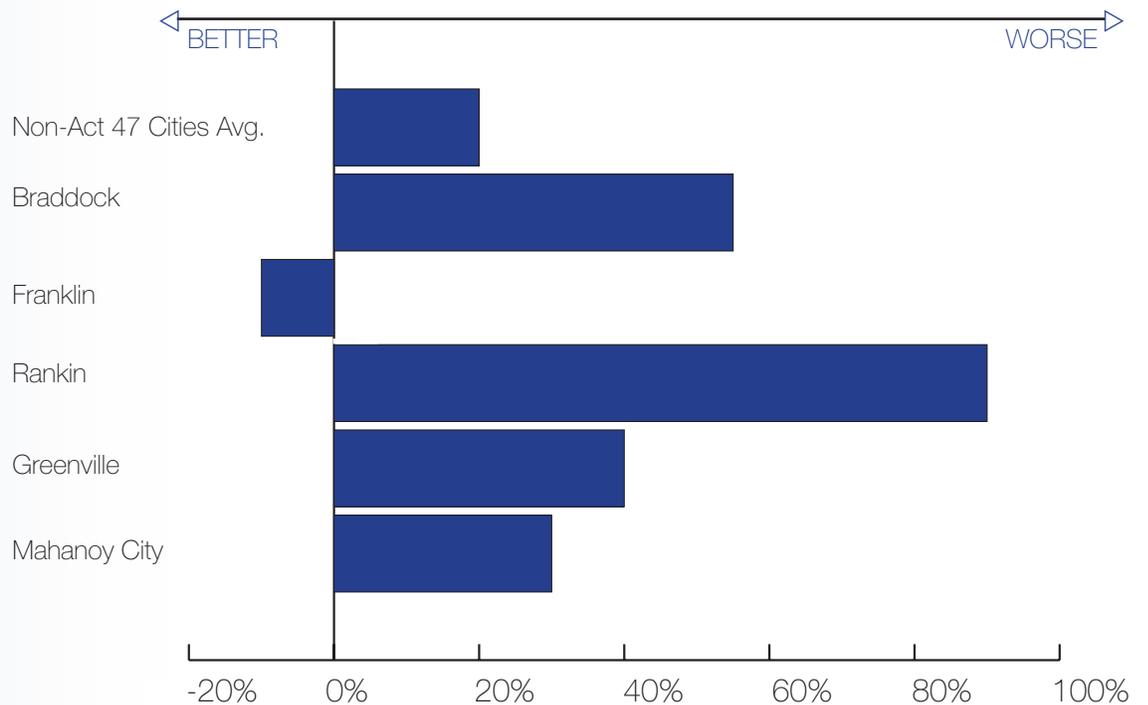
TABLE 2-5
NON-ACT 47 STATEWIDE BOROUGH AVERAGE
AND ACT 47 BOROUGHES

Change in Average Tax Burden, 1970-2014

Name	County	Year distressed	Change 1970-1990	Change 1990-2014	Change 1970-2014
Non-Act 47 Boroughs Average			-16.2%	20.4%	1.0%
Braddock	Allegheny	1988	6.3%	53.6%	63.2%
Franklin	Cambria	1988	-36.3%	-11.0%	-43.2%
Rankin	Allegheny	1989	8.9%	92.1%	109.3%
Greenville	Mercer	2002	-6.7%	40.1%	30.7%
Mahanoy City	Schuylkill	2016	13.0%	28.6%	45.3%

GRAPH 2-4
NON-ACT 47 STATEWIDE BOROUGH AVERAGE
AND ACT 47 BOROUGHES

% Change in Average Tax Burden, 1990-2014



Rescinded Act 47 Municipalities

A look at the measurements for former Act 47 municipalities provides insight into how well communities do once leaving the program. The results are mixed. Six boroughs exited Act 47 from 1990 to 2007, with the remainder of municipalities exiting in 2014 or later. Looking at the first group, all have tax bases significantly below the non-Act 47 borough average. Half made gains in tax base from 1990 to 2014 while the other half declined. The biggest improvement was in Homestead borough, which increased its tax base by 37 percent but was still below the statewide borough average in tax base amount. On the tax burden side, all but one of the boroughs that left Act 47 by 2007 had increases in tax burden that were similar or less than the non-Act 47 average from 1990 to 2014. The exception was East Pittsburgh, whose tax burden rose 89 percent. Homestead actually saw a decline in tax burden during that period. (See Tables 2-6 and 2-7.)

TABLE 2-6

RESCINDED ACT 47 MUNICIPALITIES

Change in Average Tax Base, 1970-2014

Name	Class	County	Year rescinded	Change 1970-90	Change 1990-14	Change 1970-14	Tax base 2014
Ambridge	Borough	Beaver	1993	-30.20%	6.60%	25.60%	\$40,410
Shenandoah	Borough	Schuylkill	1993	-0.40%	8.10%	7.70%	\$37,543
Wilkesburg	Borough	Allegheny	1998	-9.50%	-7.80%	-16.60%	\$48,560
East Pittsburgh	Borough	Allegheny	1999	-29.90%	-4.30%	-32.90%	\$37,695
North Braddock	Borough	Allegheny	2003	-15.00%	-13.40%	-26.40%	\$40,052
Homestead	Borough	Allegheny	2007	-34.00%	37.20%	-9.40%	\$42,233

TABLE 2-7

RESCINDED ACT 47 MUNICIPALITIES

Change in Average Tax Burden, 1970-2014

Name	Class	County	Year rescinded	Change 1970-90	Change 1990-14	Change 1970-14
Ambridge	Borough	Beaver	1990	30.8%	13.5%	48.5%
Shenandoah	Borough	Schuylkill	1993	3.0%	21.8%	25.4%
Wilkesburg	Borough	Allegheny	1998	-8.3%	18.6%	8.8%
East Pittsburgh	Borough	Allegheny	1999	23.0%	89.2%	132.7%
North Braddock	Borough	Allegheny	2003	-13.3%	14.5%	-0.7%
Homestead	Borough	Allegheny	2007	70.6%	-1.7%	67.8%

Conclusion

There are certainly Act 47 municipalities that are expected to exit the program on time or possibly make use of the extension provision of up to three years. Some of these success stories, however, will depend on the municipality's ability to operate outside of the confines of the local government codes through measures like home rule, use of the Act 205 pension EIT or, in the case of Scranton, legislation that will allow it to keep the triple LST combined with a sale of the city's sewer system for nearly \$200 million. But not every municipality has an asset to sell or can or wants to operate outside of the system. There are Act 47 municipalities, for instance, that have been advised to seek home rule but are wary of the process since it requires a wholesale change in government and is dictated by an unpredictable elected home rule study commission. Others have been fortunate in that their counties have finally reassessed and allowed them to tap into more of their additional tax base.

The question remains what will happen to those that are not so lucky, those that are poverty stricken and relying on nonresident Act 47 EIT to pay the bills, or those whose recovery allows them to exit but are so financially fragile that one bad arbitration award or unexpected infrastructure disaster sends them reeling. What does it say about Pennsylvania's broken local government system? The answer impacts not only the fraction of municipalities in Act 47 but also those less visible communities throughout the Commonwealth that are teetering on the edge of fiscal distress, papering over the holes, throwing bills in a drawer and scrambling for one-time revenues to get through one more year.

CHAPTER 3: **SHRINKING TAX BASES AND ESCALATING EXPENDITURES CONTINUE TO IMPACT MUNICIPALITIES ACROSS THE COMMONWEALTH: LITTLE DONE BY STATE TO HALT THE TREND**

In January 2014, Harrisburg’s new mayor issued a plea for volunteers and private donations to address water leaks, moldy carpets and crumbling or missing ceiling tiles at City Hall, a graphic illustration of the capital city’s inability to literally keep its house in order.

Harrisburg made national news when its fiscal ills resulted in receivership. So did Scranton, when its long festering financial problems resulted in salaries that were temporarily slashed to minimum wage after the city ran out of cash to meet payroll.

While they garnered national attention and are among the most well-known, Harrisburg and Scranton are far from the only places in Pennsylvania that have experienced fiscal difficulties that make serving their citizens — whether they live or work there or are just passing through — a daily challenge.

The 44 years of data presented in this report clearly show the erosion of certain key measures of fiscal health that signal a community’s ability to pay for critical services at a level that citizens can afford.

The Pennsylvania Economy League issued a warning about the growing threat of municipal fiscal decline ten years ago. Since that time, the Commonwealth has tinkered with Act 47, the municipal distress program. But in some respects the major reform — a new five-year mandatory exit from Act 47 — might make the situation worse. Those municipalities in Act 47 now face the possibility of extreme service cuts, hefty tax increases and more to get out on time or face possible receivership.

Meanwhile, little has been done to the overall local government system to help Act 47 municipalities once they get out or to prevent other municipalities from tumbling into the same abyss.

Antiquated State Law

At a recent state Senate Democratic Policy Committee hearing on municipal distress, the experts around the table issued a challenge to the legislators: fix the Commonwealth's antiquated local government taxation system.

"We don't have the ability to guarantee that we can fund services anymore. We need a reform of the entire system. We need to address the problem and invest in these communities."

GERALD CROSS

executive director of the Pennsylvania Economy League

"They simply can't function," said David Unkovic of Pennsylvania municipalities. Unkovic is an attorney specializing in local government issues who served as Harrisburg's first receiver after financial problems pushed the state's capital city to seek bankruptcy protection.

"We don't have the ability to guarantee that we can fund services anymore," echoed Gerald Cross, executive director of the Pennsylvania Economy League, which does extensive work with municipalities of all sizes and types. "We need a reform of the entire system. We need to address the problem and invest in these communities."

Even Bethlehem Mayor Bob Donchez, whose economic successes were touted at the discussion billed as "Moving Municipalities from Distress to Success in Pennsylvania," joined the chorus: "We really need tax reform."

Their remarks concerning the limitations of the current system take on a sense of urgency given the state's decision to sunset municipalities in the Act 47 distressed program after only five years with a possible extension of three additional years. Previously, there was no limit to how long municipalities could be in Act 47.

Tools in the program, particularly enhanced revenue options like the ability to levy a higher earned income tax, have kept these communities afloat, in some cases for years. While the recent Act 47 reforms call for aggressive action to ensure that municipalities can exit on time, there is still recognition that the changes did little to alleviate the actual causes of distress. Meanwhile, the first municipalities could be forced out of Act 47 as soon as 2017.

Top-level state officials in the Department of Community and Economic Development are also concerned, with one commenting, “Quite honestly, I don’t know what’s going to happen with some of these communities,” without further legislative changes.

The draconian options that could be thrust upon Act 47 municipalities so they can exit on time include forced asset sales, required privatization of municipal services or even receivership. Thus communities might be compelled to unload valuable public assets like sewer systems, parking garages, recreational facilities and more simply to keep the lights on or to pay never ending legacy costs. Or they could be subject to direct state intervention through a court-ordered recovery plan overseen by a receiver.

While Act 47 municipalities are only a fraction of the Commonwealth’s local governments, the data demonstrates that many municipalities of all sizes and types are struggling to meet public service expenses like police and public works with currently available revenue.

In order to enact true reforms, it’s essential to understand why the system is so inadequate to meet 21st Century needs. That discussion starts with the state.

Role of the State

The Commonwealth’s 2,561 municipalities are creatures of the state. They are formed, structured and governed by a myriad of state statutes that date back as far as 1803. These laws decide everything from what type and how high taxes can be levied to the type of pensions that are offered to municipal employees and how collective bargaining is conducted with public safety personnel.

The Local Government Commission of the Pennsylvania General Assembly has identified over 6,000 mandated state statutory provisions — more than half of which are required as opposed to discretionary. Many of these laws, particularly those centering on taxation, were last visited over half a century ago when the demographic and economic realities of the state were very different.

At the time, most townships were truly rural, and the low population meant not much was needed in the way of public services other than some level of public works. Wealth and population were more concentrated in cities, which developed a higher level of services to care for both the resident population and those who traveled daily to these centers of commerce.

The reality today is that a considerable amount of wealth and population has shifted from cities to townships. Cities, because of their socio-economics, density and status as hubs for business, health care, courts and more still require a large amount of costly services, particularly in terms of public safety. But in the last 50 years the wealth and population that used to contribute the revenue necessary to sustain those services has shifted to the townships. That trend has not abated. Townships continue to grow while cities and boroughs shrink.

Reductions in the residential population are not the only problem. For instance, loss of economic activity in western Pennsylvania following the collapse of steel and related industries led to tax base reduction and extensive municipal distress, resulting in the creation of the state's Act 47 program. It's no accident that communities in Allegheny, Mercer, Beaver and Cambria counties were among the first municipalities to enter Act 47.

Meanwhile, the movement of wealth and population might not be as much of a problem if services were routinely provided, and paid for, on a regional basis as is the situation in most states. That way the wealth and population migration would not have such a profound impact on service levels and ability to pay for them. But that is not the case. And again, state statutes are the reason.

There is no unincorporated land in Pennsylvania. Every square inch is under the jurisdiction of a municipality. Also, regardless of population, square miles, development levels or any other factor, every municipality is considered a full-service unit of local government.

That means municipalities to a large degree decide the type and level of local government services that are provided within their borders (or not provided), whether that is police and paid fire departments, public works, zoning and code enforcement or recreation. They are also responsible for paying for those services through taxing options authorized by the state.

While municipalities have the ability to develop regional services, for instance, several smaller communities creating a regional police force because they lack resources to staff it full-time by themselves, doing so is a cumbersome and complex process that requires municipalities to create their own individual agreements. Two particular roadblocks: there is no specific funding source designated by the state for such an arrangement (like a dedicated tax) nor is there an established procedure for creating a degree of permanence once the service relationship is formed to ensure it is not dissolved on a political whim.

In the eyes of the Commonwealth, there is little difference between a large, densely populated city and the approximately 78 percent of municipal governments that have populations of less than 5,000 — at least in terms of providing and paying for public services. Besides service provision, each and every municipality is responsible for its own day-to-day administration to support those services including budgeting, paying the bills and other financial management tasks. This is true for a large city with a substantial business administration staff or a tiny, blocks-long borough that relies on the work of a single secretary who is self-taught on the municipality's antiquated financial system.

Because of the state's fundamental role, no meaningful local government reform can take place without a comprehensive change in state laws. A deeper dive into how municipalities obtain revenue is illustrative of the situation.

Inadequate Taxing Options

Municipalities have an array of taxes available to them including real estate, earned income, local services and more. As a result, residents logically believe their municipal taxes are sufficient to pay for whatever the community deems is an appropriate level of services and municipal management.

But those taxes are largely subject to restrictions set by state law that make them inadequate. Property taxes, for example, are often the main revenue source for municipalities. State municipal codes cap the amount of real estate millage that can be levied based on the municipal class. Unfortunately, the system also depends to a large extent on having an accurate, reliable method of property assessment to ensure fairness and adequate revenue generation.

Pennsylvania's system for conducting property assessments, which determines the value of a mill in each municipality as well as how much individual property owners must pay, is frequently neither fair nor adequate. Counties are generally responsible for assessing property. There is, however, no state requirement or other incentive for counties to conduct regular reassessments in order to properly represent present day value. The state's 67 counties vary widely on when the most recent assessment was conducted with some decades old. Cost and fear of political ramifications from voters whose assessments suddenly increase are two of the main reasons for the lack of updates.

As assessment values become increasingly distanced from market values, municipalities are unable to secure naturally occurring growth. The value of a mill declines so municipalities might have to levy additional mills just to keep up. That leads to cries of tax increases by local voters. Local politicians reluctant to incur the wrath of the populous might forgo necessary tax hikes as a result and fall further behind in attempting to remain current with costs that rise annually with inflation or through market changes that are out of a municipality's control, like health insurance rate increases.

Also, as the value of a mill shrinks, municipalities can find themselves bumping up against the state-determined millage cap. That is a real problem since most are at the maximum of local government's other most productive tax, earned income. Municipalities with rising expenditures and no room to raise millage have to turn to allowable special purpose millage (like debt millage), raise or implement fees for services like garbage collection, seek court approval for additional mills (which are also limited) or make often painful expenditures cuts.

Those cuts most likely hit administration and public works first as opposed to public safety, assuming the municipality has a fire and/or police department. In terms of public works reductions, consequences to the public can include roads that crumble from lack of repair; grass and weeds that are allowed to grow, inviting vermin and clogging catch basins; reduction or elimination of services like residential leaf pickup; failure to remove snow from public sidewalks or alleys and more.

Administration reductions can mean less attention to areas like code enforcement resulting in more blight. Knowledgeable financial personnel might see salary reductions that eventually drive them out or be hit with outright position elimination. As the fiscal management capacity of a municipality constricts, it becomes harder to obtain a clear financial picture and costly bad decisions can result, which only worsen the predicament. Municipalities that assumed they were on sound footing because of tax revenues that poured in during the first half of the year could be running on fumes — or even out of cash — the second half without proper financial expertise.

Even with adequate assessments that ensure somewhat realistic values, there can be problems with heavy reliance on property taxes. For example, there are municipalities with ever shrinking populations, woefully low property values, high housing vacancy rates and low property tax collection rates that have few options to increase revenue. Raising taxes does not necessarily help since hikes in these poor communities more often than not result in an even lower collection rate. This problem is pervasive in former coal mining regions with shrinking populations, little economic activity and anemic tax bases in places like Schuylkill and Northumberland counties.

Because of Pennsylvania’s full-service concept that places all responsibility for public service provision within the borders of each individual municipality, no matter how poorly equipped with available revenue tools, these communities are left with few options to provide critical services that their residents and businesses need.

Nonprofits

The Consolidated County Assessment state statute outlines a list of 15 property types that are exempt from taxation. Commonly known as “nonprofits,” the list includes hospitals, colleges and universities, government buildings, schools, churches and other “institutions of purely public charity.” Just as they are hubs for commercial activity, cities are often home to a substantial number of nonprofits like hospitals and universities that contribute economically to the community but further erode the tax base because of their exempt status. For example, about half of the properties in the Act 47 distressed cities of Harrisburg and Johnstown are tax exempt. In Scranton and Reading, also Act 47 cities, the tax-exempt figure is approximately 30 percent. Many of these non-profits are in growing and land-hungry service industries like health care and education. As a result, the amount of tax-exempt property in some of these locations has increased over the past two decades. Municipalities are forced to rely on an ever shrinking tax base for more and more revenue creating a downward spiral.

Act 511 Taxes

The 1965 Act 511 local tax enabling act codifies revenue options other than property taxes, most notably the Earned Income Tax (EIT). The EIT is a local income tax that is levied on wages, salaries, commissions, net profits or other compensation of residents and nonresidents who work within the municipality. Generally, the tax is only applied to nonresidents if their home municipality does not have an EIT. For the most part, the total levy within the jurisdiction is limited to 1.0 percent. However, the municipality must split that amount with the school district if the school district also levies the tax.

Unlike cities and boroughs, townships often receive more tax revenue from EIT than from property taxes. This pattern follows the demographic trend of more people with more wealth moving to the townships. While EIT might be the largest revenue generator in townships, the demographic pattern also means increased development, thus more money from property taxes and real estate transfer taxes. That helps explain the current relatively low amount of distress among townships.

The situation gives townships another advantage in that it's easier to keep property taxes low given the tax base expansion. Lower property taxes provide yet another advantage to moving from a city or borough, continuing the cycle.

It is for these reasons, as well as some on the expenditure side that will be explained later, that many townships are in a better fiscal position than cities. It is not because townships possess better management skills than cities and boroughs.

Unfortunately for townships, the development boom does not last forever. At some point, a township becomes “built out” with no vacant, buildable land left, or the housing market stalls or crashes. Revenue might fall as fees and taxes associated with active development begin to dwindle. Meanwhile, the population growth increases the demand for services. Suddenly, townships can find themselves in the same cash-poor situation as cities and boroughs. In fact, data in this report shows that townships have had to dig significantly deeper into their municipal purse (tax base) over the last 24 years to provide services.

For the most part, municipalities are only able to tax entities within their own borders. One exception is the Local Services Tax (LST), which is paid by people who work within the municipality, regardless of residency.

The LST began life in 1965 as the Occupational Privilege Tax and was only \$10 annually, which would amount to \$78 today. In the early 2000s, there was recognition that those who work in the municipality should contribute to emergency services, and the LST at \$52 annually was born. Despite the fact that the LST was ostensibly connected to emergency services, school districts continued to receive \$5 of the LST total just as they did from the Occupational Privilege Tax.

The amount that the LST contributes to total tax revenues varies widely depending on factors such as the poverty and age of the residential population (which impacts EIT) and the number of jobs within the municipality. So a community with low residential wages, a large older population that does not work and lots of commuter jobs could receive amounts from LST that rival EIT, despite the relatively low LST rate.

Inflexible Taxes

Despite having an array of taxes, municipal officials still find it challenging to match tax revenues with expenditures. One reason is the inflexible nature of local government taxes. Certain forms of taxation, such as sales tax or taxation on investment income, are prohibited on the local level. Taxes that are permitted by municipal codes are all arbitrarily capped to some degree and for the most part can only be levied on wealth within a municipality's borders. There are good reasons for those restrictions. But the rigid rules are imposed without regard to local realities.

Many municipalities would prefer to slightly raise EIT above the 0.5 percent they can now collect rather than raise property taxes.

Given the assessment situation in Pennsylvania, communities are more likely to only see a natural growth in EIT as wages increase (even in this time of stagnant wage growth) rather than relying on natural increases in assessment value. EIT is also collected in smaller increments, typically right out of a person's paycheck, making it not quite as painful as a lump sum property tax bill. And since the EIT only impacts wage earners, the retired grandmother next door won't be affected by an increase.

The Commonwealth has nibbled at the edges of reforming inflexible taxes through special legislation — a Pennsylvania hallmark. So municipalities with a distressed pension system can levy a higher EIT — not only on residents but also on commuters — through Act 205. The money collected can only be used to defray pension expenditures. Home rule legislation gives municipalities the ability to eliminate all caps on property, resident EIT and real estate transfer taxes but requires public approval of a home rule charter that redefines the entire local government.

A feature of Act 47 is so-called revenue enhancements — the ability to levy tax rates above state imposed limits. Property or EIT rates can generally be increased with an adopted recovery plan and the approval of the courts. Like Act 205, the Act 47 provision for EIT permits it to be levied on nonresidents. Other options include tripling the LST and moving from a business gross receipts tax to a payroll preparation tax, which tends to grow more in value. To a large degree, it is these revenue enhancements that keep Act 47 municipalities viable. And all of those revenue enhancements, with the exception of the payroll preparation tax, are lost as soon as a municipality leaves Act 47.

There is a reason communities stay in Act 47 so long: they cannot function without the additional revenue.

Some Act 47 municipalities are turning to home rule as a way around tax limits, particularly in regards to EIT. But home rule is a complex process. It requires municipalities to essentially remake their governments, and there is no guarantee that residents will approve the charter. For instance, overseers of Harrisburg were eying the home rule option as the capitol city prepares to transition out of Act 47 in 2018 so it can keep a higher EIT rate.

While home rule has its benefits, it also has its critics in Harrisburg and ultimately might not be approved. Mayor Eric Papenfuse does not believe the city can afford to raise property taxes and called for legislative changes to permit Act 47 municipalities to keep the enhanced taxing authority after leaving the program.

“We need the ability to choose our own destiny,” he said, referring to allowing municipalities to strike a balance between EIT and property taxes based on the local situation rather than an arbitrary state limit. He also cautioned: “This isn’t just a Harrisburg problem.”

Out-of-Control Expenditures

In many cases, expenditures are literally out of a municipality’s control because of state laws. This is particularly true in terms of statutes such as Act 111, which trades the right to strike by public safety personnel like police officers and firefighters for binding arbitration.

Local government by its nature is a labor-intensive service not easily given to automation. As a result, personnel costs typically are a municipality’s major expense, including health insurance and pension costs for current and retired municipal employees.

Local government employees usually are unionized and work under a union contract with the municipality. In addition, contracts for police and fire unions are subject to binding arbitration under the state’s Act 111 in the event that the two sides cannot agree. Under binding arbitration, a neutral arbitrator decides the contract provisions, including wages and benefits, which are then binding on the municipality with no ability to appeal. However, the arbitrator does not have to take into account the municipality’s ability to pay the contract award, and many communities argue they are saddled with awards that they cannot afford.

Critics of Act 111 have noted other issues: an impasse that triggers arbitration can be declared as soon as 30 days after collective bargaining begins, there is no provision for mediation or fact-finding, the neutrality of arbitrators is questioned by many municipal officials who believe arbitrators are often beholden to union attorneys, and the majority of arbitration costs are born by the municipality.

Arbitration is essentially insulated from the market conditions that impact other workers. A recent study by the Scranton Times found that the base salaries of police and firefighters in the cities of Scranton, Wilkes-Barre and Hazleton outpaced both inflation and the median wages of other area workers. Arbitrators frequently issue awards based on higher police and firefighter salaries in comparable communities. This results in a “leap-frog” effect of ever spiraling salary increases as subsequent municipalities receive higher arbitration awards. Arbitrators can also award pension benefits that are more lucrative than what is required by state law and that must be paid by local taxes.

One area where municipalities can exert a certain amount of control is public safety. State law does not require the provision of local police services although forgoing local police in cities and other more urban areas is not practical. But many townships and some less dense boroughs do not have local police and receive their police coverage for free from the Pennsylvania State Police, thus eliminating one of the highest expenditures in a municipal budget. This issue will be explored in more depth later in the report.

Pension Distress

Many municipalities are facing skyrocketing costs to shore up underfunded pension systems. Like much else in local government, pension plans are established by each individual municipality under state law. Forty-six percent of the 1,223 local governments in the Commonwealth that administer pension plans have plans that are distressed, according to the most recent state auditor general’s report on the issue. These pension plans were unfunded by \$7.7 billion as of 2013, an increase of approximately \$1 billion in two years. The problem hits all sizes and classes of municipalities. For example, nine of the ten communities with the largest percentage of unfunded pension liabilities are boroughs and townships.

Municipalities with pension systems receive state aid to help defray pension payments based on a formula that considers number and type of employees. But in a Catch-22 situation, communities facing financial issues that seek to reduce costs by lowering employment levels receive less state pension assistance — placing an added strain on already hard-pressed municipal budgets.

Public safety pensions are set by state law at 50 percent of ending salary. However, the method used to determine that 50 percent is an issue. For instance, if overtime is included in the calculation, employees might put in excess amounts of overtime in their final three years in order to boost their pension, which could further reduce resources in an underfunded, distressed pension system.

Some municipalities themselves have exceeded 50 percent as the result of overly generous concessions. These can take the form of increased pension benefits extended by the local government in an often ill-conceived attempt to either lower current employment costs or grant cost of living adjustments designed to protect retirees from rising expenses.

For example, funded ratios for police and fire pensions in Allentown dropped from over 100 percent in 2000 to approximately 50 percent in 2009. A 2011 state auditor general audit blamed the decline in part on artificially inflated pension benefits extended to uniformed employees that, in the majority of cases, exceeded base salary.

While the city later sued to have the benefit reduced, the damage was done. Allentown eventually leased its water system for over \$200 million and used the proceeds to shore up the pension system — money that instead could have been used to expand current services, repair infrastructure or pay for other improvements.

Various factors, including the stock market meltdown of 2002 and 2008, also greatly reduced the value of many municipal pension plans, resulting in skyrocketing municipal payments into the systems. In rare cases, a fund is so deficient that a community could shut down all current services and yet not be able to reduce taxes because the money would still be needed to pay for retired employee legacy costs.

Pension is also not the only legacy cost that is straining municipal budgets. Many municipalities offer post-retirement health care, but very few have a funding mechanism to address the costs, relying instead on a pay-as-you-go system that can further swamp an already strained budget as retirees live longer and require more costly medical care. In some cases, the municipality might actually be paying more for a retiree plan than for an active employee if the contract under which the employee retired mandated that they keep a certain level of coverage.

Non-Traditional Methods to Make Ends Meet

As higher costs begin to overwhelm largely stagnate revenues, and after expenditures are cut to the bone, municipalities often turn to “non-traditional” avenues to meet payroll and pay the bills. Actually, one of these questionable methods is to simply stop paying bills. PEL calls this the “cigar box syndrome,” where bills are put in the proverbial cigar box and largely forgotten. This is easier to do in municipalities that operate on a cash basis form of accounting rather than accrual or modified accrual accounting (which records bills as they are received) as is a recommended best practice.

Municipalities might also turn to various forms of borrowing. One method is to annually roll over a Tax and Revenue Anticipation Note (TRAN), which is obtained to pay expenditures until tax revenue begins to flow and is supposed to be repaid to the bank in the same year. There are instances where municipalities without the revenue to pay it back simply borrow a new TRAN in the amount owed – plus additional for the next year – and the cycle continues.

Another popular borrowing option is a lease/back. In this scenario, a municipality “sells” an asset to a municipal authority, which then borrows money to “buy” the asset and lease it back to the municipality for the cost of the debt service. Both methods circumvent rules that prohibit municipalities from borrowing for unfunded debt without court approval and contribute to debt loads that can exceed best-practice recommendations.

Asset sales, or even the anticipation of asset sales, are another popular method to balance a municipal budget. Asset sales and similar one-time revenues get the municipality through an individual year but do not solve the need for an ongoing revenue source to fill a structural budget hole. Local governments sometimes plug in the anticipation of revenue from one-time sources (such as the sale of a building) in the name of balancing the budget even when it is uncertain whether the money will materialize. If the one-time revenue source is not realized but is still viable, the municipality might continue to plug it in year after year.

These nontraditional, often one-time revenue sources can paper over the problem of an ever growing structural deficit that occurs as expenditures grow and revenues fail to keep pace. But at some point the municipality will likely no longer be able to squeak through and distress takes hold.

CHAPTER 4: THE BURDEN OF MUNICIPAL POLICE COSTS: THE HIGHEST EXPENSE FOR SOME; FREE FOR OTHERS

Communities that have their own local police force have twice the municipal tax burden of those that rely solely on Pennsylvania State Police coverage according to the Pennsylvania Economy League's latest statewide analysis of municipal fiscal distress. They also rated much lower in PEL's statewide stress index ranking than those communities that only use state police.

The findings should come as no surprise. Local police are generally one of the largest, if not the largest, expense for those municipalities that have them. The provision of police services is an example of why the Commonwealth's patchwork quilt system of local government laws is broken, and in this case, results in creating financial inequity between those with local police and those without.

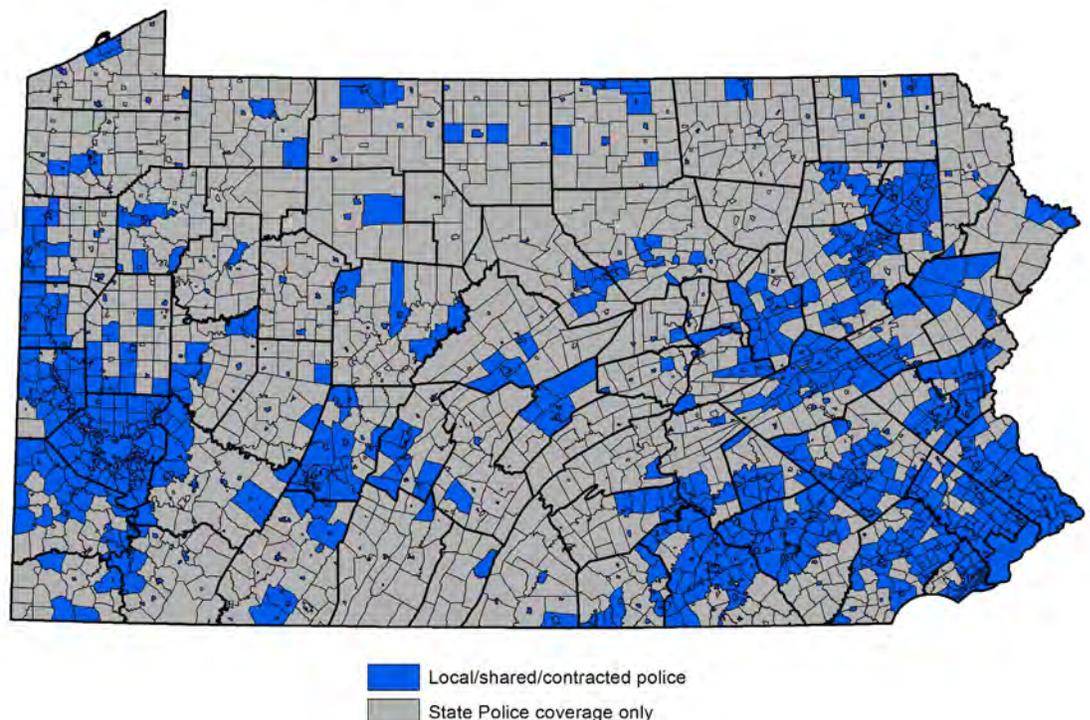
Money in the state Motor License Fund that is earmarked for road and bridge repairs across the Commonwealth is being eaten up by state police costs. The situation has resulted in calls by some – including Gov. Tom Wolf – to require that municipalities pay a fee to use the state police full time.

For the most part, Pennsylvania municipalities are not required to provide police services. The exceptions to that rule, according to a 2014 police consolidation report by the Legislative Budget and Finance Committee, are first class cities (Philadelphia), second class cities (Pittsburgh) and class 2A cities (Scranton). But while not a requirement, it is difficult to imagine an urbanized third class city without local police.

Municipalities that do not provide local police are able to use state police for free as the default service provider. And, if their population is below 3,000, they're entitled to 50 percent of the traffic fines generated by the state police within their borders.

According to a 2012 study by the Center for Rural Pennsylvania, 92 percent of rural municipalities and 22 percent of urban municipalities relied on full-time state police coverage. The state police provide full-time coverage to approximately 1,290 municipalities and part-time police protection to another 410 municipalities, according to testimony at a 2017 House Democratic Policy Committee Hearing.

PA Municipal Police Coverage 2016



Municipalities that have local police spent over \$2 billion on those services in 2014 or an average of \$230 per person, according to an Associated Press analysis. That money primarily came from local taxes, although municipalities do receive some state aid to defray pension costs. Approximately 10 million residents are served by local police.

In contrast, the Pennsylvania State Police estimated in 2017 that it costs \$600 million to provide state police services to the 2.5 million residents in municipalities without local police. That figure is about half of the state police annual budget of approximately \$1.2 billion, or roughly the same per capita cost as locally-funded police protection.

The two main sources of the state police budget are the Commonwealth’s General Fund and the state Motor License Fund (MLF). The MLF, generated by drivers’ license and registration fees and the state gasoline tax, is meant for the construction and repair of roads and bridges. In 2013, the gasoline tax was increased to provide more money for road and bridge projects, but those funds are being used at least in part to defray increasing state police costs.

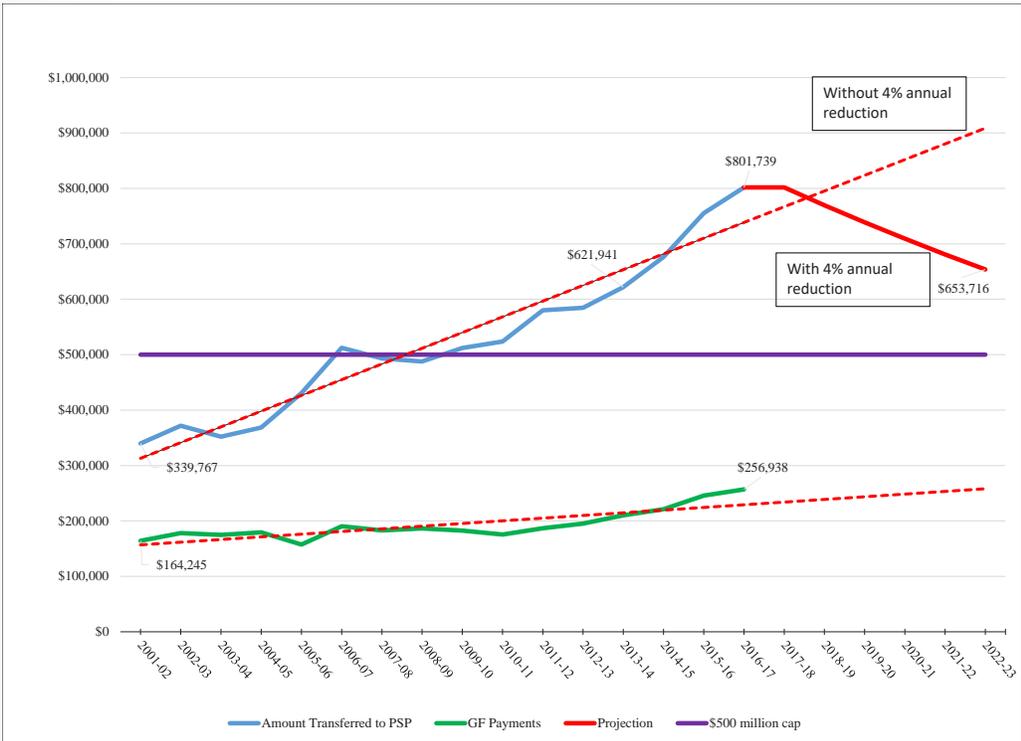
General fund support for the state police grew by 156 percent since 2001-02, from \$164 million to \$256 million. Meanwhile, money taken from the MLF to support the state police jumped by 236 percent, from \$340 million to \$802 million, during the same time period.

As reported by Penn Live, PennDOT officials estimated the state police’s share of Motor License Fund dollars would grow at least 4 percent a year as more municipalities opt to reduce or eliminate their local police departments in order to save money. The size of the MLF itself is expected to grow by less than 1 percent a year.

In 2016 the situation led to a change in the fiscal code that will cap state police expenditures from the MLF at the current level and then reduce the amount by 4 percent annually, starting in 2018-19, until it reaches \$500 million. PennDOT estimates the change will produce an extra \$2.1 billion for highway and bridge construction over 10 years. (See Graph 4-1.)

GRAPH 4-1
PENNSYLVANIA STATE POLICE

Motor Vehicle License Fund Transfers, General Fund Payments, \$500M Cap, Funds Lost Due to No Cap, Projection of Motor Vehicle License Fund and General Fund Expenditures at Current Rate 2001-02 to 2022-23



Data compiled by the PA Highway Information Association (PHIA). Source: PennDOT and Enacted PA State Budgets

Leslie Richards, Secretary of the Pennsylvania Department of Transportation, testified at a 2017 House Democratic Policy Committee Hearing that any growth in transfers to the state police that occurred absent the cap “would affect rural and four-digit roadways most severely.” In other words, the most severe impact would be on the very municipalities that now benefit from free state police coverage.

Critics worry the cap and reduction for the state police could be easily overturned since a new fiscal code is adopted each year. “It’s still an annual fight,” said Jason Wagner of the Pennsylvania Highway Information Association. “The challenge is to convince the legislators not to alter it when they do a budget each year.”

The state police funding situation led Gov. Tom Wolf to propose a \$25 per capita fee for municipalities that rely on state police in his 2017-18 budget. Testimony to the House Democratic Policy Committee Hearing exposed the rift between those that pay for local police and those that get their services for free from the state police.

Ernie McNeely, Lower Merion Township Manager, testified that his township paid \$370 per resident or over \$21 million in 2016 to provide local police, a cost that was 40 percent of the township’s general fund expenses. He also provided a chart of 16 sample municipalities across the Commonwealth whose per capita local police costs ranged from \$156 to \$396 and percent of operating budget varied from 33 percent to 78 percent.

So-called full service communities are in a bind, he said. Raising taxes discourages homeownership, makes the municipalities less attractive, and burdens residents. Cutting services like public safety is a last resort.

“Communities utilizing the state police, however, need not worry about having enough revenue for services,” Mr. McNeely said. “Police coverage is free, there are minimal property taxes and far less of a burden on residents. Overall, this puts such communities and their residents at an overall greater economic advantage.”

Municipalities that depend on state police countered that their communities cannot afford the fee.

“This new state tax would force over 2.5 million residents to pay twice for the basic services that they currently receive from the state police,” said Supervisor Andrew J. Boni of Perry Township.

Regardless of his stance on the fee, Mr. Boni, who was representing the Pennsylvania State Association of Township Supervisors, noted “we need to discuss how we can adopt meaningful reform to reduce the financial burdens on the communities – and their residents – that provide local police protection.”

Quintile Ranking and Police Services

PEL’s stress index and quintile ranking system clearly show the impact of that burden. Communities that pay for local police protection on average performed worse than those that do not on those measurements. First, we will look at how local police services correlate with placement in the quintile rankings.

The majority of municipalities – 327 or almost 70 percent -- in the lowest or fifth quintile (those with the greatest fiscal stress) have their own local police force. Only 79 municipalities with their own police force, or 17 percent, are in the highest (least stressed) or first quintile. The situation is completely reversed for those with state police coverage only. In that case, the majority of municipalities in the first quintile, 354 or almost 75 percent, have no local police force. Only 88 municipalities that rely only on state police, or 18 percent, are in the fifth quintile. Municipalities that either contract police services from another municipality or are in a regional police department tend to be more evenly distributed amongst the quintiles, although more appear in the bottom two quintiles as opposed to the top two quintiles. (See Tables 4-1 and 4-2.)

TABLE 4-1
MUNICIPALITIES IN PENNSYLVANIA
 Number in Quintile Rank and Police Services, 2014

	Own municipal police force	Police contracted from another municipality	Regional police service	State Police coverage only
1	79	30	14	354
2	139	30	25	283
3	172	29	26	250
4	196	50	31	200
5	327	43	19	88
Total	913	182	115	1,175

TABLE 4-2
MUNICIPALITIES IN PENNSYLVANIA
 % in Quintile Rank and Police Services, 2014

	Own municipal police force	Police contracted from another municipality	Regional police service	State Police coverage only
1	16.6%	6.3%	2.9%	74.2%
2	29.1%	6.3%	5.2%	59.3%
3	36.1%	6.1%	5.5%	52.4%
4	41.1%	10.5%	6.5%	41.9%
5	68.6%	9.0%	4.0%	18.4%
	38.3%	7.6%	4.8%	49.3%

Tax Burden, Tax Base and Local Police Services

Municipalities with their own police force have twice the average tax burden (0.52) of municipalities with only state police coverage (0.26). The tax burden of municipalities that contract their local police services or belong to a regional police department is less than those with their own department but more than those with only state police coverage. Municipalities with state police coverage only have a slightly lower average tax base than those with their own municipal police force. (See Table 4-3.)

TABLE 4-3
MUNICIPALITIES IN PENNSYLVANIA
 Tax Burden, Tax Base and Police Services, 2014

Type	Count	Average 2014 tax burden	Average 2014 tax base
Own municipal police force	913	0.52	\$77,052
Police contracted from another municipality	182	0.37	\$75,321
Regional police service	115	0.40	\$78,979
State police coverage only	1,175	0.26	\$71,810
Total	2,385		

The Cost of Police

Police protection in a community is not really optional. There must be some level of police protection to secure the health, safety and welfare of citizens regardless of who provides it. The question in Pennsylvania is not whether there are police services in a municipality but rather who foots the bill. Approximately half of communities in this report pay for some level of local police coverage, whether it's provided by a municipal department, a regional department or a contract with a neighboring department. Police coverage in the other half of municipalities is paid for by all state residents, including those residents who are also paying for their own local police, raising the issue of fairness/equity.

One argument put forth by proponents of the current arrangement is that state police coverage is largely in rural, low density, low crime areas that do not need or desire a high level of police services. And indeed it is impractical, unnecessary and too costly for every municipality to have its own police department. Regional departments are difficult to form, and it's not possible to contract police services if your neighboring town doesn't have them either.

Cities and most densely populated urban areas do not have the luxury of this argument. Putting aside the idea of whether Reading, Scranton, Altoona or Johnstown could really function without local police, all have legacy costs such as pension and retiree health care that would continue regardless of whether these communities tried to eliminate local police for state police coverage.

Cities, with their lower average tax base per household and lower average median income compared to all other municipal classes, are the least able to afford local police but the most likely to need that greater coverage. This is true not only for their own residents but also for the many who make use of these centers of commerce that are home to businesses, universities, hospitals and courts.

Meanwhile, there are some densely populated communities that depend on free state police coverage regardless of their wealth. Hempfield Township in Westmoreland County with 16,855 households and Lower Macungie Township in Lehigh County with 11,894 households are examples. Hempfield's median household income is \$58,595 and is in the second quintile, while Lower Macungie's median household income is \$80,659 and is in the first quintile. Forty percent of communities among the top 20 ranked municipalities in the first quintile receive coverage for free from the state police. Most are in the so-called collar counties around Philadelphia. (See Table 4-4.)

TABLE 4-4**TOP 20 RANKED MUNICIPALITIES IN FIRST QUINTILE**

Households, Median Income and Use of Local Police, 2014

Municipality	Type	County	Households	Median income	Local police
Birmingham	2nd-class twp.	Chester	1,433	\$167,148	yes
Edgmont	2nd-class twp.	Delaware	1,691	\$109,688	no
Chadds Ford	2nd-class twp.	Delaware	1,526	\$110,357	no
Rose Valley	Borough	Delaware	343	\$176,406	no
Easttown	2nd-class twp.	Chester	3,830	\$130,577	yes
Lower Makefield	2nd-class twp.	Bucks	11,920	\$126,492	yes
Bethel	2nd-class twp.	Delaware	3,064	\$123,349	yes
Lower Merion	1st-class twp.	Montgomery	22,070	\$115,657	yes
Tredyffrin	2nd-class twp.	Chester	12,023	\$112,472	yes
Langhorne Manor	Borough	Bucks	322	\$95,000	yes
Radnor	1st-class twp.	Delaware	9,710	\$100,129	yes
East Marlborough	2nd-class twp.	Chester	2,628	\$105,122	yes
Newtown	2nd-class twp.	Delaware	4,697	\$86,054	yes
Concord	2nd-class twp.	Delaware	6,282	\$84,386	no
London Britain	2nd-class twp.	Chester	1,057	\$112,440	no
Middletown	2nd-class twp.	Delaware	5,867	\$86,082	no
Upper Providence	2nd-class twp.	Delaware	3,898	\$107,311	yes
Brown	2nd-class twp.	Lycoming	45	\$49,063	no
Yardley	Borough	Bucks	1,051	\$77,337	yes
Chester Heights	Borough	Delaware	1,095	\$79,349	no

Conclusion

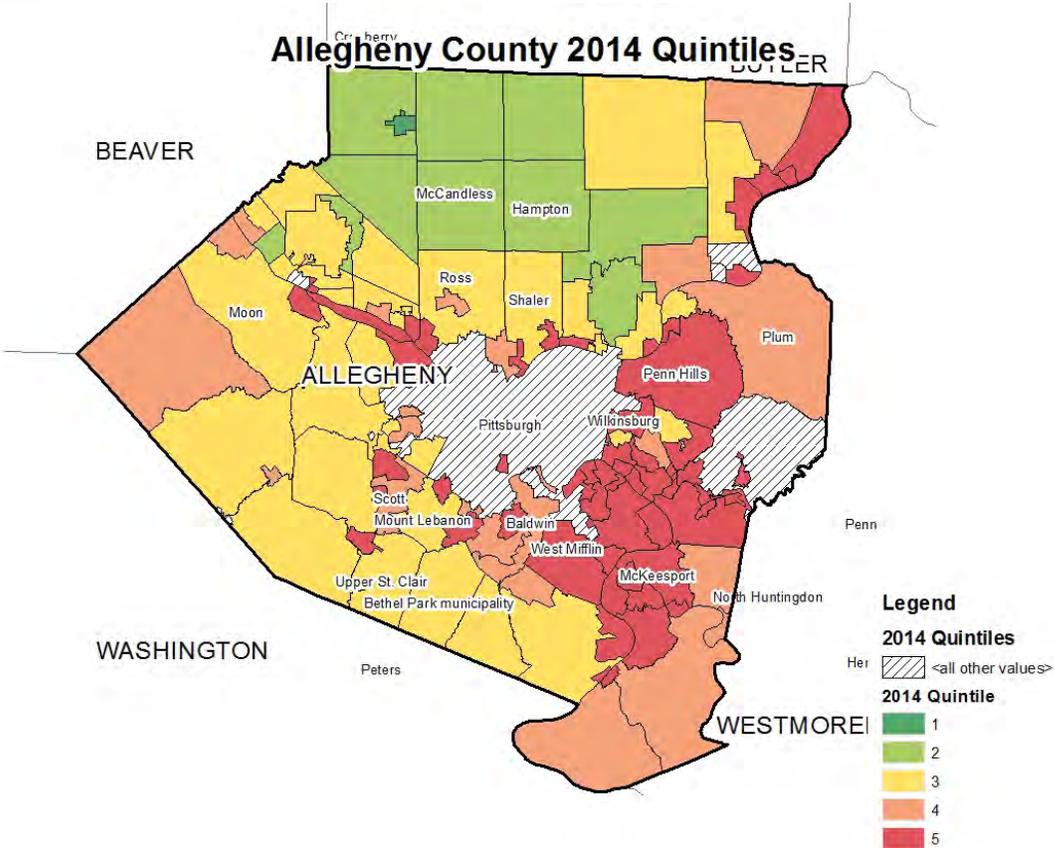
The point is not that all 2,500 plus municipalities in Pennsylvania should be mandated to have and pay for their own local police departments. Instead, policy makers need to modernize the inequitable, antiquated system for providing police coverage in the Commonwealth. All citizens should be able to receive the appropriate level of critical public safety services at a rate that does not send some communities into municipal fiscal distress while leaving other communities not only unscathed – but indeed, subsidized by their often less fiscally fortunate neighbors.

CHAPTER 5: STRESS INDEX FINDINGS/ QUINTILE RANKINGS FOR SELECT COUNTIES

Allegheny County: Cities of Clairton, Duquesne and McKeesport — 124 of 130 Allegheny County Municipalities

Quintile Rankings

The three cities in the sample were ranked in the fifth quintile from 1970 to 2014. Pittsburgh, as noted earlier in this report, was not included in the stress index due to its size and legislated tax structure so as not to skew the results. The position of the county’s 80 boroughs in the sample worsened during the review period with the majority in the fourth and fifth quintile as of 2014. The county’s 25 first class townships and 16 second class townships also moved down in the rankings during the review period. In addition to Pittsburgh, there are three other Act 47 distressed municipalities in Allegheny County — the city of Duquesne and the boroughs of Braddock and Rankin.

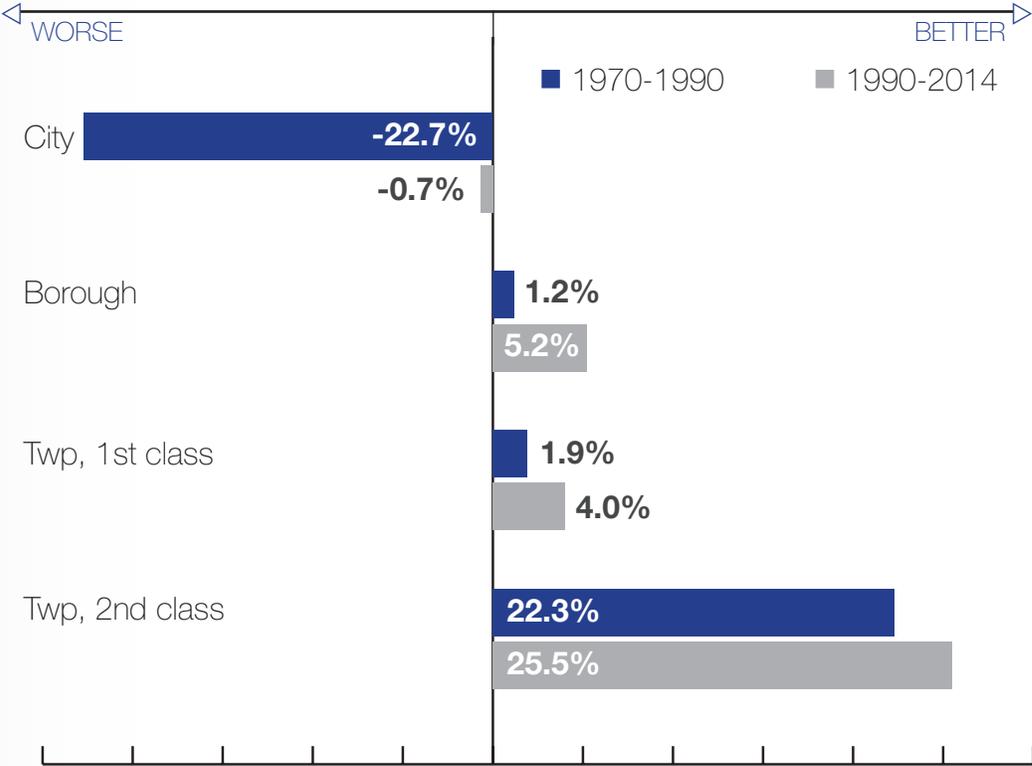


Tax Base and Tax Burden

Tax base in the cities shrank 23 percent from 1970 to 1990 and then was relatively flat through 2014. Meanwhile, the size of the tax base in boroughs steadily rose by 6 percent from 1970 to 2014. Tax base for first class townships grew by about the same amount. Second class townships experienced tax base growth of over 50 percent from 1970 to 2014. (See Graph 1.)

GRAPH 1 ALLEGHENY COUNTY

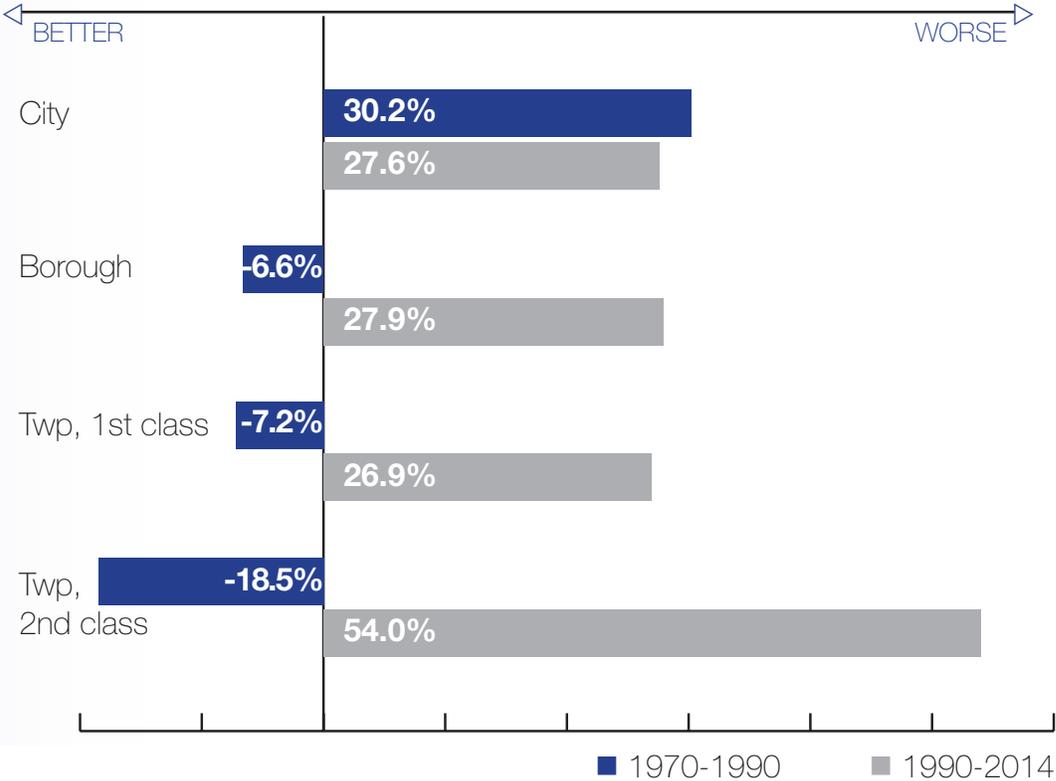
Change in Tax Base per Household (Excludes Pittsburgh), 1970-2014



The tax burden for the cities steadily grew from 1970 for a total increase of 66 percent by 2014. Tax burden followed a similar pattern for all three classes of municipality, with a dip in 1990 and growth in 2014. (See Graph 2.)

GRAPH 2
ALLEGHENY COUNTY

Change in Tax Burden (Excludes Pittsburgh), 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (3)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base was flat
- *Negative Trend:* Tax burden increased by 28 percent

Boroughs: Largely Negative (80)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 5 percent
- *Negative Trend:* Tax burden increased by 28 percent

First Class Townships: Largely Negative (25)

- *Negative Trend:* More moved into lower quintiles
- *Positive Trend:* Tax base grew by 4 percent
- *Negative Trend:* Tax burden increased by 27 percent

Second Class Townships: Largely Negative (16)

- *Negative Trend:* More moved into lower quintiles
- *Positive Trend:* Tax base grew by 22 percent
- *Negative Trend:* Tax burden increased by 54 percent

Household Population

Over 50 percent of households lived in municipalities that ranked in the fourth and fifth quintile in 2010. Another 33 percent of households lived in the third quintile. Just over 10 percent of households lived in the top two quintiles in 2014, with less than one percent in the first quintile. (See Table 1.)

TABLE 1

ALLEGHENY COUNTY

Number of Households by Quintile and Percent of Households by Quintile (Excludes Pittsburgh), 1970 to 2010

# of Households by Quintile			
	1970	1990	2010
1	9,753	415	507
2	108,945	53,500	40,728
3	88,168	138,874	128,774
4	57,913	67,991	80,357
5	68,016	124,174	142,344
Total	332,795	384,954	392,710

% of Households by Quintile			
	1970	1990	2010
1	2.93%	0.11%	0.13%
2	32.74%	13.90%	10.37%
3	26.49%	36.08%	32.79%
4	17.40%	17.66%	20.46%
5	20.44%	32.26%	36.25%

The cities lost 35 percent of their households from 1970 to 2014, while boroughs gained only 5 percent. Households increased in the townships, growing 31 percent in first class townships and 103 percent in second class townships. (See Table 2.)

TABLE 2

ALLEGHENY COUNTY

Number of Households by Municipal Class (Excludes Pittsburgh), 1970 to 2010

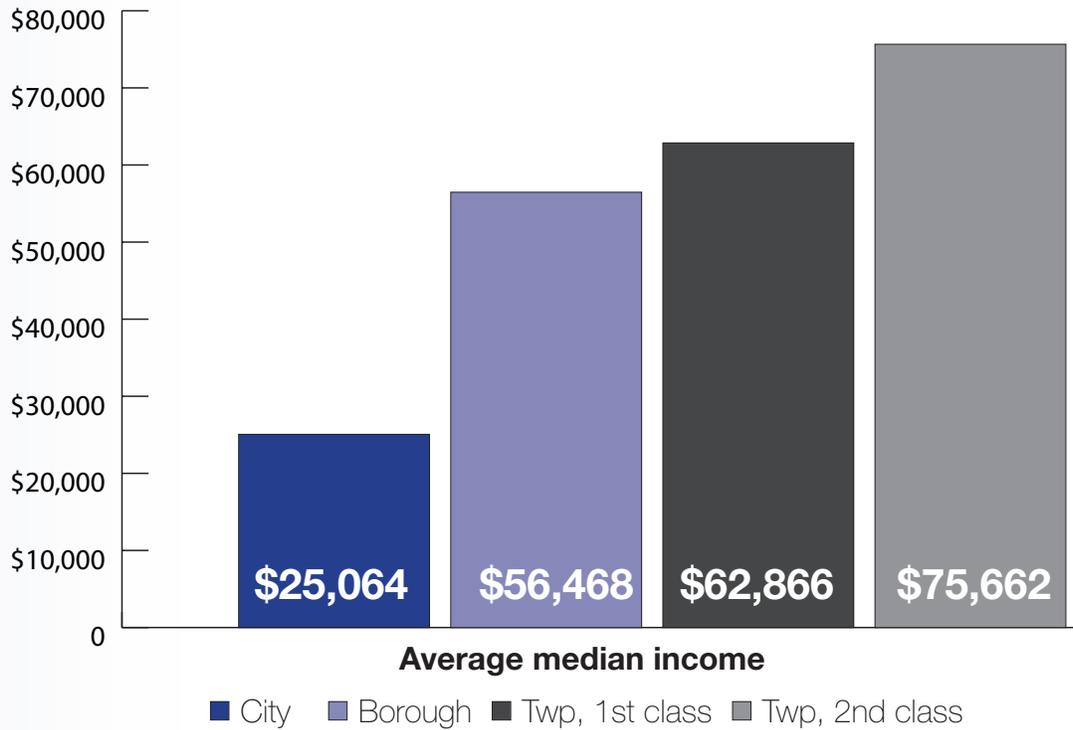
	Number of municipalities	1970	1990	2010	1970-2010
City	3	22,106	18,256	14,272	-35.4%
Borough	80	182,037	199,148	190,540	4.7%
Twp-1	25	101,406	126,523	132,468	30.6%
Twp-2	16	27,246	41,027	55,430	103.4%
Totals	1124	332,795	384,954	3 92,710	18.0%

Average Median Household Income

Average median household income was lowest in cities (\$25,064) and in the fifth quintile (\$38,187) and highest in second class townships (\$75,662) and the second quintile (\$111,412). (See Graphs 4 and 5.)

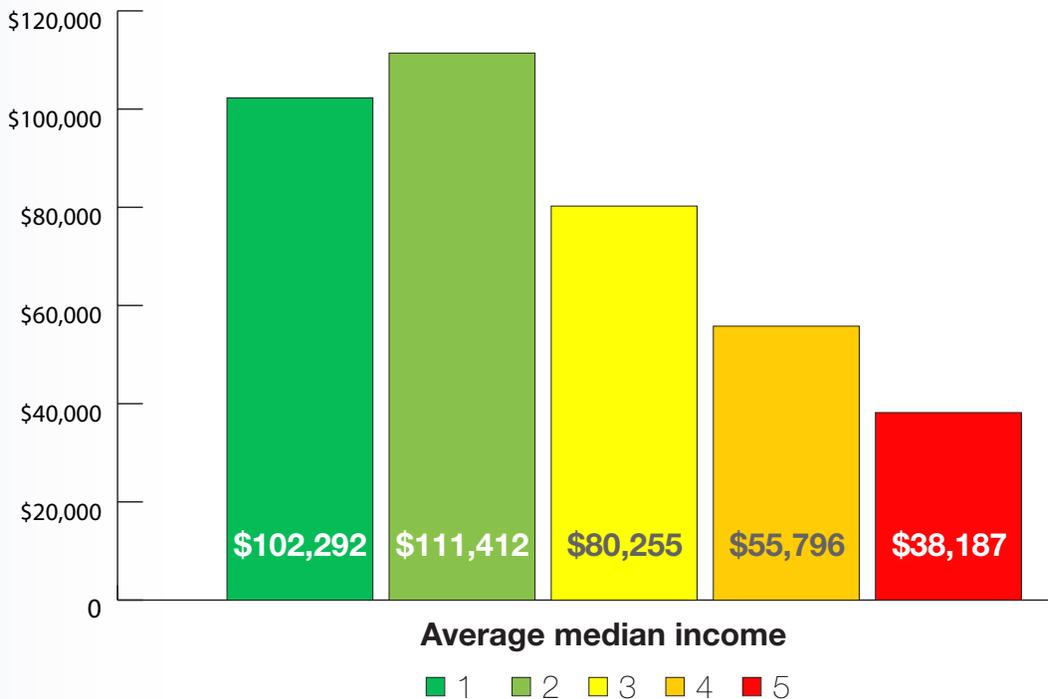
GRAPH 4
ALLEGHENY COUNTY

Average Median Household Income by Municipal Class (Excludes Pittsburgh), 2014



GRAPH 5
ALLEGHENY COUNTY

Average Median Household Income by Quintile (Excludes Pittsburgh), 2014



Municipality	Type	1970 Quintile	1970 Quintile	2014 Quintile		Change 1970-2014
Avalon	Borough	5	5	5	=	—
Bellevue	Borough	4	4	5	↓	-1
Blawnox	Borough	5	5	5	=	—
Brackenridge	Borough	4	5	5	↓	-1
Braddock	Borough	5	5	5	=	—
Braddock Hills	Borough	4	5	5	↓	-1
Brentwood	Borough	4	5	5	↓	-1
Bridgeville	Borough	4	5	5	↓	-1
Carnegie	Borough	4	5	5	↓	-1
Castle Shannon	Borough	3	4	5	↓	-2
Chalfant	Borough	4	5	5	↓	-1
Coraopolis	Borough	5	5	5	=	—
Dormont	Borough	4	5	5	↓	-1
Dravosburg	Borough	5	5	5	=	—
East McKeesport	Borough	4	5	5	↓	-1
East Pittsburgh	Borough	4	5	5	↓	-1
Elizabeth	Borough	5	5	5	=	—
Etna	Borough	5	5	5	=	—
Glassport	Borough	5	5	5	=	—
Haysville	Borough	4	5	5	↓	-1
Heidelberg	Borough	4	5	5	↓	-1
Homestead	Borough	5	5	5	=	—
Liberty	Borough	3	5	5	↓	-2
Lincoln	Borough	3	4	5	↓	-2
McKees Rocks	Borough	5	5	5	=	—
Millvale	Borough	5	5	5	=	—
Mount Oliver	Borough	5	5	5	=	—
Munhall	Borough	3	5	5	↓	-2
North Braddock	Borough	5	5	5	=	—
Pitcairn	Borough	5	5	5	=	—
Port Vue	Borough	4	5	5	↓	-1
Rankin	Borough	5	5	5	=	—
Sharpsburg	Borough	5	5	5	=	—
Springdale	Borough	4	5	5	↓	-1
Swissvale	Borough	4	5	5	↓	-1
Tarentum	Borough	5	5	5	=	—
Turtle Creek	Borough	5	5	5	=	—
Verona	Borough	5	5	5	=	—
Versailles	Borough	4	5	5	↓	-1
Wall	Borough	4	5	5	↓	-1
West Elizabeth	Borough	4	5	5	↓	-1
West Homestead	Borough	4	5	5	↓	-1
West Mifflin	Borough	3	4	5	↓	-2
Whitaker	Borough	4	5	5	↓	-1
Wilkinsburg	Borough	4	5	5	↓	-1
Wilmerding	Borough	5	5	5	=	—
Clairton	City	5	5	5	=	—
Duquesne	City	5	5	5	=	—
McKeesport	City	5	5	5	=	—
East Deer	Twp - 1st	5	5	5	=	—
Harrison	Twp - 1st	2	5	5	↓	-3
Neville	Twp - 1st	3	5	5	↓	-2

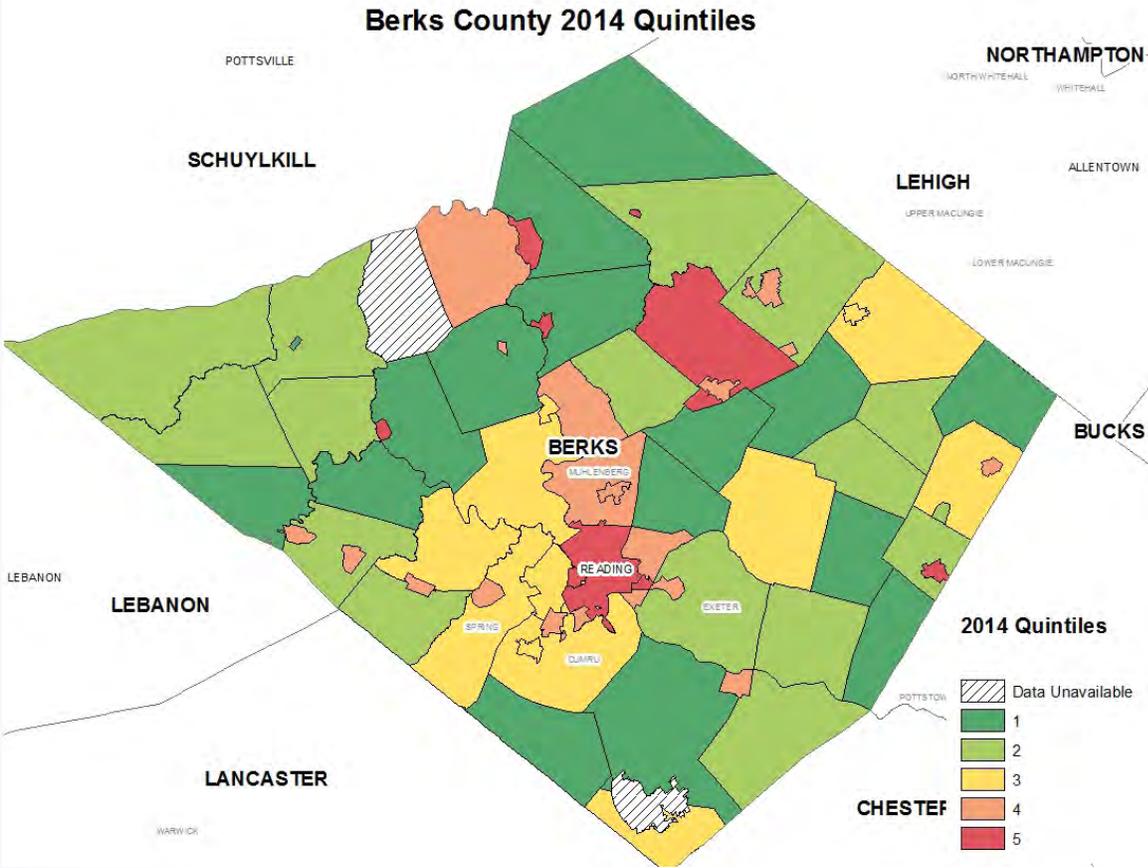
Municipality	Type	1970 Quintile	1970 Quintile	2014 Quintile		Change 1970-2014
North Versailles	Twp - 1st	3	5	5	↓	-2
Penn Hills	Twp - 1st	3	4	5	↓	-2
Stowe	Twp - 1st	5	5	5	=	—
Wilkins	Twp - 1st	2	3	5	↓	-3
Baldwin	Borough	3	4	4	↓	-1
Crafton	Borough	4	4	4	=	—
Emsworth	Borough	4	5	4	=	—
Forest Hills	Borough	3	3	4	↓	-1
Ingram	Borough	4	5	4	=	—
Leetsdale	Borough	4	5	4	=	—
Monroeville	Borough	2	3	4	↓	-2
Oakdale	Borough	4	4	4	=	—
Pleasant Hills	Borough	2	3	4	↓	-2
Plum	Borough	2	3	4	↓	-2
West View	Borough	2	4	4	↓	-2
White Oak	Borough	3	4	4	↓	-1
Whitehall	Borough	2	3	4	↓	-2
Baldwin	Twp - 1st	3	4	4	↓	-1
Crescent	Twp - 1st	3	4	4	↓	-1
Elizabeth	Twp - 1st	2	4	4	↓	-2
Reserve	Twp - 1st	3	4	4	↓	-1
Scott	Twp - 1st	3	3	4	↓	-1
South Versailles	Twp - 1st	2	1	4	↓	-2
Fawn	Twp - 2nd	3	3	4	↓	-1
Findlay	Twp - 2nd	4	2	4	=	—
Forward	Twp - 2nd	3	2	4	↓	-1
Harmar	Twp - 2nd	4	3	4	=	—
Aspinwall	Borough	2	3	3	↓	-1
Bell Acres	Borough	1	2	3	↓	-2
Ben Avon Heights	Borough	1	3	3	↓	-2
Bethel Park	Borough	2	3	3	↓	-1
Churchill	Borough	2	3	3	↓	-1
Edgewood	Borough	3	3	3	=	—
Glenfield	Borough	5	5	3	↑	+2
Green Tree	Borough	3	3	3	=	—
Jefferson Hills	Borough	2	3	3	↓	-1
Oakmont	Borough	3	3	3	=	—
Roslyn Farms	Borough	2	3	3	↓	-1
Sewickley	Borough	3	3	3	=	—
Sewickley Heights	Borough	2	2	3	↓	-1
Thornburg	Borough	2	3	3	↓	-1
Aleppo	Twp - 1st	2	3	3	↓	-1
Collier	Twp - 1st	2	4	3	↓	-1
Kennedy	Twp - 1st	3	3	3	=	—
Leet	Twp - 1st	1	3	3	↓	-2
Mount Lebanon	Twp - 1st	2	3	3	↓	-1
O'Hara	Twp - 1st	3	3	3	=	—
Robinson	Twp - 1st	2	3	3	↓	-1
Ross	Twp - 1st	2	2	3	↓	-1
Shaler	Twp - 1st	2	3	3	↓	-1
South Fayette	Twp - 1st	4	3	3	↑	+1
Upper St. Clair	Twp - 1st	2	3	3	↓	-1

Municipality	Type	1970 Quintile	1970 Quintile	2014 Quintile		Change 1970-2014
Frazer	Twp - 2nd	2	3	3	↓	-1
Kilbuck	Twp - 2nd	3	2	3	=	—
Moon	Twp - 2nd	2	2	3	↓	-1
North Fayette	Twp - 2nd	3	3	3	=	—
Ohio	Twp - 2nd	2	2	3	↓	-1
South Park	Twp - 2nd	3	3	3	=	—
West Deer	Twp - 2nd	3	3	3	=	—
Ben Avon	Borough	3	3	2	↑	+1
Edgeworth	Borough	3	3	2	↑	+1
Fox Chapel	Borough	2	2	2	=	—
Franklin Park	Borough	1	2	2	↓	-1
Osborne	Borough	3	3	2	↑	+1
Sewickley Hills	Borough	1	1	2	↓	-1
McCandless	Twp - 1st	1	2	2	↓	-1
Hampton	Twp - 2nd	2	2	2	=	—
Indiana	Twp - 2nd	2	3	2	=	—
Marshall	Twp - 2nd	2	2	2	=	—
Pine	Twp - 2nd	1	2	2	↓	-1
Richland	Twp - 2nd	2	2	2	=	—
Bradford Woods	Borough	2	2	1	↑	+1

Berks County: City of Reading — 71 of 72 Berks County Municipalities

Quintile Rankings

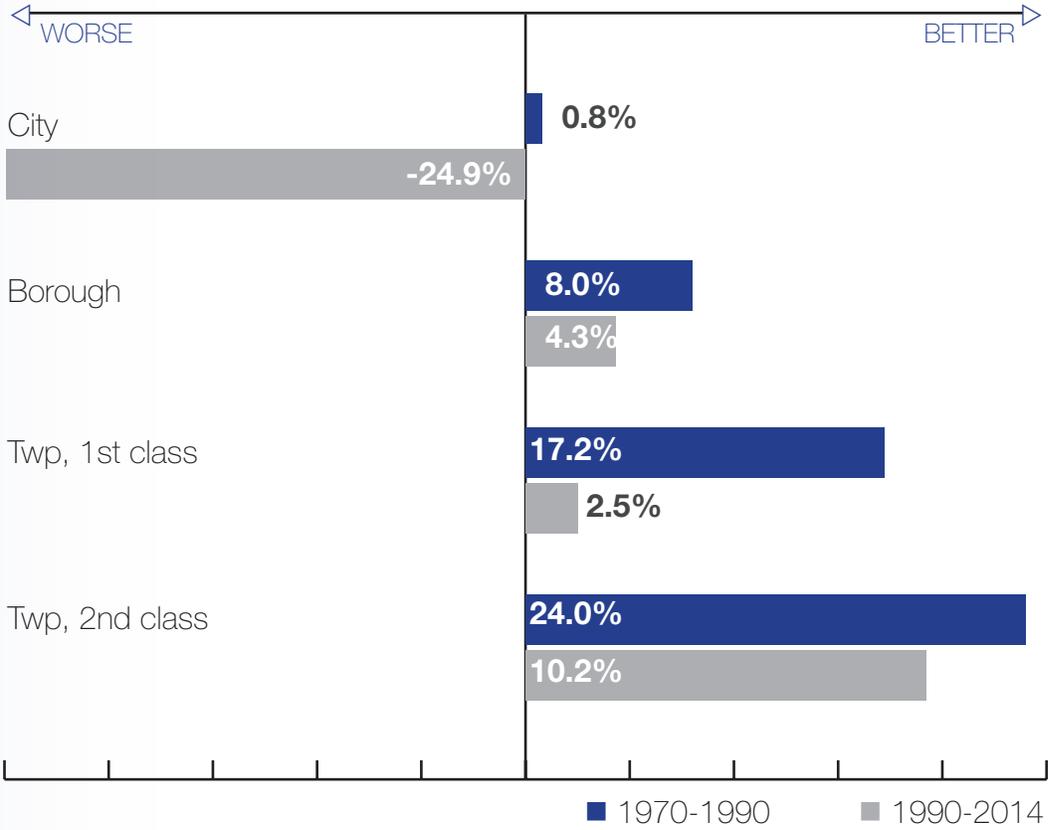
Reading, which is in the Act 47 distressed municipality program, was in the fifth quintile in the rankings from 1970 to 2014. Most of Berks County’s 27 boroughs were in the fourth and fifth quintile throughout the review period, but even more had moved down in the rankings by 2014. The position of first class townships also declined, with one each in the second, third and fourth quintile as of 2014. Second class townships performed better with the majority of the 40 in the top two quintiles at the end of the review period.



Tax Base and Tax Burden

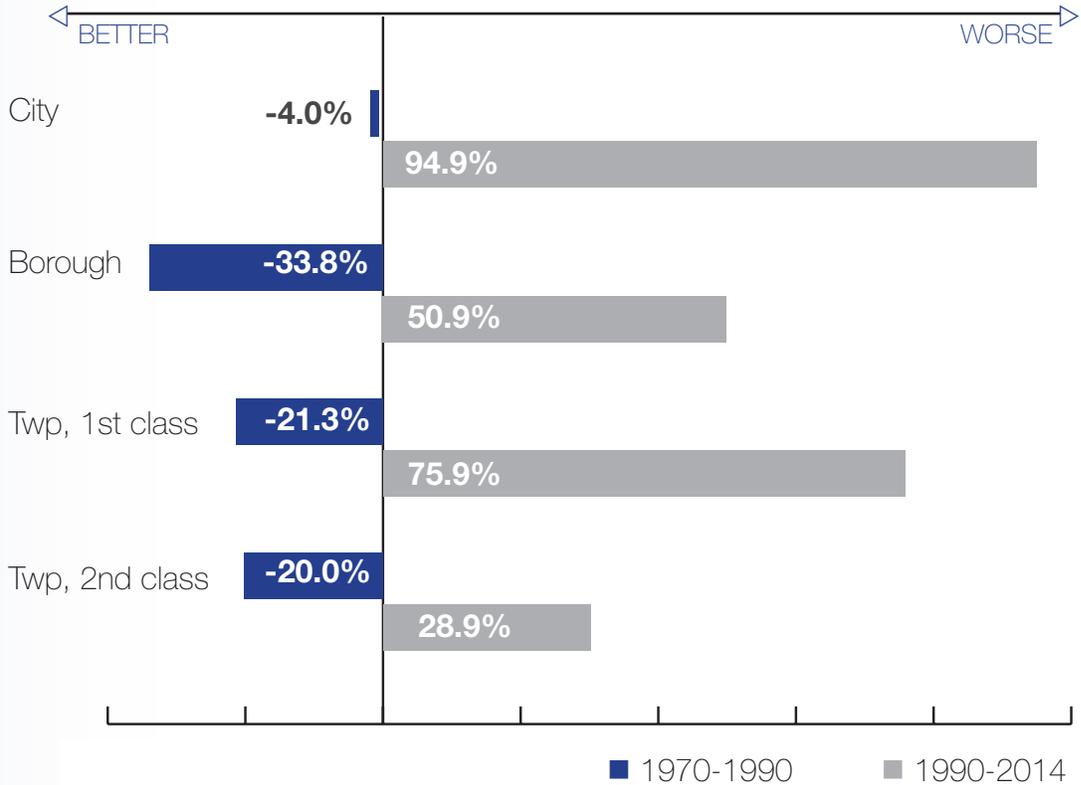
Tax base in Reading was relatively flat from 1970 to 1990 but then dropped by 25 percent from 1990 to 2014. The tax base in boroughs and townships steadily grew from 1970 to 2014, with second class townships increasing the most. (See Graph 1.)

GRAPH 1
BERKS COUNTY
 Change in Tax Base per Household, 1970-2014



Tax burden in Reading decreased from 1970 to 1990 but then soared by 95 percent from 1990 to 2014. Boroughs and townships experienced similar patterns in terms of tax burden, with the amount decreasing in 1990 but then rising in 2014. (See Graph 2.)

GRAPH 2
BERKS COUNTY
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased 25 percent
- *Negative Trend:* Tax burden increased by 95 percent

Boroughs: Largely Negative (27)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 4 percent
- *Negative Trend:* Tax burden increased by 51 percent

First Class Townships: Largely Negative (3)

- *Negative Trend:* More moved into lower quintiles
- *Positive Trend:* Tax base grew by 2.5 percent
- *Negative Trend:* Tax burden increased by 76 percent

Second Class Townships: Mixed Positive (40)

- *Positive Trend:* Majority in the first and second quintiles
- *Positive Trend:* Tax base grew by 10 percent
- *Negative Trend:* Tax burden increased by 29 percent

Household Population

Over 40 percent of households lived in municipalities that ranked in the fourth and fifth quintile in 2010. Another 23 percent of households lived in the third quintile. Approximately one-third of households lived in the top two quintiles in 2010. (See Table 1.)

TABLE 1
BERKS COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	14,466	35,098	18,777
2	19,958	20,369	32,092
3	12,084	13,277	34,678
4	12,292	19,215	27,856
5	33,051	39,387	38,328
Total	91,851	127,296	151,731

% of Households by Quintile

	1970	1990	2010
1	15.75%	27.57%	12.38%
2	21.73%	16.00%	21.15%
3	13.16%	10.39%	22.85%
4	13.38%	15.09%	18.36%
5	35.98%	30.94%	25.26%

Reading lost 6 percent of its households from 1970 to 2014, while boroughs gained 70 percent. Households growth jumped in the townships, growing 105 percent in first class townships and 133 percent in second class townships. (See Table 2.)

TABLE 2
BERKS COUNTY
 Number of Households by Municipal Class, 1970 to 2010

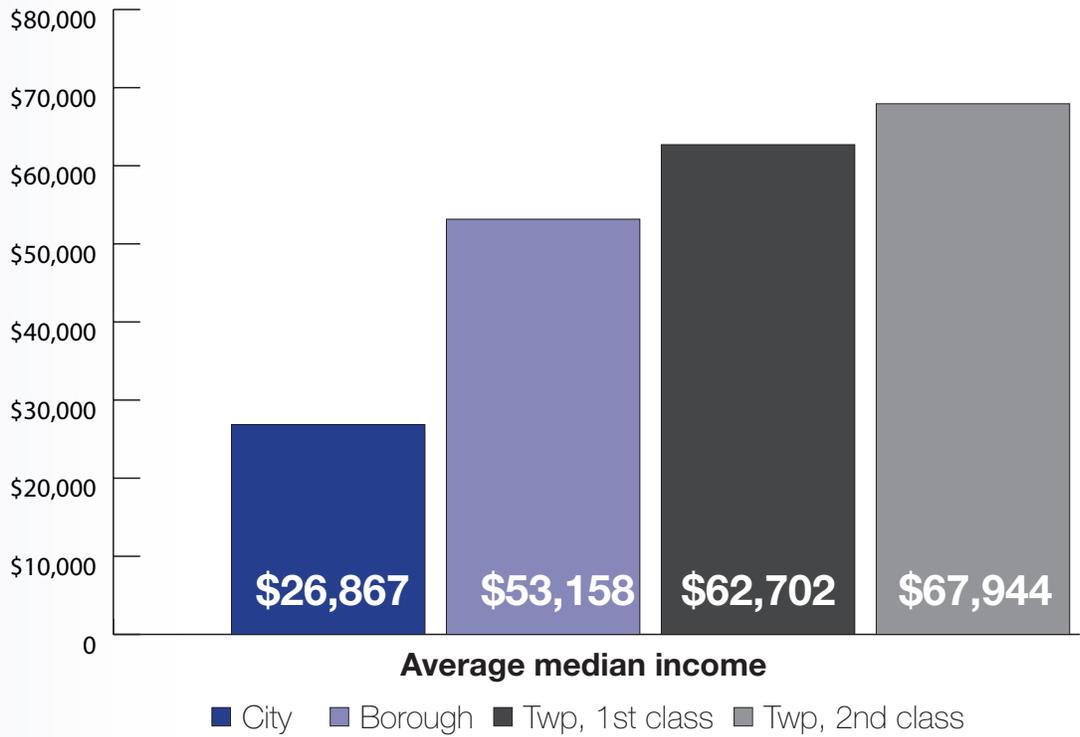
	Number of municipalities	1970	1990	2010	1970-2010
City	1	32,357	31,299	30,435	-5.9%
Borough	27	23,449	28,872	30,652	30.7%
Twp-1	3	7,937	13,039	16,237	104.6%
Twp-2	40	28,108	54,086	74,407	164.7%
Totals	71	91,851	127,296	151,731	65.2%

Average Median Household Income

Average median household income was lowest in Reading (\$26,867) and in the fifth quintile (\$39,612) and highest in second class townships (\$67,944) and the first quintile (\$70,421). (See Graphs 4 and 5.)

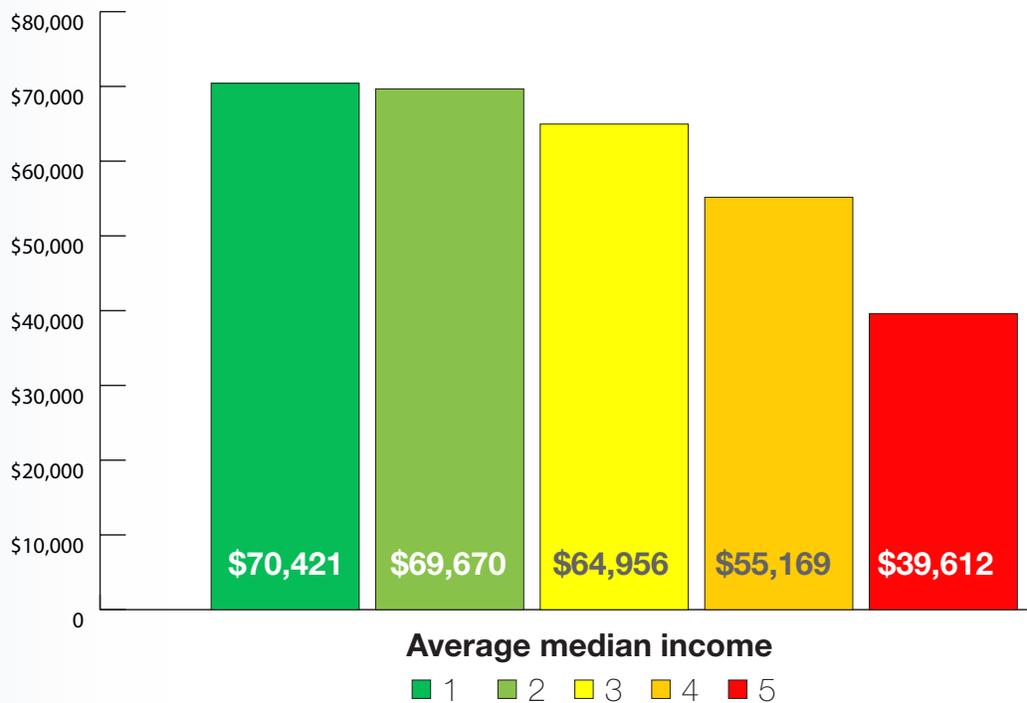
GRAPH 4
BERKS COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
BERKS COUNTY

Average Median Household Income by Quintile, 2014



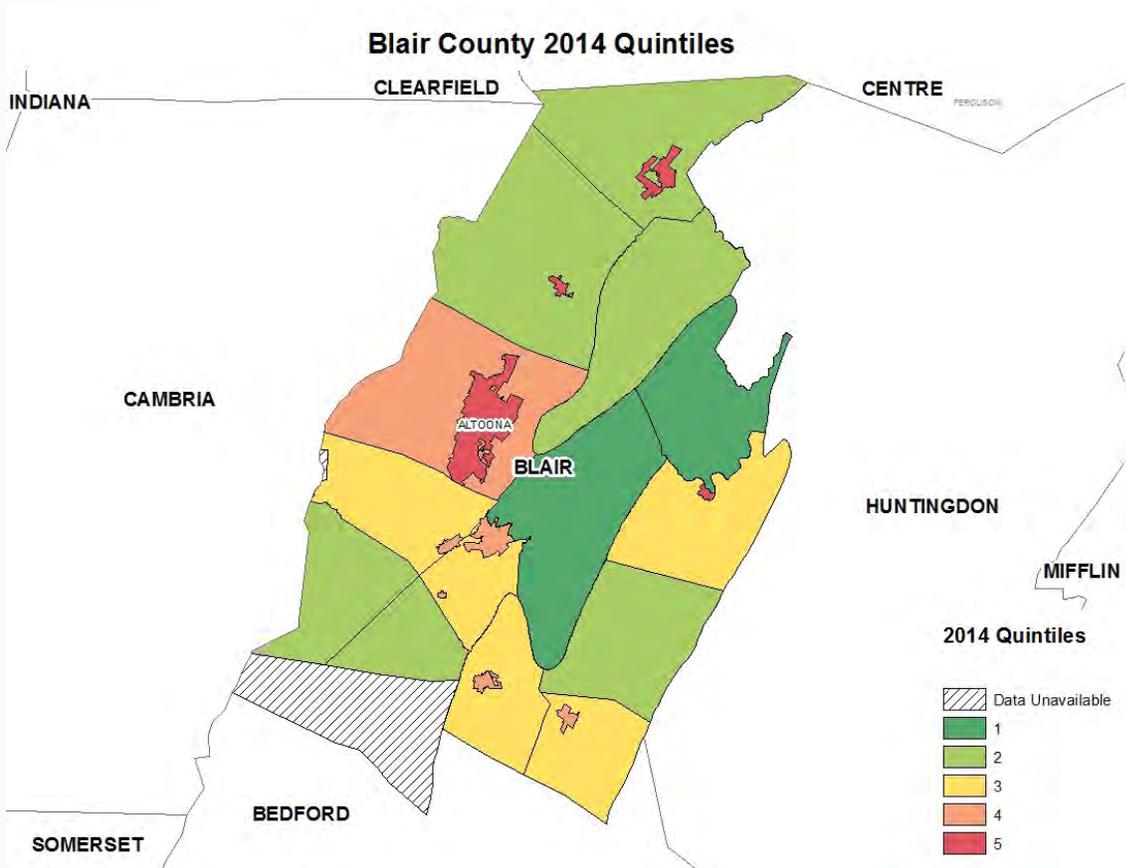
Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Bernville	Borough	5	4	5	=	-
Boyertown	Borough	4	4	5	↓	-1
Hamburg	Borough	4	4	5	↓	-1
Lenhartsville	Borough	5	5	5	=	-
Mount Penn	Borough	3	4	5	↓	-2
Shoemakersville	Borough	4	3	5	↓	-1
West Reading	Borough	4	4	5	↓	-1
Reading	City	5	5	5	=	-
Richmond	Twp - 2nd	1	2	5	↓	-4
Bally	Borough	3	3	4	↓	-1
Birdsboro	Borough	4	3	4	=	-
Centerport	Borough	2	1	4	↓	-2
Fleetwood	Borough	3	3	4	↓	-1
Kenhorst	Borough	4	3	4	=	-
Kutztown	Borough	1	2	4	↓	-3
Laureldale	Borough	4	3	4	=	-
Lyons	Borough	5	4	4	↑	+1
Robesonia	Borough	3	3	4	↓	-1
Saint Lawrence	Borough	4	3	4	=	-
Shillington	Borough	2	3	4	↓	-2
Sinking Spring	Borough	3	4	4	↓	-1
Wernersville	Borough	2	3	4	↓	-2
Womelsdorf	Borough	4	4	4	=	-
Muhlenberg (merger)	Twp - 1st	2	4	4	↓	-2
Lower Alsace	Twp - 2nd	2	2	4	↓	-2
Ontelaunee	Twp - 2nd	2	2	4	↓	-2
Tilden	Twp - 2nd	4	1	4	=	-
Leesport	Borough	4	4	3	↑	+1
Mohnton	Borough	4	3	3	↑	+1
Spring	Twp - 2nd	2	5	3	↓	-1
Topton	Borough	4	3	3	↑	+1
Wyomissing (merger)	Borough	3	4	3	=	-
Cumru	Twp - 1st	2	2	3	↓	-1
Bern	Twp - 2nd	1	1	3	↓	-2
Caernarvon	Twp - 2nd	1	2	3	↓	-2
Longswamp	Twp - 2nd	3	1	3	=	-
Lower Heidelberg	Twp - 2nd	3	2	3	=	-
Oley	Twp - 2nd	2	1	3	↓	-1
Washington	Twp - 2nd	1	1	3	↓	-2
Bechtelsville	Borough	3	3	2	↑	+1
Colebrookdale	Twp - 1st	1	1	2	↓	-1
Amity	Twp - 2nd	1	1	2	↓	-1
Bethel	Twp - 2nd	2	2	2	=	-
District	Twp - 2nd	2	1	2	=	-
Exeter	Twp - 2nd	1	1	2	↓	-1
Greenwich	Twp - 2nd	2	1	2	=	-
Heidelberg	Twp - 2nd	1	1	2	↓	-1
Jefferson	Twp - 2nd	3	1	2	↑	+1
Maidencreek	Twp - 2nd	2	2	2	=	-
Maxatawny	Twp - 2nd	2	1	2	=	-
Pike	Twp - 2nd	1	1	2	↓	-1
South Heidelberg	Twp - 2nd	3	1	2	↑	+1

Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014	
Tulpehocken	Twp - 2nd	2	2	2	=	=	-
Union	Twp - 2nd	1	1	2	↓	-	-1
Upper Tulpehocken	Twp - 2nd	3	2	2	↑	=	+1
Strausstown	Borough	5	2	1	↑	=	+4
Albany	Twp - 2nd	1	1	1	=	=	-
Alsace	Twp - 2nd	2	2	1	↑	=	+1
Brecknock	Twp - 2nd	3	1	1	↑	=	+2
Centre	Twp - 2nd	2	1	1	↑	=	+1
Douglass	Twp - 2nd	3	2	1	↑	=	+2
Earl	Twp - 2nd	3	1	1	↑	=	+2
Hereford	Twp - 2nd	2	1	1	↑	=	+1
Marion	Twp - 2nd	2	1	1	↑	=	+1
North Heidelberg	Twp - 2nd	4	1	1	↑	=	+3
Penn	Twp - 2nd	1	1	1	=	=	-
Perry	Twp - 2nd	2	2	1	↑	=	+1
Robeson	Twp - 2nd	1	1	1	=	=	-
Rockland	Twp - 2nd	1	1	1	=	=	-
Ruscombmanor	Twp - 2nd	1	1	1	=	=	-
Windsor	Twp - 2nd	3	2	1	↑	=	+2

Blair County: City of Altoona — 23 of 24 Blair County Municipalities

Quintile Rankings

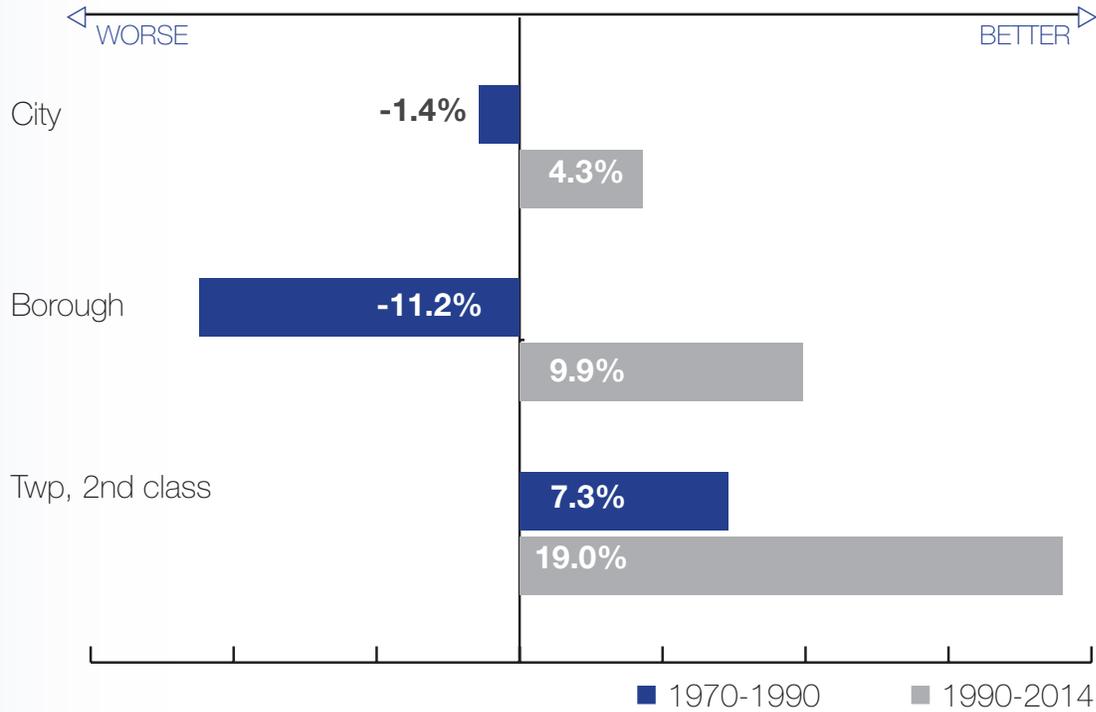
The city of Altoona was in the fifth quintile from 1970 to 2014. All of the eight boroughs were in the lowest two quintiles as of 2014. The majority of second class townships were in the first and second quintiles by 2014. Altoona is in the Act 47 program for distressed municipalities.



Tax Base and Tax Burden

Tax base in Altoona and in the boroughs decreased from 1970 to 1990 but then grew from 1990 to 2014. Tax base grew throughout the review period in second class townships. (See Graph 1.)

GRAPH 1
BLAIR COUNTY
Change in Tax Base per Household, 1970-2014

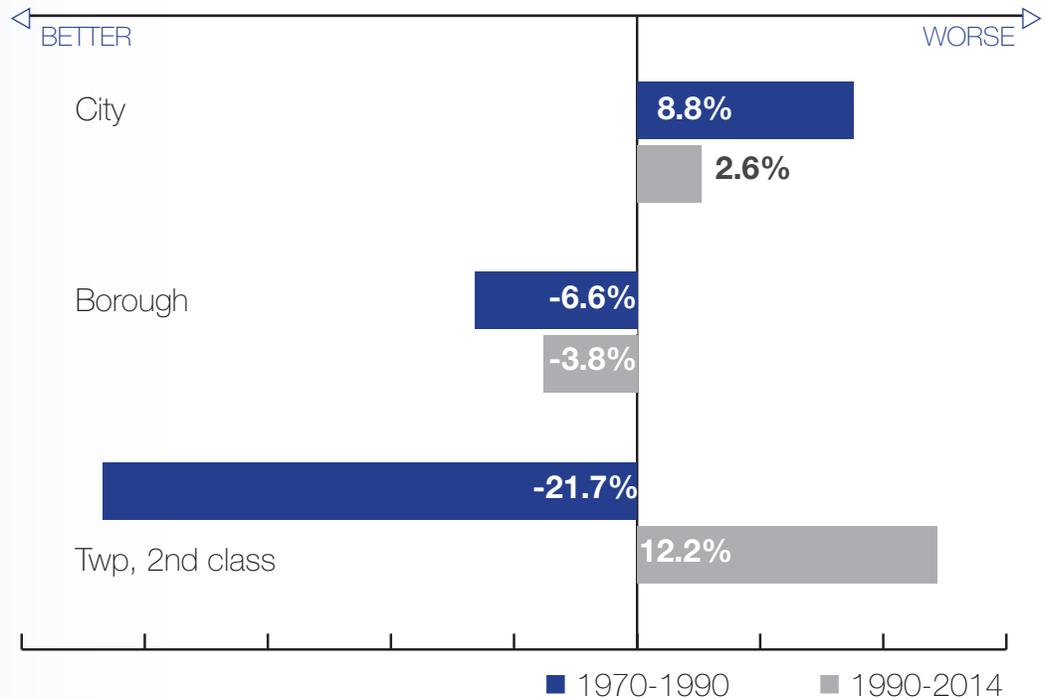


Tax burden increased throughout the review period in Altoona but decreased from 1970 to 2014 in the boroughs. In second class townships, tax burden decreased from 1970 to 1990 and increased from 1990 to 2014. (See Graph 2.)

GRAPH 2

BLAIR COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Largely Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 4 percent
- *Negative Trend:* Tax burden increased by 3 percent

Boroughs: Mixed Positive (8)

- *Negative Trend:* All in the fourth and fifth quintile
- *Positive Trend:* Tax base increased by 10 percent
- *Positive Trend:* Tax burden decreased by 4 percent

Second Class Townships: Mixed Positive (14)

- *Positive Trend:* Majority in the first and second quintiles
- *Positive Trend:* Tax base grew by 19 percent
- *Negative Trend:* Tax burden increased by 12 percent

Household Population

Two-thirds of households lived in municipalities that ranked in the fourth and fifth quintiles in 2010. Approximately 20 percent of households were in the first and second quintiles. (See Table 1.)

TABLE 1

BLAIR COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	1,629	5,996	3,094
2	2,572	2,992	6,682
3	6,814	1,220	7,116
4	7,185	9,338	10,244
5	24,142	29,277	22,172
Total	42,342	48,823	49,308

% of Households by Quintile

	1970	1990	2010
1	3.85%	12.28%	6.27%
2	6.07%	6.13%	13.55%
3	16.09%	2.50%	14.43%
4	16.97%	19.13%	20.78%
5	57.02%	59.97%	44.97%

Altoona lost 11 percent of households from 1970 to 2014, while boroughs grew by only 6 percent. The largest household increase was in the second class townships, where the number of households increased by 68 percent. (See Table 2.)

TABLE 2
BLAIR COUNTY
 Number of Households by Municipal Class, 1970 to 2010

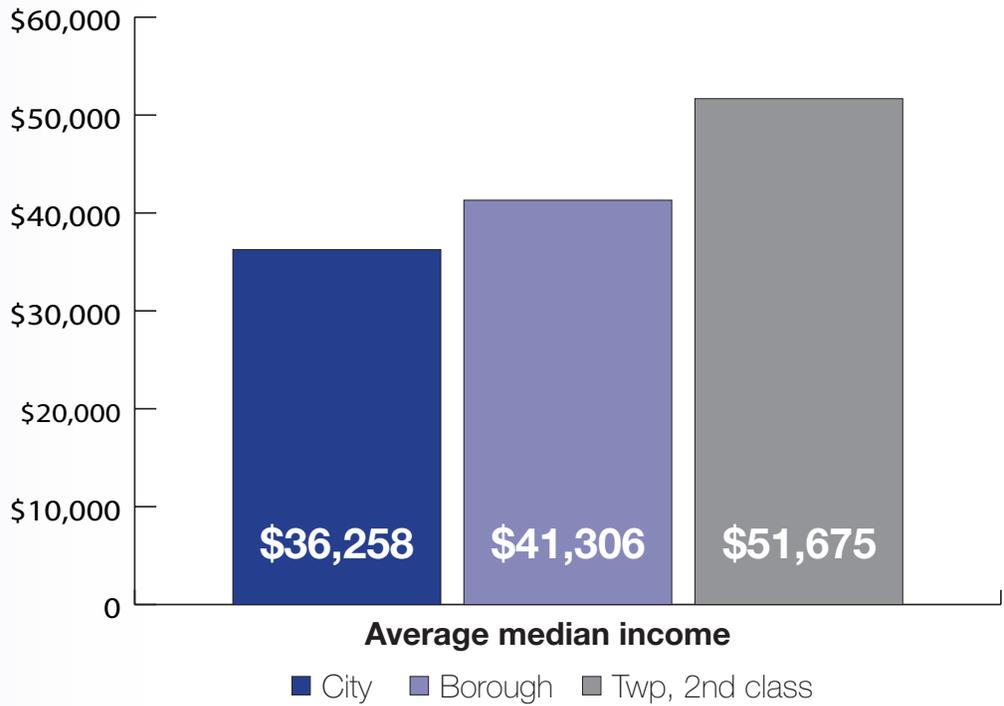
	Number of municipalities	1970	1990	2010	1970-2010
City	1	21,085	20,623	18,755	-11.1%
Borough	8	8,346	8,614	8,839	5.9%
Twp-2	14	12,911	19,586	21,714	68.2%
Totals	23	42,342	48,823	49,308	63.0%

Average Median Household Income

Average median household income was lowest in the cities (\$36,258) and in the fifth quintile (\$39,195) and highest in second class townships (\$51,675) and the first quintile (\$62,379). (See Graphs 4 and 5.)

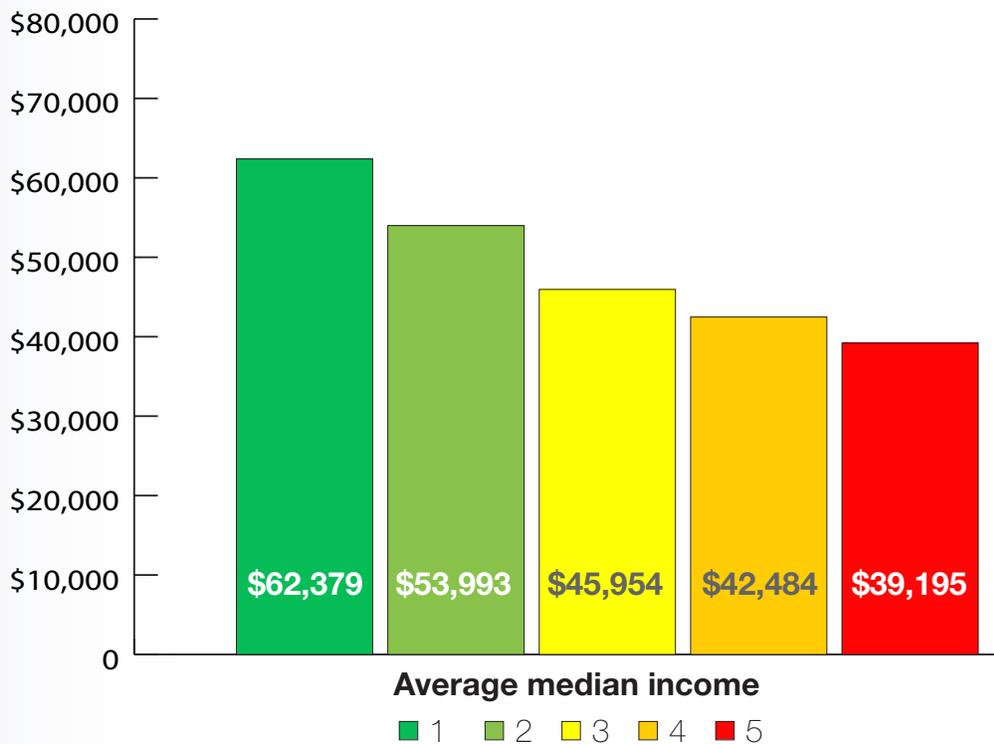
GRAPH 4
BLAIR COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
BLAIR COUNTY

Average Median Household Income by Quintile, 2014

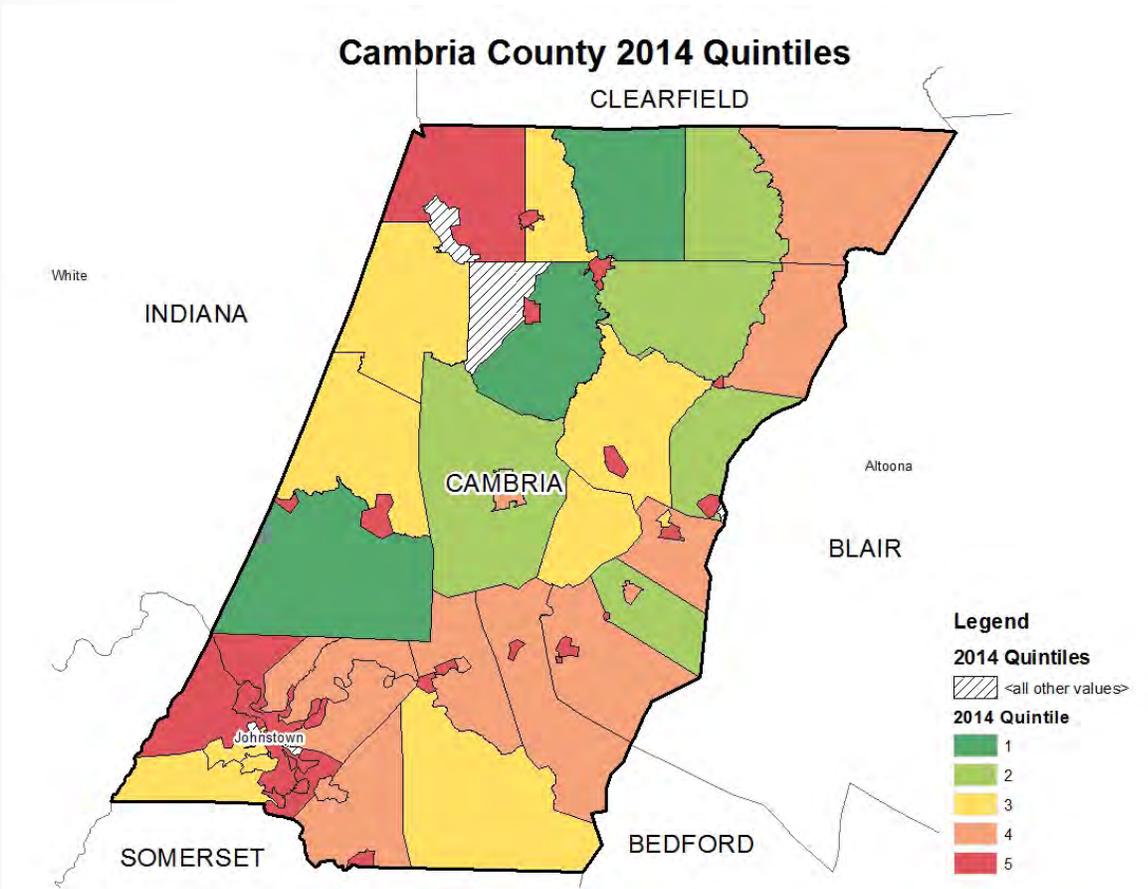


Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Bellwood	Borough	4	5	5	↓	-1
Tyrone	Borough	5	5	5	=	—
Williamsburg	Borough	5	5	5	=	—
Altoona	City	5	5	5	=	—
Duncansville	Borough	4	5	4	=	—
Hollidaysburg	Borough	3	5	4	↓	-1
Martinsburg	Borough	4	5	4	=	—
Newry	Borough	2	4	4	↓	-2
Roaring Spring	Borough	4	4	4	=	—
Logan	Twp - 2nd	4	4	4	=	—
Allegheny	Twp - 2nd	3	4	3	=	—
Blair	Twp - 2nd	2	2	3	↓	-1
North Woodbury	Twp - 2nd	2	2	3	↓	-1
Taylor	Twp - 2nd	2	3	3	↓	-1
Woodbury	Twp - 2nd	4	2	3	↑	+1
Antis	Twp - 2nd	3	1	2	↑	+1
Freedom	Twp - 2nd	2	4	2	=	—
Huston	Twp - 2nd	1	1	2	↓	-1
Juniata	Twp - 2nd	4	3	2	↑	+2
Snyder	Twp - 2nd	3	5	2	↑	+1
Tyrone	Twp - 2nd	3	1	2	↑	+1
Catharine	Twp - 2nd	3	2	1	↑	+2
Frankstown	Twp - 2nd	1	1	1	=	—

Cambria County: City of Johnstown — 58 of 63 Cambria County Municipalities

Quintile Rankings

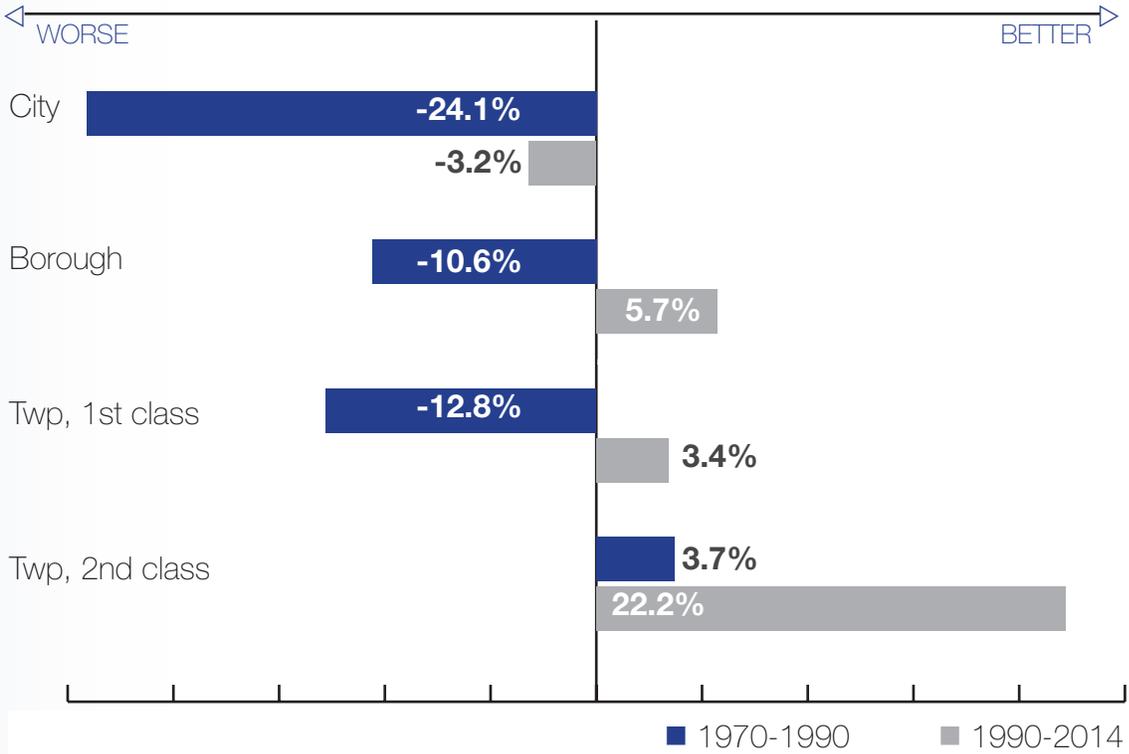
The city of Johnstown, which is an Act 47 distressed municipality, was ranked in the fifth quintile from 1970 to 2014. The majority of the 28 boroughs were also in the fifth quintile throughout the review period. Cambria’s only first class township sunk from the fourth quintile to the fifth quintile, where it remained in 2014. The 28 second class townships improved slightly as more moved up in the rankings but many still remained in the lower two quintiles by 2014.



Tax Base and Tax Burden

Tax base in Johnstown decreased from 1970 to 2014. In boroughs, the first class township, and second class townships, tax base diminished from 1970 to 1990, but then increased from 1990 to 2014, growing the most in second class townships. (See Graph 1.)

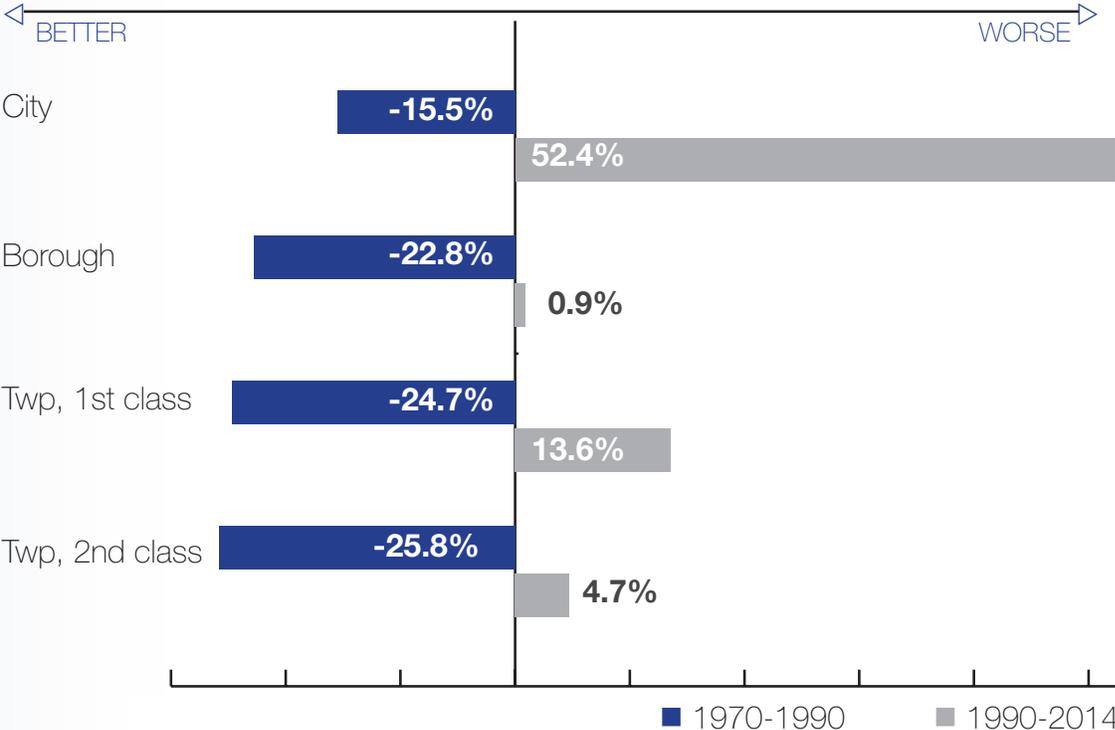
GRAPH 1
CAMBRIA COUNTY
 Change in Tax Base per Household, 1970-2014



Johnstown’s tax burden dropped from 1970 to 1990 but then jumped by 52 percent from 1990 to 2014. Tax burden fell in all other classes of municipality from 1970 to 1990, and then remained flat in boroughs and grew in the first class township and in second class townships. (See Graph 2.)

GRAPH 2
CAMBRIA COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base declined by 3 percent
- *Negative Trend:* Tax burden increased by 52 percent

Boroughs: Mixed Positive (28)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base increased by 6 percent
- *Positive Trend:* Tax burden was flat

First Class Township: Largely Negative (1)

- *Negative Trend:* Moved into the fifth quintile
- *Positive Trend:* Tax base grew by 3 percent
- *Negative Trend:* Tax burden increased by 14 percent

Second Class Townships: Largely Negative (28)

- *Negative Trend:* Many still in the lower quintiles but starting to trend positive
- *Positive Trend:* Tax base grew by 22 percent
- *Negative Trend:* Tax burden increased by 5 percent

Household Population

Almost 70 percent of households lived in municipalities that ranked in the fourth and fifth quintile in 2010. Only 12 percent of households lived in communities ranked in the first and second quintile. (See Table 1.)

TABLE 1

CAMBRIA COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	622	96	2,527
2	6,357	2,193	3,946
3	5,465	13,541	10,882
4	9,590	12,472	15,227
5	31,580	30,859	22,753
Total	53,614	59,161	55,335

% of Households by Quintile

	1970	1990	2010
1	1.16%	0.16%	4.57%
2	11.86%	3.71%	7.13%
3	10.19%	22.89%	19.67%
4	17.89%	21.08%	27.52%
5	58.90%	52.16%	41.12%

Johnstown lost 33 percent of its households from 1970 to 2014. The number of households dropped 9 percent in boroughs and 3.5 percent in the first class township. Households increased in second class townships by 40 percent. (See Table 2.)

TABLE 2
CAMBRIA COUNTY

Number of Households by Municipal Class, 1970 to 2010

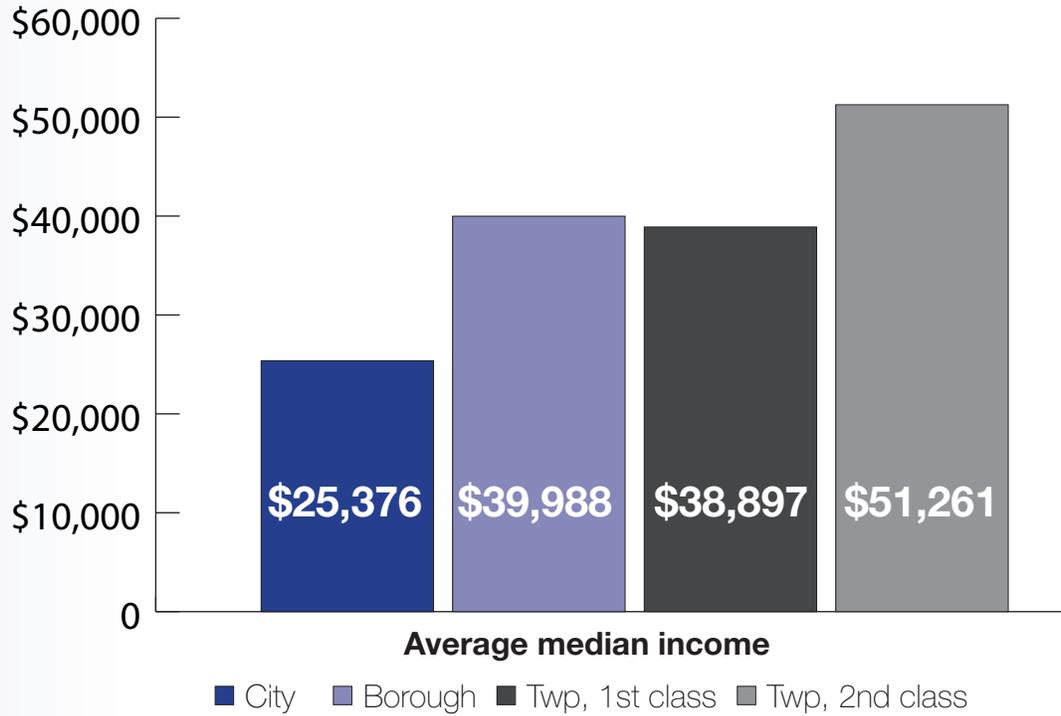
	Number of municipalities	1970	1990	2010	1970-2010
City	1	14,671	12,529	9,850	-32.9%
Borough	28	7,419	17,307	15,880	-8.8%
Twp-1	1	1,390	1,535	1,341	-3.5%
Twp-2	28	20,134	27,790	28,264	40.4%
Totals	58	53,614	59,161	55,335	3.2%

Average Median Household Income

Average median household income was lowest in the city (\$25,376) and in the fifth quintile (\$36,511) and highest in second class townships (\$51,261) and the first quintile (\$61,146). (See Graphs 4 and 5.)

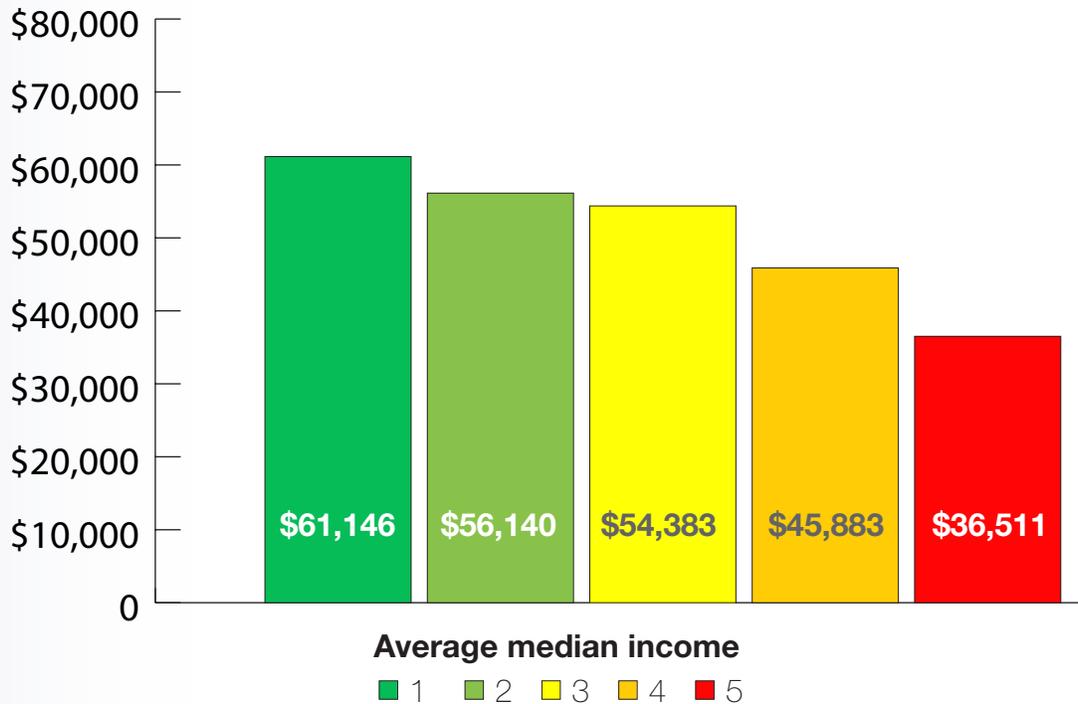
GRAPH 4
CAMBRIA COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
CAMBRIA COUNTY

Average Median Household Income by Quintile, 2014



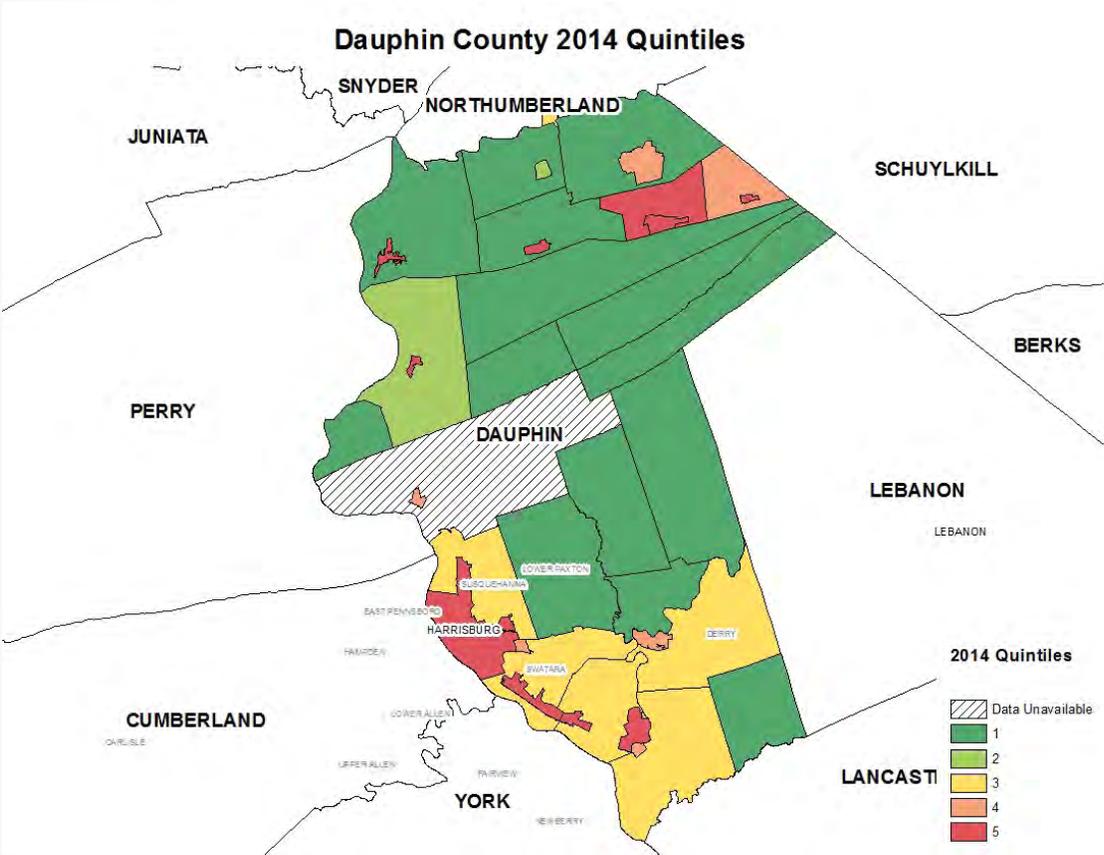
Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Ashville	Borough	5	2	5	=	-
Carrolltown	Borough	5	5	5	=	-
Cassandra	Borough	5	5	5	=	-
Cresson	Borough	3	4	5	↓	-2
Dale	Borough	5	5	5	=	-
East Conemaugh	Borough	5	5	5	=	-
Ehrenfeld	Borough	5	5	5	=	-
Ferndale	Borough	5	5	5	=	-
Franklin	Borough	4	5	5	↓	-1
Gallitzin	Borough	5	5	5	=	-
Hastings	Borough	5	5	5	=	-
Lorain	Borough	5	5	5	=	-
Loretto	Borough	1	4	5	↓	-4
Nanty-Glo	Borough	5	5	5	=	-
Patton	Borough	5	5	5	=	-
Portage	Borough	5	5	5	=	-
Scalp Level	Borough	5	5	5	=	-
South Fork	Borough	5	5	5	=	-
Vintondale	Borough	5	4	5	=	-
Wilmore	Borough	1	4	5	↓	-4
Johnstown	City	5	5	5	=	-
Stonycreek	Twp - 1st	4	5	5	↓	-1
Lower Yoder	Twp - 2nd	5	5	5	=	-
Susquehanna	Twp - 2nd	5	5	5	=	-
West Taylor	Twp - 2nd	5	5	5	=	-
Ebensburg	Borough	2	3	4	↓	-2
Geistown	Borough	4	4	4	=	-
Lilly	Borough	5	5	4	↑	+1
Summerhill	Borough	3	4	4	↓	-1
Conemaugh	Twp - 2nd	5	5	4	↑	+1
Cresson	Twp - 2nd	3	4	4	↓	-1
Croyle	Twp - 2nd	5	4	4	↑	+1
Dean	Twp - 2nd	3	4	4	↓	-1
East Taylor	Twp - 2nd	4	4	4	=	-
Middle Taylor	Twp - 2nd	4	5	4	=	-
Portage	Twp - 2nd	5	4	4	↑	+1
Reade	Twp - 2nd	3	4	4	↓	-1
Richland	Twp - 2nd	3	3	4	↓	-1
Summerhill	Twp - 2nd	5	4	4	↑	+1
Sankertown	Borough	5	5	3	↑	+2
Southmont	Borough	2	3	3	↓	-1
Westmont	Borough	2	3	3	↓	-1
Adams	Twp - 2nd	4	5	3	↑	+1
Allegheny	Twp - 2nd	1	2	3	↓	-2
Barr	Twp - 2nd	5	4	3	↑	+2
Blacklick	Twp - 2nd	5	4	3	↑	+2
Elder	Twp - 2nd	4	4	3	↑	+1
Munster	Twp - 2nd	1	2	3	↓	-2
Upper Yoder	Twp - 2nd	2	3	3	↓	-1
Chest Springs	Borough	4	4	2	↑	+2
Cambria	Twp - 2nd	4	4	2	↑	+2
Clearfield	Twp - 2nd	3	2	2	↑	+1

Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Gallitzin	Twp - 2nd	5	5	2	↑	+3
Washington	Twp - 2nd	4	5	2	↑	+2
White	Twp - 2nd	4	2	2	↑	+2
Chest	Twp - 2nd	2	1	1	↑	+1
East Carroll	Twp - 2nd	4	2	1	↑	+3
Jackson	Twp - 2nd	4	3	1	↑	+3

Dauphin County: City of Harrisburg — 39 of 40 Dauphin County Municipalities

Quintile Rankings

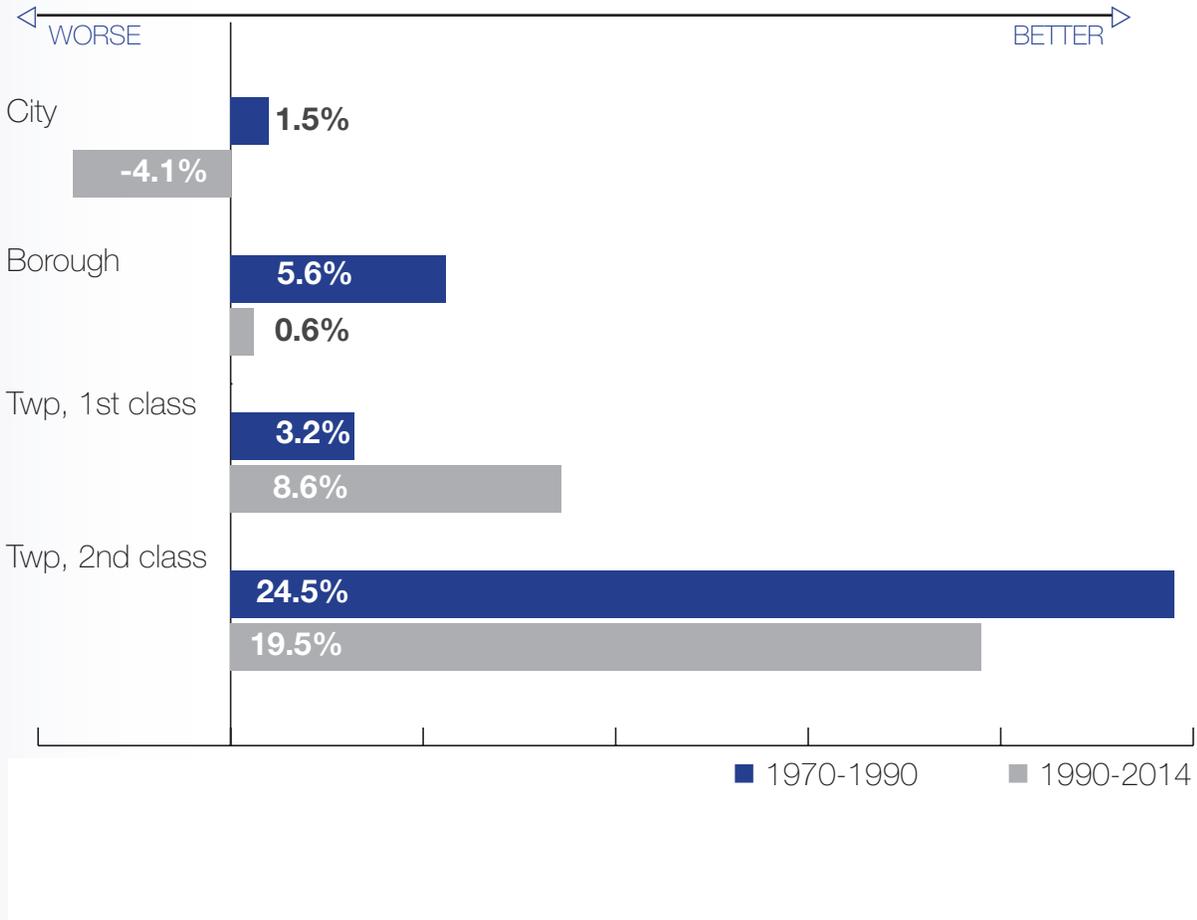
The city of Harrisburg was in the fifth quintile from 1970 to 2014. All but two boroughs were in the fourth quintile and fifth quintiles by 2014, compared to 1970 when only nine boroughs were in the bottom to quintiles. All first class townships were in the third quintile as of 2014, while second class townships showed improvement with 14 in the first quintile that year.



Tax Base and Tax Burden

Tax base in Harrisburg grew from 1970 to 1990 and then decreased from 1990 to 2014. Tax base in all other types of municipalities grew throughout the review period with the largest increase in second class townships. (See Graph 1.)

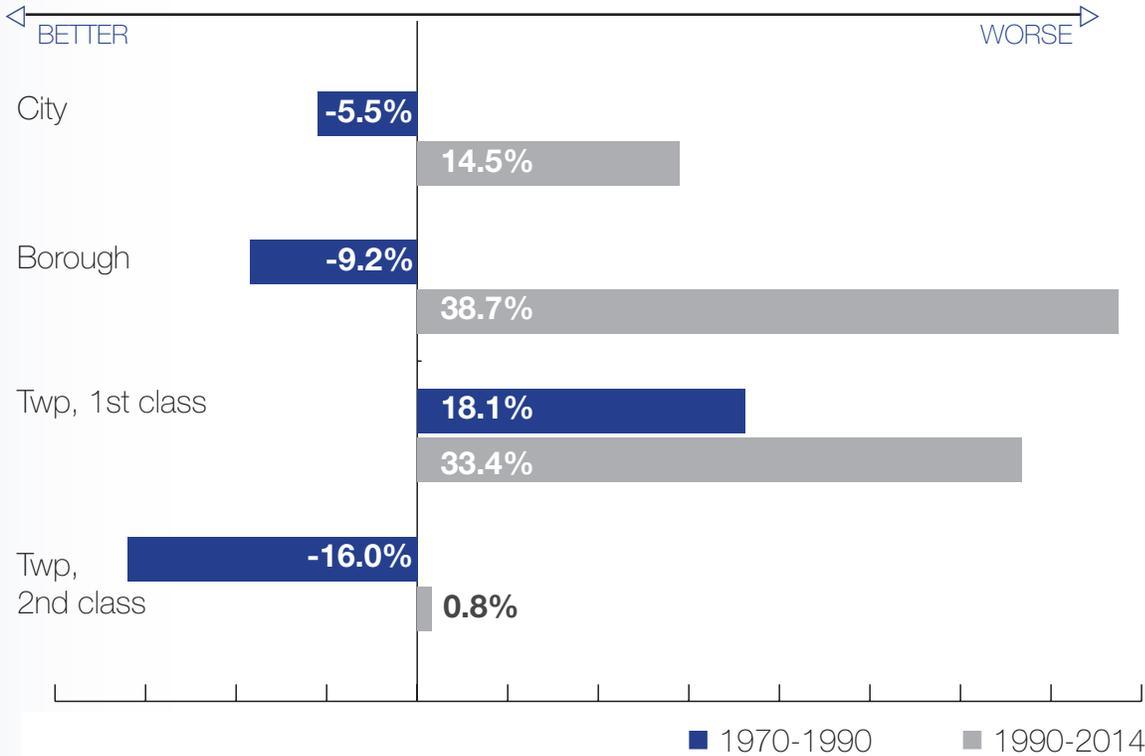
GRAPH 1
DAUPHIN COUNTY
 Change in Tax Base per Household, 1970-2014



Tax burden in Dauphin County fell in Harrisburg, boroughs and second class townships from 1970 to 1990 but increased from 1990 to 2014, although the second class township growth was very slight. In first class townships, tax burden increased throughout the entire period. (See Graph 2.)

GRAPH 2
DAUPHIN COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased by 4.1 percent
- *Negative Trend:* Tax burden increased by 14.5 percent

Boroughs: Largely Negative (16)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base increased by 0.6 percent
- *Negative Trend:* Tax burden increased by 38.7 percent

First Class Township: Mixed Positive (3)

- *Positive Trend:* All in the third quintile
- *Positive Trend:* Tax base grew by 8.6 percent
- *Negative Trend:* Tax burden increased by 33.4 percent

Second Class Townships (19): Mixed Positive

- *Positive Trend:* Majority in the first quintile
- *Positive Trend:* Tax base grew by 19.5 percent
- *Negative Trend:* Tax burden increased by 0.8 percent

Household Population

Households were fairly evenly distributed with about one-third in the upper quintiles, one-third in the third quintile and one-third in the lower two quintiles. (See Table 1.)

TABLE 1

DAUPHIN COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	31,800	294	34,222
2	3,937	5,413	1,704
3	2,127	14,063	34,628
4	9,271	45,440	4,052
5	26,467	27,977	32,338
Total	74,052	93,187	106,944

% of Households by Quintile

	1970	1990	2010
1	42.94%	0.32%	32.00%
2	5.32%	5.81%	1.59%
3	2.87%	15.09%	32.38%
4	13.13%	48.76%	3.79%
5	35.74%	30.02%	30.24%

The number of households in Harrisburg fell by 21 percent from 1970 to 2014, while the amount of households in boroughs was flat. The largest household increase was in the townships, where the first class township grew by 89.7 percent and second class townships increased by 130.5 percent. (See Table 2.)

TABLE 2
DAUPHIN COUNTY

Number of Households by Municipal Class, 1970 to 2014

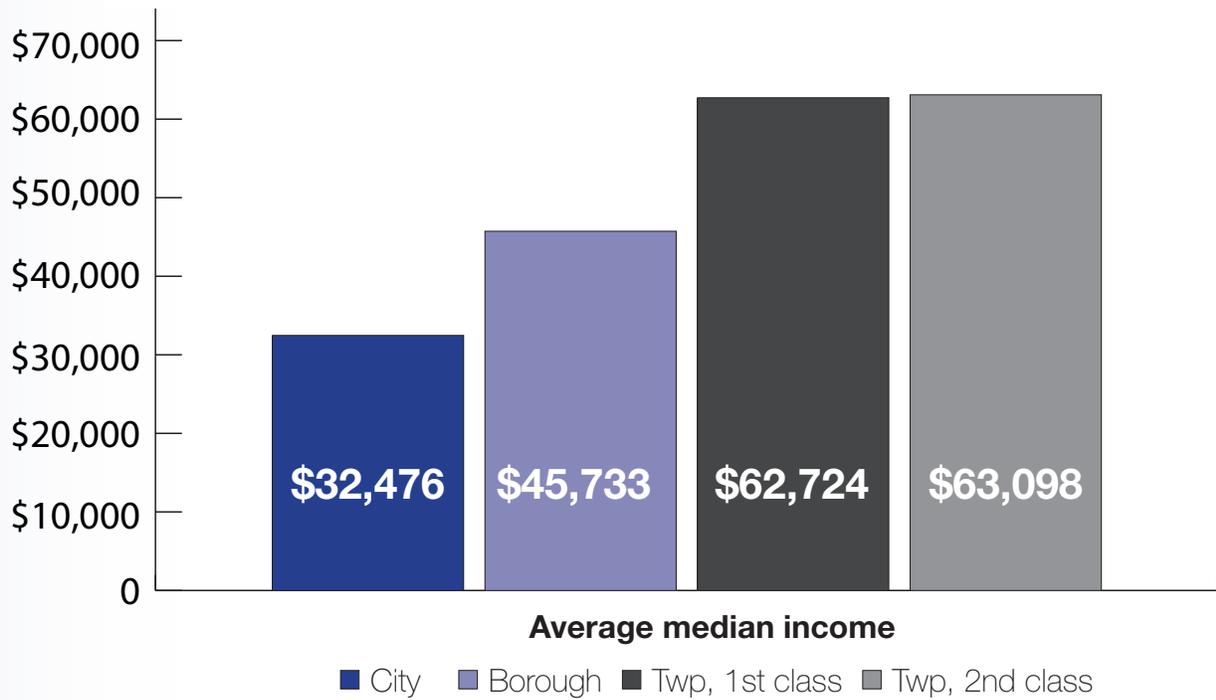
	Number of municipalities	1970	1990	2014
City	1	25,672	21,450	20,346
Borough	16	15,368	15,867	15,368
Twp-1	3	11,913	17,928	22,601
Twp-2	19	21,099	37,942	48,629
Totals	39	74,052	93,187	106,944

Average Median Household Income

Average median household income was lowest in the cities (\$32,476) and in the fifth quintile (\$41,439) and highest in second class townships (\$63,098) and the first quintile (\$67,097). (See Graphs 4 and 5.)

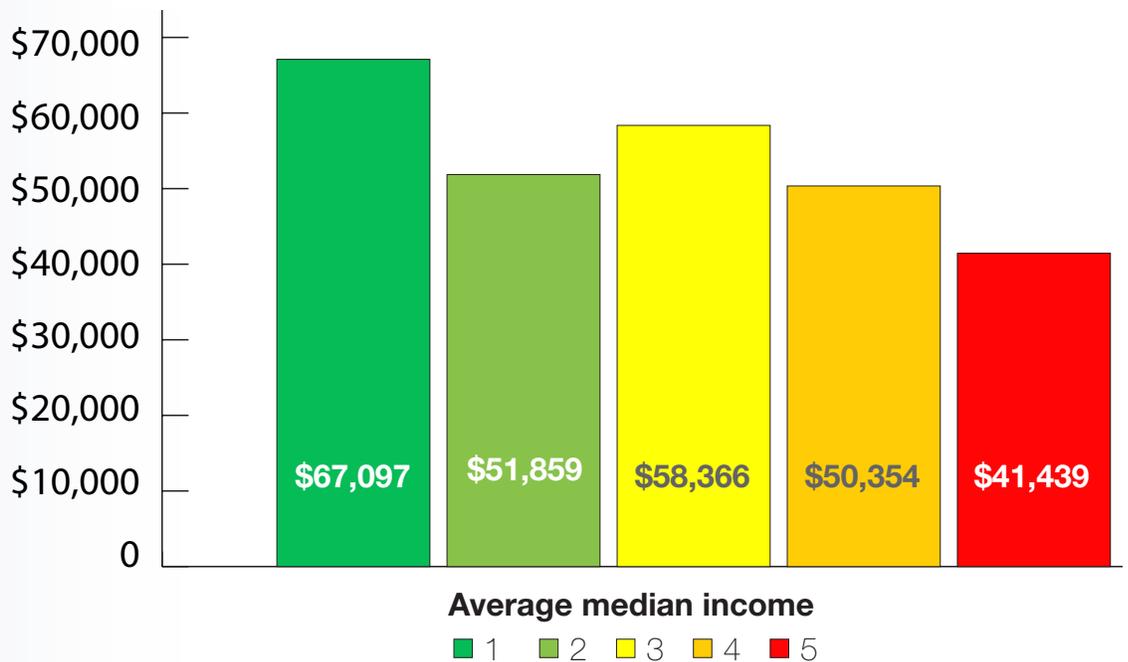
GRAPH 4
DAUPHIN COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
DAUPHIN COUNTY

Average Median Household Income by Quintile, 2014

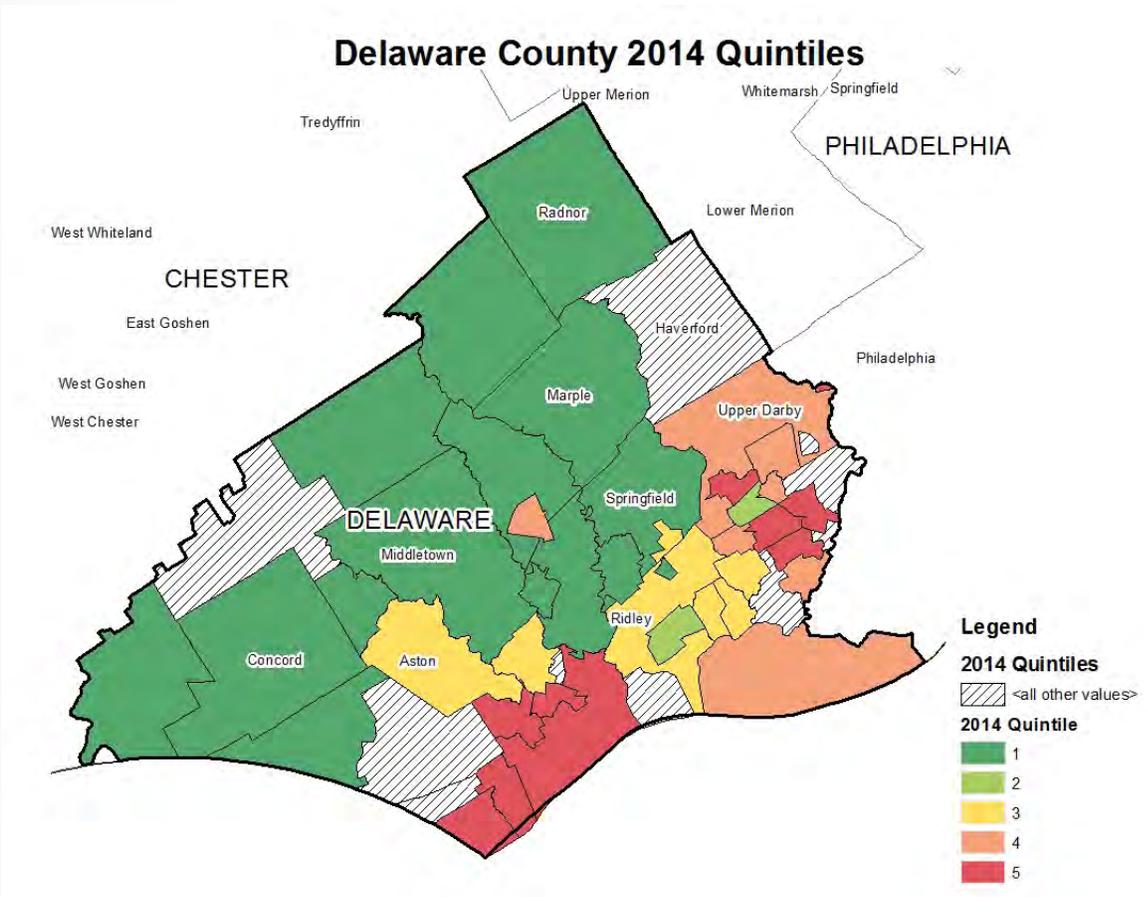


Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Elizabethville	Borough	4	4	5	↓	-1
Halifax	Borough	4	3	5	↓	-1
Highspire	Borough	2	5	5	↓	-3
Lykens	Borough	4	4	5	↓	-1
Middletown	Borough	1	4	5	↓	-4
Millersburg	Borough	4	4	5	↓	-1
Penbrook	Borough	4	4	5	↓	-1
Steelton	Borough	4	5	5	↓	-1
Williamstown	Borough	5	5	5	=	—
Harrisburg	City	5	5	5	=	—
Wiconisco	Twp - 2nd	4	3	5	↓	-1
Dauphin	Borough	2	4	4	↓	-2
Gratz	Borough	2	1	4	↓	-2
Hummelstown	Borough	4	4	4	=	—
Paxtang	Borough	1	4	4	↓	-3
Royalton	Borough	1	4	4	↓	-3
Williams	Twp - 2nd	4	3	4	=	—
Pillow	Borough	5	3	3	↑	+2
Lower Swatara	Twp - 1st	1	5	3	↓	-2
Susquehanna	Twp - 1st	1	4	3	↓	-2
Swatara	Twp - 1st	1	4	3	↓	-2
Derry	Twp - 2nd	1	3	3	↓	-2
Londonderry	Twp - 2nd	3	2	3	=	—
Berrysburg	Borough	2	3	2	=	—
Halifax	Twp - 2nd	2	3	2	=	—
Conewago	Twp - 2nd	2	2	1	↑	+1
East Hanover	Twp - 2nd	1	2	1	=	—
Jackson	Twp - 2nd	2	2	1	↑	+1
Jefferson	Twp - 2nd	1	2	1	=	—
Lower Paxton	Twp - 2nd	1	4	1	=	—
Lykens	Twp - 2nd	4	3	1	↑	+3
Mifflin	Twp - 2nd	3	3	1	↑	+2
Reed	Twp - 2nd	2	4	1	↑	+1
Rush	Twp - 2nd	2	3	1	↑	+1
South Hanover	Twp - 2nd	3	3	1	↑	+2
Upper Paxton	Twp - 2nd	2	3	1	↑	+1
Washington	Twp - 2nd	3	4	1	↑	+2
Wayne	Twp - 2nd	3	2	1	↑	+2
West Hanover	Twp - 2nd	1	4	1	=	—

Delaware County: City of Chester — 39 of 49 Delaware County Municipalities

Quintile Rankings

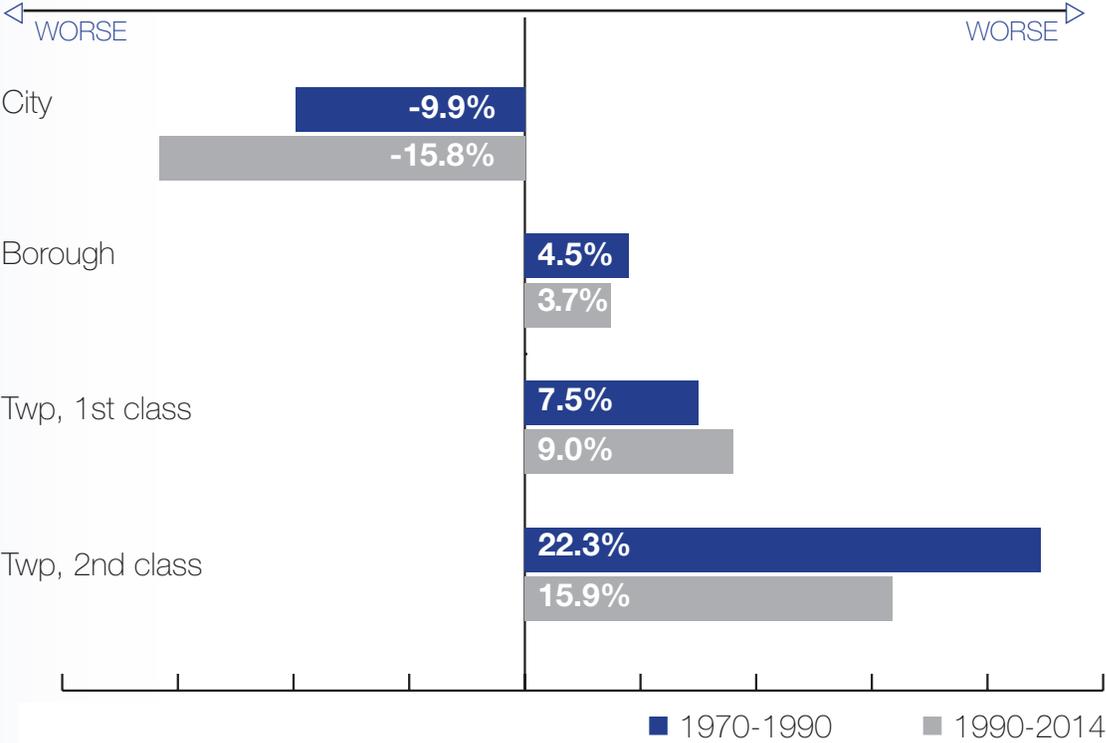
The city of Chester, which is in the state’s Act 47 municipal distress program, was in the fifth quintile from 1970 to 2014. Meanwhile, many Delaware County boroughs dropped their position from 1970 to 2014, with more in the fourth and fifth quintiles. Like boroughs, some first class townships slid down the rankings with more in the third and fourth quintiles by 2014. The majority of second class townships were in the first quintile from 1970 to 2014. The borough of Colwyn, which is also in the Act 47 program, was not included due to a lack of information.



Tax Base and Tax Burden

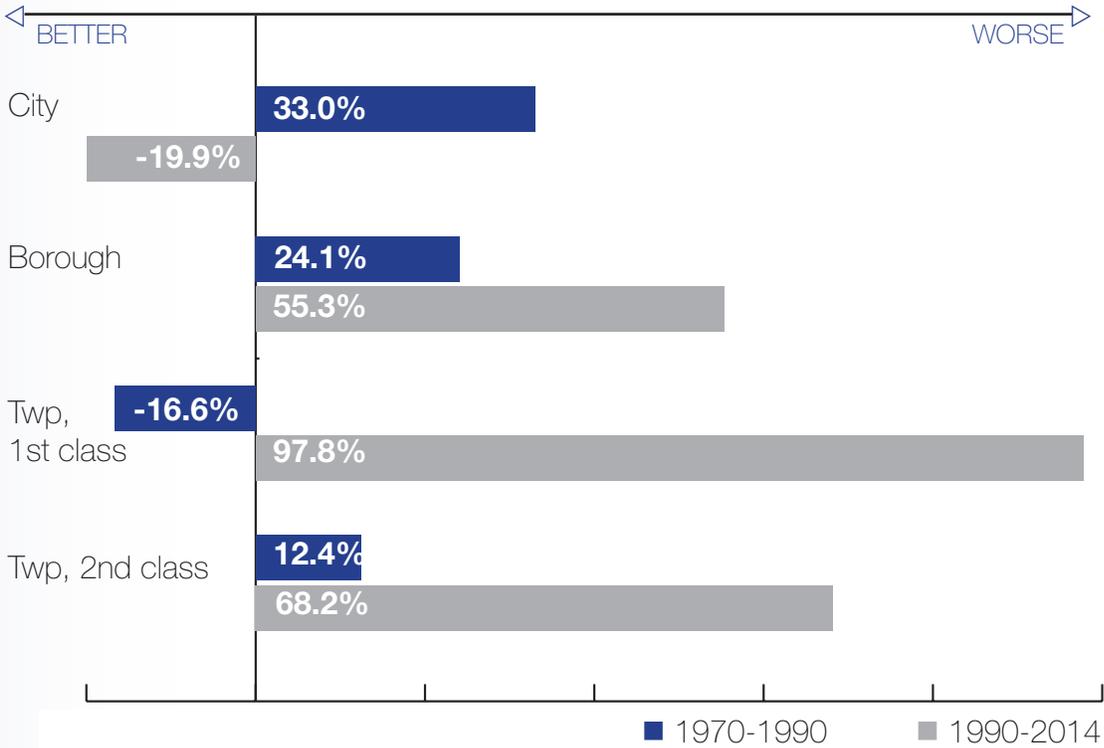
The size of the tax base in the city of Chester declined from 1970 to 2014, while tax base in boroughs and townships steadily grew during the same period, with second class townships increasing the most. (See Graph 1.)

GRAPH 1
DELAWARE COUNTY
 Change in Tax Base per Household, 1970-2014



Tax burden in Chester increased from 1970 to 1990 but then fell from 1990 to 2014. In boroughs and second class townships, tax burden grew from 1970 to 2014, while in first class townships tax burden decreased from 1970 to 1990 and then increased from 1990 to 2014. (See Graph 2.)

GRAPH 2
DELAWARE COUNTY
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City Largely Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased 16 percent
- *Positive Trend:* Tax burden decreased by 20 percent

Boroughs: Largely Negative (28)

- *Negative Trend:* More in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 4 percent
- *Negative Trend:* Tax burden increased by 55 percent

First Class Townships: Largely Negative (3)

- *Negative Trend:* More moved into lower quintiles
- *Positive Trend:* Tax base grew by 9 percent
- *Negative Trend:* Tax burden increased by 98 percent

Second Class Townships: Mixed Positive (39)

- *Positive Trend:* Majority in the first quintile
- *Positive Trend:* Tax base grew by 16 percent
- *Negative Trend:* Tax burden increased by 68 percent

Household Population

Forty-two percent of households lived in municipalities that ranked in the fourth and fifth quintile in 2010. Another 40 percent of households lived in the first and second quintiles. (See Table 1.)

TABLE 1

DELAWARE COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	52,017	61,463	62,392
2	36,121	6,368	4,438
3	38,731	57,618	30,059
4	1,029	19,420	45,812
5	21,858	20,256	24,781
Total	149,756	165,125	167,482

% of Households by Quintile

	1970	1990	2010
1	34.73%	37.22%	37.25%
2	24.12%	3.86%	2.65%
3	25.86%	34.89%	17.95%
4	0.69%	11.76%	27.35%
5	14.60%	12.27%	14.80%

Chester lost 28 percent of its households from 1970 to 2014, while borough growth was flat and first class townships gained 8 percent. Household growth was highest in second class townships, where the number of households jumped 120 percent. (See Table 2.)

TABLE 2
DELAWARE COUNTY
 Number of Households by Municipal Class, 1970 to 2010

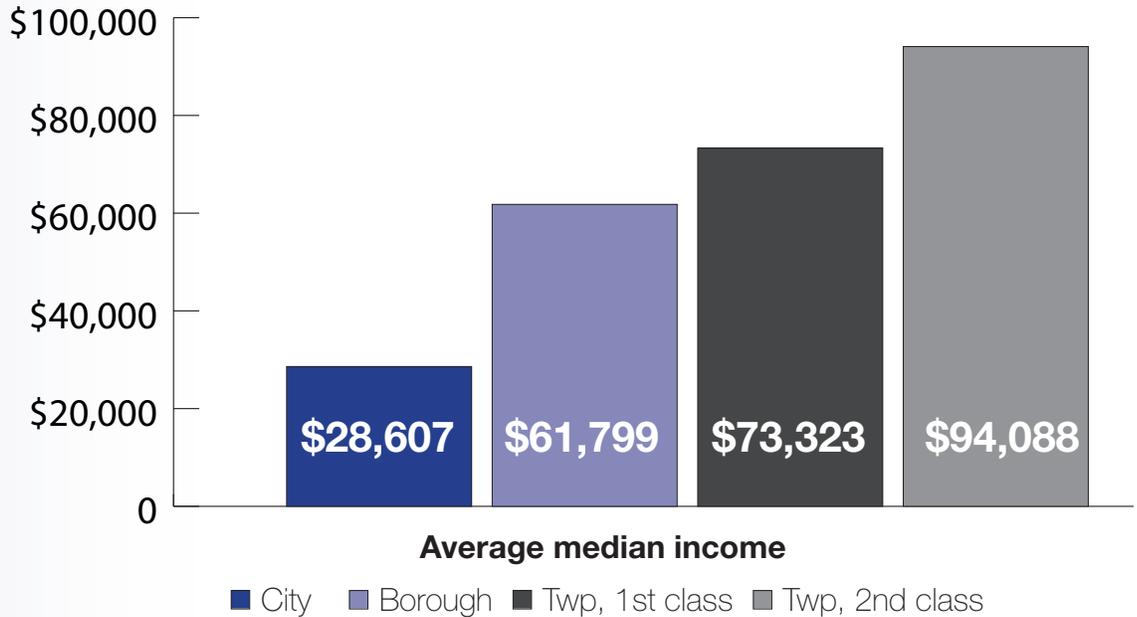
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	1	17,871	14,424	12,917	-27.7%
Borough	21	40,181	44,015	40,840	1.6%
Twp-1	9	78,790	86,898	85,339	8.3%
Twp-2	8	12,914	19,788	28,386	119.8%
Totals	39	149,756	165,125	167,482	11.8%

Average Median Household Income

Average median household income was lowest in Chester (\$28,607) and in the fifth quintile (\$38,095) and highest in second class townships (\$94,088) and the first quintile (\$101,311). (See Graphs 4 and 5.)

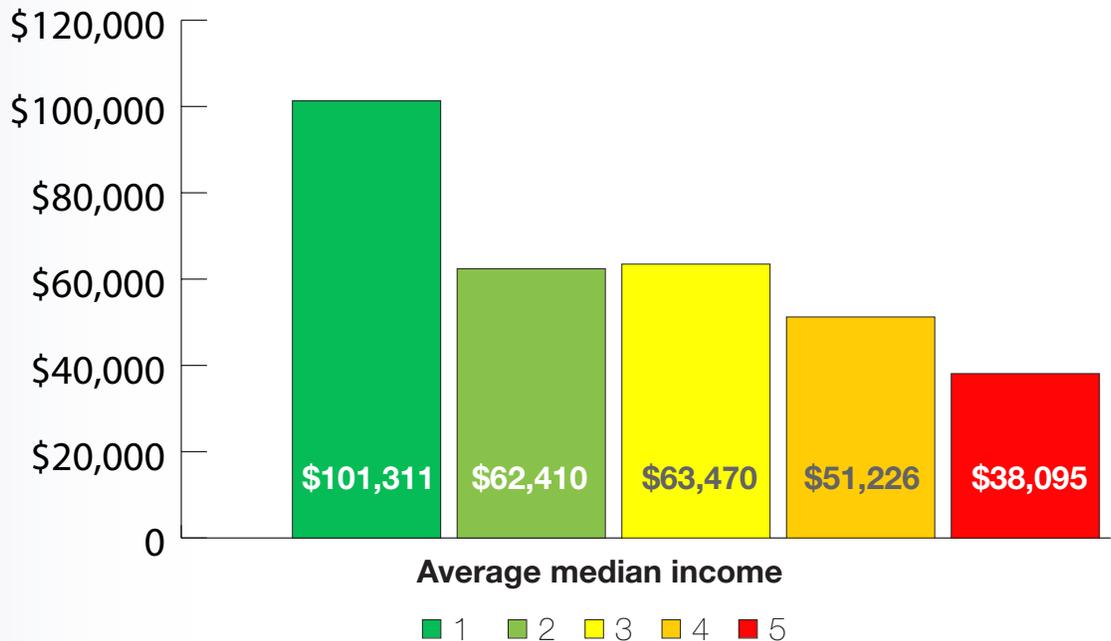
GRAPH 4
DELAWARE COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
DELAWARE COUNTY

Average Median Household Income by Quintile, 2014

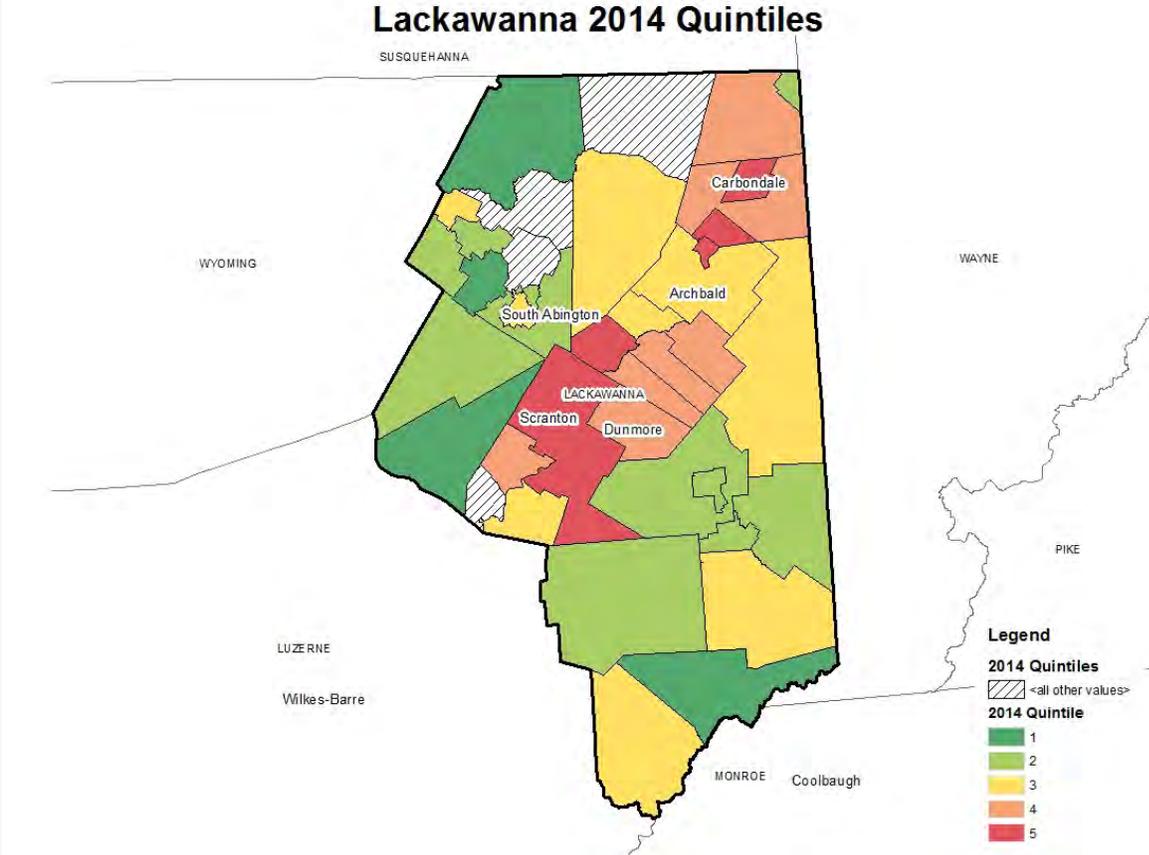


Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Clifton Heights	Borough	3	4	5	↓	-2
Darby	Borough	5	5	5	=	—
Marcus Hook	Borough	4	5	5	↓	-1
Millbourne	Borough	1	5	5	↓	-4
Sharon Hill	Borough	2	4	5	↓	-3
Trainer	Borough	3	5	5	↓	-2
Upland	Borough	3	2	5	↓	-2
Chester	City	5	5	5	=	—
Chester	Twp - 2nd	2	4	5	↓	-3
Collingdale	Borough	2	4	4	↓	-2
Lansdowne	Borough	2	3	4	↓	-2
Media	Borough	2	4	4	↓	-2
Darby	Twp - 1st	2	4	4	↓	-2
Tinicum	Twp - 1st	2	3	4	↓	-2
Upper Darby	Twp - 1st	3	3	4	↓	-1
Brookhaven	Borough	1	1	3	↓	-2
Glenolden	Borough	2	3	3	↓	-1
Morton	Borough	2	3	3	↓	-1
Norwood	Borough	2	3	3	↓	-1
Prospect Park	Borough	3	4	3	=	—
Aston	Twp - 1st	1	1	3	↓	-2
Ridley	Twp - 1st	1	3	3	↓	-2
Aldan	Borough	1	2	2	↓	-1
Ridley Park	Borough	2	2	2	=	—
Chester Heights	Borough	1	1	1	=	—
Rose Valley	Borough	1	1	1	=	—
Rutledge	Borough	1	2	1	=	—
Swarthmore	Borough	1	1	1	=	—
Marple	Twp - 1st	1	1	1	=	—
Nether Providence	Twp - 1st	1	1	1	=	—
Radnor	Twp - 1st	2	1	1	↑	+1
Springfield	Twp - 1st	1	1	1	=	—
Bethel	Twp - 2nd	1	1	1	=	—
Chadds Ford (Birmingham)	Twp - 2nd	1	1	1	=	—
Concord	Twp - 2nd	1	1	1	=	—
Edgmont	Twp - 2nd	1	1	1	=	—
Middletown	Twp - 2nd	1	1	1	=	—
Newtown	Twp - 2nd	1	1	1	=	—
Upper Providence	Twp - 2nd	1	1	1	=	—

Lackawanna County: Cities of Carbondale and Scranton — 36 of 40 Lackawanna County Municipalities

Quintile Rankings

The cities of Scranton and Carbondale were in the fifth quintile from 1970 to 2014. Boroughs, meanwhile, showed improvement over the review period, with many moving out of the fifth quintile by 2014. The majority of second class townships were in the first, second and third quintiles from 1970 to 2014. Scranton is in the Act 47 distressed municipality program.

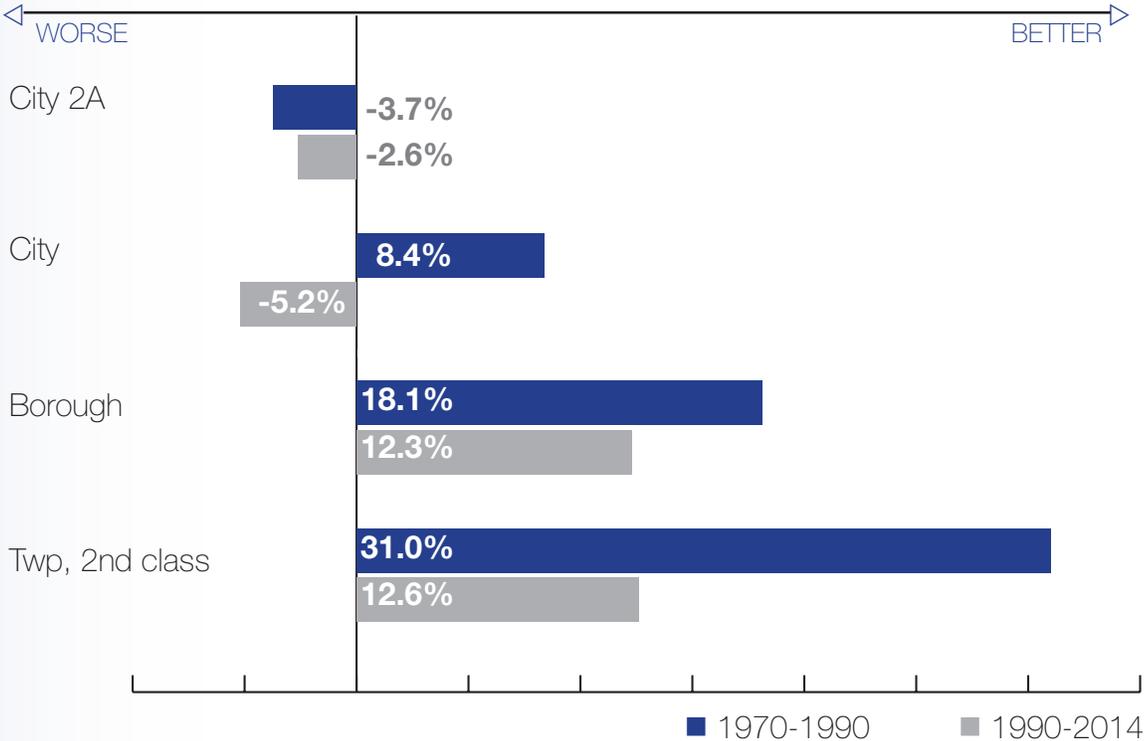


Tax Base and Tax Burden

Tax base in the city of Scranton steadily declined from 1970 to 2014. In Carbondale, tax base grew 1970 to 1990 but then fell from 1990 to 2014. Tax base rose throughout the review period in boroughs and second class townships. (See Graph 1.)

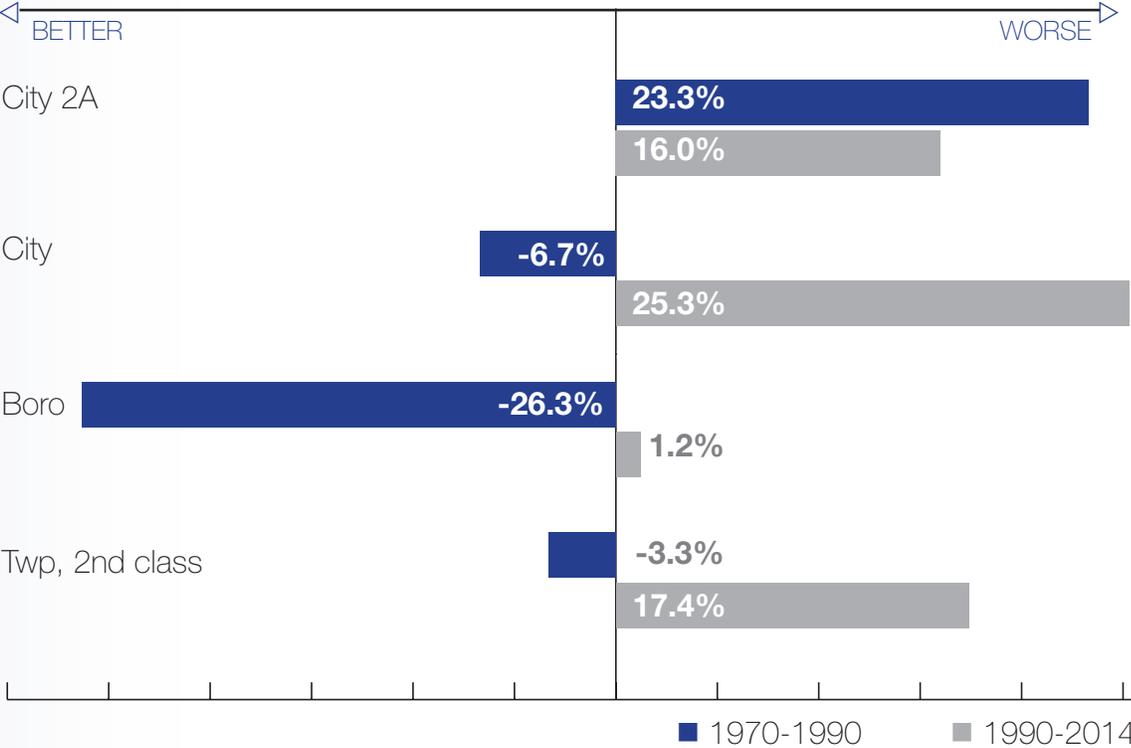
GRAPH 1
LACKAWANNA COUNTY

Change in Tax Base per Household, 1970-2014



Scranton’s tax burden steadily increased from 1970 to 2014. Tax burden in Carbondale and in the boroughs and second class townships decreased from 1970 to 1990 but then rose from 1990 to 2014. (See Graph 2.)

GRAPH 2
LACKAWANNA COUNTY
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

2A City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base fell by 3 percent
- *Negative Trend:* Tax burden increased by 16 percent

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base fell by 5 percent
- *Negative Trend:* Tax burden increased by 25 percent

Boroughs: Mixed Positive (16)

- *Positive Trend:* More moved into the upper quintiles
- *Positive Trend:* Tax base grew by 12 percent
- *Negative Trend:* Tax burden increased by 1 percent

Second Class Townships: Mixed Positive (18)

- *Positive Trend:* Majority in the upper quintiles
- *Positive Trend:* Tax base grew by 13 percent
- *Negative Trend:* Tax burden increased by 17 percent

Household Population

Sixty-seven percent of households lived in municipalities that ranked in the fourth and fifth quintile in 2010. Only 15 percent of households lived in the top two quintiles in 2010. (See Table 2.)

TABLE 1

LACKAWANNA COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	2,511	4,449	2,356
2	4,357	12,449	9,799
3	1,992	3,528	15,427
4	4,909	15,287	15,431
5	57,766	43,827	39,336
Total	71,535	79,540	82,349

% of Households by Quintile

	1970	1990	2010
1	3.51%	5.59%	2.86%
2	6.09%	15.65%	11.90%
3	2.78%	4.44%	18.73%
4	6.86%	19.22%	18.74%
5	80.75%	55.10%	47.77%

The cities lost 10 percent of their households from 1970 to 2014, while boroughs gained 24 percent. Household growth jumped in the townships, growing 112 percent in the second class townships.

TABLE 2

LACKAWANNA COUNTY

Number of Households by Municipal Class, 1970 to 2010

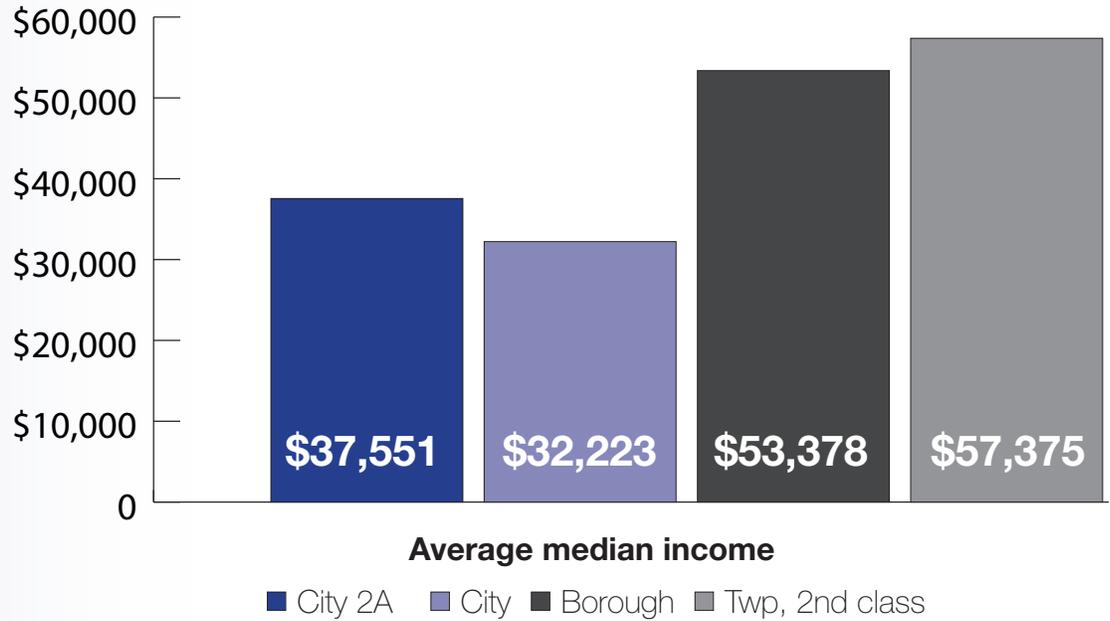
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City 2A	1	34,695	32,648	31,307	-9.8%
City	1	4,171	4,213	3,757	-9.9%
Borough	16	25,031	29,704	31,072	24.1%
Twp-2	18	7,638	12,975	16,213	112.3%
Totals	36	36,840	46,892	51,042	38.6%

Average Median Household Income

Average median household income was lowest in Carbondale (\$32,223) and in the fifth quintile (\$39,421) and highest in second class townships (\$57,375) and the second quintile (\$68,805). (See Graphs 4 and 5.)

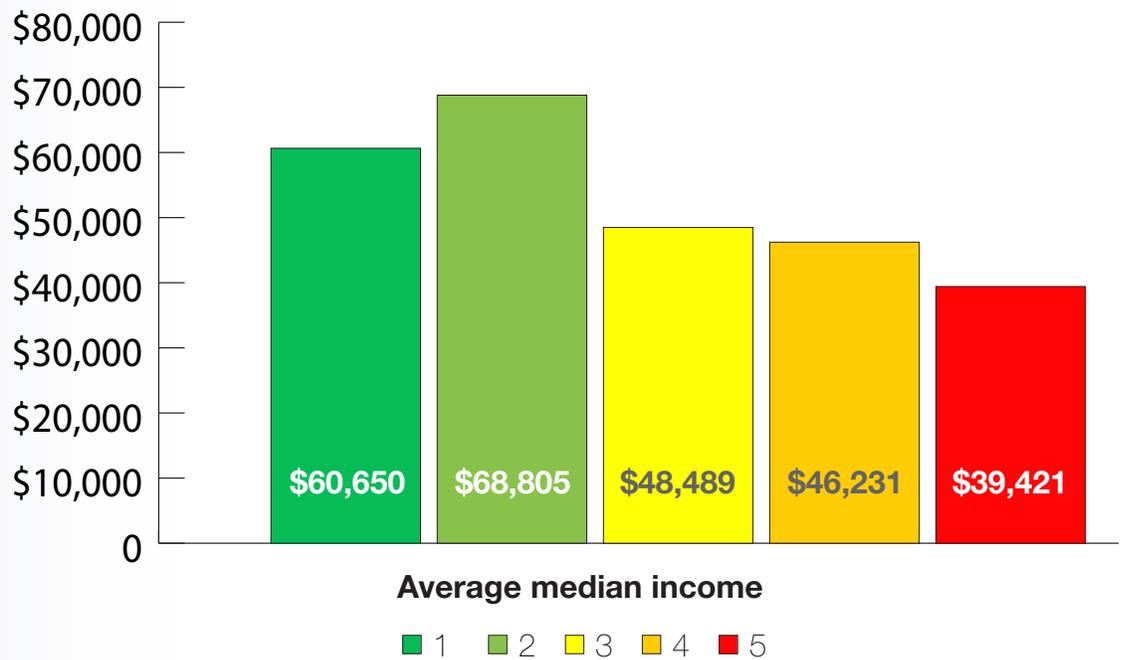
GRAPH 4
LACKAWANNA COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
LACKAWANNA COUNTY

Average Median Household Income by Quintile, 2014

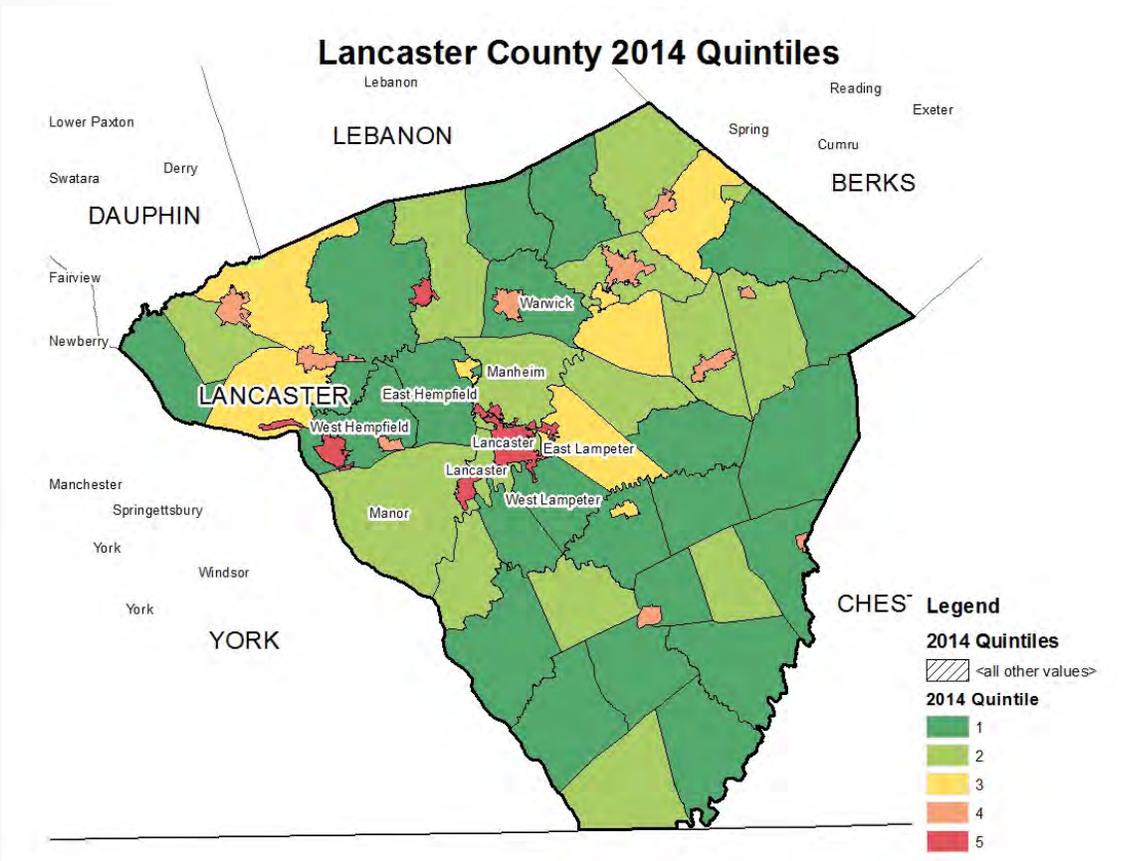


Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970- 2014	
Dickson City	Borough	5	5	5	=	-
Jermyn	Borough	5	5	5	=	-
Mayfield	Borough	5	4	5	=	-
Carbondale	City	5	5	5	=	-
Scranton	City 2A	5	5	5	=	-
Dunmore	Borough	5	4	4	↑	+1
Jessup	Borough	5	5	4	↑	+1
Olyphant	Borough	5	4	4	↑	+1
Taylor	Borough	5	2	4	↑	+1
Throop	Borough	5	5	4	↑	+1
Carbondale	Twp - 2nd	5	4	4	↑	+1
Fell	Twp - 2nd	4	4	4	=	-
Archbald	Borough	5	4	3	↑	+2
Blakely	Borough	4	2	3	↑	+1
Clarks Summit	Borough	2	4	3	↓	-1
Moosic	Borough	4	3	3	↑	+1
Covington	Twp - 2nd	2	2	3	↓	-1
Jefferson	Twp - 2nd	3	2	3	=	-
La Plume	Twp - 2nd	2	3	3	↓	-1
Scott	Twp - 2nd	1	2	3	↓	-2
Thornhurst (Lehigh)	Twp - 2nd	3	1	3	=	-
Clarks Green	Borough	2	2	2	=	-
Dalton	Borough	2	3	2	=	-
Moscow	Borough	4	4	2	↑	+2
Vandling	Borough	5	2	2	↑	+3
Elmhurst	Twp - 2nd	2	1	2	=	-
Madison	Twp - 2nd	2	3	2	=	-
Newton	Twp - 2nd	1	2	2	↓	-1
Roaring Brook	Twp - 2nd	1	2	2	↓	-1
South Abington	Twp - 2nd	3	1	2	↑	+1
Spring Brook	Twp - 2nd	1	1	2	↓	-1
West Abington	Twp - 2nd	1	1	2	↓	-1
Benton	Twp - 2nd	2	1	1	↑	+1
Clifton	Twp - 2nd	3	1	1	↑	+2
Glenburn	Twp - 2nd	2	2	1	↑	+1
Ransom	Twp - 2nd	3	2	1	↑	+2

Lancaster County: City of Lancaster — 60 of 61 Lancaster County Municipalities

Quintile Rankings

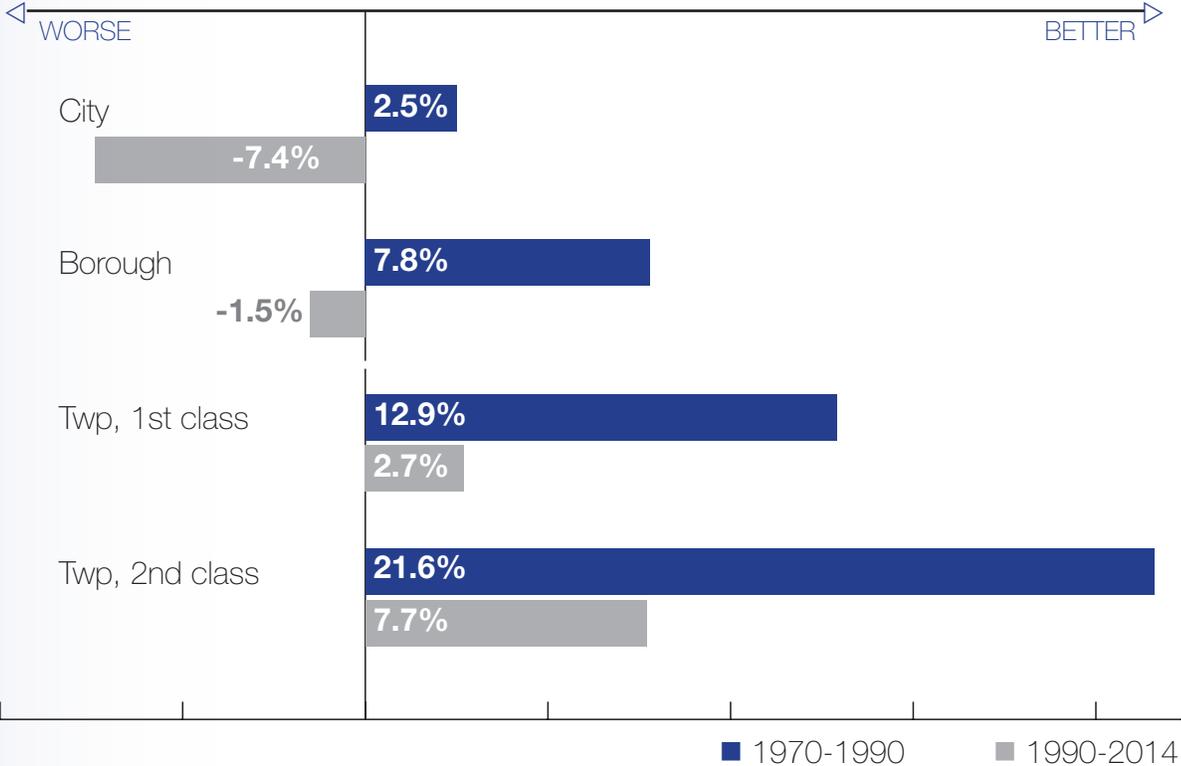
The city of Lancaster was in the fifth quintile from 1970 to 2014. By 2014, the majority of boroughs had dropped to the fourth and fifth quintiles. The first class township of Manheim and the majority of second class townships were in the upper quintiles in 2014.



Tax Base and Tax Burden

Tax base in the city of Lancaster and in boroughs increased from 1970 to 1990 and then dipped from 1990 to 2014. Tax base grew in both the first class township of Manheim and the second class townships. (See Graph 1.)

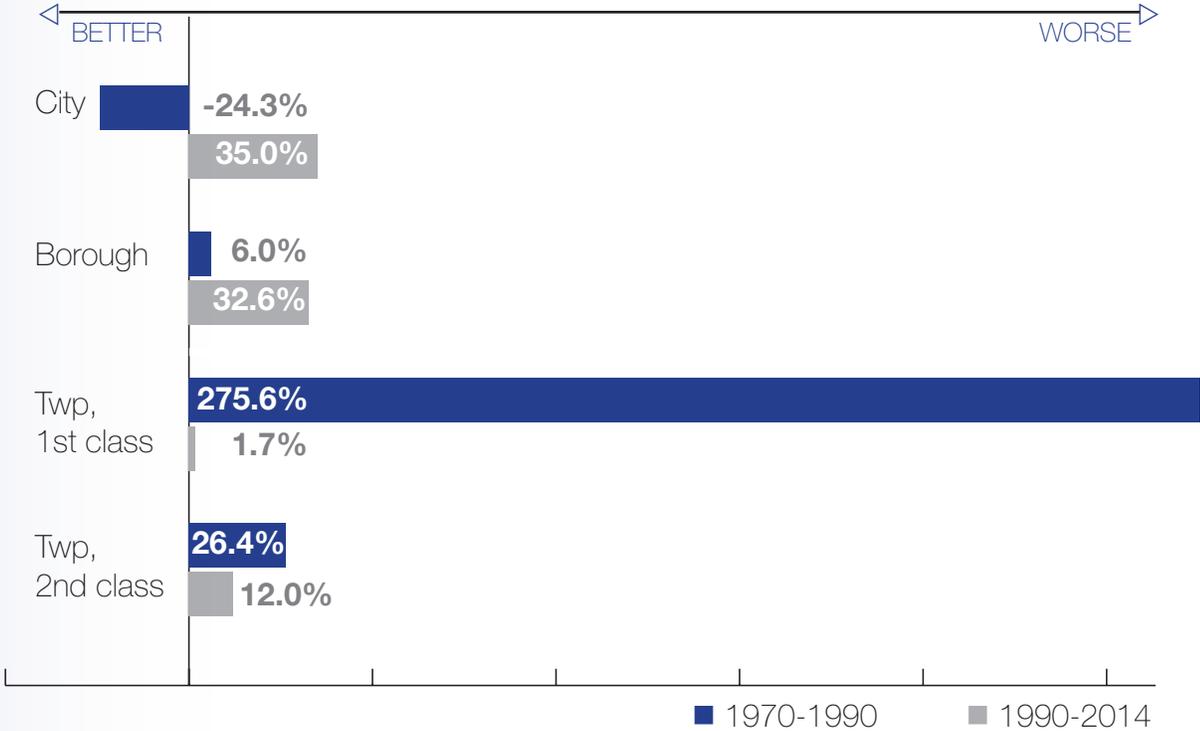
GRAPH 1
LANCASTER COUNTY
 Change in Tax Base per Household, 1970-2014



Lancaster’s tax burden decreased from 1970 to 1990 but increased from 1990 to 2014. Tax burden in boroughs, the first class township and second class townships steadily increased from 1970 to 2014, with the largest increase in the first class township. (See Graph 2.)

GRAPH 2
LANCASTER COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased 7 percent
- *Negative Trend:* Tax burden increased by 35 percent

Boroughs: Overall Negative (18)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Negative Trend:* Tax base decreased by 1.5 percent
- *Negative Trend:* Tax burden increased by 33 percent

First Class Township: Mixed Positive (1)

- *Positive Trend:* Remained in the second quintile
- *Positive Trend:* Tax base grew by 3 percent
- *Negative Trend:* Tax burden increased by 2 percent

Second Class Townships: Mixed Positive (40)

- *Positive Trend:* Majority in the first and second quintiles
- *Positive Trend:* Tax base grew by 22 percent
- *Negative Trend:* Tax burden increased by 12 percent

Household Population

Approximately 60 percent of households lived in municipalities that ranked in the first and second quintiles in 2010. Another 28 percent of households lived in the fourth and fifth quintiles. (See Table 1.)

TABLE 1

LANCASTER COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	52,439	55,881	59,165
2	17,193	43,993	56,170
3	3,557	22,831	23,838
4	4,572	3,174	23,736
5	19,868	25,473	31,594
Total	97,629	151,352	194,503

% of Households by Quintile

	1970	1990	2010
1	53.71%	36.92%	30.42%
2	17.61%	29.07%	28.88%
3	3.64%	15.08%	12.26%
4	4.68%	2.10%	12.20%
5	20.35%	16.83%	16.24%

The number of households in Lancaster increased by 10 percent from 1970 to 2014, while the amount of households in boroughs grew by 57 percent. The largest household increase was in the townships, where the first class township grew by 131 percent and second class townships increased by 156 percent. (See Table 2.)

TABLE 2
LANCASTER COUNTY
 Number of Households by Municipal Class, 1970 to 2010

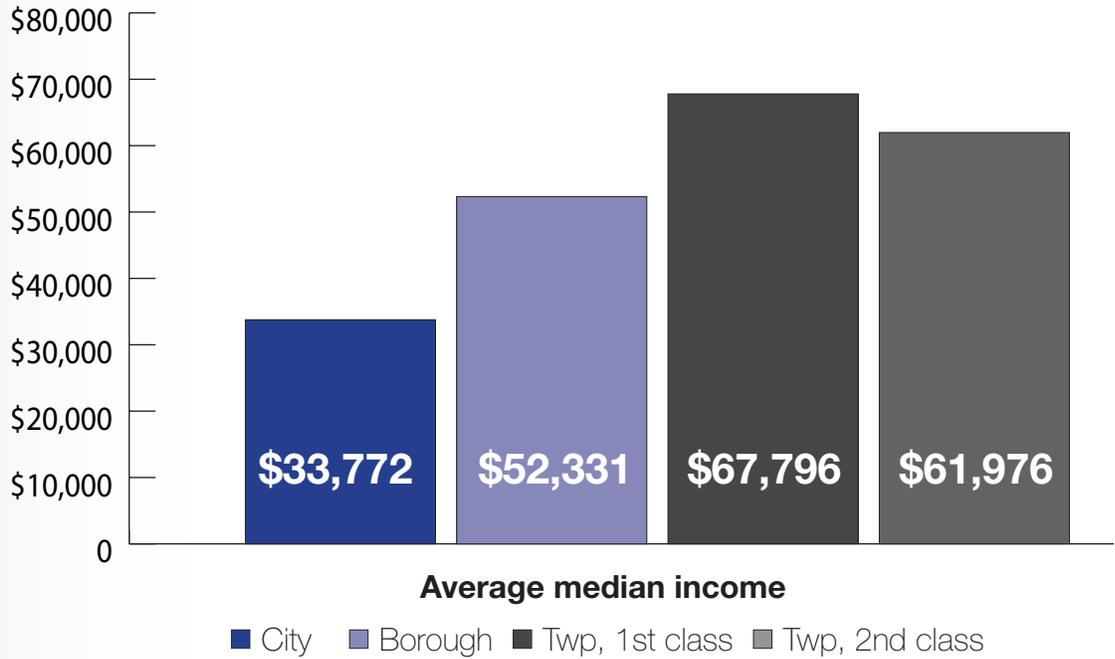
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	1	19,868	21,203	21,825	9.9%
Borough	18	24,631	33,797	38,586	56.7%
Twp-1	1	6,624	10,638	15,275	130.6%
Twp-2	40	46,506	85,714	118,817	155.5%
Totals	60	97,629	151,352	194,503	99.2%

Average Median Household Income

Average median household income was lowest in the city (\$33,772) and in the fifth quintile (\$42,656) and highest in the first class township (\$67,796) and the first quintile (\$64,902). (See Graphs 4 and 5.)

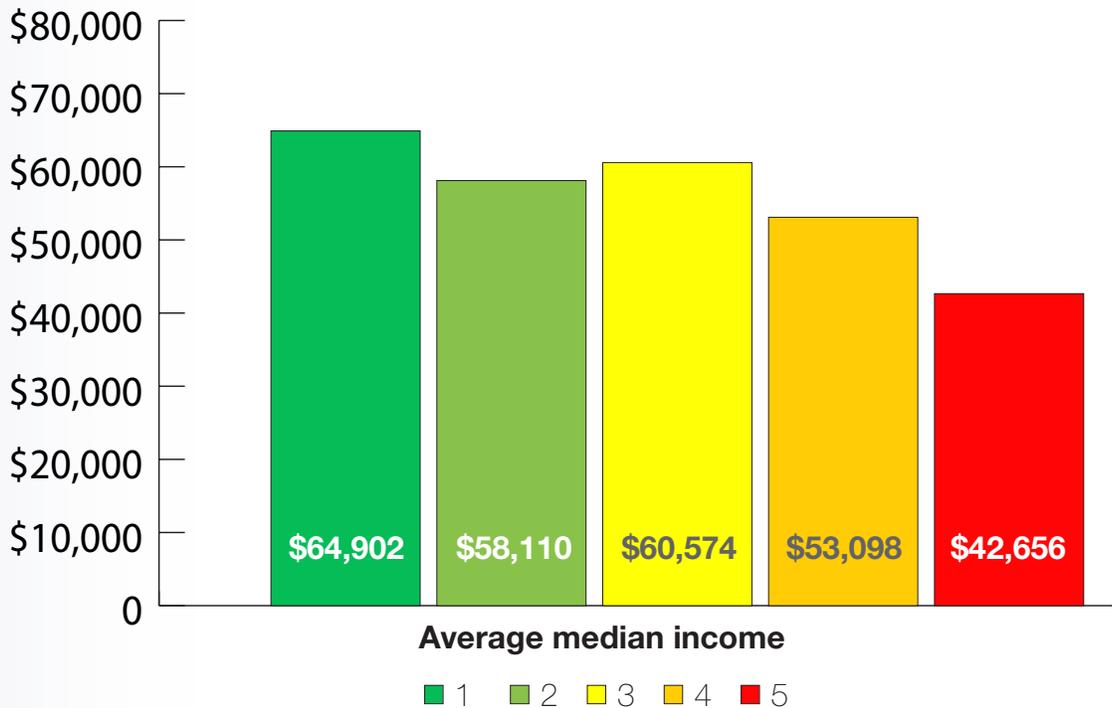
GRAPH 4
LANCASTER COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
LANCASTER COUNTY

Average Median Household Income by Quintile, 2014

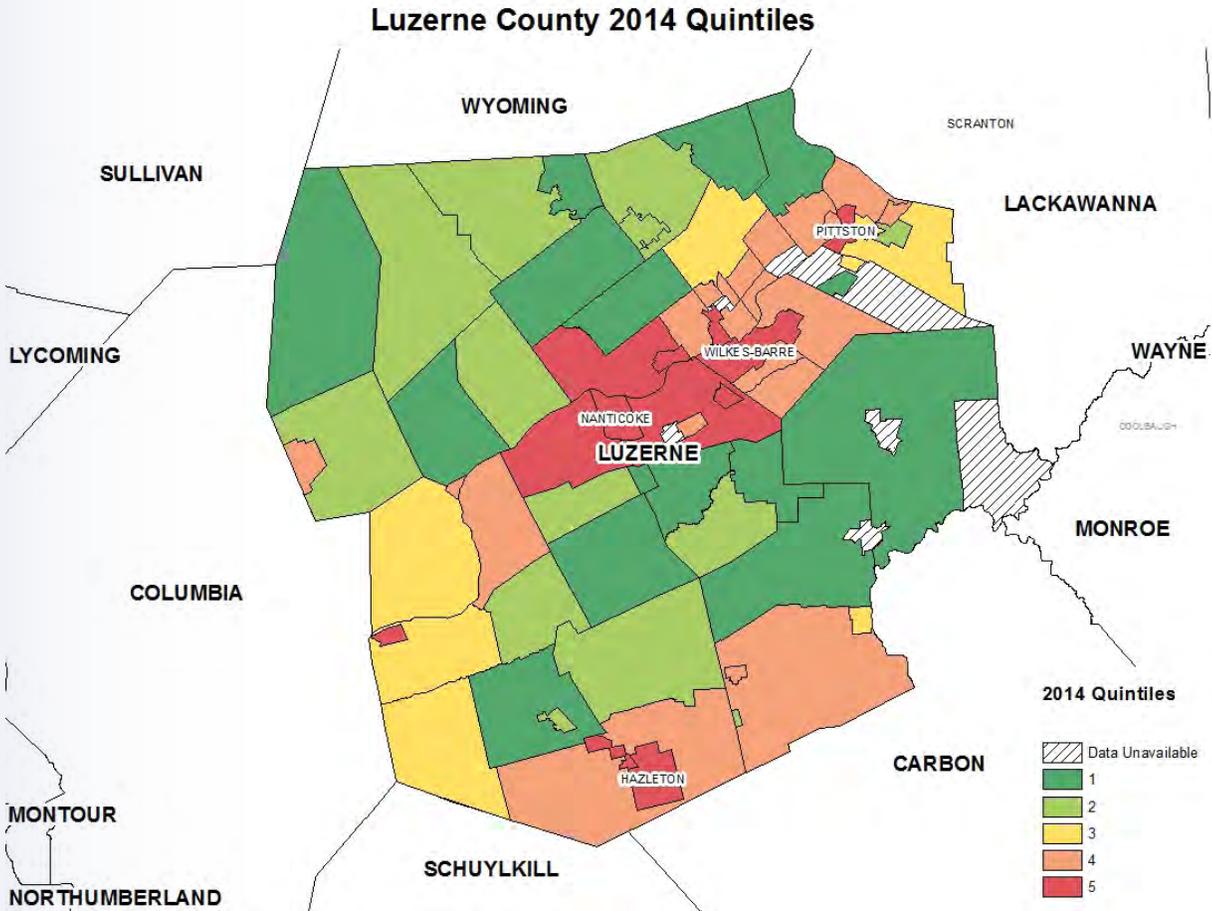


Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970- 2014	
Columbia	Borough	4	5	5	↓	-1
Manheim	Borough	3	4	5	↓	-2
Marietta	Borough	4	4	5	↓	-1
Millersville	Borough	1	3	5	↓	-4
Lancaster	City	5	5	5	=	—
Christiana	Borough	2	1	4	↓	-2
Denver	Borough	2	3	4	↓	-2
Elizabethtown	Borough	2	3	4	↓	-2
Ephrata	Borough	2	3	4	↓	-2
Lititz	Borough	2	3	4	↓	-2
Mount Joy	Borough	3	3	4	↓	-1
Mountville	Borough	1	3	4	↓	-3
New Holland	Borough	2	2	4	↓	-2
Quarryville	Borough	1	3	4	↓	-3
Terre Hill	Borough	1	3	4	↓	-3
Akron	Borough	1	1	3	↓	-2
East Petersburg	Borough	1	2	3	↓	-2
Strasburg	Borough	1	2	3	↓	-2
East Cocalico	Twp - 2nd	1	2	3	↓	-2
East Donegal	Twp - 2nd	1	2	3	↓	-2
East Lampeter	Twp - 2nd	1	1	3	↓	-2
Mount Joy	Twp - 2nd	1	3	3	↓	-2
West Earl	Twp - 2nd	1	1	3	↓	-2
Adamstown (major)	Borough	1	3	2	↓	-1
Manheim	Twp - 1st	1	2	2	↓	-1
Bart	Twp - 2nd	1	3	2	↓	-1
Conestoga	Twp - 2nd	1	2	2	↓	-1
Earl	Twp - 2nd	1	1	2	↓	-1
East Earl	Twp - 2nd	1	2	2	↓	-1
Ephrata	Twp - 2nd	1	2	2	↓	-1
Fulton	Twp - 2nd	2	1	2	=	—
Lancaster	Twp - 2nd	1	1	2	↓	-1
Manor	Twp - 2nd	1	1	2	↓	-1
Penn	Twp - 2nd	1	2	2	↓	-1
Providence	Twp - 2nd	2	2	2	=	—
Upper Leacock	Twp - 2nd	1	1	2	↓	-1
West Cocalico	Twp - 2nd	1	2	2	↓	-1
West Donegal	Twp - 2nd	1	2	2	↓	-1
Brecknock	Twp - 2nd	1	1	1	=	—
Caernarvon	Twp - 2nd	1	1	1	=	—
Clay	Twp - 2nd	1	2	1	=	—
Colerain	Twp - 2nd	1	1	1	=	—
Conoy	Twp - 2nd	2	2	1	↑	+1
Drumore	Twp - 2nd	2	1	1	↑	+1
East Drumore	Twp - 2nd	1	1	1	=	—
East Hempfield	Twp - 2nd	1	1	1	=	—
Eden	Twp - 2nd	2	2	1	↑	+1
Elizabeth	Twp - 2nd	1	1	1	=	—
Leacock	Twp - 2nd	2	1	1	↑	+1
Little Britain	Twp - 2nd	2	1	1	↑	+1
Martic	Twp - 2nd	1	1	1	=	—
Paradise	Twp - 2nd	1	2	1	=	—
Pequea	Twp - 2nd	2	2	1	↑	+1
Rapho	Twp - 2nd	1	1	1	=	—
Sadsbury	Twp - 2nd	2	2	1	↑	+1
Salisbury	Twp - 2nd	2	1	1	↑	+1
Strasburg	Twp - 2nd	1	1	1	=	—
Warwick	Twp - 2nd	1	1	1	=	—
West Hempfield	Twp - 2nd	1	2	1	=	—
West Lampeter	Twp - 2nd	1	1	1	=	—

Luzerne County: Cities of Wilkes-Barre, Hazleton, Nanticoke and Pittston – 70 of 66 Luzerne County Municipalities

Quintile Rankings

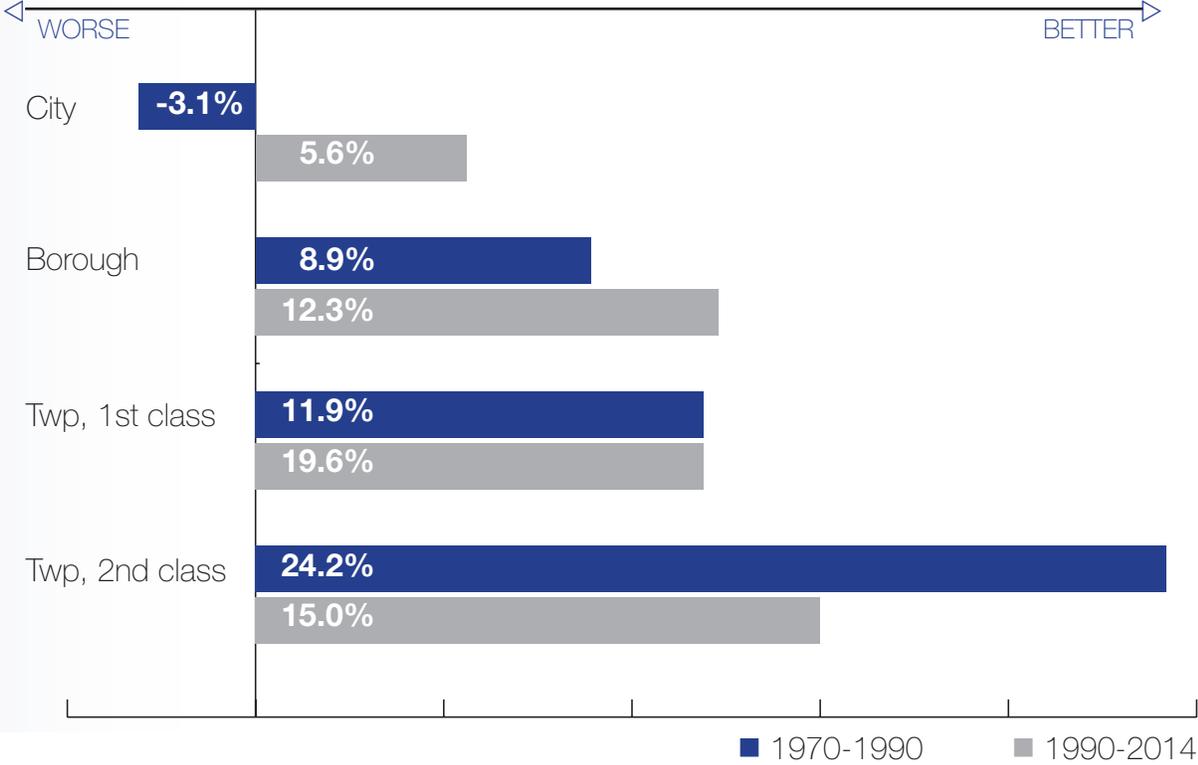
The cities of Hazleton, Nanticoke, Pittston and Wilkes-Barre were in the fifth quintile from 1970 to 2014. The majority of boroughs and the four first class townships were in the fourth quintile and fifth quintiles for the entire period. Second class townships showed improvement with more moving into the upper two quintiles by 2014.



Tax Base and Tax Burden

Tax base in Luzerne County cities fell from 1970 to 1990 and then grew from 1990 to 2014. Tax base in all other types of municipalities grew throughout the review period with the largest increase in second class townships. (See Graph 1.)

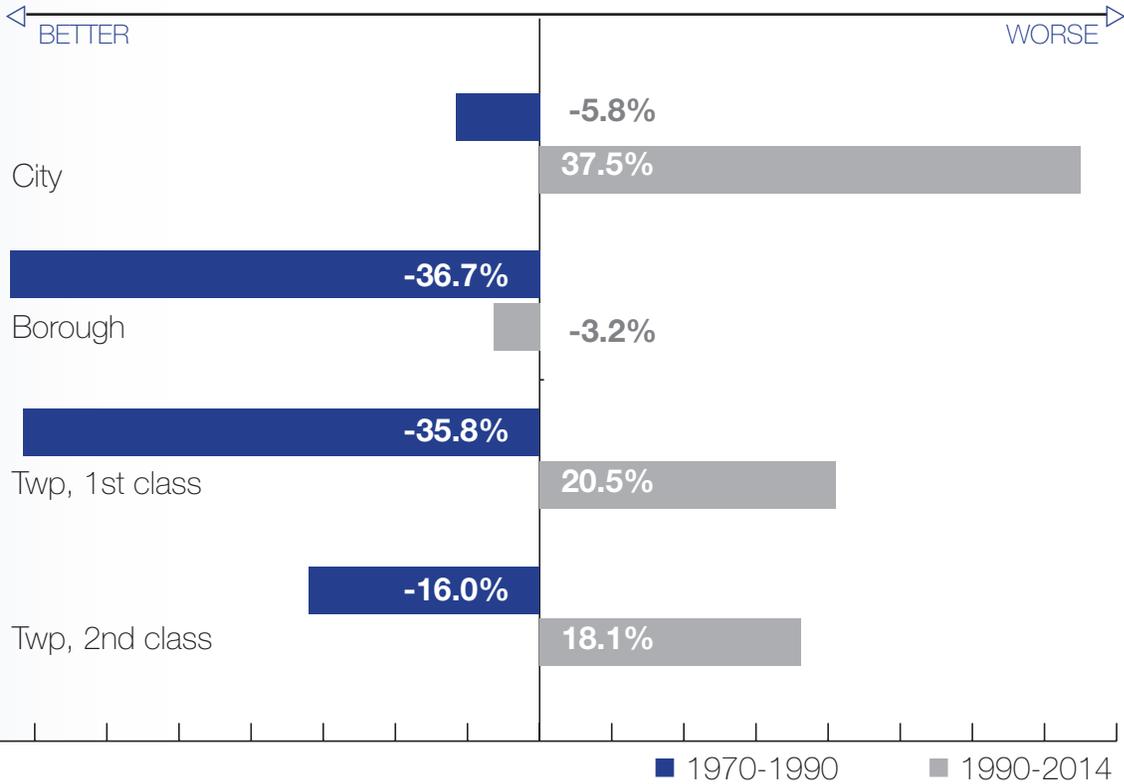
GRAPH 1
LUZERNE COUNTY
 Change in Tax Base per Household, 1970-2014



Tax burden in Luzerne County fell in all types of municipalities from 1970 to 1990 but increased from 1990 to 2014 in all types of municipalities except for boroughs, which saw a decline in tax burden from 1990 to 2014. The largest increase was in cities. (See Graph 2.)

GRAPH 2
LUZERNE COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Largely Negative (4)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 5.6 percent
- *Negative Trend:* Tax burden increased by 37.5 percent

Boroughs: Mixed Positive (32)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base increased by 12.3 percent
- *Positive Trend:* Tax burden decreased by 3.2 percent

First Class Townships: Largely Negative (4)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 19.6 percent
- *Negative Trend:* Tax burden increased by 20.5 percent

Second Class Townships: Mixed Positive (30)

- *Positive Trend:* Majority in the first and second quintiles
- *Positive Trend:* Tax base grew by 15 percent
- *Negative Trend:* Tax burden increased by 18 percent

Household Population

Approximately 70 percent of households lived in municipalities that ranked in the fourth and fifth quintiles in 2010. Another quarter of households lived in the first and second quintiles. (See Table 1.)

TABLE 1

LUZERNE COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	5,400	12,871	14,401
2	6,341	7,447	17,020
3	11,679	14,836	8,543
4	12,656	26,926	36,647
5	72,750	62,255	48,591
Total	108,826	124,335	125,202

% of Households by Quintile

	1970	1990	2010
1	4.96%	10.35%	11.50%
2	5.83%	5.99%	13.59%
3	10.73%	11.93%	6.82%
4	11.63%	21.66%	29.27%
5	66.85%	50.07%	38.81%

The number of households in cities fell by 16 percent from 1970 to 2014, while the amount of households in boroughs grew by 4.1 percent. The largest household increase was in the townships, where the first class township grew by 19 percent and second class townships increased by 92 percent. (See Table 2.)

TABLE 2
LUZERNE COUNTY
 Number of Households by Municipal Class, 1970 to 2014

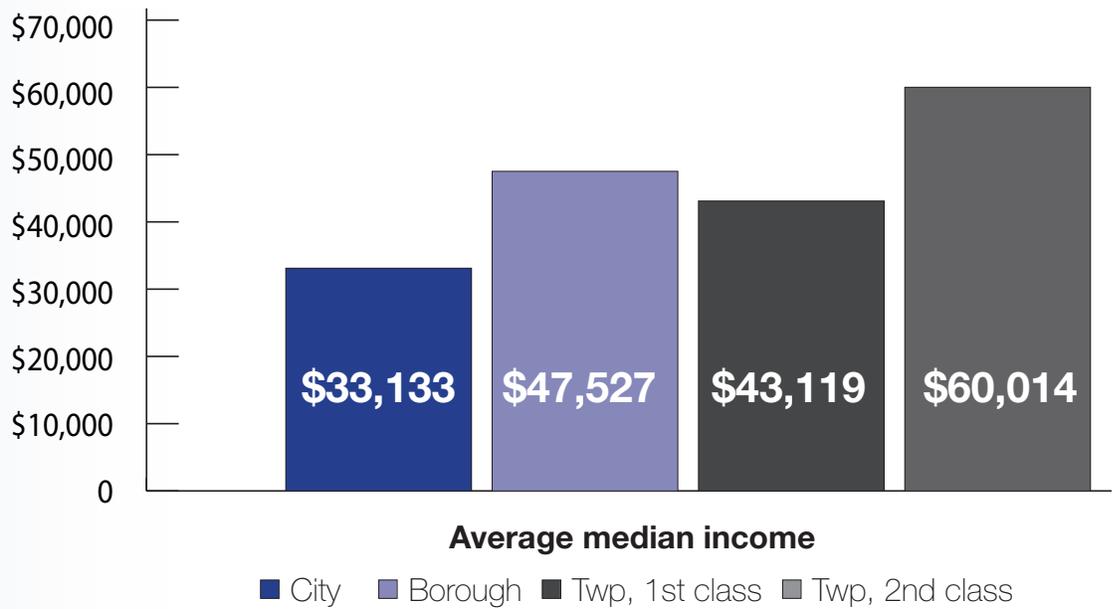
	Number of municipalities	1970	1990	2010
City	4	39,183	38,929	32,783
Borough	32	38,265	41,336	39,845
Twp-1	4	10,540	12,342	12,513
Twp-2	30	20,838	31,728	40,061
Totals	70	108,826	124,335	125,202

Average Median Household Income

Average median household income was lowest in the cities (\$33,133) and in the fifth quintile (\$37,527) and highest in first class townships (\$60,014) and the first quintile (\$69,467). (See Graphs 4 and 5.)

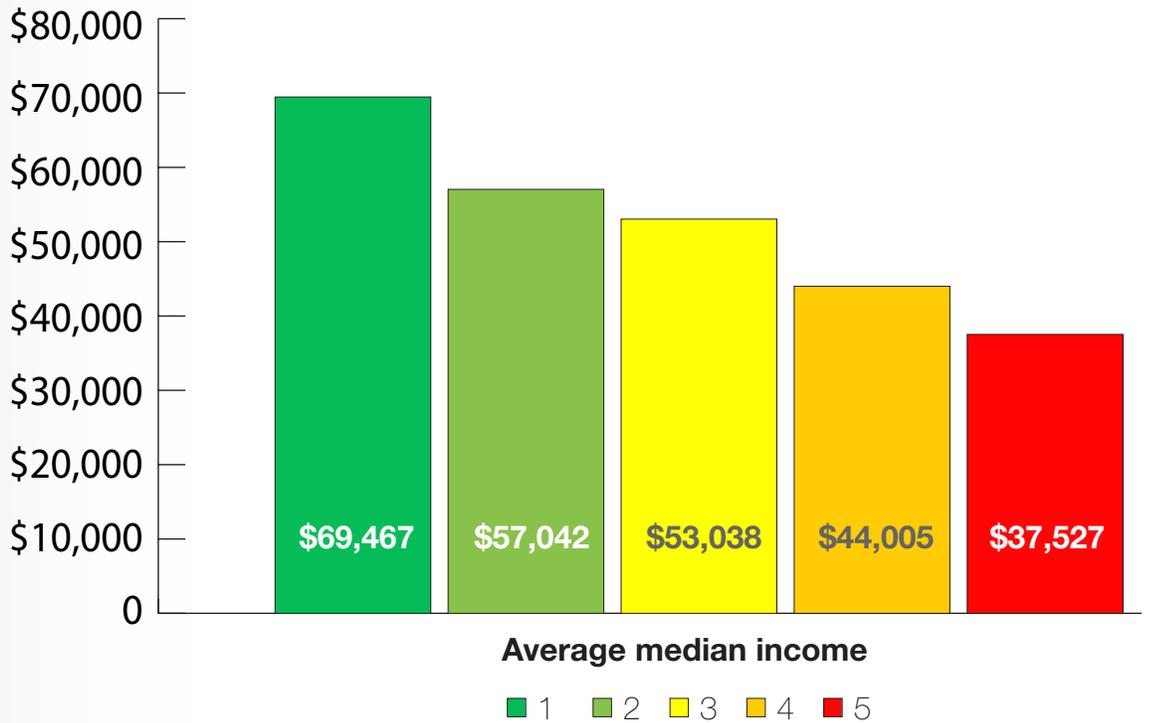
GRAPH 4
LUZERNE COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
LUZERNE COUNTY

Average Median Household Income by Quintile, 2014



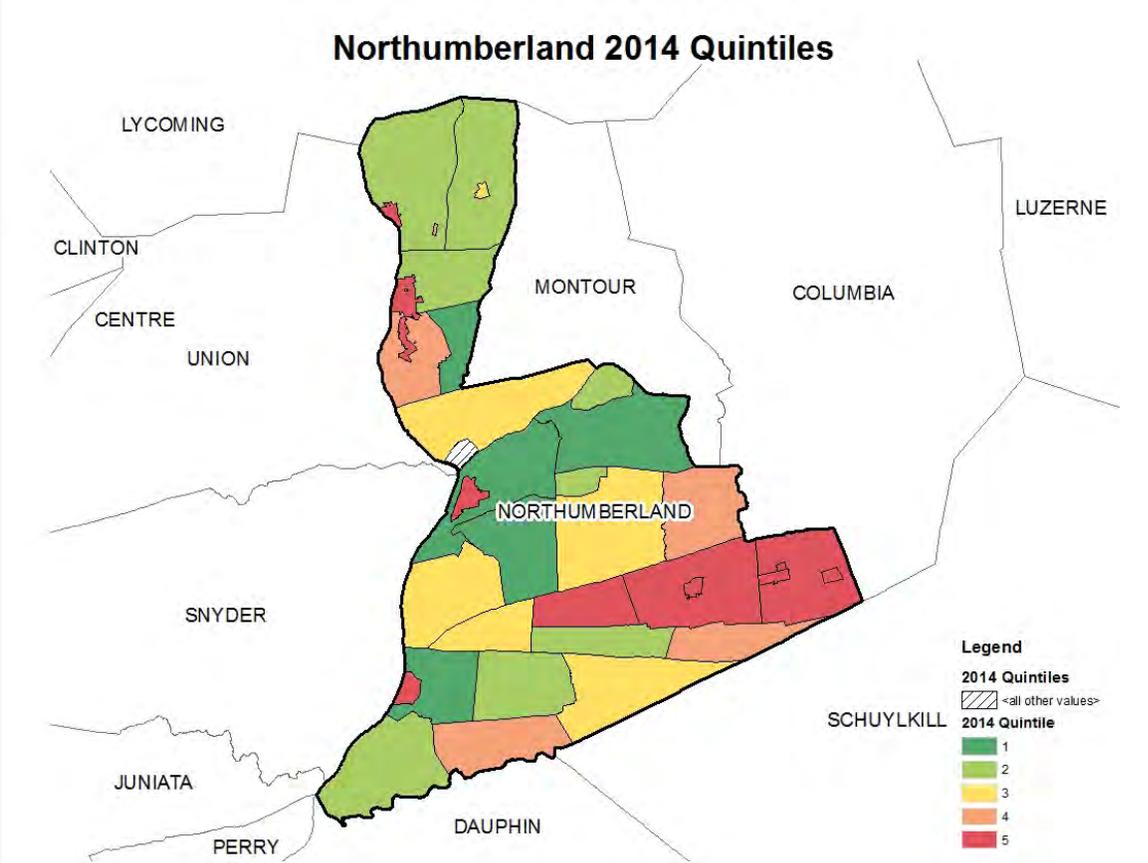
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Harveys Lake	Borough	Luzerne	1	3	1	=	—
Lafin	Borough	Luzerne	4	2	1	↑	+3
Nuangola	Borough	Luzerne	1	3	1	=	—
Bear Creek	Twp - 2nd	Luzerne	1	1	1	=	—
Dennison	Twp - 2nd	Luzerne	1	3	1	=	—
Dorrance	Twp - 2nd	Luzerne	5	3	1	↑	+4
Exeter	Twp - 2nd	Luzerne	5	3	1	↑	+4
Fairmount	Twp - 2nd	Luzerne	3	3	1	↑	+2
Fairview	Twp - 2nd	Luzerne	1	1	1	=	—
Franklin	Twp - 2nd	Luzerne	1	1	1	=	—
Jackson	Twp - 2nd	Luzerne	2	1	1	↑	+1
Lehman	Twp - 2nd	Luzerne	2	2	1	↑	+1
Rice	Twp - 2nd	Luzerne	2	1	1	↑	+1
Sugarloaf	Twp - 2nd	Luzerne	1	1	1	=	—
Union	Twp - 2nd	Luzerne	2	2	1	↑	+1
Conyngham	Borough	Luzerne	2	2	2	=	—
Dallas	Borough	Luzerne	3	2	2	↑	+1
Dupont	Borough	Luzerne	3	4	2	↑	+1
Jeddo	Borough	Luzerne	5	4	2	↑	+3
Butler	Twp - 2nd	Luzerne	3	1	2	↑	+1
Dallas	Twp - 2nd	Luzerne	1	1	2	↓	-1
Hollenback	Twp - 2nd	Luzerne	2	1	2	=	—
Hunlock	Twp - 2nd	Luzerne	1	2	2	↓	-1
Huntington	Twp - 2nd	Luzerne	3	3	2	↑	+1
Lake	Twp - 2nd	Luzerne	4	3	2	↑	+2
Ross	Twp - 2nd	Luzerne	2	3	2	=	—
Slocum	Twp - 2nd	Luzerne	3	2	2	↑	+1
Wright	Twp - 2nd	Luzerne	3	3	2	↑	+1
Hughestown	Borough	Luzerne	5	2	3	↑	+2
White Haven	Borough	Luzerne	4	5	3	↑	+1
Yatesville	Borough	Luzerne	5	2	3	↑	+2
Black Creek	Twp - 2nd	Luzerne	5	1	3	↑	+2
Kingston	Twp - 2nd	Luzerne	2	3	3	↓	-1
Nescopeck	Twp - 2nd	Luzerne	2	1	3	↓	-1
Pittston	Twp - 2nd	Luzerne	3	4	3	=	—
Salem	Twp - 2nd	Luzerne	2	1	3	↓	-1
Avoca	Borough	Luzerne	5	4	4	↑	+1
Courtdale	Borough	Luzerne	5	5	4	↑	+1
Duryea	Borough	Luzerne	5	4	4	↑	+1
Exeter	Borough	Luzerne	3	4	4	↓	-1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Forty Fort	Borough	Luzerne	3	4	4	↓	-1
Freeland	Borough	Luzerne	5	5	4	↑	+1
Kingston	Borough	Luzerne	4	4	4	=	—
Larksville	Borough	Luzerne	5	4	4	↑	+1
Laurel Run	Borough	Luzerne	5	4	4	↑	+1
Luzerne	Borough	Luzerne	5	5	4	↑	+1
New Columbus	Borough	Luzerne	2	3	4	↓	-2
Shickshinny	Borough	Luzerne	5	4	4	↑	+1
Sugar Notch	Borough	Luzerne	4	5	4	=	—
Swyersville	Borough	Luzerne	5	4	4	↑	+1
Warrior Run	Borough	Luzerne	5	5	4	↑	+1
West Pittston	Borough	Luzerne	3	4	4	↓	-1
West Wyoming	Borough	Luzerne	5	3	4	↑	+1
Plains	Twp - 1st	Luzerne	4	4	4	=	—
Wilkes-Barre	Twp - 1st	Luzerne	5	5	4	↑	+1
Conyngham	Twp - 2nd	Luzerne	4	5	4	=	—
Foster	Twp - 2nd	Luzerne	4	2	4	=	—
Hazle	Twp - 2nd	Luzerne	5	3	4	↑	+1
Ashley	Borough	Luzerne	5	5	5	=	—
Edwardsville	Borough	Luzerne	5	5	5	=	—
Nescopeck	Borough	Luzerne	5	5	5	=	—
Plymouth	Borough	Luzerne	5	5	5	=	—
West Hazleton	Borough	Luzerne	5	5	5	=	—
Hazleton	City	Luzerne	5	5	5	=	—
Nanticoke	City	Luzerne	5	5	5	=	—
Pittston	City	Luzerne	5	5	5	=	—
Wilkes-Barre	City	Luzerne	5	5	5	=	—
Hanover	Twp - 1st	Luzerne	5	5	5	=	—
Newport	Twp - 1st	Luzerne	5	5	5	=	—
Plymouth	Twp - 2nd	Luzerne	5	5	5	=	—

Northumberland County: Cities of Shamokin and Sunbury — 35 of 36 Northumberland County Municipalities

Quintile Rankings

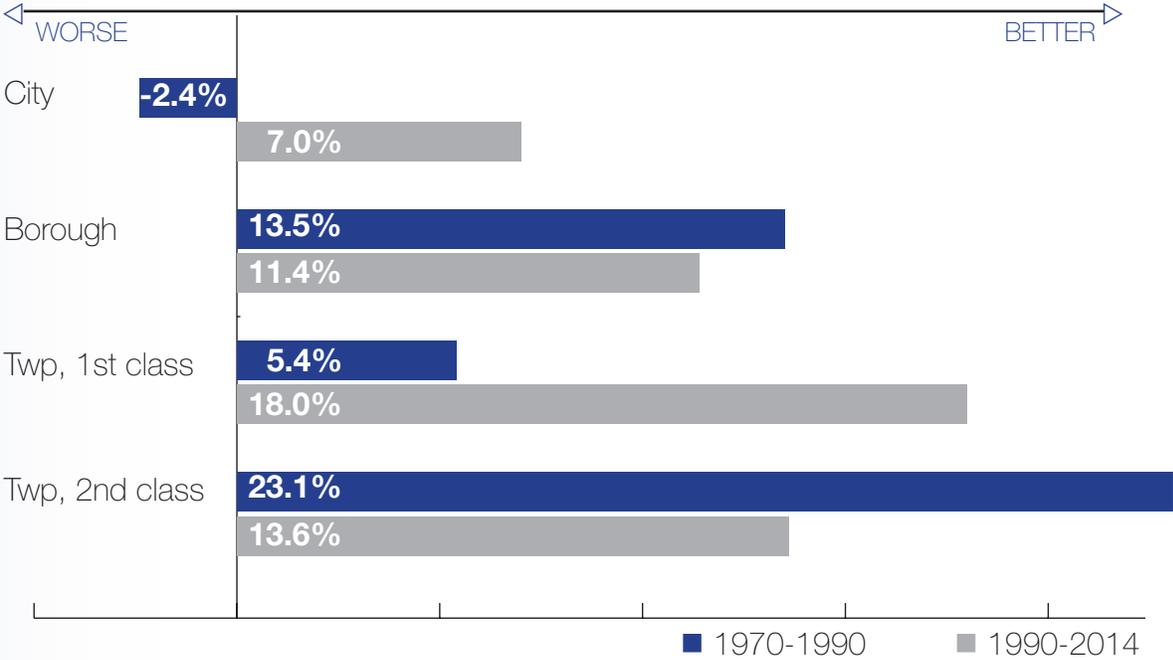
The cities of Shamokin and Sunbury were in the fifth quintile from 1970 to 2014. Most of the boroughs as of 2014 were in the lowest two quintiles. The first class township of Coal was in the fifth quintile from 1970 to 2014. More second class townships were in the first and second quintiles than in the bottom two quintiles by 2014. Shamokin is in the Act 47 program for distress municipalities.



Tax Base and Tax Burden

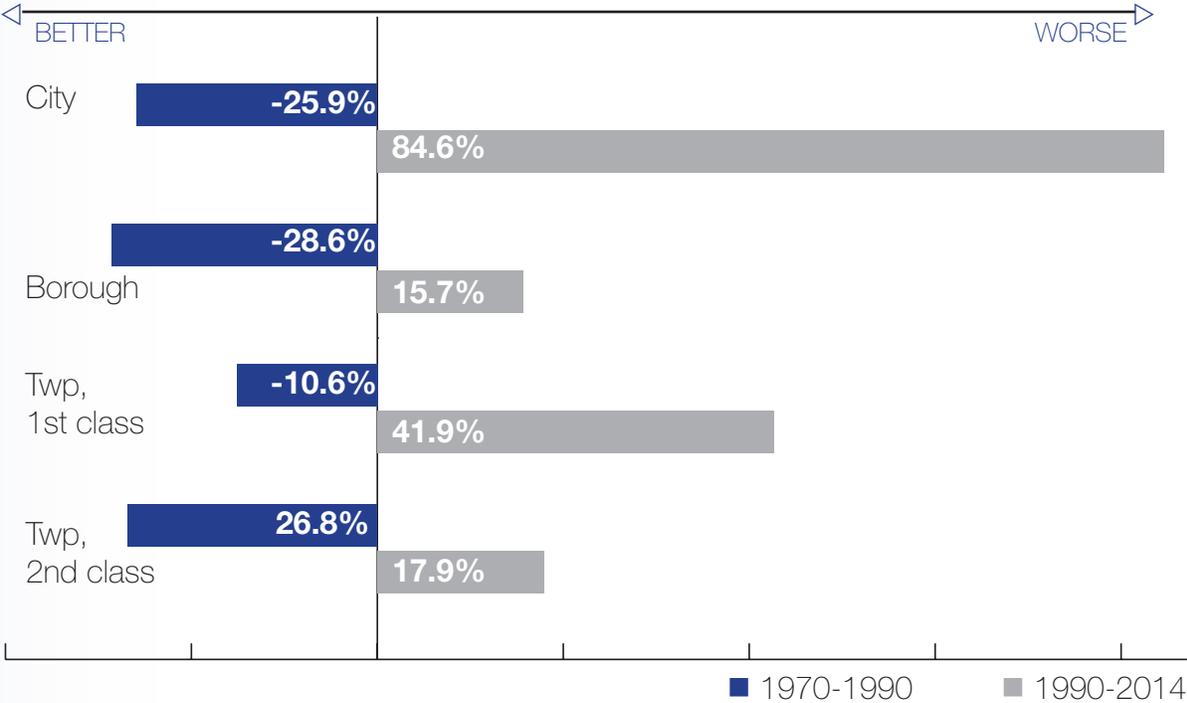
Tax base in the cities of Shamokin and Sunbury decreased from 1970 to 1990 but then grew from 1990 to 2014. Tax base grew throughout the review period in all other municipalities. (See Graph 1.)

GRAPH 1
NORTHUMBERLAND COUNTY
 Change in Tax Base per Household, 1970-2014



All municipalities followed the pattern of decreasing tax burden from 1970 to 1990 followed by increasing tax burden from 1990 to 2014. Tax burden grew the most in cities and in the first class township. (See Graph 2.)

GRAPH 2
NORTHUMBERLAND COUNTY
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Largely Negative (2)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 7 percent
- *Negative Trend:* Tax burden increased by 85 percent

Boroughs: Largely Negative (10)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base increased by 11 percent
- *Negative Trend:* Tax burden increased by 16 percent

First Class Township: Largely Negative (1)

- *Negative Trend:* Remained in the fifth quintile
- *Positive Trend:* Tax base grew by 18 percent
- *Negative Trend:* Tax burden increased by 42 percent

Second Class Townships: Mixed Positive (22)

- *Positive Trend:* More in the first and second quintiles
- *Positive Trend:* Tax base grew by 14 percent
- *Negative Trend:* Tax burden increased by 18 percent

Household Population

Almost 70 percent of households lived in municipalities that ranked in the fourth and fifth quintiles in 2010. Less than one-quarter of households were in the first and second quintiles. (See Table 1.)

TABLE 1

NORTHUMBERLAND COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	339	3,427	2,773
2	2,918	4,483	5,265
3	3,708	5,434	3,559
4	3,980	2,004	3,791
5	21,355	21,808	21,660
Total	32,300	37,156	37,048

% of Households by Quintile

	1970	1990	2010
1	1.05%	9.22%	7.48%
2	9.03%	12.07%	14.21%
3	11.48%	14.62%	9.61%
4	12.32%	5.39%	10.23%
5	66.11%	58.69%	58.46%

Shamokin and Sunbury lost 19 percent of households from 1970 to 2014, while boroughs grew by only 2 percent. The number of households in Coal Township dropped by 18 percent from 1970 to 2014. The largest household increase was in the second class townships, where the number of households increased by 75 percent. (See Table 2.)

TABLE 2
NORTHUMBERLAND COUNTY
 Number of Households by Municipal Class, 1970 to 2010

	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	2	9,220	9,037	7,512	-18.5%
Borough	10	9,837	10,075	10,025	1.9%
Twp-1	1	3,908	4,095	3,220	-17.6%
Twp-2	22	9,335	13,949	16,291	74.5%
Totals	35	32,300	37,156	37,048	14.7%

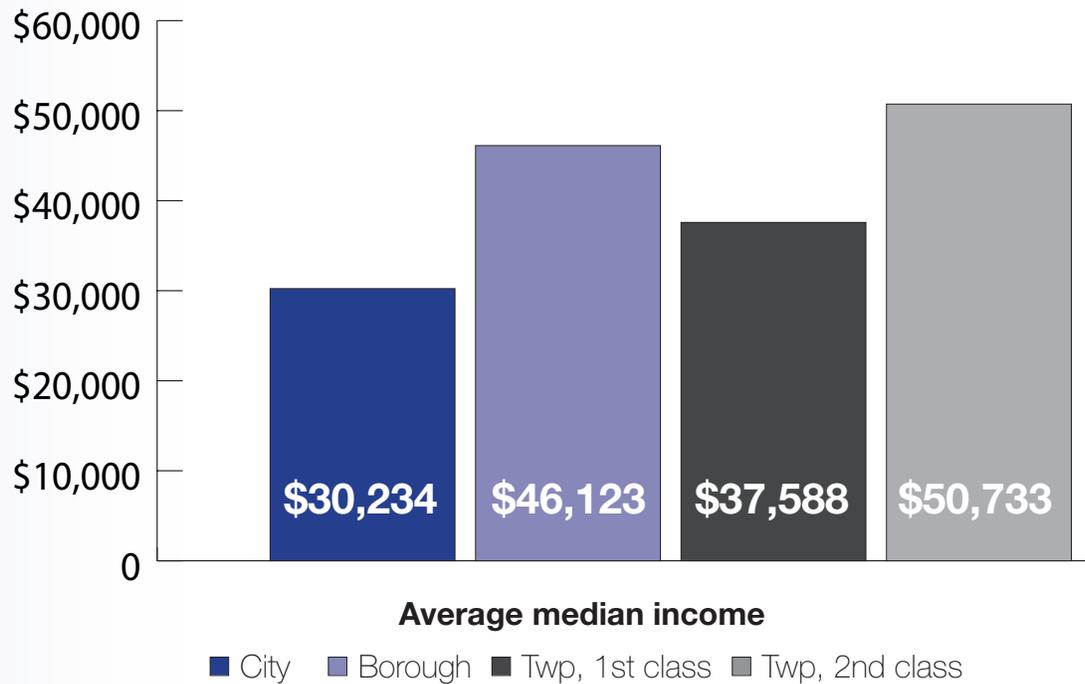
Average Median Household Income

Average median household income was lowest in the cities (\$30,234) and in the fifth quintile (\$37,216) and highest in second class townships (\$50,733) and the first quintile (\$60,137). (See Graphs 4 and 5.)

GRAPH 4

NORTHUMBERLAND COUNTY

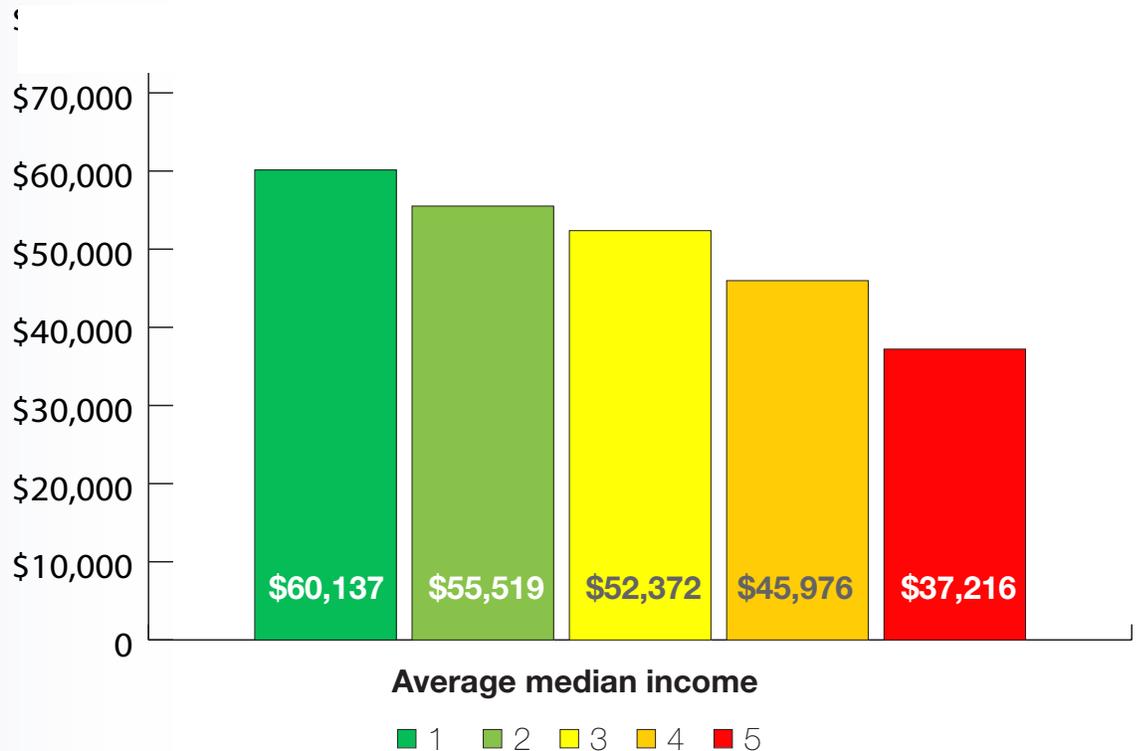
Average Median Household Income by Municipal Class, 2014



GRAPH 5

NORTHUMBERLAND COUNTY

Average Median Household Income by Quintile, 2014



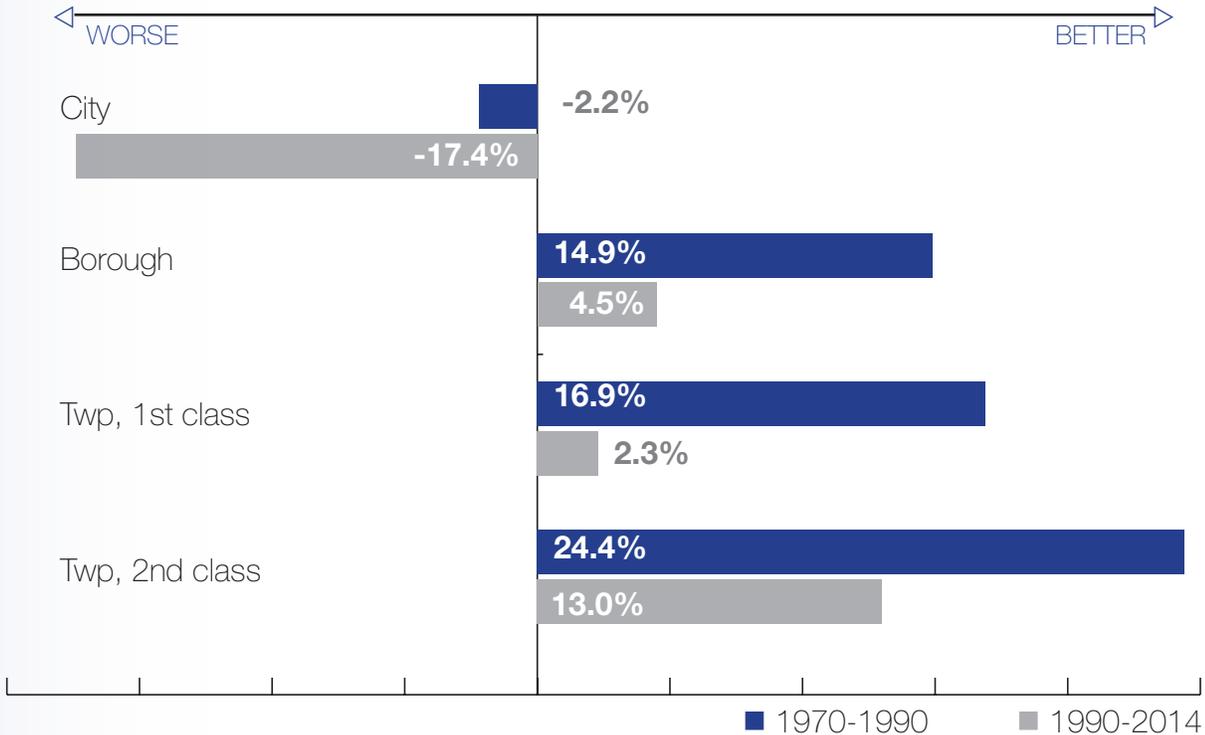
Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Herndon	Borough	3	5	5	↓	-2
Kulpmont	Borough	4	5	5	↓	-1
Marion Heights	Borough	3	5	5	↓	-2
Milton	Borough	5	5	5	=	—
Mount Carmel	Borough	5	5	5	=	—
Watsontown	Borough	5	3	5	=	—
Shamokin	City	5	5	5	=	—
Sunbury	City	5	5	5	=	—
Coal	Twp - 1st	5	5	5	=	—
Jackson	Twp - 2nd	3	2	5	↓	-2
Mount Carmel	Twp - 2nd	4	4	5	↓	-1
Zerbe	Twp - 2nd	5	5	5	=	—
McEwensville	Borough	5	4	4	↑	+1
East Cameron	Twp - 2nd	5	4	4	↑	+1
Jordan	Twp - 2nd	4	1	4	=	—
Ralpho	Twp - 2nd	3	3	4	↓	-1
West Chillisquaue	Twp - 2nd	2	3	4	↓	-2
Turbotville	Borough	3	4	3	=	—
Little Mahanoy	Twp - 2nd	3	4	3	=	—
Lower Augusta	Twp - 2nd	3	3	3	=	—
Point	Twp - 2nd	3	3	3	=	—
Shamokin	Twp - 2nd	4	2	3	↑	+1
Upper Mahanoy	Twp - 2nd	3	1	3	=	—
Riverside	Borough	2	2	2	=	—
Snydertown	Borough	4	2	2	↑	+2
Delaware	Twp - 2nd	3	2	2	↑	+1
Lewis	Twp - 2nd	4	2	2	↑	+2
Lower Mahanoy	Twp - 2nd	4	2	2	↑	+2
Turbot	Twp - 2nd	2	1	2	=	—
Washington	Twp - 2nd	5	4	2	↑	+3
West Cameron	Twp - 2nd	4	1	2	↑	+2
East Chillisquaue	Twp - 2nd	2	3	1	↑	+1
Rockefeller	Twp - 2nd	1	1	1	=	—
Rush	Twp - 2nd	2	1	1	↑	+1
Upper Augusta	Twp - 2nd	2	1	1	↑	+1

Tax Base and Tax Burden

Tax base in the city of York decreased steadily from 1970 to 2014 with the biggest drop from 1990 to 2014. In all other municipalities, tax base increased throughout the review period,

GRAPH 1
YORK COUNTY

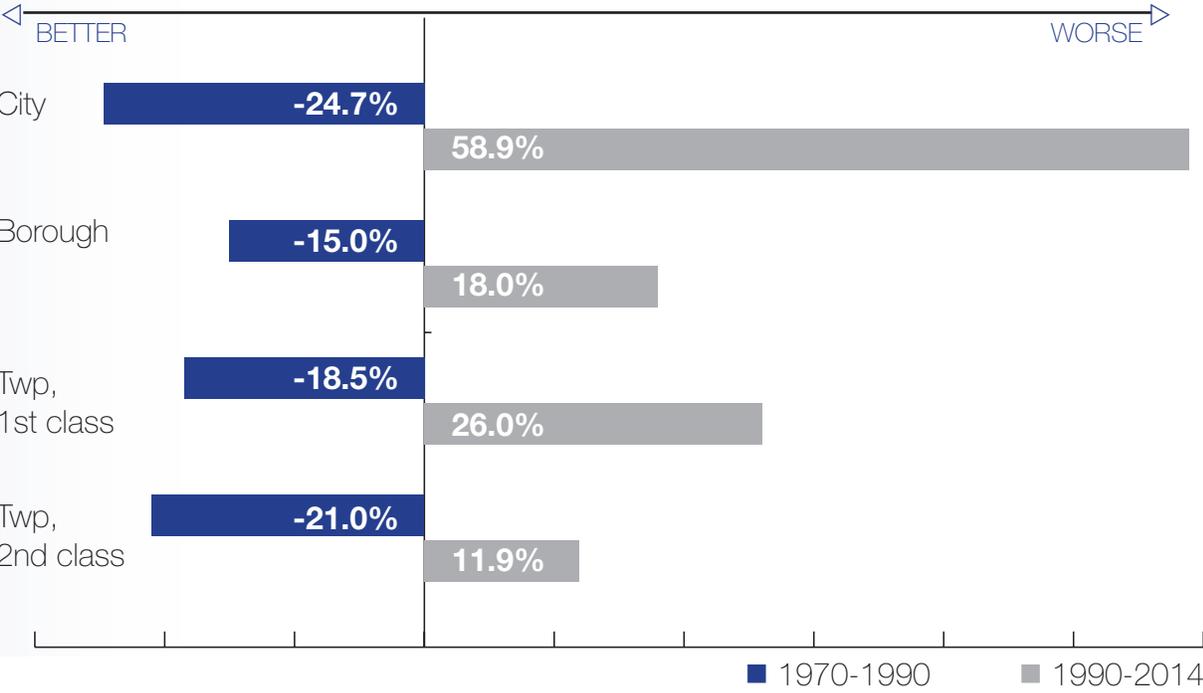
Change in Tax Base per Household, 1970-2014



Tax burden fluctuated in York and the other municipalities with decreases from 1970 to 1990 followed by increases from 1990 to 2014. (See Graph 2.)

GRAPH 2
YORK COUNTY

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

City: Overall Negative (1)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base fell by 17 percent
- *Negative Trend:* Tax burden increased by almost 60 percent

Boroughs: Largely Negative (34)

- *Negative Trend:* The number of boroughs in the first and second quintile fell and the amount in the fourth and fifth quintiles rose.
- *Positive Trend:* Tax base grew by 20 percent
- *Negative Trend:* Tax burden increased by 18 percent

First Class Townships: Mixed Positive (3)

- *Positive Trend:* Most first class townships remained in the first and second quintiles
- *Positive Trend:* Tax base grew by 20 percent
- *Negative Trend:* Tax burden increased by 26 percent

Second Class Townships: Mixed Positive (32)

- *Positive Trend:* Most second class townships remained in the first and second quintiles
- *Positive Trend:* Tax base grew by 41 percent
- *Negative Trend:* Tax burden increased by 12 percent

Household Population

The majority of York County households (67 percent) were in communities that fell in the first or second quintiles in 2010, while less than a quarter of households were in the fourth and fifth quintiles. (See Table 2.)

TABLE 2
YORK COUNTY

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	30,900	32,683	43,933
2	24,495	58,303	69,124
3	4,244	3,188	15,423
4	6,775	17,002	11,609
5	21,016	16,940	27,429
Total	87,430	128,116	167,518

% of Households by Quintile

	1970	1990	2010
1	35.34%	25.51%	26.23%
2	28.02%	45.51%	41.26%
3	4.85%	2.49%	9.21%
4	7.75%	13.27%	6.93%
5	24.04%	13.22%	16.37%

The number of households in the city of York declined by 10 percent from 1970 to 2010. The number of households in boroughs increased by 43 percent, while growth in the townships surged at 105 percent for first class townships and 165 percent for second class townships. (See Table 3.)

TABLE 3
YORK COUNTY

Number of Households by Municipal Class, 1970 to 2010

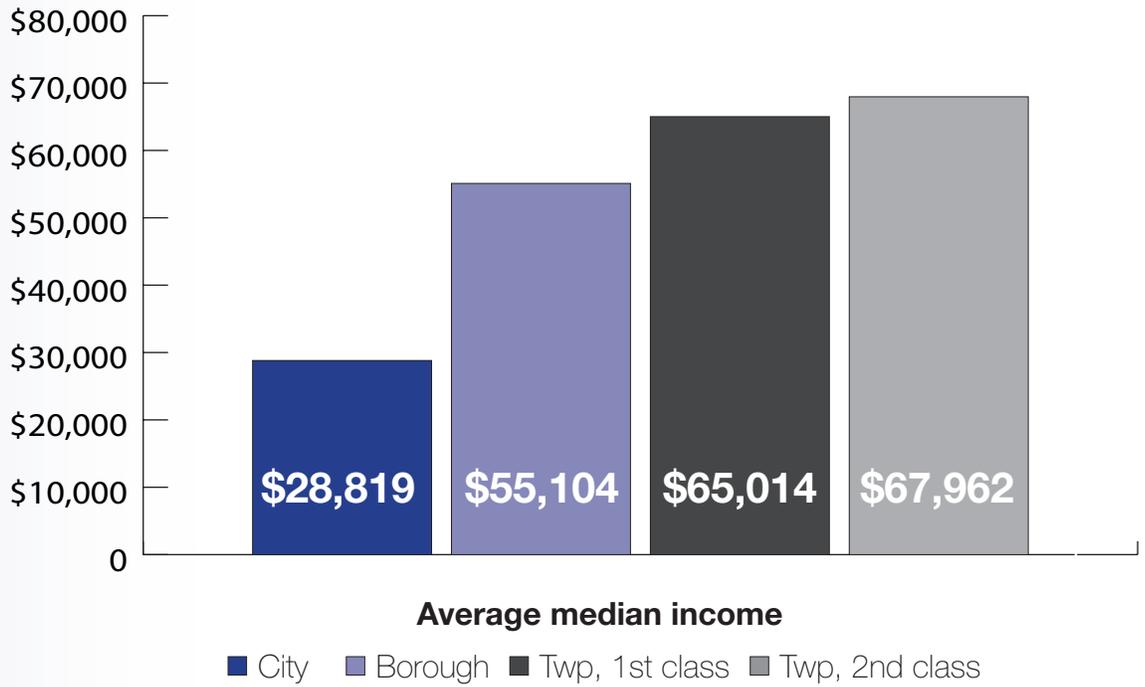
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	1	18,397	16,833	16,482	-10.4%
Borough	34	20,973	25,462	30,074	43.4%
Twp-1	3	10,712	16,173	21,950	104.9%
Twp-2	32	37,348	69,648	99,012	165.1%
Totals	70	87,430	128,116	167,518	91.6%

Average Median Household Income

Average median household income was lowest in the city (\$28,819) and in the fifth quintile (\$41,251) and highest in second class townships (\$67,962) and the first quintile (\$69,390). (See Graphs 4 and 5.)

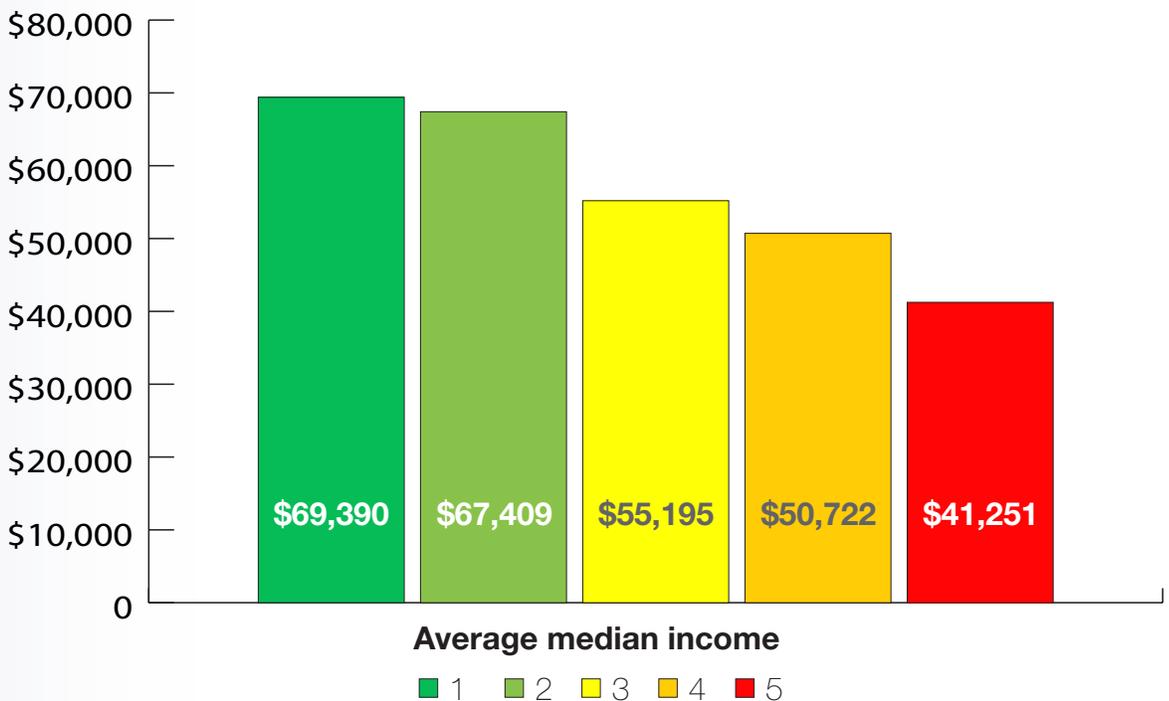
GRAPH 4
YORK COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
YORK COUNTY

Average Median Household Income by Quintile, 2014



Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970- 2014	
Hanover	Borough	2	4	5	↓	-3
North York	Borough	5	4	5	=	—
West York	Borough	5	4	5	=	—
Wrightsville	Borough	4	4	5	↓	-1
Yoe	Borough	3	4	5	↓	-2
York Haven	Borough	4	4	5	↓	-1
York	City	5	5	5	=	—
Dallastown	Borough	4	4	4	=	—
Delta	Borough	4	2	4	=	—
Dillsburg	Borough	3	4	4	↓	-1
Dover	Borough	3	4	4	↓	-1
Franklintown	Borough	4	3	4	=	—
Glen Rock	Borough	3	3	4	↓	-1
Hallam	Borough	2	3	4	↓	-2
Jefferson	Borough	1	2	4	↓	-3
Lewisberry	Borough	1	2	4	↓	-3
Red Lion	Borough	4	4	4	=	—
Spring Grove	Borough	1	2	4	↓	-3
Stewartstown	Borough	2	3	4	↓	-2
Wellsville	Borough	2	4	4	↓	-2
Windsor	Borough	4	4	4	=	—
East Prospect	Borough	2	3	3	↓	-1
Felton	Borough	4	3	3	↑	+1
Manchester	Borough	2	3	3	↓	-1
Penn	Twp - 1st	2	2	3	↓	-1
Newberry	Twp - 2nd	2	2	3	↓	-1
Peach Bottom	Twp - 2nd	4	1	3	↑	+1
Fawn Grove	Borough	2	1	2	=	—
Loganville	Borough	1	2	2	↓	-1
New Freedom	Borough	3	2	2	↑	+1
Seven Valleys	Borough	1	2	2	↓	-1
Winterstown	Borough	1	2	2	↓	-1
Spring Garden	Twp - 1st	1	2	2	↓	-1
Carroll	Twp - 2nd	1	1	2	↓	-1
Chanceford	Twp - 2nd	2	2	2	=	—
Conewago	Twp - 2nd	3	2	2	↑	+1
Dover	Twp - 2nd	1	2	2	↓	-1
East Manchester	Twp - 2nd	3	2	2	↑	+1
Fairview	Twp - 2nd	1	2	2	↓	-1
Franklin	Twp - 2nd	2	2	2	=	—
Heidelberg	Twp - 2nd	1	2	2	↓	-1
Jackson	Twp - 2nd	1	2	2	↓	-1
Manchester	Twp - 2nd	2	2	2	=	—
North Codorus	Twp - 2nd	1	1	2	↓	-1
Paradise	Twp - 2nd	1	2	2	↓	-1
Springettsbury	Twp - 2nd	1	1	2	↓	-1
West Manchester	Twp - 2nd	1	2	2	↓	-1
West Manheim	Twp - 2nd	2	1	2	=	—
Cross Roads	Borough	2	1	1	↑	+1
Goldsboro	Borough	4	3	1	↑	+3
Jacobus	Borough	2	2	1	↑	+1
New Salem	Borough	2	1	1	↑	+1

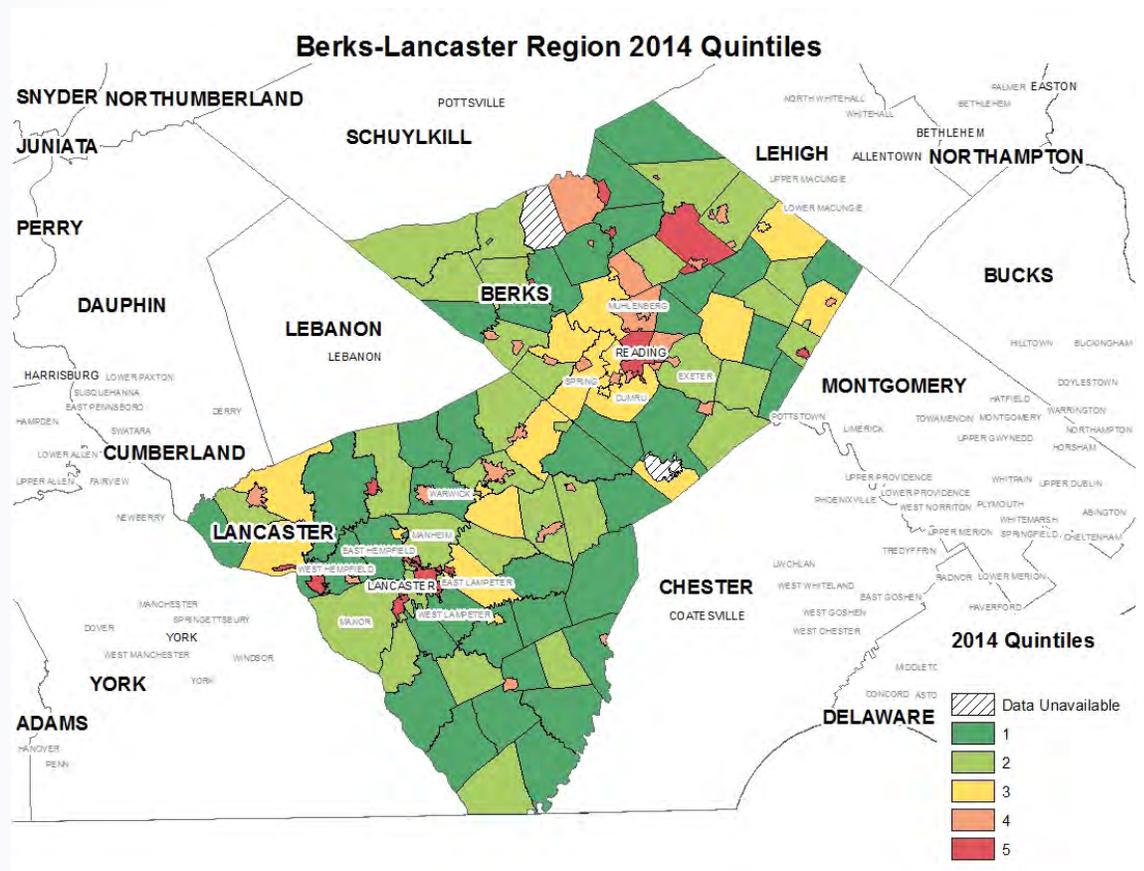
Municipality	Type	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970- 2014	
Railroad	Borough	4	5	1	↑	+3
Shrewsbury	Borough	1	1	1	=	—
York	Twp - 1st	1	2	1	=	—
Codorus	Twp - 2nd	2	1	1	↑	+1
East Hopewell	Twp - 2nd	2	1	1	↑	+1
Fawn	Twp - 2nd	4	1	1	↑	+3
Hellam	Twp - 2nd	1	1	1	=	—
Hopewell	Twp - 2nd	1	1	1	=	—
Lower Chanceford	Twp - 2nd	2	2	1	↑	+1
Lower Windsor	Twp - 2nd	2	1	1	↑	+1
Manheim	Twp - 2nd	2	1	1	↑	+1
Monaghan	Twp - 2nd	2	1	1	↑	+1
North Hopewell	Twp - 2nd	4	2	1	↑	+3
Shrewsbury	Twp - 2nd	2	1	1	↑	+1
Springfield	Twp - 2nd	2	2	1	↑	+1
Warrington	Twp - 2nd	2	2	1	↑	+1
Washington	Twp - 2nd	3	1	1	↑	+2
Windsor	Twp - 2nd	2	1	1	↑	+1

CHAPTER 6: STRESS INDEX FINDINGS/ QUINTILE RANKINGS FOR REGIONS

Berks Lancaster Region: Berks and Lancaster Counties – Cities of Reading and Lancaster

Quintile Rankings

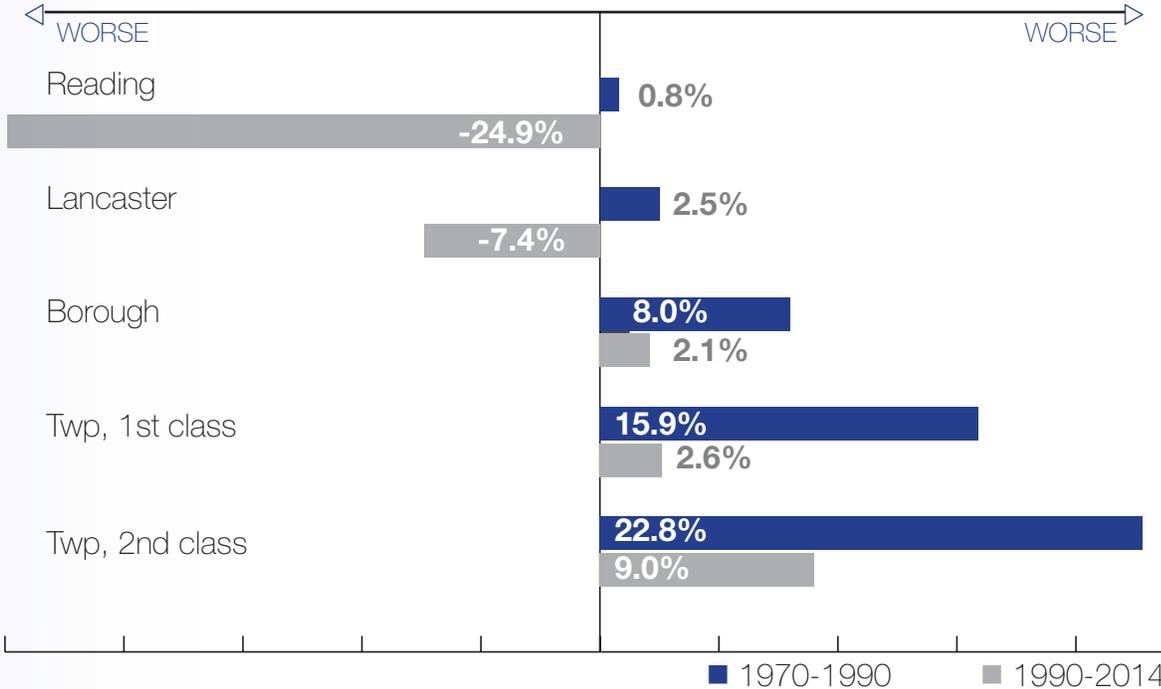
The cities of Reading and Lancaster were ranked in the fourth and fifth quintile from 1970 to 2014. The position of the region's 45 boroughs worsened over the review period, with the majority of boroughs moving into the fourth and fifth quintile by 2014. Half of the four first class townships remained in the second quintiles throughout, although the other two fell into the third and fourth quintile. Conditions in the 80 second class townships remained positive with the majority in the first and second quintile as of 2014.



Tax Base and Tax Burden

Tax base in the Berks Lancaster Region cities showed only slight growth from 1970 to 1990. Tax base in both cities decreased from 1990 to 2014, but Reading’s drop was much more significant than it was in Lancaster. In all other municipalities, tax base increased throughout the review period, growing the most in second class townships. (See Graph 1.)

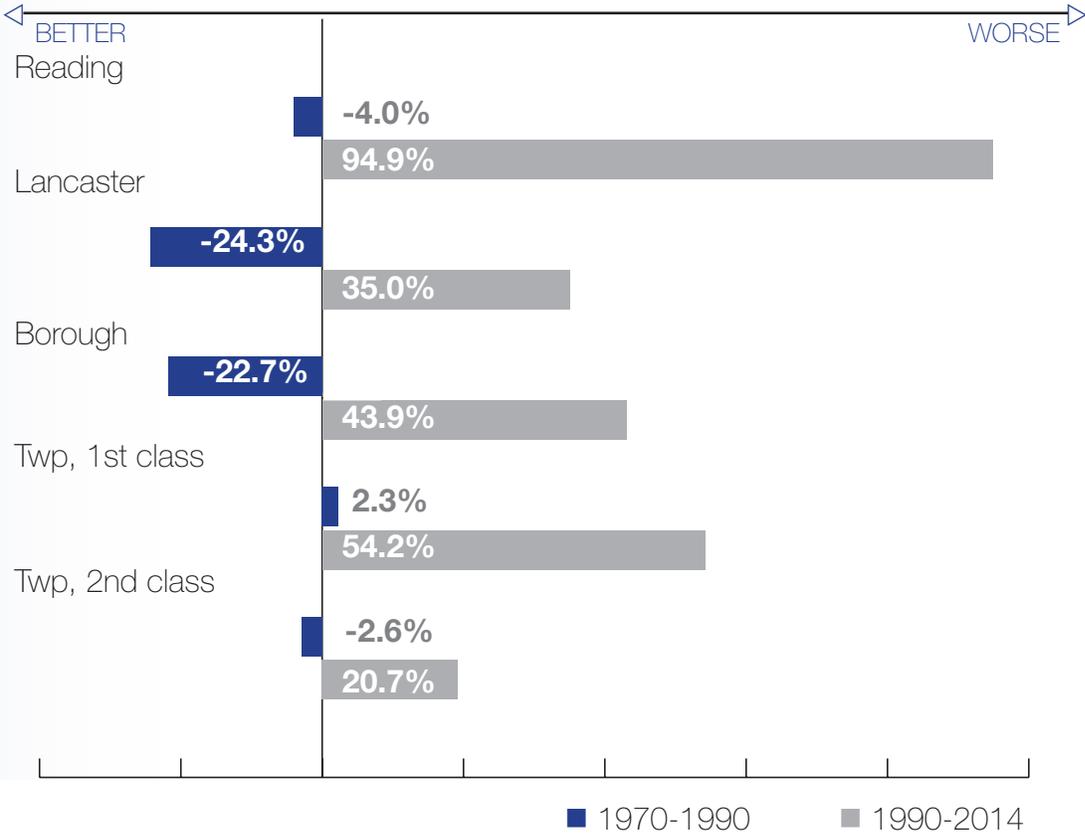
GRAPH 1
BERKS LANCASTER REGION
 Change in Tax Base per Household, 1970-2014



All municipalities except for first class townships demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014. Reading's tax burden increase was much higher than it was in Lancaster. Tax burden in first class townships increased throughout the review period. (See Graphs 2.)

GRAPH 2
BERKS LANCASTER REGION WITH CITIES
OF READING AND LANCASTER

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (2)

Lancaster

- *Negative Trend:* Fourth and fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased by 7 percent
- *Negative Trend:* Tax burden increased by 35 percent

Reading

- *Negative Trend:* Fourth and fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased by 25 percent
- *Negative Trend:* Tax burden increased by 95 percent

Boroughs: Largely Negative (45)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 2 percent
- *Negative Trend:* Tax burden increased by 41 percent

First-Class Townships: Mixed Positive (4)

- *Positive Trend:* Two first class townships remained in the second quintile although two dropped to the third and fourth quintiles
- *Positive Trend:* Tax base grew by 3 percent
- *Negative Trend:* Tax burden increased by 54 percent

Second Class Townships: Mixed Positive (80)

- *Positive Trend:* Most second class townships remained in the first and second quintiles
- *Positive Trend:* Tax base grew by 9 percent
- *Negative Trend:* Tax burden increased by 22 percent

Population Trend

Almost half of Berks Lancaster Region households were in communities that fell in the first and second quintile in 2010, while over one-third of households were in the fourth and fifth quintiles. (See Table 2.)

TABLE 2

BERKS LANCASTER REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	66,905	90,979	77,942
2	37,151	64,362	88,262
3	15,641	36,058	58,516
4	16,864	22,389	51,592
5	52,919	64,860	69,922
Total	189,480	278,648	346,234

% of Households by Quintile

	1970	1990	2010
1	35.31%	32.65%	22.51%
2	19.61%	23.10%	25.49%
3	8.25%	12.94%	16.90%
4	8.90%	8.03%	14.90%
5	27.93%	23.28%	20.20%

The number of households in the Berks Lancaster Region cities remained flat from 1970 to 2010, while the amount in boroughs increased by 63 percent. Growth in the first and second class townships surged at 116 percent and 147 percent, respectively. (See Table 3.)

TABLE 3
BERKS LANCASTER REGION
 Number of Households by Municipal Class, 1970 to 2010

	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	2	52,225	52,502	52,260	0.1%
Borough	45	48,080	62,669	69,238	44.0%
Twp-1	4	14,561	23,677	31,512	116.4%
Twp-2	80	74,614	139,800	193,224	159.0%
Totals	131	189,480	278,648	346,234	82.7%

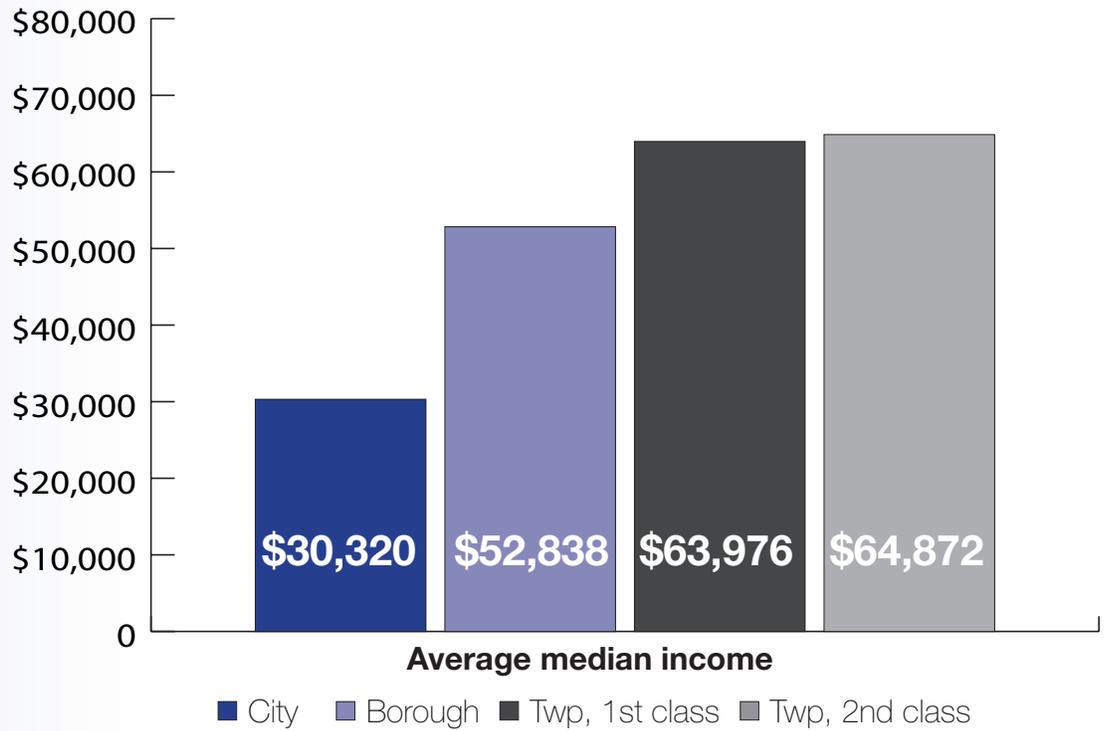
Average Median Household Income

Average median household income was lowest in cities (\$30,320) and the fifth quintile (\$40,699) and highest in second class townships (\$64,872) and the first quintile (\$66,976). (See Graphs 4 and 5.)

GRAPH 4

BERKS LANCASTER REGION

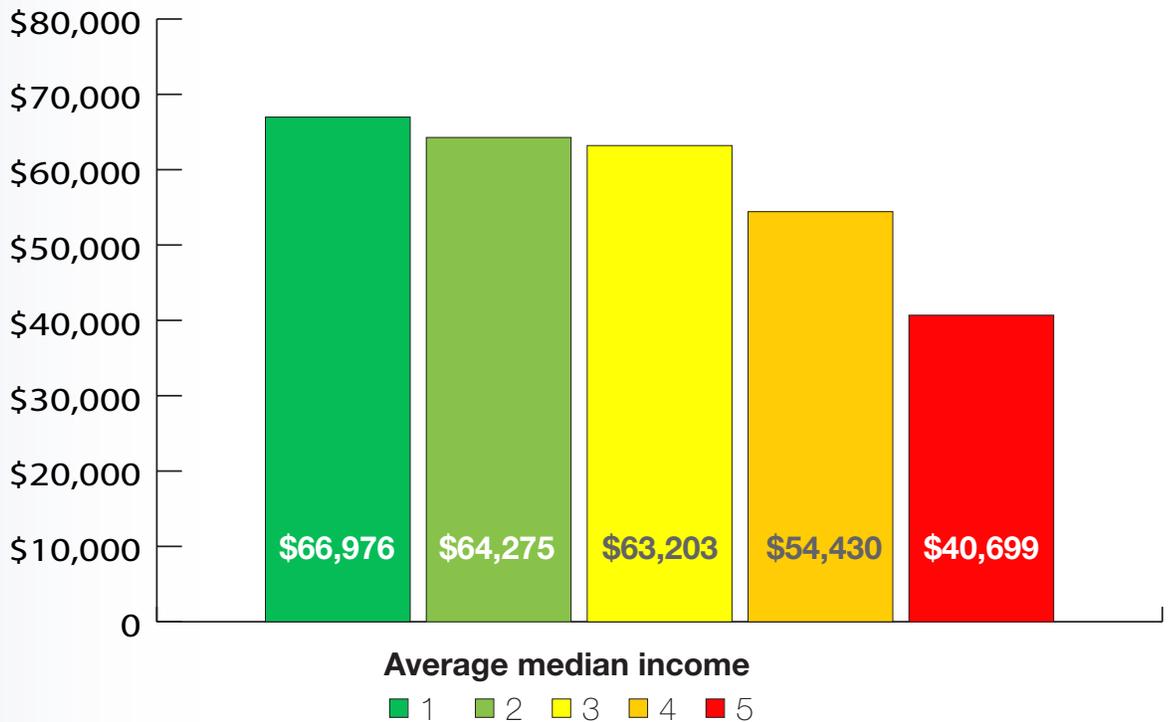
Average Median Household Income by Municipal Class, 2014



GRAPH 5

BERKS LANCASTER REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Bernville	Borough	Berks	5	4	5	=	-
Boyetown	Borough	Berks	4	4	5	↓	-1
Hamburg	Borough	Berks	4	4	5	↓	-1
Lenhartsville	Borough	Berks	5	5	5	=	-
Mount Penn	Borough	Berks	3	4	5	↓	-2
Shoemakersville	Borough	Berks	4	3	5	↓	-1
West Reading	Borough	Berks	4	4	5	↓	-1
Reading	City	Berks	5	5	5	=	-
Richmond	Twp - 2nd	Berks	1	2	5	↓	-4
Columbia	Borough	Lancaster	4	5	5	↓	-1
Manheim	Borough	Lancaster	3	4	5	↓	-2
Marietta	Borough	Lancaster	4	4	5	↓	-1
Millersville	Borough	Lancaster	1	3	5	↓	-4
Lancaster	City	Lancaster	5	5	5	=	-
Bally	Borough	Berks	3	3	4	↓	-1
Birdsboro	Borough	Berks	4	3	4	=	-
Centerport	Borough	Berks	2	1	4	↓	-2
Fleetwood	Borough	Berks	3	3	4	↓	-1
Kenhorst	Borough	Berks	4	3	4	=	-
Kutztown	Borough	Berks	1	2	4	↓	-3
Laureldale	Borough	Berks	4	3	4	=	-
Lyons	Borough	Berks	5	4	4	↑	+1
Robesonia	Borough	Berks	3	3	4	↓	-1
Saint Lawrence	Borough	Berks	4	3	4	=	-
Shillington	Borough	Berks	2	3	4	↓	-2
Sinking Spring	Borough	Berks	3	4	4	↓	-1
Wernersville	Borough	Berks	2	3	4	↓	-2
Womelsdorf	Borough	Berks	4	4	4	=	-
Muhlenberg (merger)	Twp - 1st	Berks	2	4	4	↓	-2
Lower Alsace	Twp - 2nd	Berks	2	2	4	↓	-2
Ontelaunee	Twp - 2nd	Berks	2	2	4	↓	-2
Tilden	Twp - 2nd	Berks	4	1	4	=	-
Christiana	Borough	Lancaster	2	1	4	↓	-2
Denver	Borough	Lancaster	2	3	4	↓	-2
Elizabethtown	Borough	Lancaster	2	3	4	↓	-2
Ephrata	Borough	Lancaster	2	3	4	↓	-2
Lititz	Borough	Lancaster	2	3	4	↓	-2
Mount Joy	Borough	Lancaster	3	3	4	↓	-1
Mountville	Borough	Lancaster	1	3	4	↓	-3
New Holland	Borough	Lancaster	2	2	4	↓	-2
Quarryville	Borough	Lancaster	1	3	4	↓	-3
Terre Hill	Borough	Lancaster	1	3	4	↓	-3
Leesport	Borough	Berks	4	4	3	↑	+1
Mohnton	Borough	Berks	4	3	3	↑	+1
Spring	Twp - 2nd	Berks	2	5	3	↓	-1
Topton	Borough	Berks	4	3	3	↑	+1
Wyomissing (merger)	Borough	Berks	3	4	3	=	-
Cumru	Twp - 1st	Berks	2	2	3	↓	-1
Bern	Twp - 2nd	Berks	1	1	3	↓	-2
Caernarvon	Twp - 2nd	Berks	1	2	3	↓	-2
Longswamp	Twp - 2nd	Berks	3	1	3	=	-
Lower Heidelberg	Twp - 2nd	Berks	3	2	3	=	-

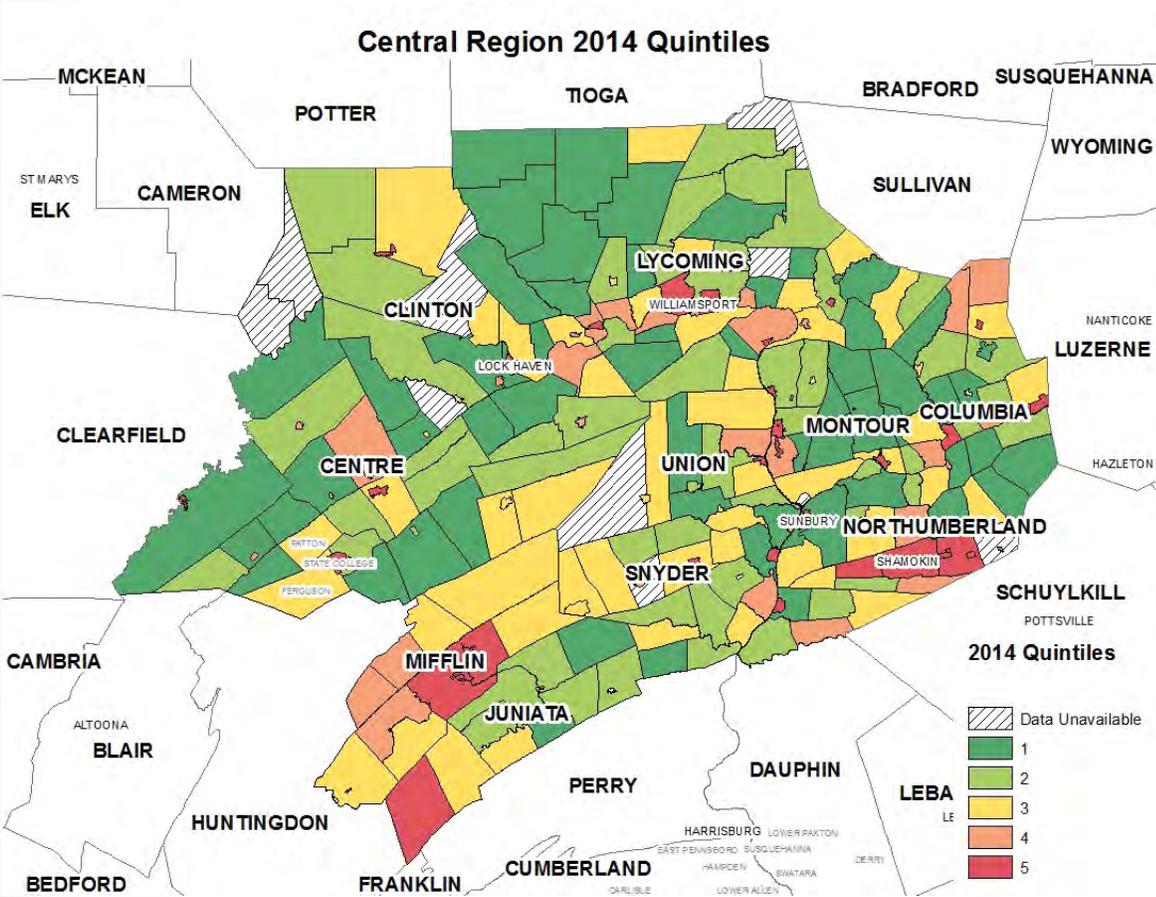
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Oley	Twp - 2nd	Berks	2	1	3	↓	-1
Washington	Twp - 2nd	Berks	1	1	3	↓	-2
Akron	Borough	Lancaster	1	1	3	↓	-2
East Petersburg	Borough	Lancaster	1	2	3	↓	-2
Strasburg	Borough	Lancaster	1	2	3	↓	-2
East Cocalico	Twp - 2nd	Lancaster	1	2	3	↓	-2
East Donegal	Twp - 2nd	Lancaster	1	2	3	↓	-2
East Lampeter	Twp - 2nd	Lancaster	1	1	3	↓	-2
Mount Joy	Twp - 2nd	Lancaster	1	3	3	↓	-2
West Earl	Twp - 2nd	Lancaster	1	1	3	↓	-2
Bechtelsville	Borough	Berks	3	3	2	↑	+1
Colebrookdale	Twp - 1st	Berks	1	1	2	↓	-1
Amity	Twp - 2nd	Berks	1	1	2	↓	-1
Bethel	Twp - 2nd	Berks	2	2	2	=	—
District	Twp - 2nd	Berks	2	1	2	=	—
Exeter	Twp - 2nd	Berks	1	1	2	↓	-1
Greenwich	Twp - 2nd	Berks	2	1	2	=	—
Heidelberg	Twp - 2nd	Berks	1	1	2	↓	-1
Jefferson	Twp - 2nd	Berks	3	1	2	↑	+1
Maidencreek	Twp - 2nd	Berks	2	2	2	=	—
Maxatawny	Twp - 2nd	Berks	2	1	2	=	—
Pike	Twp - 2nd	Berks	1	1	2	↓	-1
South Heidelberg	Twp - 2nd	Berks	3	1	2	↑	+1
Tulpehocken	Twp - 2nd	Berks	2	2	2	=	—
Union	Twp - 2nd	Berks	1	1	2	↓	-1
Upper Tulpehocken	Twp - 2nd	Berks	3	2	2	↑	+1
Adamstown (major pa	Borough	Lancaster	1	3	2	↓	-1
Manheim	Twp - 1st	Lancaster	1	2	2	↓	-1
Bart	Twp - 2nd	Lancaster	1	3	2	↓	-1
Conestoga	Twp - 2nd	Lancaster	1	2	2	↓	-1
Earl	Twp - 2nd	Lancaster	1	1	2	↓	-1
East Earl	Twp - 2nd	Lancaster	1	2	2	↓	-1
Ephrata	Twp - 2nd	Lancaster	1	2	2	↓	-1
Fulton	Twp - 2nd	Lancaster	2	1	2	=	—
Lancaster	Twp - 2nd	Lancaster	1	1	2	↓	-1
Manor	Twp - 2nd	Lancaster	1	1	2	↓	-1
Penn	Twp - 2nd	Lancaster	1	2	2	↓	-1
Providence	Twp - 2nd	Lancaster	2	2	2	=	—
Upper Leacock	Twp - 2nd	Lancaster	1	1	2	↓	-1
West Cocalico	Twp - 2nd	Lancaster	1	2	2	↓	-1
West Donegal	Twp - 2nd	Lancaster	1	2	2	↓	-1
Strausstown	Borough	Berks	5	2	1	↑	+4
Albany	Twp - 2nd	Berks	1	1	1	=	—
Alsace	Twp - 2nd	Berks	2	2	1	↑	+1
Brecknock	Twp - 2nd	Berks	3	1	1	↑	+2
Centre	Twp - 2nd	Berks	2	1	1	↑	+1
Douglass	Twp - 2nd	Berks	3	2	1	↑	+2
Earl	Twp - 2nd	Berks	3	1	1	↑	+2
Hereford	Twp - 2nd	Berks	2	1	1	↑	+1
Marion	Twp - 2nd	Berks	2	1	1	↑	+1
North Heidelberg	Twp - 2nd	Berks	4	1	1	↑	+3
Penn	Twp - 2nd	Berks	1	1	1	=	—

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Perry	Twp - 2nd	Berks	2	2	1	↑	+1
Robeson	Twp - 2nd	Berks	1	1	1	=	—
Rockland	Twp - 2nd	Berks	1	1	1	=	—
Ruscombmanor	Twp - 2nd	Berks	1	1	1	=	—
Windsor	Twp - 2nd	Berks	3	2	1	↑	+2
Brecknock	Twp - 2nd	Lancaster	1	1	1	=	—
Caernarvon	Twp - 2nd	Lancaster	1	1	1	=	—
Clay	Twp - 2nd	Lancaster	1	2	1	=	—
Colerain	Twp - 2nd	Lancaster	1	1	1	=	—
Conoy	Twp - 2nd	Lancaster	2	2	1	↑	+1
Drumore	Twp - 2nd	Lancaster	2	1	1	↑	+1
East Drumore	Twp - 2nd	Lancaster	1	1	1	=	—
East Hempfield	Twp - 2nd	Lancaster	1	1	1	=	—
Eden	Twp - 2nd	Lancaster	2	2	1	↑	+1
Elizabeth	Twp - 2nd	Lancaster	1	1	1	=	—
Leacock	Twp - 2nd	Lancaster	2	1	1	↑	+1
Little Britain	Twp - 2nd	Lancaster	2	1	1	↑	+1
Martic	Twp - 2nd	Lancaster	1	1	1	=	—
Paradise	Twp - 2nd	Lancaster	1	2	1	=	—
Pequea	Twp - 2nd	Lancaster	2	2	1	↑	+1
Rapho	Twp - 2nd	Lancaster	1	1	1	=	—
Sadsbury	Twp - 2nd	Lancaster	2	2	1	↑	+1
Salisbury	Twp - 2nd	Lancaster	2	1	1	↑	+1
Strasburg	Twp - 2nd	Lancaster	1	1	1	=	—
Warwick	Twp - 2nd	Lancaster	1	1	1	=	—
West Hempfield	Twp - 2nd	Lancaster	1	2	1	=	—
West Lampeter	Twp - 2nd	Lancaster	1	1	1	=	—

Central Region: Centre, Clinton, Columbia, Juniata, Lycoming, Mifflin, Montour, Northumberland, Snyder and Union Counties – Cities of Lock Haven, Shamokin, Sunbury and Williamsport

Quintile Rankings

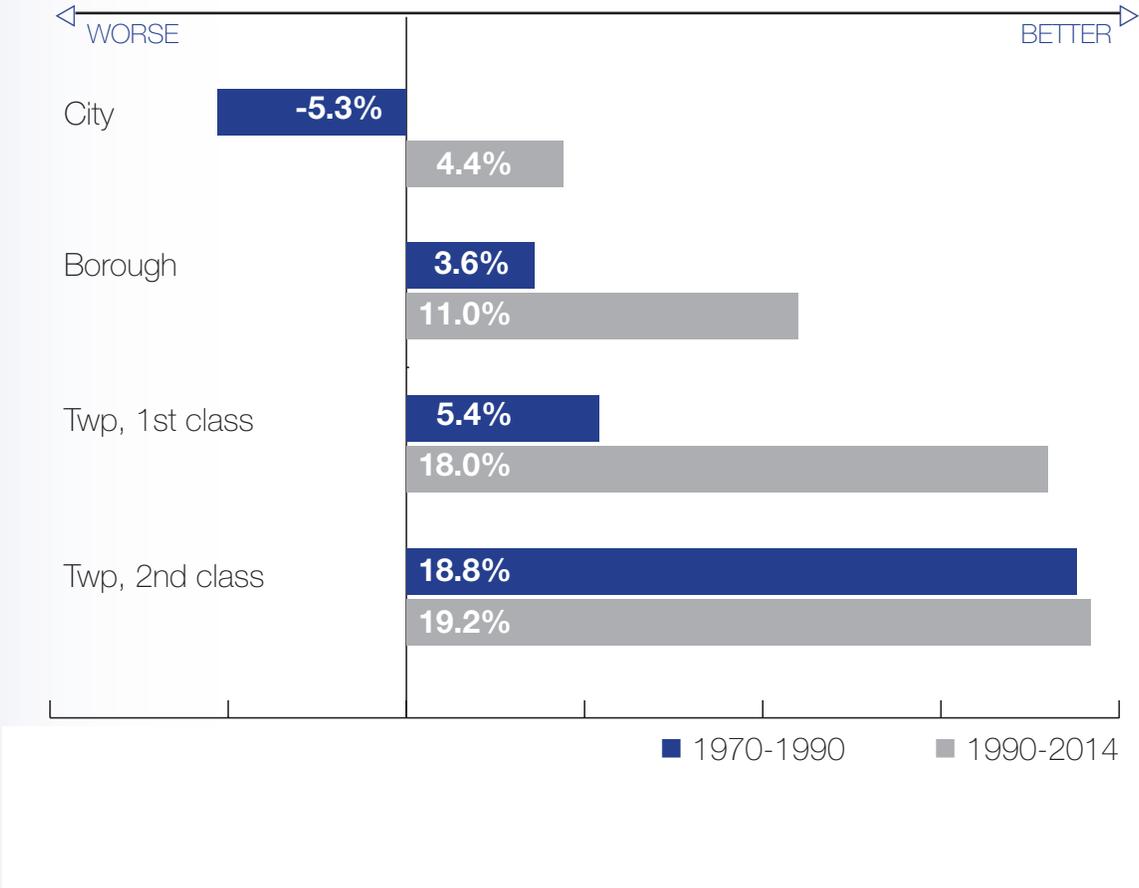
For the most part, the four cities in the Central Region were ranked in the fifth quintile from 1970 to 2014. The position of the region’s 62 boroughs and 182 second class townships in the sample generally improved from 1970 to 2014, with more in the upper quintiles by the end of the review period. The only first class township in the sample, Coal Township in Northumberland County, fluctuated but ended in the fourth quintile by 2014. The Central Region includes the Act 47 distressed municipality of the city of Shamokin, Northumberland County.



Tax Base and Tax Burden

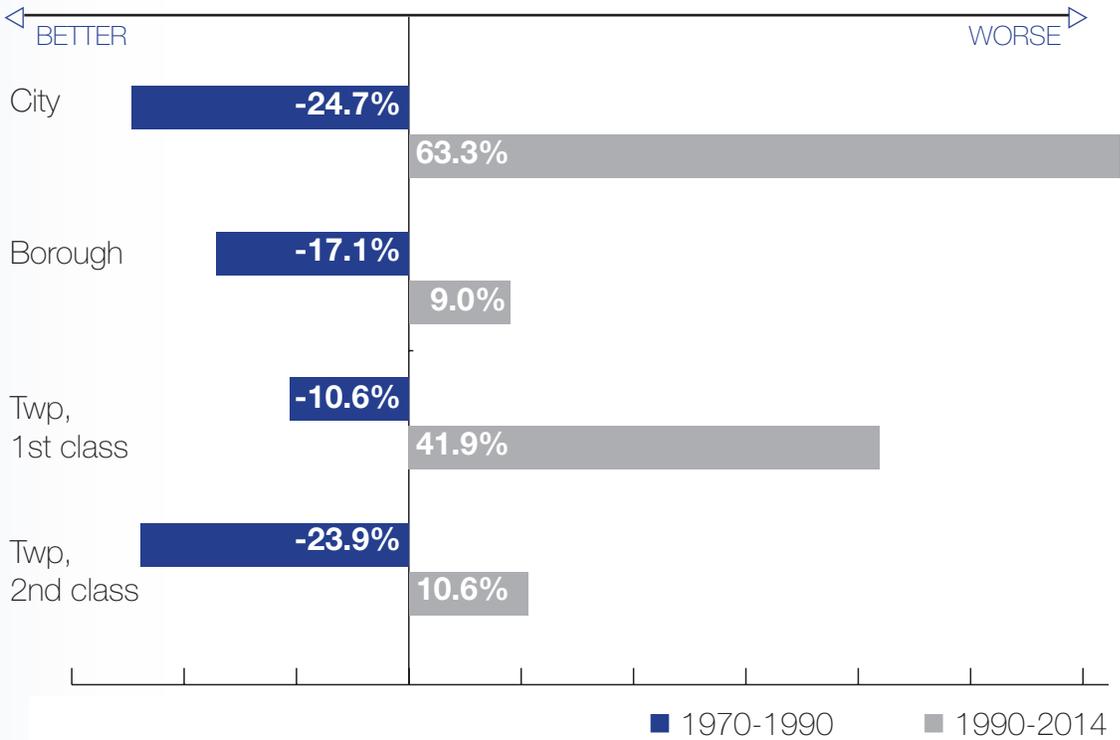
Tax base in the Central Region cities fluctuated from 1970 to 2014, declining by approximately 5 percent from 1970 to 1990 and then increasing by 4 percent from 1990 to 2014. In all other municipalities, tax base increased throughout the review period, growing the most in second class townships. (See Graph 1.)

GRAPH 1
CENTRAL REGION
 Change in Tax Base per Household, 1970-2014



All municipalities demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in the cities. (See Graph 2.)

GRAPH 2
CENTRAL REGION
Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Largely Negative (4)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 4 percent
- *Negative Trend:* Tax burden increased by 63 percent

Boroughs: Mixed Positive (63)

- *Positive Trend:* Number in the fourth and fifth quintiles fell and the amount in the first and second quintiles rose
- *Positive Trend:* Tax base grew by 11 percent
- *Negative Trend:* Tax burden increased by 9 percent

First Class Township: Largely Negative (1)

- *Negative Trend:* Dropped from the second quintile to the fourth quintile
- *Positive Trend:* Tax base grew by 18 percent
- *Negative Trend:* Tax burden increased by 42 percent

Second Class Townships: Mixed Positive (182)

- *Positive Trend:* More second class townships moved into the first quintile
- *Positive Trend:* Tax base grew by 19 percent
- *Negative Trend:* Tax burden increased by 10 percent

Household Population

45% of Central Region households were in communities that fell in the fourth and fifth quintiles in 2010, while another one-third of households were in the first and second quintiles. (See Table 2.)

TABLE 2

CENTRAL REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	12,155	21,744	36,395
2	26,828	41,646	43,723
3	33,847	41,495	54,080
4	31,046	28,122	23,242
5	58,155	82,077	89,168
Total	161,991	215,084	246,608

% of Households by Quintile

	1970	1990	2010
1	7.50%	10.11%	14.76%
2	16.56%	19.36%	17.73%
3	20.89%	19.29%	21.93%
4	19.17%	13.07%	9.42%
5	35.88%	38.16%	36.16%

The number of households in the Central Region cities and in the first class township declined by almost 15 percent and 18 percent, respectively, from 1970 to 2010. The number of households in boroughs increased by 18 percent, while growth in the second class townships surged at 107 percent. (See Table 3.)

TABLE 3

CENTRAL REGION

Number of Households by Municipal Class, 1970 to 2010

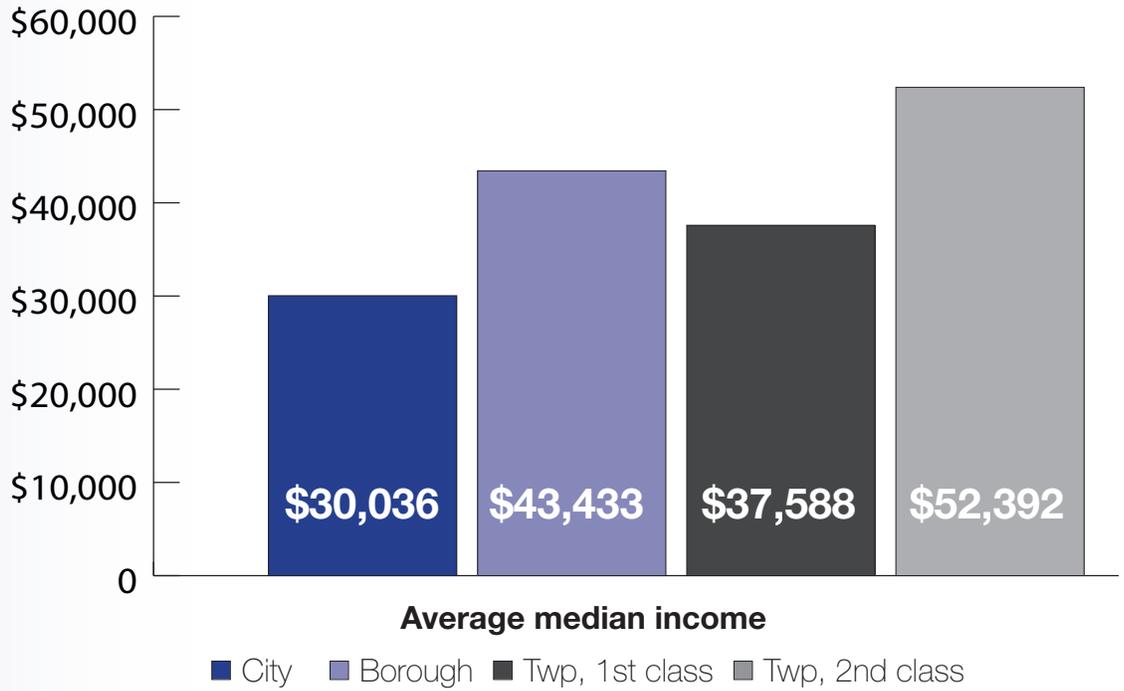
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	4	25,200	24,732	21,462	-14.8%
Borough	63	59,476	67,334	70,061	17.8%
Twp-1	1	3,908	4,095	3,220	-17.6%
Twp-2	182	73,407	118,923	151,865	106.9%
Totals	250	161,991	215,048	246,608	52.2%

Average Median Household Income

Average median household income was lowest in cities (\$30,036) and in the fifth quintile (\$37,084) and highest in second class townships (\$52,392) and the first quintile (\$58,703). (See Graphs 4 and 5.)

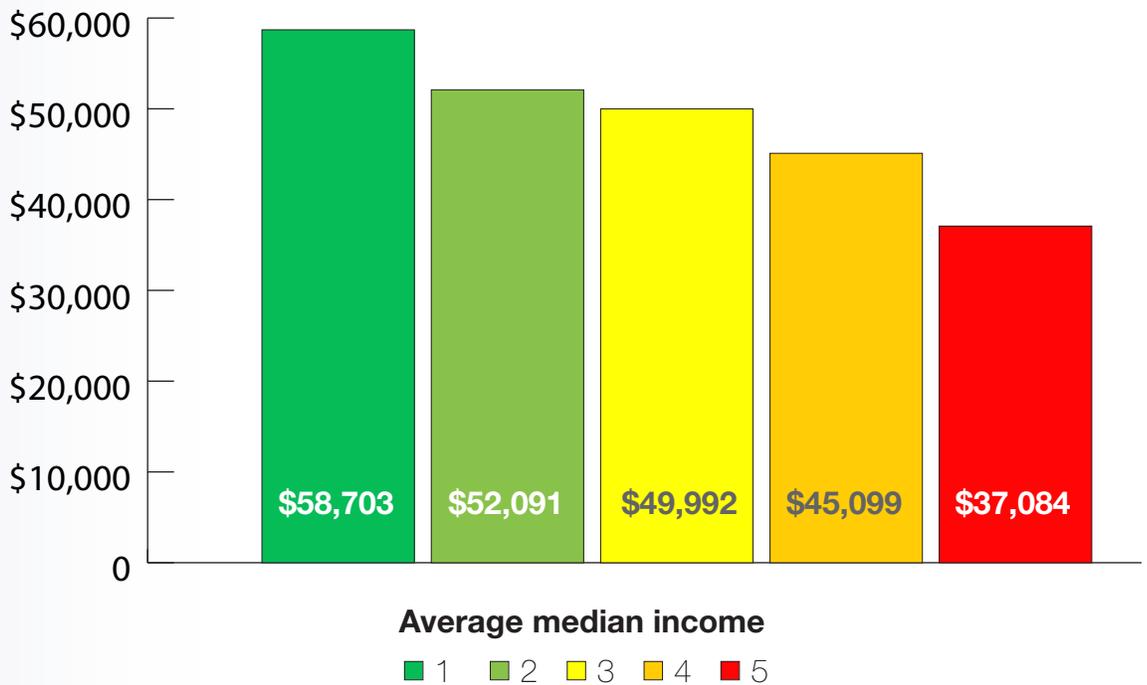
GRAPH 4
CENTRAL REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
CENTRAL REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Bellefonte	Borough	Centre	4	5	5	↓ -1
Philipsburg	Borough	Centre	5	5	5	= -
State College	Borough	Centre	2	5	5	↓ -3
Renovo	Borough	Clinton	5	5	5	= -
South Renovo	Borough	Clinton	5	5	5	= -
Lock Haven	City	Clinton	4	5	5	↓ -1
Benton	Borough	Columbia	5	5	5	= -
Berwick	Borough	Columbia	5	5	5	= -
Bloomsburg	Borough	Columbia	4	5	5	↓ -1
Briar Creek	Borough	Columbia	4	5	5	↓ -1
Mifflintown	Borough	Juniata	5	5	5	= -
Lack	Twp - 2nd	Juniata	5	2	5	= -
Hughesville	Borough	Lycoming	3	5	5	↓ -2
Jersey Shore	Borough	Lycoming	5	5	5	= -
Montgomery	Borough	Lycoming	5	5	5	= -
South Williamsport	Borough	Lycoming	3	5	5	↓ -2
Williamsport	City	Lycoming	5	5	5	= -
Old Lycoming	Twp - 2nd	Lycoming	3	3	5	↓ -2
Burnham	Borough	Mifflin	5	5	5	= -
Juniata Terrace	Borough	Mifflin	2	5	5	↓ -3
Lewistown	Borough	Mifflin	5	5	5	= -
McVeytown	Borough	Mifflin	4	5	5	↓ -1
Newton Hamilton	Borough	Mifflin	4	4	5	↓ -1
Derry	Twp - 2nd	Mifflin	3	3	5	↓ -2
Granville	Twp - 2nd	Mifflin	3	4	5	↓ -2
Danville	Borough	Montour	5	5	5	= -
Washingtonville	Borough	Montour	5	4	5	= -
Herndon	Borough	Northumberland	3	5	5	↓ -2
Kulpmont	Borough	Northumberland	4	5	5	↓ -1
Marion Heights	Borough	Northumberland	3	5	5	↓ -2
Milton	Borough	Northumberland	5	5	5	= -
Mount Carmel	Borough	Northumberland	5	5	5	= -
Watsonstown	Borough	Northumberland	5	3	5	= -
Shamokin	City	Northumberland	5	5	5	= -
Sunbury	City	Northumberland	5	5	5	= -
Coal	Twp - 1st	Northumberland	5	5	5	= -
Jackson	Twp - 2nd	Northumberland	3	2	5	↓ -2
Mount Carmel	Twp - 2nd	Northumberland	4	4	5	↓ -1
Zerbe	Twp - 2nd	Northumberland	5	5	5	= -
Middleburg	Borough	Snyder	5	5	5	= -
Selinsgrove	Borough	Snyder	3	4	5	↓ -2
Lewisburg	Borough	Union	4	5	5	↓ -1
Milesburg	Borough	Centre	4	4	4	= -
Port Matilda	Borough	Centre	4	4	4	= -
Snow Shoe	Borough	Centre	5	4	4	↑ +1
Unionville	Borough	Centre	5	5	4	↑ +1
Boggs	Twp - 2nd	Centre	3	3	4	↓ -1
Avis	Borough	Clinton	3	5	4	↓ -1
Loganton	Borough	Clinton	5	4	4	↑ +1
Mill Hall	Borough	Clinton	4	5	4	= -
Wayne	Twp - 2nd	Clinton	4	3	4	= -
Catawissa	Borough	Columbia	5	5	4	↑ +1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Jackson	Twp - 2nd	Columbia	5	2	4	↑	+1
Montour	Twp - 2nd	Columbia	1	1	4	↓	-3
South Centre	Twp - 2nd	Columbia	2	3	4	↓	-2
Sugarloaf	Twp - 2nd	Columbia	5	2	4	↑	+1
Mifflin	Borough	Juniata	5	5	4	↑	+1
Port Royal	Borough	Juniata	4	4	4	=	-
Duboistown	Borough	Lycoming	3	4	4	↓	-1
Montoursville	Borough	Lycoming	3	4	4	↓	-1
Muncy	Borough	Lycoming	4	4	4	=	-
Clinton	Twp - 2nd	Lycoming	2	3	4	↓	-2
Piatt	Twp - 2nd	Lycoming	3	2	4	↓	-1
Porter	Twp - 2nd	Lycoming	4	4	4	=	-
Susquehanna	Twp - 2nd	Lycoming	2	3	4	↓	-2
Menno	Twp - 2nd	Mifflin	4	2	4	=	-
Oliver	Twp - 2nd	Mifflin	2	3	4	↓	-2
Union	Twp - 2nd	Mifflin	3	1	4	↓	-1
McEwensville	Borough	Northumberland	5	4	4	↑	+1
East Cameron	Twp - 2nd	Northumberland	5	4	4	↑	+1
Jordan	Twp - 2nd	Northumberland	4	1	4	=	-
Ralphy	Twp - 2nd	Northumberland	3	3	4	↓	-1
West Chillisquaque	Twp - 2nd	Northumberland	2	3	4	↓	-2
Beavertown	Borough	Snyder	5	4	4	↑	+1
Shamokin Dam	Borough	Snyder	3	4	4	↓	-1
Union	Twp - 2nd	Snyder	4	4	4	=	-
Kelly	Twp - 2nd	Union	1	4	4	↓	-3
Howard	Borough	Centre	5	4	3	↑	+2
Millheim	Borough	Centre	3	3	3	=	-
Ferguson	Twp - 2nd	Centre	2	3	3	↓	-1
Haines	Twp - 2nd	Centre	3	2	3	=	-
Patton	Twp - 2nd	Centre	1	3	3	↓	-2
Spring	Twp - 2nd	Centre	4	4	3	↑	+1
Beech Creek	Borough	Clinton	4	4	3	↑	+1
Flemington	Borough	Clinton	3	4	3	=	-
Castanea	Twp - 2nd	Clinton	4	4	3	↑	+1
Chapman	Twp - 2nd	Clinton	4	5	3	↑	+1
Colebrook	Twp - 2nd	Clinton	3	3	3	=	-
Crawford	Twp - 2nd	Clinton	4	2	3	↑	+1
Pine Creek	Twp - 2nd	Clinton	3	2	3	=	-
Woodward	Twp - 2nd	Clinton	1	2	3	↓	-2
Millville	Borough	Columbia	1	4	3	↓	-2
Benton	Twp - 2nd	Columbia	3	3	3	=	-
Briar Creek	Twp - 2nd	Columbia	2	2	3	↓	-1
Franklin	Twp - 2nd	Columbia	5	1	3	↑	+2
Hemlock	Twp - 2nd	Columbia	4	3	3	↑	+1
Locust	Twp - 2nd	Columbia	4	3	3	↑	+1
Monroe	Twp - 2nd	Juniata	5	4	3	↑	+2
Spruce Hill	Twp - 2nd	Juniata	4	2	3	↑	+1
Tuscarora	Twp - 2nd	Juniata	2	3	3	↓	-1
Salladasburg	Borough	Lycoming	5	4	3	↑	+2
Armstrong	Twp - 2nd	Lycoming	1	1	3	↓	-2
Franklin	Twp - 2nd	Lycoming	3	2	3	=	-
Hepburn	Twp - 2nd	Lycoming	2	3	3	↓	-1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Jackson	Twp - 2nd	Lycoming	4	2	3	↑	+1
Muncy	Twp - 2nd	Lycoming	1	2	3	↓	-2
Muncy Creek	Twp - 2nd	Lycoming	4	2	3	↑	+1
Shrewsbury	Twp - 2nd	Lycoming	5	3	3	↑	+2
Woodward	Twp - 2nd	Lycoming	3	1	3	=	-
Armagh	Twp - 2nd	Mifflin	3	4	3	=	-
Bratton	Twp - 2nd	Mifflin	3	3	3	=	-
Brown	Twp - 2nd	Mifflin	4	2	3	↑	+1
Decatur	Twp - 2nd	Mifflin	5	3	3	↑	+2
Wayne	Twp - 2nd	Mifflin	2	4	3	↓	-1
Mahoning	Twp - 2nd	Montour	2	2	3	↓	-1
Turbotville	Borough	Northumberland	3	4	3	=	-
Little Mahanoy	Twp - 2nd	Northumberland	3	4	3	=	-
Lower Augusta	Twp - 2nd	Northumberland	3	3	3	=	-
Point	Twp - 2nd	Northumberland	3	3	3	=	-
Shamokin	Twp - 2nd	Northumberland	4	2	3	↑	+1
Upper Mahanoy	Twp - 2nd	Northumberland	3	1	3	=	-
Freeburg	Borough	Snyder	3	3	3	=	-
McClure	Borough	Snyder	3	4	3	=	-
Chapman	Twp - 2nd	Snyder	5	2	3	↑	+2
Franklin	Twp - 2nd	Snyder	3	4	3	=	-
Jackson	Twp - 2nd	Snyder	3	3	3	=	-
Middlecreek	Twp - 2nd	Snyder	3	4	3	=	-
Spring	Twp - 2nd	Snyder	2	4	3	↓	-1
West Beaver	Twp - 2nd	Snyder	1	3	3	↓	-2
Hartleton	Borough	Union	5	4	3	↑	+2
New Berlin	Borough	Union	5	3	3	↑	+2
East Buffalo	Twp - 2nd	Union	1	1	3	↓	-2
Gregg	Twp - 2nd	Union	1	2	3	↓	-2
Lewis	Twp - 2nd	Union	1	2	3	↓	-2
White Deer	Twp - 2nd	Union	4	4	3	↑	+1
Centre Hall	Borough	Centre	1	1	2	↓	-1
Benner	Twp - 2nd	Centre	1	2	2	↓	-1
College	Twp - 2nd	Centre	2	2	2	=	-
Marion	Twp - 2nd	Centre	4	2	2	↑	+2
Miles	Twp - 2nd	Centre	3	1	2	↑	+1
Snow Shoe	Twp - 2nd	Centre	4	3	2	↑	+2
Taylor	Twp - 2nd	Centre	5	1	2	↑	+3
Walker	Twp - 2nd	Centre	3	2	2	↑	+1
Beech Creek	Twp - 2nd	Clinton	4	2	2	↑	+2
Greene	Twp - 2nd	Clinton	5	4	2	↑	+3
Leidy	Twp - 2nd	Clinton	4	3	2	↑	+2
Logan	Twp - 2nd	Clinton	2	2	2	=	-
Noyes	Twp - 2nd	Clinton	4	3	2	↑	+2
Fishing Creek	Twp - 2nd	Columbia	4	2	2	↑	+2
Greenwood	Twp - 2nd	Columbia	2	3	2	=	-
Mifflin	Twp - 2nd	Columbia	2	3	2	=	-
North Centre	Twp - 2nd	Columbia	4	2	2	↑	+2
Scott	Twp - 2nd	Columbia	2	2	2	=	-
Beale	Twp - 2nd	Juniata	3	1	2	↑	+1
Delaware	Twp - 2nd	Juniata	4	1	2	↑	+2
Fermanagh	Twp - 2nd	Juniata	2	1	2	=	-

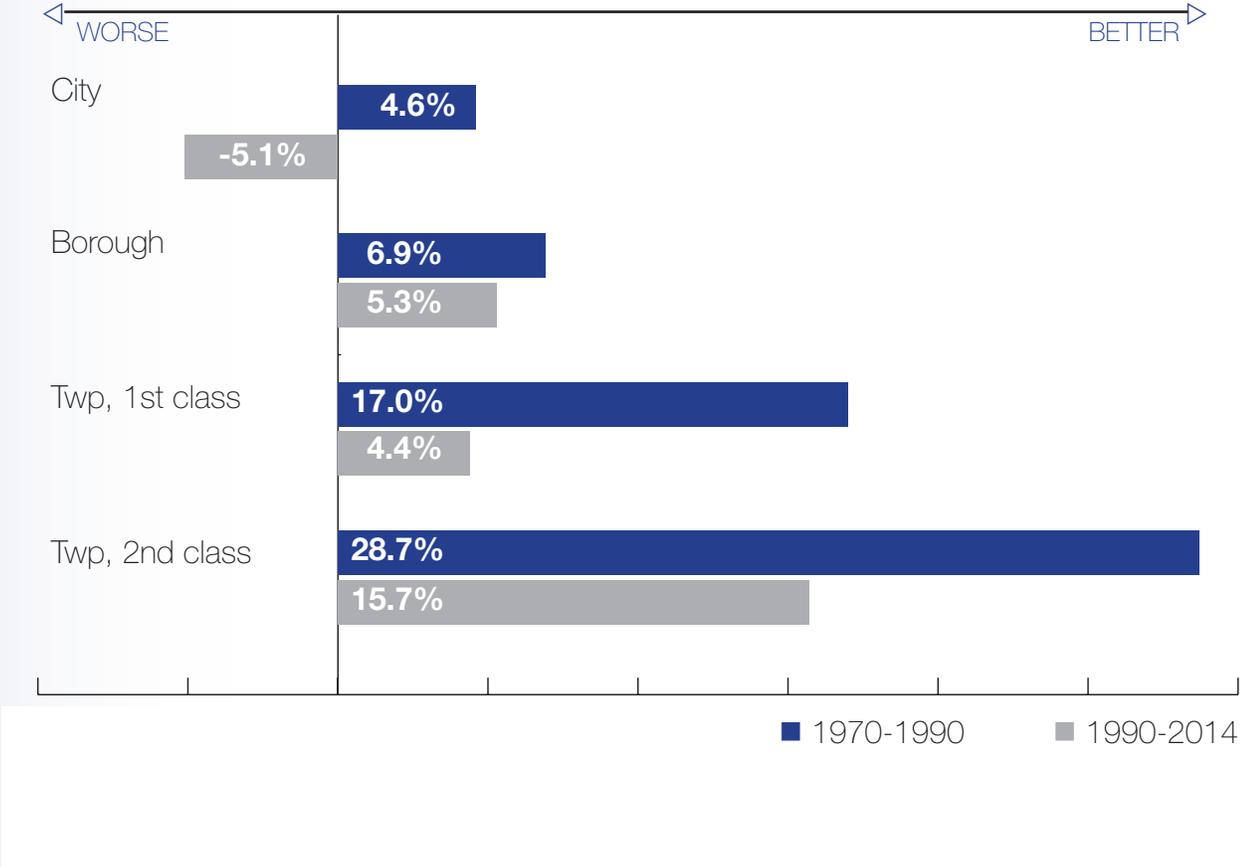
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Milford	Twp - 2nd	Juniata	2	1	2	=	-
Susquehanna	Twp - 2nd	Juniata	3	2	2	↑	+1
Walker	Twp - 2nd	Juniata	3	3	2	↑	+1
Cascade	Twp - 2nd	Lycoming	1	2	2	↓	-1
Eldred	Twp - 2nd	Lycoming	5	2	2	↑	+3
Jordan	Twp - 2nd	Lycoming	4	2	2	↑	+2
Lewis	Twp - 2nd	Lycoming	4	4	2	↑	+2
Loyalsock	Twp - 2nd	Lycoming	1	1	2	↓	-1
Lycoming	Twp - 2nd	Lycoming	4	3	2	↑	+2
McIntyre	Twp - 2nd	Lycoming	4	5	2	↑	+2
Mifflin	Twp - 2nd	Lycoming	3	2	2	↑	+1
Nippenose	Twp - 2nd	Lycoming	3	4	2	↑	+1
Plunketts Creek	Twp - 2nd	Lycoming	1	1	2	↓	-1
Washington	Twp - 2nd	Lycoming	3	2	2	↑	+1
Wolf	Twp - 2nd	Lycoming	3	2	2	↑	+1
Cooper	Twp - 2nd	Montour	3	2	2	↑	+1
Mayberry	Twp - 2nd	Montour	5	2	2	↑	+3
Riverside	Borough	Northumberland	2	2	2	=	-
Snydertown	Borough	Northumberland	4	2	2	↑	+2
Delaware	Twp - 2nd	Northumberland	3	2	2	↑	+1
Lewis	Twp - 2nd	Northumberland	4	2	2	↑	+2
Lower Mahanoy	Twp - 2nd	Northumberland	4	2	2	↑	+2
Turbot	Twp - 2nd	Northumberland	2	1	2	=	-
Washington	Twp - 2nd	Northumberland	5	4	2	↑	+3
West Cameron	Twp - 2nd	Northumberland	4	1	2	↑	+2
Adams	Twp - 2nd	Snyder	3	3	2	↑	+1
Center	Twp - 2nd	Snyder	4	4	2	↑	+2
Perry	Twp - 2nd	Snyder	5	3	2	↑	+3
Washington	Twp - 2nd	Snyder	4	3	2	↑	+2
West Perry	Twp - 2nd	Snyder	3	4	2	↑	+1
Mifflinburg	Borough	Union	3	3	2	↑	+1
Buffalo	Twp - 2nd	Union	3	2	2	↑	+1
Union	Twp - 2nd	Union	1	3	2	↓	-1
Burnside	Twp - 2nd	Centre	1	3	1	=	-
Curtin	Twp - 2nd	Centre	3	3	1	↑	+2
Gregg	Twp - 2nd	Centre	3	2	1	↑	+2
Halfmoon	Twp - 2nd	Centre	3	1	1	↑	+2
Harris	Twp - 2nd	Centre	2	1	1	↑	+1
Howard	Twp - 2nd	Centre	2	1	1	↑	+1
Huston	Twp - 2nd	Centre	3	3	1	↑	+2
Penn	Twp - 2nd	Centre	3	2	1	↑	+2
Potter	Twp - 2nd	Centre	1	2	1	=	-
Rush	Twp - 2nd	Centre	3	3	1	↑	+2
Union	Twp - 2nd	Centre	5	4	1	↑	+4
Worth	Twp - 2nd	Centre	3	3	1	↑	+2
Allison	Twp - 2nd	Clinton	5	2	1	↑	+4
Bald Eagle	Twp - 2nd	Clinton	4	3	1	↑	+3
Dunnstable	Twp - 2nd	Clinton	2	2	1	↑	+1
Gallagher	Twp - 2nd	Clinton	1	2	1	=	-
Lamar	Twp - 2nd	Clinton	5	2	1	↑	+4
Porter	Twp - 2nd	Clinton	2	2	1	↑	+1
Stillwater	Borough	Columbia	4	5	1	↑	+3

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Beaver	Twp - 2nd	Columbia	4	2	1	↑	+3
Catawissa	Twp - 2nd	Columbia	4	2	1	↑	+3
Cleveland	Twp - 2nd	Columbia	4	1	1	↑	+3
Madison	Twp - 2nd	Columbia	2	2	1	↑	+1
Main	Twp - 2nd	Columbia	4	2	1	↑	+3
Mount Pleasant	Twp - 2nd	Columbia	3	2	1	↑	+2
Orange	Twp - 2nd	Columbia	2	1	1	↑	+1
Pine	Twp - 2nd	Columbia	3	2	1	↑	+2
Roaring Creek	Twp - 2nd	Columbia	5	3	1	↑	+4
Fayette	Twp - 2nd	Juniata	4	2	1	↑	+3
Greenwood	Twp - 2nd	Juniata	5	4	1	↑	+4
Turbett	Twp - 2nd	Juniata	4	4	1	↑	+3
Picture Rocks	Borough	Lycoming	2	3	1	↑	+1
Anthony	Twp - 2nd	Lycoming	5	2	1	↑	+4
Bastress	Twp - 2nd	Lycoming	2	2	1	↑	+1
Brady	Twp - 2nd	Lycoming	2	2	1	↑	+1
Brown	Twp - 2nd	Lycoming	3	1	1	↑	+2
Cogan House	Twp - 2nd	Lycoming	3	3	1	↑	+2
Cummings	Twp - 2nd	Lycoming	2	3	1	↑	+1
Fairfield	Twp - 2nd	Lycoming	1	1	1	=	-
Gamble	Twp - 2nd	Lycoming	3	2	1	↑	+2
Limestone	Twp - 2nd	Lycoming	2	1	1	↑	+1
McHenry	Twp - 2nd	Lycoming	1	2	1	=	-
Mill Creek	Twp - 2nd	Lycoming	3	1	1	↑	+2
Moreland	Twp - 2nd	Lycoming	1	2	1	=	-
Penn	Twp - 2nd	Lycoming	5	3	1	↑	+4
Pine	Twp - 2nd	Lycoming	2	1	1	↑	+1
Watson	Twp - 2nd	Lycoming	3	2	1	↑	+2
Anthony	Twp - 2nd	Montour	3	1	1	↑	+2
Derry	Twp - 2nd	Montour	5	3	1	↑	+4
Liberty	Twp - 2nd	Montour	4	3	1	↑	+3
Limestone	Twp - 2nd	Montour	2	4	1	↑	+1
Valley	Twp - 2nd	Montour	2	2	1	↑	+1
West Hemlock	Twp - 2nd	Montour	4	1	1	↑	+3
East Chillisquaque	Twp - 2nd	Northumberland	2	3	1	↑	+1
Rockefeller	Twp - 2nd	Northumberland	1	1	1	=	-
Rush	Twp - 2nd	Northumberland	2	1	1	↑	+1
Upper Augusta	Twp - 2nd	Northumberland	2	1	1	↑	+1
Monroe	Twp - 2nd	Snyder	3	2	1	↑	+2
Penn	Twp - 2nd	Snyder	2	3	1	↑	+1
Limestone	Twp - 2nd	Union	3	2	1	↑	+2
West Buffalo	Twp - 2nd	Union	2	2	1	↑	+1

Tax Base and Tax Burden

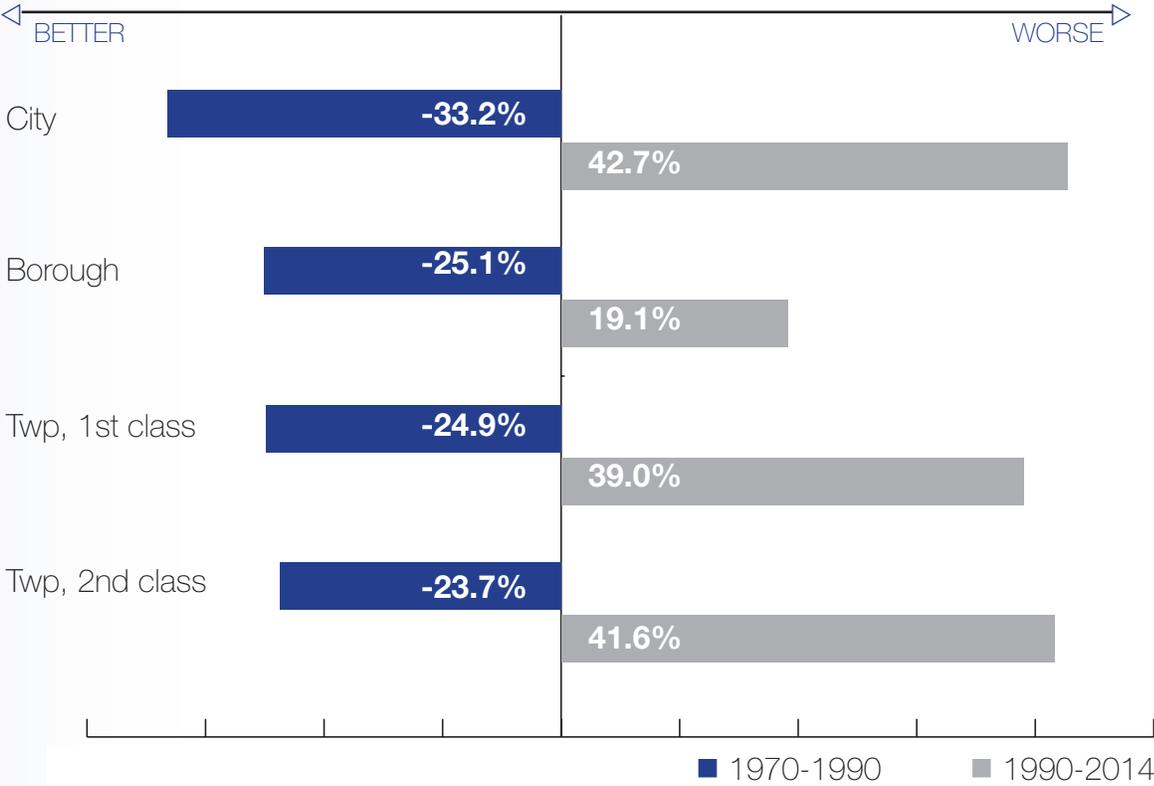
Tax base in the Lehigh Valley Region cities grew from 1970 to 1990 and then decreased from 1990 to 2014. In all other municipalities, tax base increased throughout the review period, growing the most in second class townships. (See Graph 1.)

GRAPH 1
LEHIGH VALLEY REGION
 Change in Tax Base per Household, 1970-2014



All municipalities demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014. (See Graph 2.)

GRAPH 2
LEHIGH VALLEY REGION
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (3)

- *Negative Trend:* Fourth and fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased by 5 percent
- *Negative Trend:* Tax burden increased by 43 percent

Boroughs: Largely Negative (27)

- *Negative Trend:* Majority in the fourth and fifth quintile
- *Positive Trend:* Tax base grew by 5 percent
- *Negative Trend:* Tax burden increased by 19 percent

First-Class Townships: Mixed Positive (3)

- *Positive Trend:* Two first-class townships remained in the second quintile although one dropped to the fourth quintile
- *Positive Trend:* Tax base grew by 4 percent
- *Negative Trend:* Tax burden increased by 39 percent

Second-Class Townships: Mixed Positive (28)

- *Positive Trend:* Majority in the first and second quintiles
- *Positive Trend:* Tax base grew by 16 percent
- *Negative Trend:* Tax burden increased by 42 percent

Population Trend

Over half of Lehigh Valley Region households were in communities that fell in the fourth and fifth in 2010, while approximately 40 percent of households were in the fourth and fifth quintiles. (See Table 2.)

TABLE 2

LEHIGH VALLEY REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

# of Households by Quintile			
	1970	1990	2010
1	11,788	37,058	29,025
2	22,212	28,687	65,048
3	20,912	24,958	11,959
4	75,082	43,558	61,477
5	10,594	54,527	62,585
Total	140,588	188,788	230,094

% of Households by Quintile			
	1970	1990	2010
1	8.38%	19.63%	12.61%
2	15.80%	15.20%	28.27%
3	14.87%	13.22%	5.20%
4	53.41%	23.07%	26.72%
5	7.54%	28.88%	27.20%

The number of households in the Lehigh Valley Region cities increased by 10 percent flat from 1970 to 2010, while the amount in boroughs increased by almost 31 percent. Growth in the first and second class townships surged at 108 percent and 180 percent, respectively. (See Table 3.)

TABLE 3
LEHIGH VALLEY REGION
 Number of Households by Municipal Class, 1970 to 2010

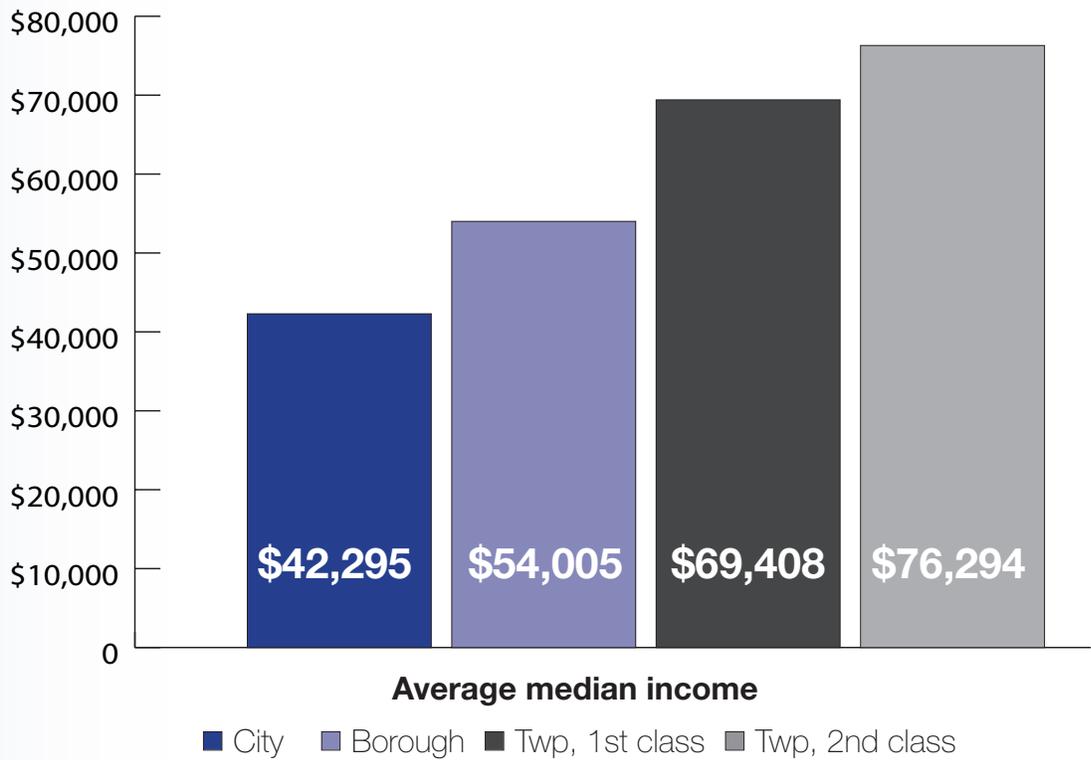
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	3	64,984	71,137	71,753	10.4%
Borough	27	30,062	36,606	39,260	30.6%
Twp-1	3	11,953	19,977	24,895	108.3%
Twp-2	28	33,589	61,068	94,186	180.4%
Totals	61	140,588	188,788	230,094	63.7%

Average Median Household Income

Average median household income was lowest in cities (\$42,295) and the fifth quintile (\$43,949) and highest in second class townships (\$76,294) and the first quintile (\$78,898). (See Graphs 3 and 4.)

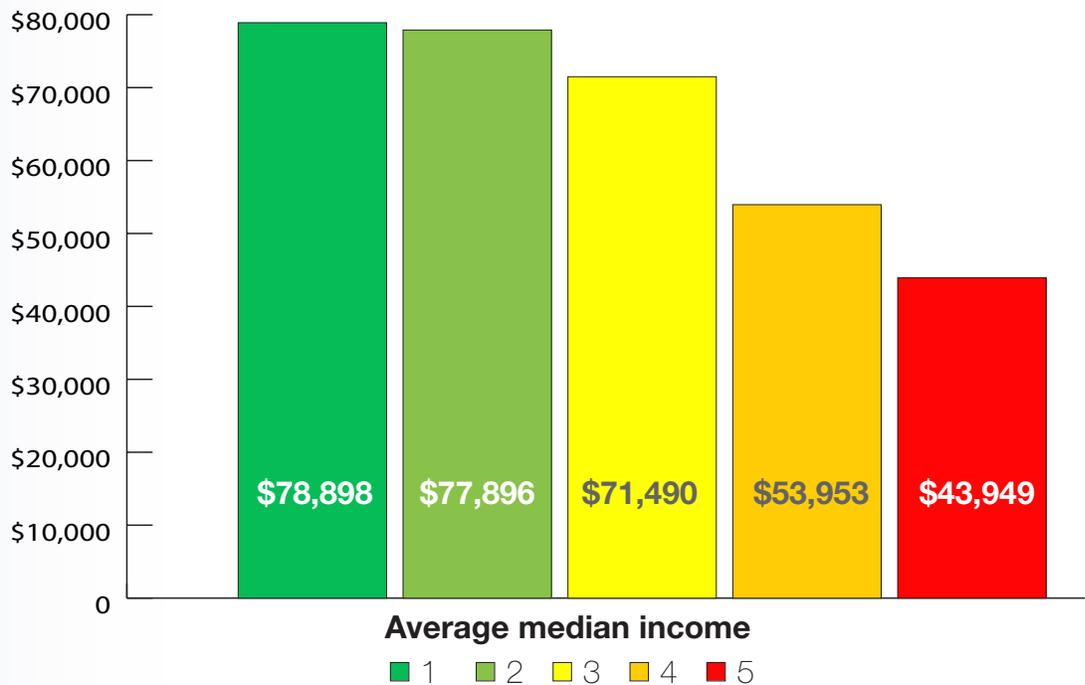
GRAPH 4
LEHIGH VALLEY REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
LEHIGH VALLEY REGION

Average Median Household Income by Quintile, 2014



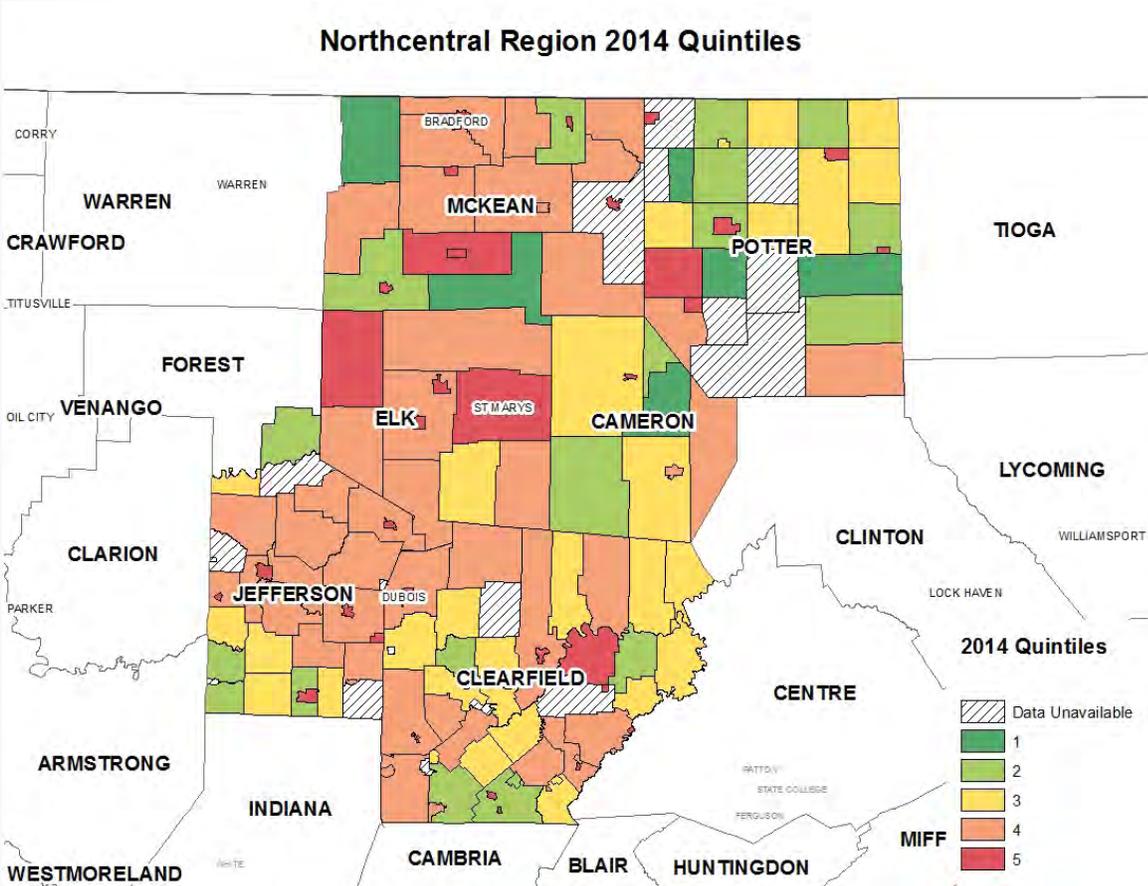
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970 2014	
Catasauqua	Borough	Lehigh	4	4	5	↓	-1
Coplay	Borough	Lehigh	3	3	5	↓	-2
Fountain Hill	Borough	Lehigh	3	4	5	↓	-2
Slatington	Borough	Lehigh	3	5	5	↓	-2
Allentown	City	Lehigh	4	5	5	↓	-1
Bangor	Borough	Northampton	4	4	5	↓	-1
West Easton	Borough	Northampton	5	4	5	=	—
Wind Gap	Borough	Northampton	4	4	5	↓	-1
Easton	City	Northampton	5	5	5	=	—
Coopersburg	Borough	Lehigh	3	3	4	↓	-1
Emmaus	Borough	Lehigh	2	3	4	↓	-2
Macungie	Borough	Lehigh	4	3	4	=	—
Whitehall	Twp - 1st	Lehigh	3	3	4	↓	-1
Hanover	Twp - 2nd	Lehigh	2	3	4	↓	-2
Bath	Borough	Northampton	4	4	4	=	—
Chapman	Borough	Northampton	2	1	4	↓	-2
East Bangor	Borough	Northampton	4	4	4	=	—
Freemansburg	Borough	Northampton	4	5	4	=	—
Glendon	Borough	Northampton	2	4	4	↓	-2
Hellertown	Borough	Northampton	4	4	4	=	—
Nazareth	Borough	Northampton	4	4	4	=	—
North Catasauqua	Borough	Northampton	4	3	4	=	—
Northampton	Borough	Northampton	4	4	4	=	—
Pen Argyl	Borough	Northampton	4	4	4	=	—
Portland	Borough	Northampton	4	4	4	=	—
Walnutport	Borough	Northampton	4	4	4	=	—
Wilson	Borough	Northampton	4	4	4	=	—
Bethlehem (major part)	City	Northampton	4	4	4	=	—
Moore	Twp - 2nd	Northampton	3	1	4	↓	-1
Alburtis	Borough	Lehigh	4	4	3	↑	+1
Roseto	Borough	Northampton	3	4	3	=	—
Stockertown	Borough	Northampton	3	3	3	=	—
Tatamy	Borough	Northampton	3	3	3	=	—
Bushkill	Twp - 2nd	Northampton	2	1	3	↓	-1
Lower Saucon	Twp - 2nd	Northampton	2	2	3	↓	-1
Upper Mount Bethel	Twp - 2nd	Northampton	2	1	3	↓	-1
Salisbury	Twp - 1st	Lehigh	2	1	2	=	—
Heidelberg	Twp - 2nd	Lehigh	3	1	2	↑	+1
Lower Milford	Twp - 2nd	Lehigh	1	2	2	↓	-1
Lynn	Twp - 2nd	Lehigh	4	2	2	↑	+2
Upper Macungie	Twp - 2nd	Lehigh	1	1	2	↓	-1
Upper Saucon	Twp - 2nd	Lehigh	1	2	2	↓	-1
Washington	Twp - 2nd	Lehigh	2	2	2	=	—
Bethlehem	Twp - 1st	Northampton	2	2	2	=	—
East Allen	Twp - 2nd	Northampton	2	1	2	=	—
Forks	Twp - 2nd	Northampton	3	3	2	↑	+1
Hanover	Twp - 2nd	Northampton	1	1	2	↓	-1
Lower Mount Bethel	Twp - 2nd	Northampton	3	1	2	↑	+1
Lower Nazareth	Twp - 2nd	Northampton	1	2	2	↓	-1
Palmer	Twp - 2nd	Northampton	2	2	2	=	—
Plainfield	Twp - 2nd	Northampton	3	3	2	↑	+1
Upper Nazareth	Twp - 2nd	Northampton	2	3	2	=	—

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970 2014	
Catasauqua	Borough	Lehigh	4	4	5	↓	-1
Coplay	Borough	Lehigh	3	3	5	↓	-2
Fountain Hill	Borough	Lehigh	3	4	5	↓	-2
Slatington	Borough	Lehigh	3	5	5	↓	-2
Allentown	City	Lehigh	4	5	5	↓	-1
Bangor	Borough	Northampton	4	4	5	↓	-1
West Easton	Borough	Northampton	5	4	5	=	—
Wind Gap	Borough	Northampton	4	4	5	↓	-1
Easton	City	Northampton	5	5	5	=	—
Coopersburg	Borough	Lehigh	3	3	4	↓	-1
Emmaus	Borough	Lehigh	2	3	4	↓	-2
Macungie	Borough	Lehigh	4	3	4	=	—
Whitehall	Twp - 1st	Lehigh	3	3	4	↓	-1
Hanover	Twp - 2nd	Lehigh	2	3	4	↓	-2
Bath	Borough	Northampton	4	4	4	=	—
Chapman	Borough	Northampton	2	1	4	↓	-2
East Bangor	Borough	Northampton	4	4	4	=	—
Freemansburg	Borough	Northampton	4	5	4	=	—
Glendon	Borough	Northampton	2	4	4	↓	-2
Hellertown	Borough	Northampton	4	4	4	=	—
Nazareth	Borough	Northampton	4	4	4	=	—
North Catasauqua	Borough	Northampton	4	3	4	=	—
Northampton	Borough	Northampton	4	4	4	=	—
Pen Argyl	Borough	Northampton	4	4	4	=	—
Portland	Borough	Northampton	4	4	4	=	—
Walnutport	Borough	Northampton	4	4	4	=	—
Wilson	Borough	Northampton	4	4	4	=	—
Bethlehem (major part)	City	Northampton	4	4	4	=	—
Moore	Twp - 2nd	Northampton	3	1	4	↓	-1
Alburtis	Borough	Lehigh	4	4	3	↑	+1
Roseto	Borough	Northampton	3	4	3	=	—
Stockertown	Borough	Northampton	3	3	3	=	—
Tatamy	Borough	Northampton	3	3	3	=	—
Bushkill	Twp - 2nd	Northampton	2	1	3	↓	-1
Lower Saucon	Twp - 2nd	Northampton	2	2	3	↓	-1
Upper Mount Bethel	Twp - 2nd	Northampton	2	1	3	↓	-1
Salisbury	Twp - 1st	Lehigh	2	1	2	=	—
Heidelberg	Twp - 2nd	Lehigh	3	1	2	↑	+1
Lower Milford	Twp - 2nd	Lehigh	1	2	2	↓	-1
Lynn	Twp - 2nd	Lehigh	4	2	2	↑	+2
Upper Macungie	Twp - 2nd	Lehigh	1	1	2	↓	-1
Upper Saucon	Twp - 2nd	Lehigh	1	2	2	↓	-1
Washington	Twp - 2nd	Lehigh	2	2	2	=	—
Bethlehem	Twp - 1st	Northampton	2	2	2	=	—
East Allen	Twp - 2nd	Northampton	2	1	2	=	—
Forks	Twp - 2nd	Northampton	3	3	2	↑	+1
Hanover	Twp - 2nd	Northampton	1	1	2	↓	-1
Lower Mount Bethel	Twp - 2nd	Northampton	3	1	2	↑	+1
Lower Nazareth	Twp - 2nd	Northampton	1	2	2	↓	-1
Palmer	Twp - 2nd	Northampton	2	2	2	=	—
Plainfield	Twp - 2nd	Northampton	3	3	2	↑	+1
Upper Nazareth	Twp - 2nd	Northampton	2	3	2	=	—

North Central Region: Cameron, Clearfield, Elk, Jefferson, McKean and Potter Counties – Cities of Bradford, DuBois and St. Marys

Quintile Rankings

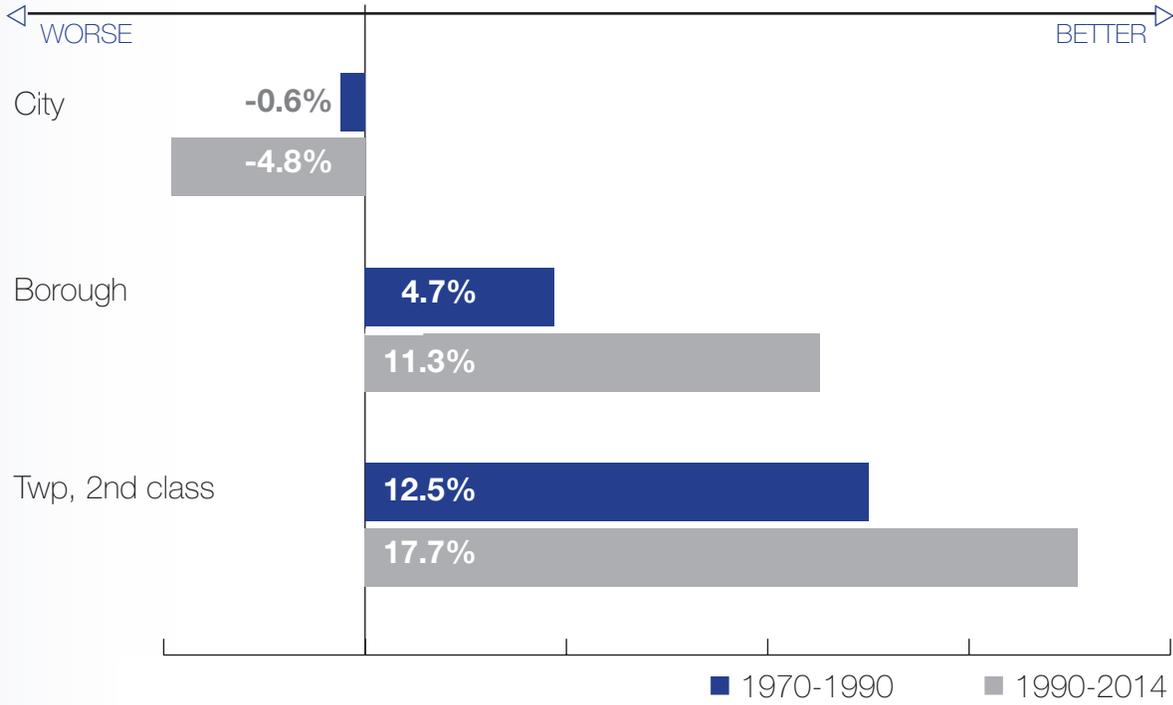
For the most part, the three cities in the North Central Region were ranked in the fifth quintile from 1970 to 2014. The position of the region’s 40 boroughs in the sample also showed virtually no improvement, with the majority in the fourth and fifth quintile throughout the review period. Second class townships performed slightly better in that the number in the fifth quintile declined by 2014, but 44 of the 94 second class townships were still in the bottom two quintiles as of 2014 compared to 24 in the top two quintiles.



Tax Base and Tax Burden

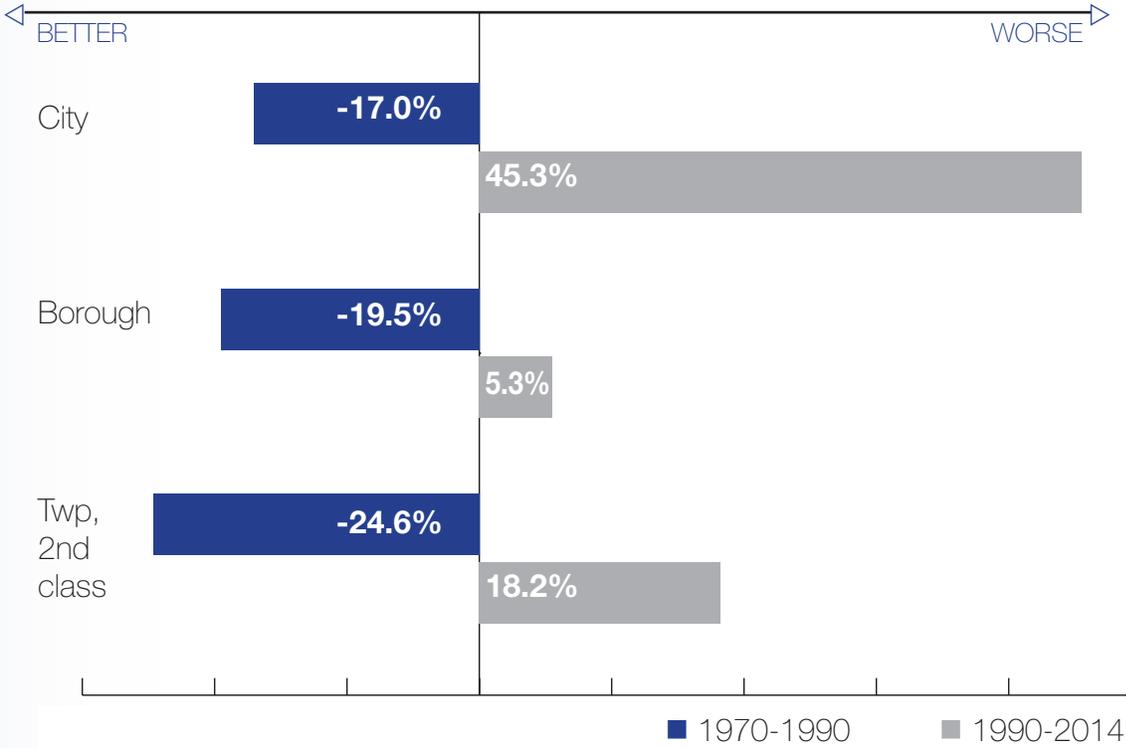
Tax base in the North Central Region cities fell from 1970 to 2014. Tax base increased throughout the review period for boroughs and second class townships, growing the most in second class townships. In 2014, the highest average tax base per household was in second class townships (\$62,146). (See Graph 1.)

GRAPH 1
NORTH CENTRAL REGION
 Change in Tax Base per Household, 1970-2014



Tax burden in all North Central municipalities decreased from 1970 to 1990 and then increased from 1990 to 2014 with the largest growth in the cities. (See Graph 2.)

GRAPH 2
NORTH CENTRAL REGION
Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (3)

- *Negative Trend:* All were in the fifth quintile
- *Negative Trend:* Tax base decreased by 5 percent
- *Negative Trend:* Tax burden increased by 45 percent

Boroughs: Largely Negative (40)

- *Negative Trend:* Majority were in the fifth quintile
- *Positive Trend:* Tax base grew by 11 percent
- *Negative Trend:* Tax burden increased by 5 percent

Second-Class Townships: Largely Negative (94)

- *Negative Trend:* Majority in the fourth and fifth quintiles although a few moved into the first and second quintile
- *Positive Trend:* Tax base grew by 18 percent
- *Negative Trend:* Tax burden increased by 18 percent

Population Trend

Over 40 percent of North Central Region households were in communities that fell in the fifth quintile in 2010, while another one-third of households were in the fourth quintile. Less than one percent were in the first quintile. The number of households in the North Central Region cities grew by 22 percent from 1970 to 2010 while second class townships increased by over 40 percent. The number of households in boroughs was flat. (See Table 2 and Table 3.)

TABLE 2
NORTH CENTRAL REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	448	522	688
2	4,740	7,141	5,583
3	7,924	13,824	13,105
4	19,667	25,434	30,285
5	36,274	34,112	37,046
Total	69,053	81,033	86,707

% of Households by Quintile

	1970	1990	2010
1	0.65%	0.64%	0.79%
2	6.86%	8.81%	6.44%
3	11.48%	17.06%	15.11%
4	28.48%	31.39%	34.93%
5	52.53%	42.10%	42.73%

TABLE 3
NORTH CENTRAL REGION

Number of Households by Municipal Class, 1970 to 2010

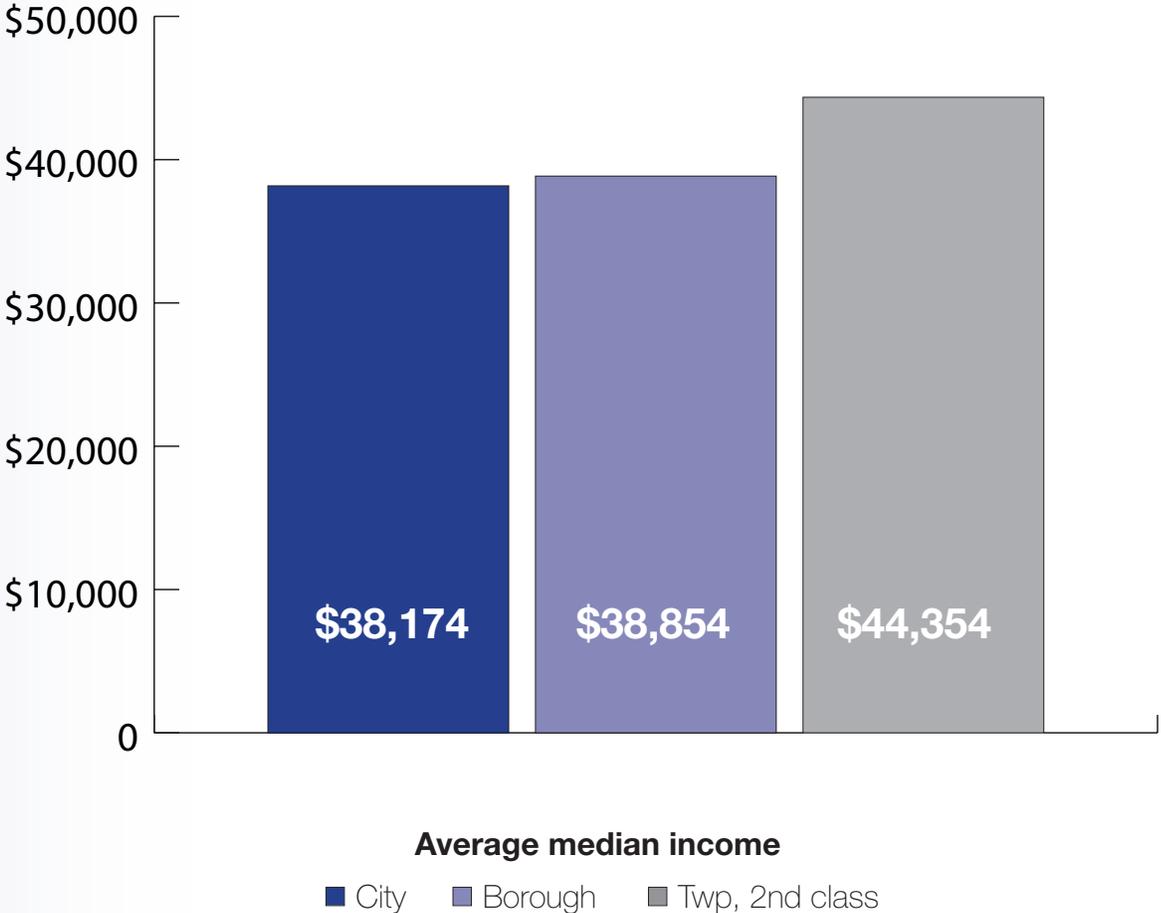
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	3	10,366	9,840	12,634	21.9%
Borough	40	24,998	26,502	24,882	-0.5%
Twp-2	94	33,689	44,691	49,191	46.0%
Totals	137	69,053	81,033	86,707	25.6%

Average Median Household Income

Average median household income was lowest in cities (\$38,174) and in the fifth quintile (\$38,068) and highest in second class townships (\$44,354) and the first quintile (\$51,555). (See Graphs 3 and 4.)

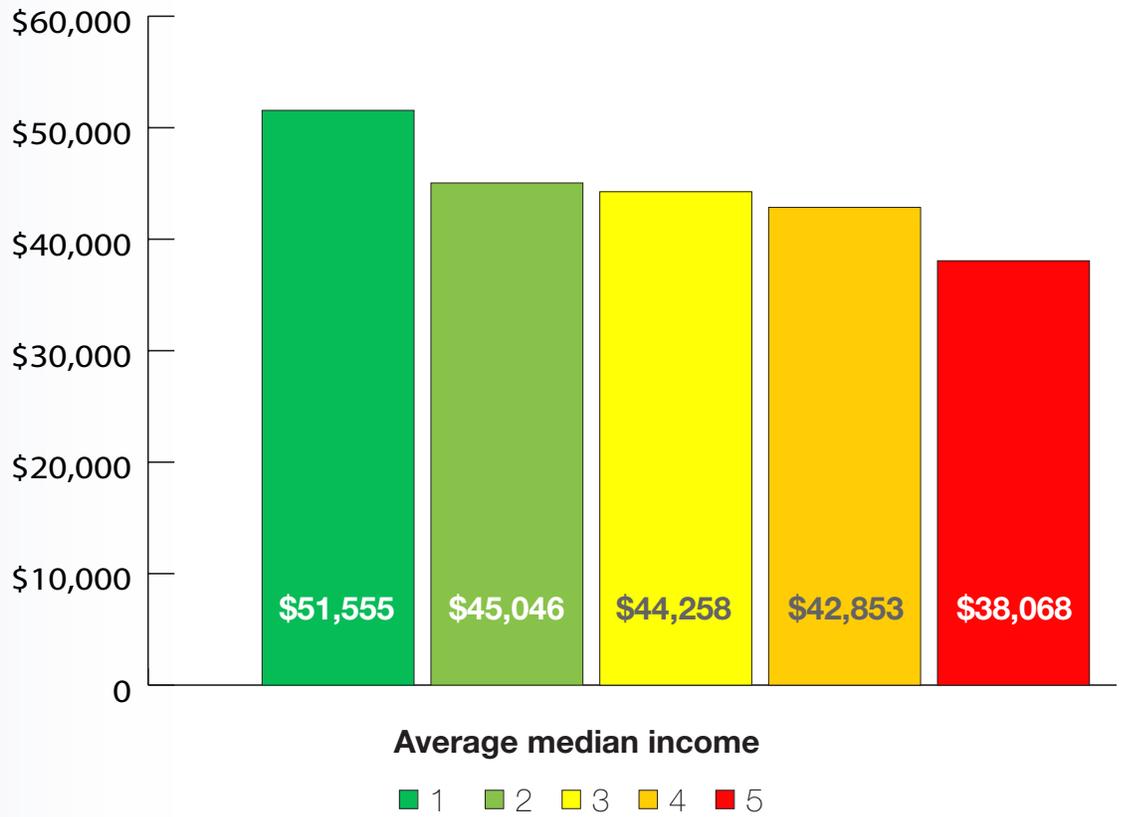
GRAPH 4 NORTH CENTRAL REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
NORTH CENTRAL REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Emporium	Borough	Cameron	4	5	5	↓	-1
Chester Hill	Borough	Clearfield	5	5	5	=	—
Clearfield	Borough	Clearfield	5	5	5	=	—
Coalport	Borough	Clearfield	5	5	5	=	—
Curwensville	Borough	Clearfield	5	5	5	=	—
Grampian	Borough	Clearfield	5	5	5	=	—
Houtzdale	Borough	Clearfield	5	5	5	=	—
Irvona	Borough	Clearfield	5	5	5	=	—
Mahaffey	Borough	Clearfield	5	5	5	=	—
Wallaceton	Borough	Clearfield	5	5	5	=	—
DuBois	City	Clearfield	5	5	5	=	—
Bradford	Twp - 2nd	Clearfield	4	4	5	↓	-1
Johnsonburg	Borough	Elk	5	5	5	=	—
Ridgway	Borough	Elk	5	5	5	=	—
St. Marys (consolidation)	City	Elk	4	5	5	↓	-1
Highland	Twp - 2nd	Elk	5	4	5	=	—
Brockway	Borough	Jefferson	5	4	5	=	—
Brookville	Borough	Jefferson	5	5	5	=	—
Punxsutawney	Borough	Jefferson	5	5	5	=	—
Reynoldsville	Borough	Jefferson	5	4	5	=	—
Summerville	Borough	Jefferson	5	5	5	=	—
Sykesville	Borough	Jefferson	5	5	5	=	—
Eldred	Borough	McKean	4	5	5	↓	-1
Kane	Borough	McKean	5	5	5	=	—
Lewis Run	Borough	McKean	5	5	5	=	—
Mount Jewett	Borough	McKean	5	5	5	=	—
Port Allegany	Borough	McKean	5	5	5	=	—
Bradford	City	McKean	5	5	5	=	—
Hamlin	Twp - 2nd	McKean	4	4	5	↓	-1
Austin	Borough	Potter	5	5	5	=	—
Coudersport	Borough	Potter	4	5	5	↓	-1
Galeton	Borough	Potter	5	5	5	=	—
Shinglehouse	Borough	Potter	5	5	5	=	—
Ulysses	Borough	Potter	5	5	5	=	—
Keating	Twp - 2nd	Potter	5	3	5	=	—
Driftwood	Borough	Cameron	5	5	4	↑	+1
Grove	Twp - 2nd	Cameron	3	4	4	↓	-1
Brisbin	Borough	Clearfield	5	3	4	↑	+1
Burnside	Borough	Clearfield	3	4	4	↓	-1
Osceola Mills	Borough	Clearfield	5	5	4	↑	+1
Westover	Borough	Clearfield	4	4	4	=	—
Bell	Twp - 2nd	Clearfield	4	4	4	=	—
Bigler	Twp - 2nd	Clearfield	5	3	4	↑	+1
Burnside	Twp - 2nd	Clearfield	4	3	4	=	—
Decatur	Twp - 2nd	Clearfield	4	4	4	=	—
Ferguson	Twp - 2nd	Clearfield	4	4	4	=	—
Girard	Twp - 2nd	Clearfield	4	4	4	=	—
Greenwood	Twp - 2nd	Clearfield	3	3	4	↓	-1
Huston	Twp - 2nd	Clearfield	4	3	4	=	—
Lawrence	Twp - 2nd	Clearfield	4	4	4	=	—
Sandy	Twp - 2nd	Clearfield	4	2	4	=	—
Woodward	Twp - 2nd	Clearfield	5	4	4	↑	+1

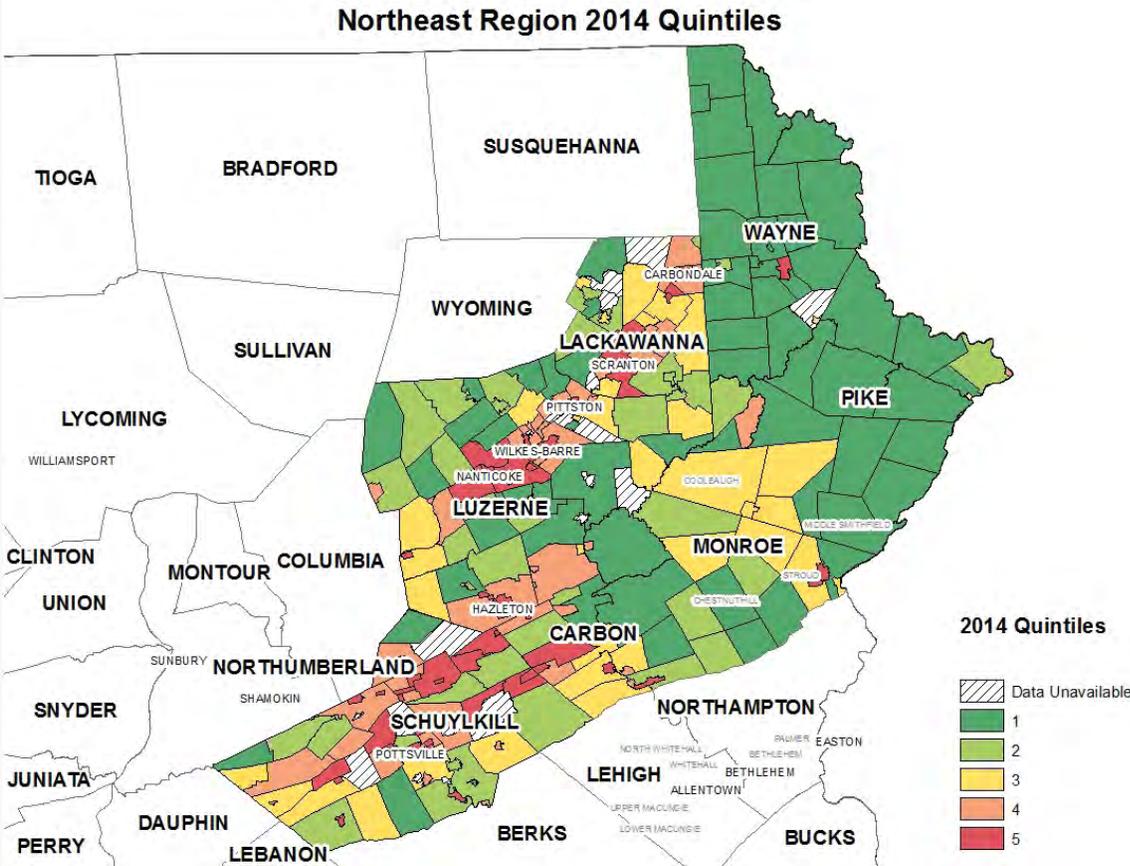
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Horton	Twp - 2nd	Elk	3	3	4	↓ -1
Jay	Twp - 2nd	Elk	2	2	4	↓ -2
Jones	Twp - 2nd	Elk	5	4	4	↑ +1
Ridgway	Twp - 2nd	Elk	2	4	4	↓ -2
Spring Creek	Twp - 2nd	Elk	4	5	4	= -
Big Run	Borough	Jefferson	5	5	4	↑ +1
Worthville	Borough	Jefferson	5	1	4	↑ +1
Clover	Twp - 2nd	Jefferson	2	2	4	↓ -2
Eldred	Twp - 2nd	Jefferson	5	4	4	↑ +1
Henderson	Twp - 2nd	Jefferson	5	4	4	↑ +1
Knox	Twp - 2nd	Jefferson	4	4	4	= -
McCalmont	Twp - 2nd	Jefferson	5	4	4	↑ +1
Pine Creek	Twp - 2nd	Jefferson	4	4	4	= -
Polk	Twp - 2nd	Jefferson	5	3	4	↑ +1
Rose	Twp - 2nd	Jefferson	5	4	4	↑ +1
Snyder	Twp - 2nd	Jefferson	3	4	4	↓ -1
Warsaw	Twp - 2nd	Jefferson	4	3	4	= -
Washington	Twp - 2nd	Jefferson	2	3	4	↓ -2
Winslow	Twp - 2nd	Jefferson	2	4	4	↓ -2
Smethport	Borough	McKean	3	2	4	↓ -1
Annin	Twp - 2nd	McKean	5	5	4	↑ +1
Bradford	Twp - 2nd	McKean	4	4	4	= -
Ceres	Twp - 2nd	McKean	2	3	4	↓ -2
Foster	Twp - 2nd	McKean	3	4	4	↓ -1
Hamilton	Twp - 2nd	McKean	5	5	4	↑ +1
Keating	Twp - 2nd	McKean	3	4	4	↓ -1
Lafayette	Twp - 2nd	McKean	4	4	4	= -
Norwich	Twp - 2nd	McKean	5	3	4	↑ +1
Otto	Twp - 2nd	McKean	4	5	4	= -
Portage	Twp - 2nd	Potter	2	3	4	↓ -2
Stewardson	Twp - 2nd	Potter	3	3	4	↓ -1
Gibson	Twp - 2nd	Cameron	5	3	3	↑ +2
Shippen	Twp - 2nd	Cameron	2	3	3	↓ -1
Newburg	Borough	Clearfield	3	3	3	= -
Ramey	Borough	Clearfield	5	3	3	↑ +2
Brady	Twp - 2nd	Clearfield	5	4	3	↑ +2
Cooper	Twp - 2nd	Clearfield	4	4	3	↑ +1
Covington	Twp - 2nd	Clearfield	4	4	3	↑ +1
Goshen	Twp - 2nd	Clearfield	5	4	3	↑ +2
Gulich	Twp - 2nd	Clearfield	4	3	3	↑ +1
Jordan	Twp - 2nd	Clearfield	5	3	3	↑ +2
Karthaus	Twp - 2nd	Clearfield	3	4	3	= -
Knox	Twp - 2nd	Clearfield	4	3	3	↑ +1
Morris	Twp - 2nd	Clearfield	4	3	3	↑ +1
Penn	Twp - 2nd	Clearfield	5	3	3	↑ +2
Pike	Twp - 2nd	Clearfield	5	4	3	↑ +2
Union	Twp - 2nd	Clearfield	5	3	3	↑ +2
Fox	Twp - 2nd	Elk	3	3	3	= -
Barnett	Twp - 2nd	Jefferson	1	4	3	↓ -2
Beaver	Twp - 2nd	Jefferson	4	1	3	↑ +1
Bell	Twp - 2nd	Jefferson	2	3	3	↓ -1
Oliver	Twp - 2nd	Jefferson	3	2	3	= -

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Perry	Twp - 2nd	Jefferson	3	3	3	=	-
Oswayo	Borough	Potter	3	3	3	=	-
Genesee	Twp - 2nd	Potter	3	2	3	=	-
Harrison	Twp - 2nd	Potter	4	2	3	↑	+1
Hector	Twp - 2nd	Potter	3	2	3	=	-
Roulette	Twp - 2nd	Potter	5	4	3	↑	+2
Sweden	Twp - 2nd	Potter	2	4	3	↓	-1
Ulysses	Twp - 2nd	Potter	1	2	3	↓	-2
Portage	Twp - 2nd	Cameron	1	2	2	↓	-1
Glen Hope	Borough	Clearfield	5	5	2	↑	+3
Beccaria	Twp - 2nd	Clearfield	4	3	2	↑	+2
Bloom	Twp - 2nd	Clearfield	2	3	2	=	-
Chest	Twp - 2nd	Clearfield	5	2	2	↑	+3
Graham	Twp - 2nd	Clearfield	3	3	2	↑	+1
Benezette	Twp - 2nd	Elk	2	3	2	=	-
Millstone	Twp - 2nd	Elk	3	3	2	↑	+1
Porter	Twp - 2nd	Jefferson	1	3	2	↓	-1
Ringgold	Twp - 2nd	Jefferson	4	3	2	↑	+2
Young	Twp - 2nd	Jefferson	4	3	2	↑	+2
Eldred	Twp - 2nd	McKean	4	4	2	↑	+2
Wetmore	Twp - 2nd	McKean	5	4	2	↑	+3
Abbott	Twp - 2nd	Potter	3	2	2	↑	+1
Bingham	Twp - 2nd	Potter	3	3	2	↑	+1
Eulalia	Twp - 2nd	Potter	3	2	2	↑	+1
Hebron	Twp - 2nd	Potter	3	2	2	↑	+1
Oswayo	Twp - 2nd	Potter	1	3	2	↓	-1
Pike	Twp - 2nd	Potter	3	1	2	↑	+1
Lumber	Twp - 2nd	Cameron	3	3	1	↑	+2
Corydon	Twp - 2nd	McKean	2	4	1	↑	+1
Sergeant	Twp - 2nd	McKean	5	1	1	↑	+4
Clara	Twp - 2nd	Potter	3	2	1	↑	+2
Homer	Twp - 2nd	Potter	1	1	1	=	-
West Branch	Twp - 2nd	Potter	3	3	1	↑	+2

Northeast Region: Carbon, Monroe, Lackawanna, Luzerne, Pike, Schuylkill, and Wayne Counties – Cities of Scranton, Carbondale, Hazleton, Nanticoke, Pittston, Pottsville and Wilkes-Barre

Quintile Rankings

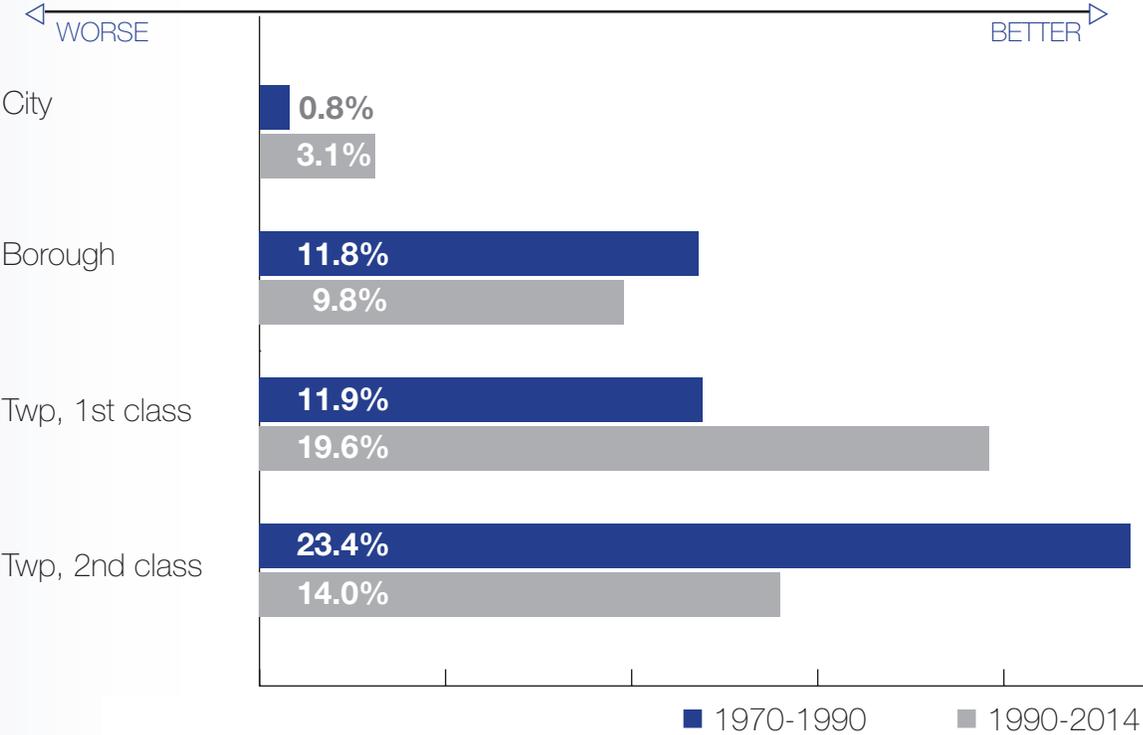
The seven cities (Scranton is class 2A; all others are third class cities) in the Northeast Region were ranked in the fifth quintile from 1970 to 2014. The position of the region’s 96 boroughs and four first class townships in the sample also showed little variance in the rankings with the majority in the fourth and fifth quintiles throughout the review period. Second class townships improved with the majority of the 139 in the sample located in the first and second quintiles by 2014. The Northeast Region includes the Act 47 distressed municipalities of the city of Scranton, Lackawanna County, and Mahanoy City borough, Schuylkill County.



Tax Base and Tax Burden

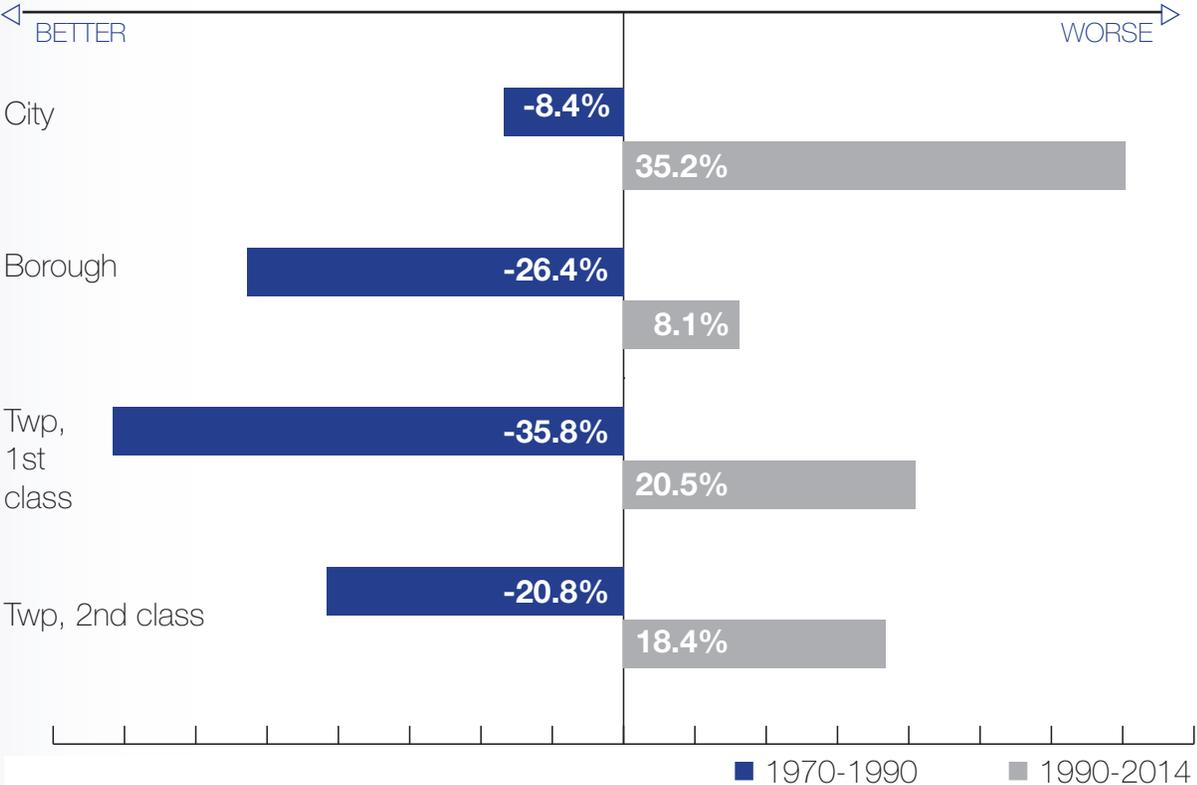
Tax base in the Northeast Region cities remained relatively flat from 1970 to 2014. In all other municipalities, tax base increased throughout the review period, growing the most in second class townships. (See Graph 1.)

GRAPH 1
NORTHEAST REGION
 Change in Tax Base per Household, 1970-2014



All municipalities demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in the cities. (See Graph 2.)

GRAPH 2
NORTHEAST REGION
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Largely Negative (7)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 3 percent
- *Negative Trend:* Tax burden increased by 35 percent

Boroughs: Largely Negative (96)

- *Negative Trend:* The majority were in the bottom two quintiles
- *Positive Trend:* Tax base grew by 10 percent
- *Negative Trend:* Tax burden increased by 8 percent

First Class Townships: Largely Negative (4)

- *Negative Trend:* All remained in the bottom two quintiles
- *Positive Trend:* Tax base grew by 20 percent
- *Negative Trend:* Tax burden increased by 21 percent

Second Class Townships: Mixed Positive (139)

- *Positive Trend:* More second class townships moved into the upper quintiles
- *Positive Trend:* Tax base grew by 14 percent
- *Negative Trend:* Tax burden increased by 18 percent

Population Trend

Over half of Northeast Region households were in communities that fell in the fourth and fifth quintiles in 2010, while another one-third of households were in the first and second quintiles. The number of households in the Northeast Region cities declined by over 15 percent from 1970 to 2010, while the number of households in boroughs increased by 6 percent and in first class townships by 19 percent. The most growth was in second class townships, where the number of households soared by 165 percent. (See Table 2 and Table 3.)

TABLE 2

NORTHEAST REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	15,752	63,113	79,771
2	24,141	28,391	50,674
3	24,291	39,991	58,431
4	31,241	62,332	66,613
5	180,039	148,402	131,144
Total	275,464	342,229	386,633

% of Households by Quintile

	1970	1990	2010
1	5.72%	18.44%	20.63%
2	8.76%	8.30%	13.11%
3	8.82%	11.69%	15.11%
4	11.34%	18.21%	17.23%
5	65.36%	43.36%	33.92%

TABLE 3**NORTHEAST REGION**

Number of Households by Municipal Class, 1970 to 2010

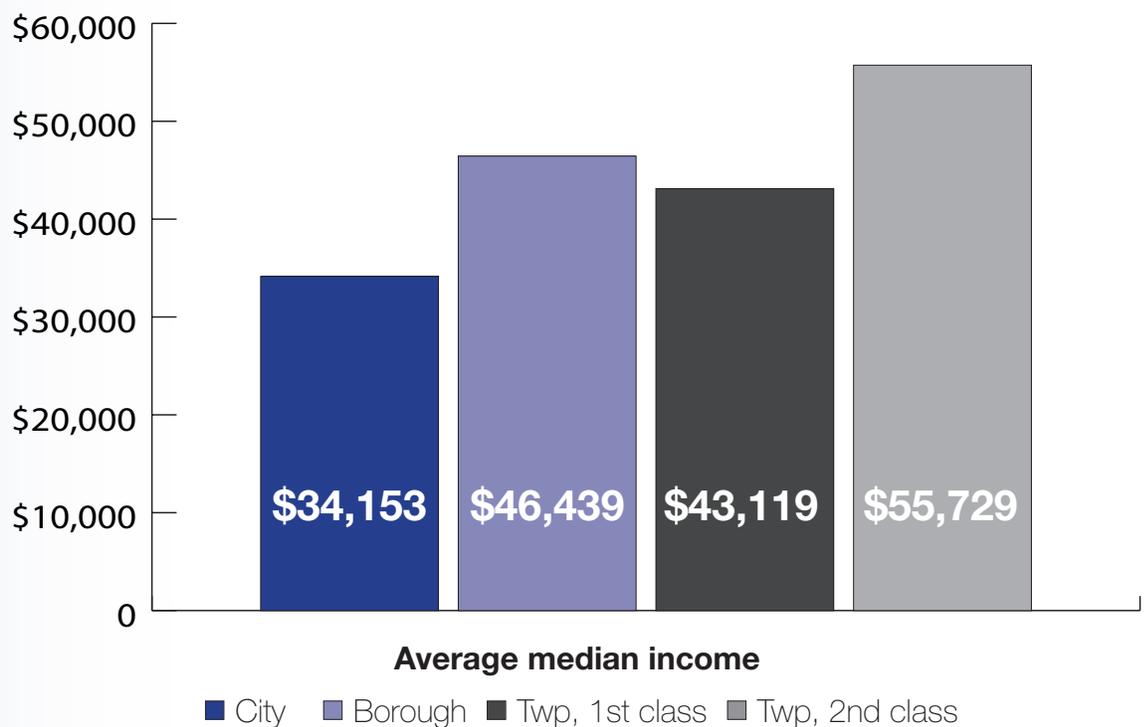
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	7	50,067	49,902	42,472	-15.2%
Borough	96	111,775	122,315	118,976	6.4%
Twp-1	4	10,540	12,342	12,513	18.7%
Twp-2	139	68,387	125,022	181,365	165.2%
Totals	246	240,769	309,581	355,326	47.6%

Average Median Household Income

Average median household income was lowest in cities (\$34,153) and in the fifth quintile (\$38,775) and highest in second class townships (\$55,729) and the first quintile (\$59,155). (See Graphs 4 and 5.)

GRAPH 4**NORTHEAST REGION**

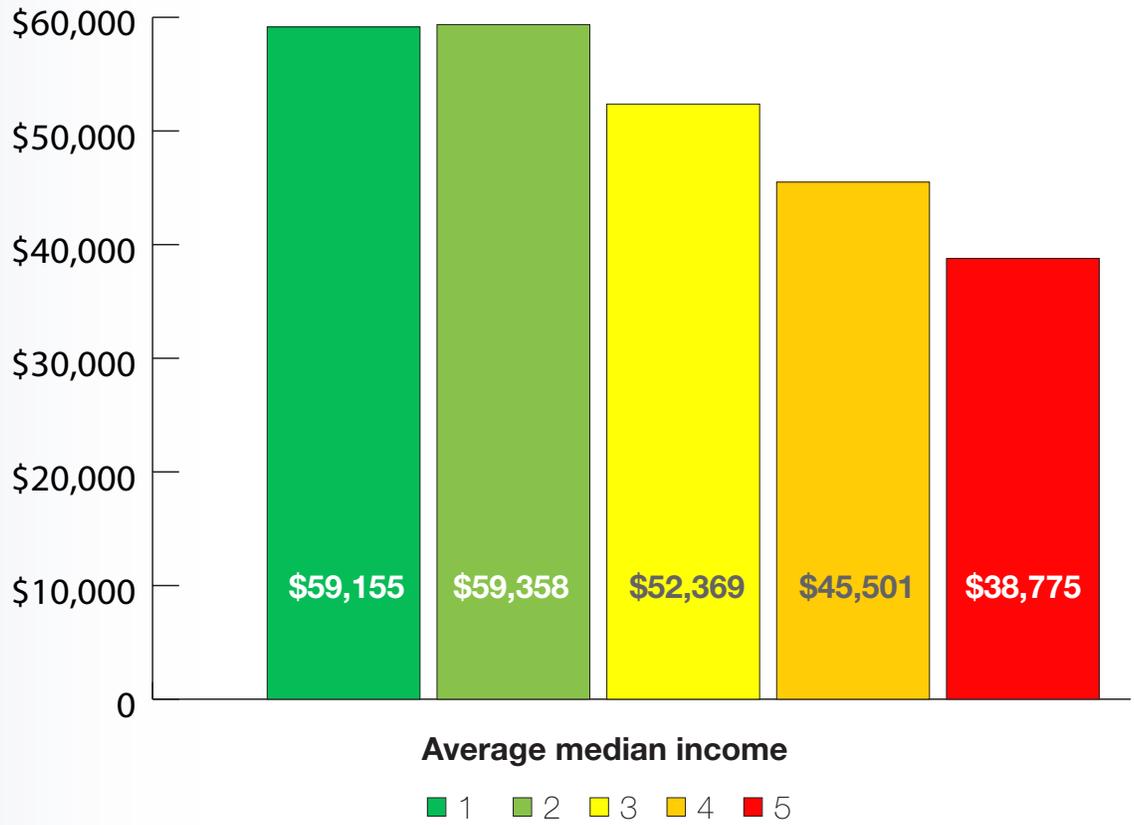
Average Median Household Income by Municipal Class, 2014



GRAPH 5

NORTHEAST REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Beaver Meadows	Borough	Carbon	5	5	5	=	-
Lansford	Borough	Carbon	5	5	5	=	-
Lehighton	Borough	Carbon	4	4	5	↓	-1
Nesquehoning	Borough	Carbon	5	5	5	=	-
Palmerton	Borough	Carbon	5	5	5	=	-
Dickson City	Borough	Lackawanna	5	5	5	=	-
Jermyn	Borough	Lackawanna	5	5	5	=	-
Mayfield	Borough	Lackawanna	5	4	5	=	-
Carbondale	City	Lackawanna	5	5	5	=	-
Scranton	City 2A	Lackawanna	5	5	5	=	-
Ashley	Borough	Luzerne	5	5	5	=	-
Edwardsville	Borough	Luzerne	5	5	5	=	-
Nescopeck	Borough	Luzerne	5	5	5	=	-
Plymouth	Borough	Luzerne	5	5	5	=	-
West Hazleton	Borough	Luzerne	5	5	5	=	-
Hazleton	City	Luzerne	5	5	5	=	-
Nanticoke	City	Luzerne	5	5	5	=	-
Pittston	City	Luzerne	5	5	5	=	-
Wilkes-Barre	City	Luzerne	5	5	5	=	-
Hanover	Twp - 1st	Luzerne	5	5	5	=	-
Newport	Twp - 1st	Luzerne	5	5	5	=	-
Plymouth	Twp - 2nd	Luzerne	5	5	5	=	-
East Stroudsburg	Borough	Monroe	5	4	5	=	-
Stroudsburg	Borough	Monroe	5	4	5	=	-
Ashland	Borough	Schuylkill	5	5	5	=	-
Auburn	Borough	Schuylkill	5	5	5	=	-
Coaldale	Borough	Schuylkill	5	5	5	=	-
Frackville	Borough	Schuylkill	5	5	5	=	-
Gilberton	Borough	Schuylkill	5	5	5	=	-
Girardville	Borough	Schuylkill	5	5	5	=	-
Mahanoy City	Borough	Schuylkill	5	5	5	=	-
McAdoo	Borough	Schuylkill	5	5	5	=	-
Minersville	Borough	Schuylkill	5	5	5	=	-
Mount Carbon	Borough	Schuylkill	4	5	5	↓	-1
Palo Alto	Borough	Schuylkill	5	5	5	=	-
Pine Grove	Borough	Schuylkill	5	5	5	=	-
Port Carbon	Borough	Schuylkill	5	5	5	=	-
Ringtown	Borough	Schuylkill	5	5	5	=	-
Shenandoah	Borough	Schuylkill	5	5	5	=	-
St. Clair	Borough	Schuylkill	4	5	5	↓	-1
Tamaqua	Borough	Schuylkill	5	5	5	=	-
Tremont	Borough	Schuylkill	5	5	5	=	-
Pottsville	City	Schuylkill	5	5	5	=	-
Cass	Twp - 2nd	Schuylkill	5	5	5	=	-
Delano	Twp - 2nd	Schuylkill	5	5	5	=	-
Frailey	Twp - 2nd	Schuylkill	5	2	5	=	-
Kline	Twp - 2nd	Schuylkill	5	5	5	=	-
Mahanoy	Twp - 2nd	Schuylkill	5	5	5	=	-
Schuylkill	Twp - 2nd	Schuylkill	5	5	5	=	-
Honesdale	Borough	Wayne	3	4	5	↓	-2
Bowmanstown	Borough	Carbon	5	5	4	↑	+1
East Side	Borough	Carbon	5	3	4	↑	+1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Parryville	Borough	Carbon	4	4	4	=	-
Summit Hill	Borough	Carbon	5	5	4	↑	+1
Weatherly	Borough	Carbon	3	5	4	↓	-1
Banks	Twp - 2nd	Carbon	4	3	4	=	-
Dunmore	Borough	Lackawanna	5	4	4	↑	+1
Jessup	Borough	Lackawanna	5	5	4	↑	+1
Olyphant	Borough	Lackawanna	5	4	4	↑	+1
Taylor	Borough	Lackawanna	5	2	4	↑	+1
Throop	Borough	Lackawanna	5	5	4	↑	+1
Carbondale	Twp - 2nd	Lackawanna	5	4	4	↑	+1
Fell	Twp - 2nd	Lackawanna	4	4	4	=	-
Avoca	Borough	Luzerne	5	4	4	↑	+1
Courtdale	Borough	Luzerne	5	5	4	↑	+1
Duryea	Borough	Luzerne	5	4	4	↑	+1
Exeter	Borough	Luzerne	3	4	4	↓	-1
Forty Fort	Borough	Luzerne	3	4	4	↓	-1
Freeland	Borough	Luzerne	5	5	4	↑	+1
Kingston	Borough	Luzerne	4	4	4	=	-
Larksville	Borough	Luzerne	5	4	4	↑	+1
Laurel Run	Borough	Luzerne	5	4	4	↑	+1
Luzerne	Borough	Luzerne	5	5	4	↑	+1
New Columbus	Borough	Luzerne	2	3	4	↓	-2
Shickshinny	Borough	Luzerne	5	4	4	↑	+1
Sugar Notch	Borough	Luzerne	4	5	4	=	-
Swoyersville	Borough	Luzerne	5	4	4	↑	+1
Warrior Run	Borough	Luzerne	5	5	4	↑	+1
West Pittston	Borough	Luzerne	3	4	4	↓	-1
West Wyoming	Borough	Luzerne	5	3	4	↑	+1
Plains	Twp - 1st	Luzerne	4	4	4	=	-
Wilkes-Barre	Twp - 1st	Luzerne	5	5	4	↑	+1
Conyngnam	Twp - 2nd	Luzerne	4	5	4	=	-
Foster	Twp - 2nd	Luzerne	4	2	4	=	-
Hazle	Twp - 2nd	Luzerne	5	3	4	↑	+1
Matamoras	Borough	Pike	3	3	4	↓	-1
Mechanicsville	Borough	Schuylkill	2	4	4	↓	-2
New Ringgold	Borough	Schuylkill	5	5	4	↑	+1
Port Clinton	Borough	Schuylkill	4	4	4	=	-
Schuylkill Haven	Borough	Schuylkill	2	3	4	↓	-2
Tower City	Borough	Schuylkill	5	5	4	↑	+1
Blythe	Twp - 2nd	Schuylkill	5	4	4	↑	+1
Branch	Twp - 2nd	Schuylkill	4	4	4	=	-
Butler	Twp - 2nd	Schuylkill	5	3	4	↑	+1
East Norwegian	Twp - 2nd	Schuylkill	5	4	4	↑	+1
Foster	Twp - 2nd	Schuylkill	5	5	4	↑	+1
Hegins	Twp - 2nd	Schuylkill	4	4	4	=	-
Union	Twp - 2nd	Schuylkill	5	3	4	↑	+1
West Mahanoy	Twp - 2nd	Schuylkill	4	4	4	=	-
Dreher	Twp - 2nd	Wayne	2	4	4	↓	-2
Jim Thorpe	Borough	Carbon	5	4	3	↑	+2
East Penn	Twp - 2nd	Carbon	3	2	3	=	-
Franklin	Twp - 2nd	Carbon	4	3	3	↑	+1
Mahoning	Twp - 2nd	Carbon	4	3	3	↑	+1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Archbald	Borough	Lackawanna	5	4	3	↑	+2
Blakely	Borough	Lackawanna	4	2	3	↑	+1
Clarks Summit	Borough	Lackawanna	2	4	3	↓	-1
Moosic	Borough	Lackawanna	4	3	3	↑	+1
Covington	Twp - 2nd	Lackawanna	2	2	3	↓	-1
Jefferson	Twp - 2nd	Lackawanna	3	2	3	=	-
La Plume	Twp - 2nd	Lackawanna	2	3	3	↓	-1
Scott	Twp - 2nd	Lackawanna	1	2	3	↓	-2
Thornhurst (Lehigh)	Twp - 2nd	Lackawanna	3	1	3	=	-
Hughestown	Borough	Luzerne	5	2	3	↑	+2
White Haven	Borough	Luzerne	4	5	3	↑	+1
Yatesville	Borough	Luzerne	5	2	3	↑	+2
Black Creek	Twp - 2nd	Luzerne	5	1	3	↑	+2
Kingston	Twp - 2nd	Luzerne	2	3	3	↓	-1
Nescopeck	Twp - 2nd	Luzerne	2	1	3	↓	-1
Pittston	Twp - 2nd	Luzerne	3	4	3	=	-
Salem	Twp - 2nd	Luzerne	2	1	3	↓	-1
Delaware Water Gap	Borough	Monroe	3	4	3	=	-
Mount Pocono	Borough	Monroe	1	4	3	↓	-2
Barrett	Twp - 2nd	Monroe	1	3	3	↓	-2
Coolbaugh	Twp - 2nd	Monroe	1	3	3	↓	-2
Paradise	Twp - 2nd	Monroe	1	3	3	↓	-2
Pocono	Twp - 2nd	Monroe	4	3	3	↑	+1
Stroud	Twp - 2nd	Monroe	2	1	3	↓	-1
Tunkhannock	Twp - 2nd	Monroe	1	1	3	↓	-2
Milford	Borough	Pike	3	3	3	=	-
East Brunswick	Twp - 2nd	Schuylkill	3	3	3	=	-
Hubley	Twp - 2nd	Schuylkill	3	3	3	=	-
North Manheim	Twp - 2nd	Schuylkill	2	3	3	↓	-1
Porter	Twp - 2nd	Schuylkill	5	1	3	↑	+2
Tremont	Twp - 2nd	Schuylkill	5	5	3	↑	+2
Washington	Twp - 2nd	Schuylkill	5	2	3	↑	+2
Hawley	Borough	Wayne	5	4	3	↑	+2
Lausanne	Twp - 2nd	Carbon	4	5	2	↑	+2
Lower Towamensing	Twp - 2nd	Carbon	2	2	2	=	-
Packer	Twp - 2nd	Carbon	3	1	2	↑	+1
Clarks Green	Borough	Lackawanna	2	2	2	=	-
Dalton	Borough	Lackawanna	2	3	2	=	-
Moscow	Borough	Lackawanna	4	4	2	↑	+2
Vandling	Borough	Lackawanna	5	2	2	↑	+3
Elmhurst	Twp - 2nd	Lackawanna	2	1	2	=	-
Madison	Twp - 2nd	Lackawanna	2	3	2	=	-
Newton	Twp - 2nd	Lackawanna	1	2	2	↓	-1
Roaring Brook	Twp - 2nd	Lackawanna	1	2	2	↓	-1
South Abington	Twp - 2nd	Lackawanna	3	1	2	↑	+1
Spring Brook	Twp - 2nd	Lackawanna	1	1	2	↓	-1
West Abington	Twp - 2nd	Lackawanna	1	1	2	↓	-1
Conyngham	Borough	Luzerne	2	2	2	=	-
Dallas	Borough	Luzerne	3	2	2	↑	+1
Dupont	Borough	Luzerne	3	4	2	↑	+1
Jeddo	Borough	Luzerne	5	4	2	↑	+3
Butler	Twp - 2nd	Luzerne	3	1	2	↑	+1

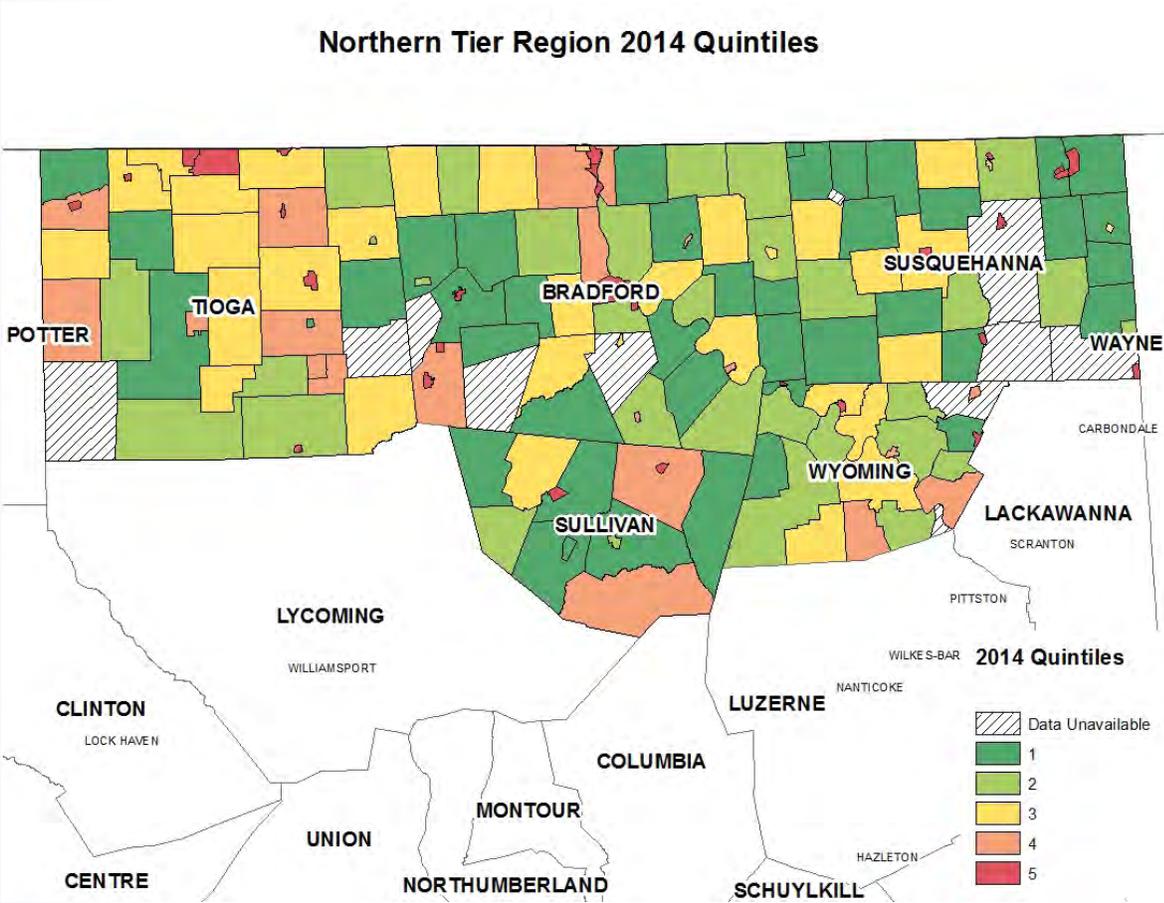
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Dallas	Twp - 2nd	Luzerne	1	1	2	↓	-1
Hollenback	Twp - 2nd	Luzerne	2	1	2	=	-
Hunlock	Twp - 2nd	Luzerne	1	2	2	↓	-1
Huntington	Twp - 2nd	Luzerne	3	3	2	↑	+1
Lake	Twp - 2nd	Luzerne	4	3	2	↑	+2
Ross	Twp - 2nd	Luzerne	2	3	2	=	-
Slocum	Twp - 2nd	Luzerne	3	2	2	↑	+1
Wright	Twp - 2nd	Luzerne	3	3	2	↑	+1
Eldred	Twp - 2nd	Monroe	2	1	2	=	-
Jackson	Twp - 2nd	Monroe	1	2	2	↓	-1
Polk	Twp - 2nd	Monroe	4	1	2	↑	+2
Tobyhanna	Twp - 2nd	Monroe	1	1	2	↓	-1
Westfall	Twp - 2nd	Pike	1	1	2	↓	-1
Orwigsburg	Borough	Schuylkill	3	4	2	↑	+1
Barry	Twp - 2nd	Schuylkill	4	3	2	↑	+2
Eldred	Twp - 2nd	Schuylkill	4	2	2	↑	+2
Norwegian	Twp - 2nd	Schuylkill	3	3	2	↑	+1
Pine Grove	Twp - 2nd	Schuylkill	4	3	2	↑	+2
Rush	Twp - 2nd	Schuylkill	4	1	2	↑	+2
Ryan	Twp - 2nd	Schuylkill	5	2	2	↑	+3
South Manheim	Twp - 2nd	Schuylkill	1	1	2	↓	-1
West Brunswick	Twp - 2nd	Schuylkill	3	1	2	↑	+1
West Penn	Twp - 2nd	Schuylkill	3	1	2	↑	+1
Waymart	Borough	Wayne	2	2	2	=	-
Sterling	Twp - 2nd	Wayne	2	1	2	=	-
Kidder	Twp - 2nd	Carbon	1	1	1	=	-
Lehigh	Twp - 2nd	Carbon	4	3	1	↑	+3
Penn Forest	Twp - 2nd	Carbon	1	1	1	=	-
Towamensing	Twp - 2nd	Carbon	2	1	1	↑	+1
Benton	Twp - 2nd	Lackawanna	2	1	1	↑	+1
Clifton	Twp - 2nd	Lackawanna	3	1	1	↑	+2
Glenburn	Twp - 2nd	Lackawanna	2	2	1	↑	+1
Ransom	Twp - 2nd	Lackawanna	3	2	1	↑	+2
Harveys Lake	Borough	Luzerne	1	3	1	=	-
Laflin	Borough	Luzerne	4	2	1	↑	+3
Nuangola	Borough	Luzerne	1	3	1	=	-
Bear Creek	Twp - 2nd	Luzerne	1	1	1	=	-
Dennison	Twp - 2nd	Luzerne	1	3	1	=	-
Dorrance	Twp - 2nd	Luzerne	5	3	1	↑	+4
Exeter	Twp - 2nd	Luzerne	5	3	1	↑	+4
Fairmount	Twp - 2nd	Luzerne	3	3	1	↑	+2
Fairview	Twp - 2nd	Luzerne	1	1	1	=	-
Franklin	Twp - 2nd	Luzerne	1	1	1	=	-
Jackson	Twp - 2nd	Luzerne	2	1	1	↑	+1
Lehman	Twp - 2nd	Luzerne	2	2	1	↑	+1
Rice	Twp - 2nd	Luzerne	2	1	1	↑	+1
Sugarloaf	Twp - 2nd	Luzerne	1	1	1	=	-
Union	Twp - 2nd	Luzerne	2	2	1	↑	+1
Chestnuthill	Twp - 2nd	Monroe	2	1	1	↑	+1
Hamilton	Twp - 2nd	Monroe	2	1	1	↑	+1
Middle Smithfield	Twp - 2nd	Monroe	1	1	1	=	-
Price	Twp - 2nd	Monroe	3	1	1	↑	+2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Ross	Twp - 2nd	Monroe	1	2	1	=	-
Smithfield	Twp - 2nd	Monroe	2	1	1	↑	+1
Blooming Grove	Twp - 2nd	Pike	1	1	1	=	-
Delaware	Twp - 2nd	Pike	1	1	1	=	-
Dingman	Twp - 2nd	Pike	1	1	1	=	-
Greene	Twp - 2nd	Pike	2	1	1	↑	+1
Lackawaxen	Twp - 2nd	Pike	1	1	1	=	-
Lehman	Twp - 2nd	Pike	4	1	1	↑	+3
Milford	Twp - 2nd	Pike	1	1	1	=	-
Palmyra	Twp - 2nd	Pike	1	1	1	=	-
Porter	Twp - 2nd	Pike	1	1	1	=	-
Shohola	Twp - 2nd	Pike	1	1	1	=	-
Deer Lake	Borough	Schuylkill	3	3	1	↑	+2
North Union	Twp - 2nd	Schuylkill	4	4	1	↑	+3
Upper Mahantongo	Twp - 2nd	Schuylkill	4	4	1	↑	+3
Wayne	Twp - 2nd	Schuylkill	3	2	1	↑	+2
Bethany	Borough	Wayne	1	1	1	=	-
Prompton	Borough	Wayne	2	2	1	↑	+1
Starrucca	Borough	Wayne	1	1	1	=	-
Berlin	Twp - 2nd	Wayne	3	1	1	↑	+2
Buckingham	Twp - 2nd	Wayne	2	1	1	↑	+1
Canaan	Twp - 2nd	Wayne	1	1	1	=	-
Cherry Ridge	Twp - 2nd	Wayne	2	1	1	↑	+1
Clinton	Twp - 2nd	Wayne	2	1	1	↑	+1
Damascus	Twp - 2nd	Wayne	3	1	1	↑	+2
Dyberry	Twp - 2nd	Wayne	1	1	1	=	-
Lake	Twp - 2nd	Wayne	2	1	1	↑	+1
Lebanon	Twp - 2nd	Wayne	2	1	1	↑	+1
Lehigh	Twp - 2nd	Wayne	1	3	1	=	-
Manchester	Twp - 2nd	Wayne	2	2	1	↑	+1
Mount Pleasant	Twp - 2nd	Wayne	3	5	1	↑	+2
Oregon	Twp - 2nd	Wayne	1	1	1	=	-
Paupack	Twp - 2nd	Wayne	1	1	1	=	-
Preston	Twp - 2nd	Wayne	1	1	1	=	-
Salem	Twp - 2nd	Wayne	2	1	1	↑	+1
Scott	Twp - 2nd	Wayne	3	1	1	↑	+2
South Canaan	Twp - 2nd	Wayne	3	1	1	↑	+2
Texas	Twp - 2nd	Wayne	2	1	1	↑	+1

Northern Tier Region: Bradford, Sullivan, Susquehanna, Tioga and Wyoming Counties

Quintile Rankings

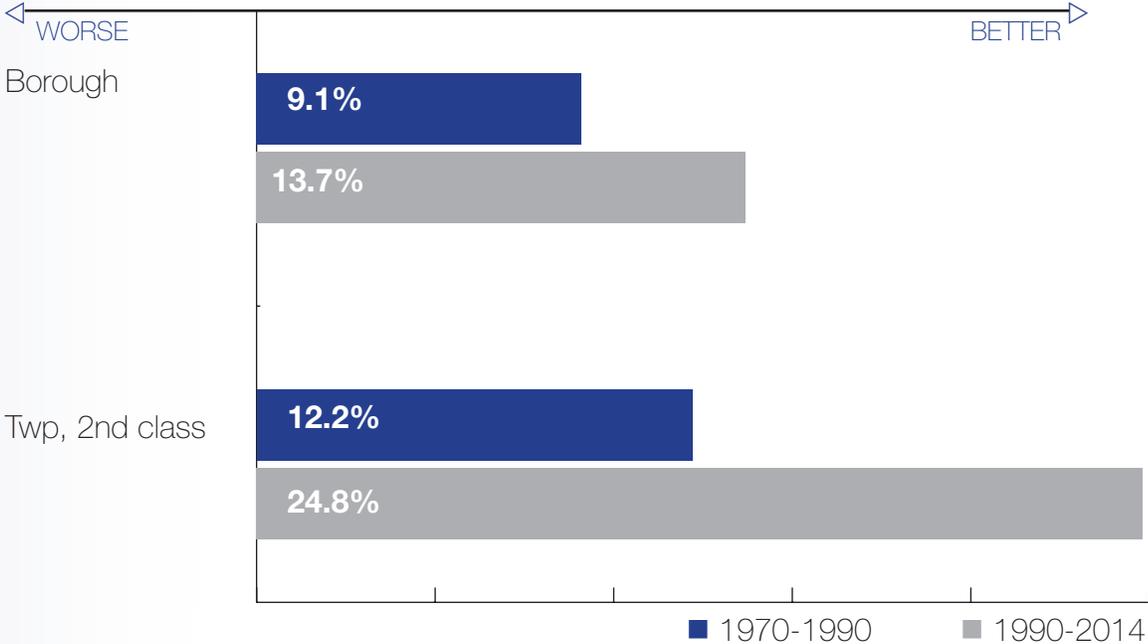
The position of the region’s 44 boroughs in the sample worsened from 1970 to 2014 with the majority in the fifth quintile by the end of the review period. In contrast, the condition of the 110 second class townships improved with the majority in the upper quintiles by 2014 including 40 in the first quintile.



Tax Base and Tax Burden

Tax base in the Northern Tier Region boroughs and second class townships increased throughout the review period, growing the most in second class townships. (See Graph 1.)

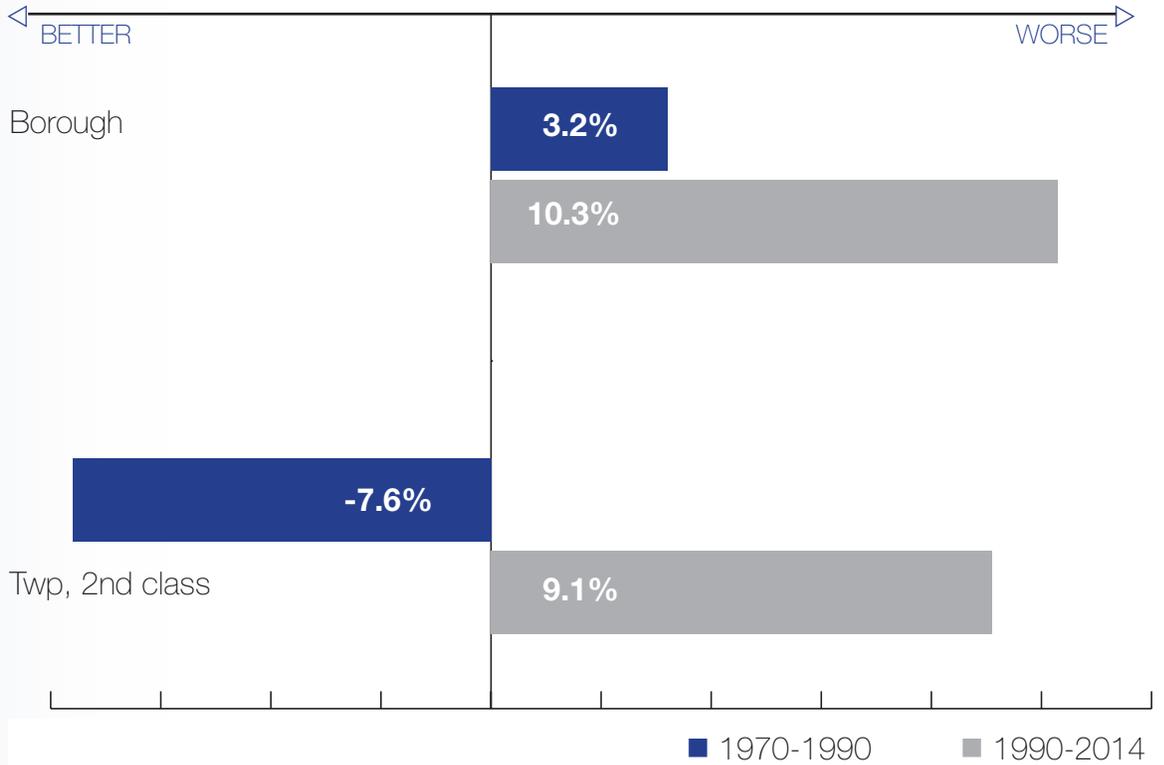
GRAPH 1
NORTHERN TIER REGION
Change in Tax Base per Household, 1970-2014



Boroughs increased their tax burden from 1970 to 2014. In contrast, tax burden in second class townships fluctuated, with decreases from 1970 to 1990 followed by increases from 1990 to 2014. (See Graph 2.)

GRAPH 2
NORTHERN TIER REGION

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Boroughs: Largely Negative (44)

- *Negative Trend:* Majority in the fifth quintile
- *Positive Trend:* Tax base grew by 14 percent
- *Negative Trend:* Tax burden increased by 10 percent

Second Class Townships: Mixed Positive (110)

- *Positive Trend:* Most second class townships in the first and second quintiles
- *Positive Trend:* Tax base grew by 25 percent
- *Negative Trend:* Tax burden increased by 9 percent

Population Trend

Almost 40 percent of Northern Tier Region households were in communities that fell in the fourth and fifth quintile in 2010, while another 40 percent of households were in the first and second quintiles. The number of households in the Northern Tier Region boroughs remained relatively flat from 1970 to 2010, increasing only 7 percent. Second class townships grew by almost 80 percent. (See Table 2 and Table 3.)

TABLE 2**NORTHERN TIER REGION**

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

# of Households by Quintile			
	1970	1990	2010
1	6,395	8,391	13,784
2	7,629	8,447	12,730
3	8,835	12,906	15,049
4	14,526	17,353	10,240
5	7,499	13,811	15,028
Total	44,844	60,908	66,831

% of Households by Quintile			
	1970	1990	2010
1	14.25%	13.78%	20.63%
2	17.00%	13.87%	19.05%
3	19.68%	21.19%	22.52%
4	32.36%	28.49%	15.32%
5	16.71%	22.68%	22.49%

TABLE 3**NORTHERN TIER REGION**

Number of Households by Municipal Class, 1970 to 2010

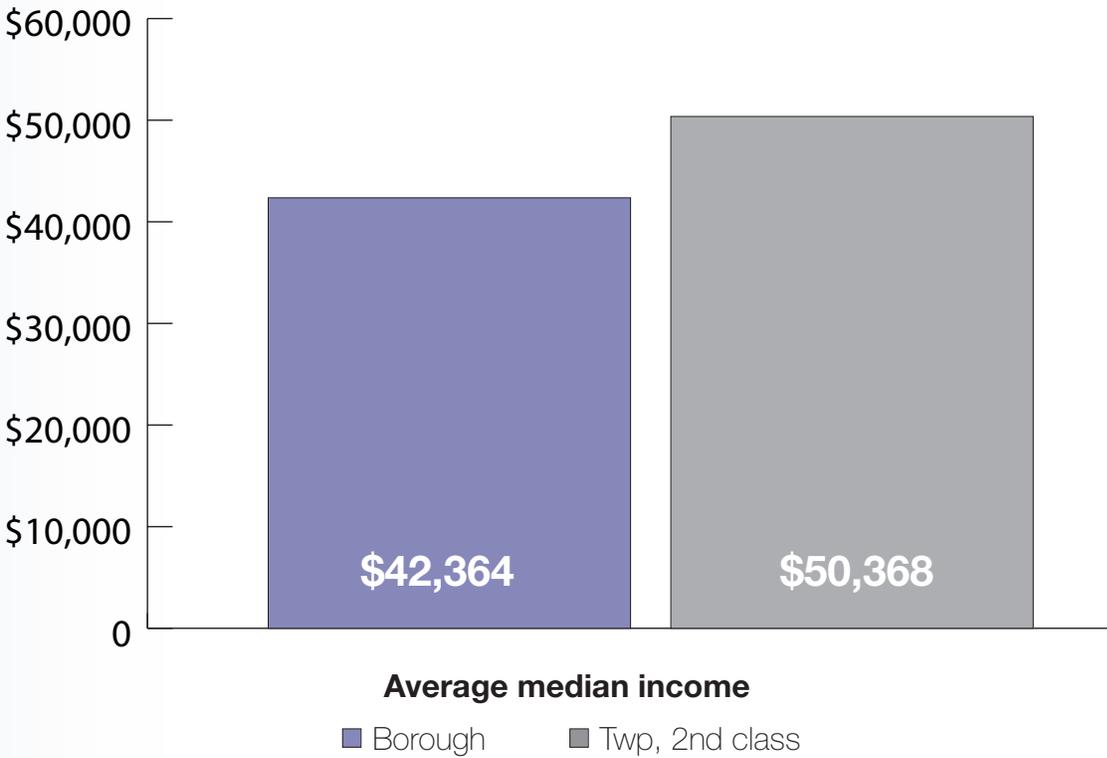
	Number of municipalities	1970	1990	2010	Change, 1970-2010
Borough	44	18,027	19,677	19,951	6.7%
Twp-2	110	26,182	41,213	46,880	79.1%
Totals	154	44,884	60,908	66,831	48.9%

Average Median Household Income

Average median household income was lowest in boroughs (\$42,364) and in the fifth quintile (\$37,977) and highest in second class townships (\$50,368) and the first quintile (\$53,519). (See Graphs 4 and 5.)

GRAPH 4 NORTHERN TIER REGION

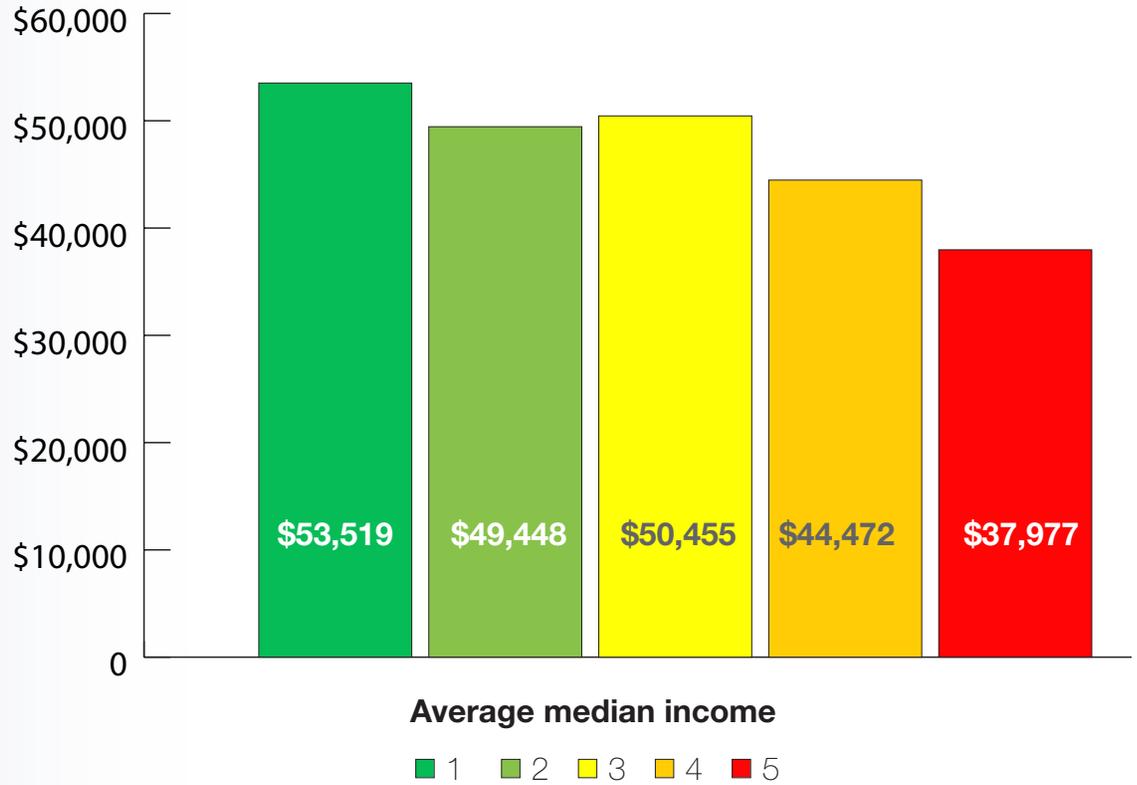
Average Median Household Income by Municipal Class, 2014



GRAPH 5

NORTHERN TIER REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970	1990	2014	Change	
			Quintile	Quintile	Quintile	1970-2014	1970-2014
Alba	Borough	Bradford	2	3	5	↓	-3
Athens	Borough	Bradford	4	5	5	↓	-1
Canton	Borough	Bradford	5	5	5	=	—
Sayre	Borough	Bradford	4	5	5	↓	-1
Towanda	Borough	Bradford	4	4	5	↓	-1
Troy	Borough	Bradford	3	5	5	↓	-2
North Towanda	Twp - 2nd	Bradford	2	4	5	↓	-3
Dushore	Borough	Sullivan	2	5	5	↓	-3
Forksville	Borough	Sullivan	3	5	5	↓	-2
Forest City	Borough	Susquehanna	5	5	5	=	—
Great Bend	Borough	Susquehanna	5	4	5	=	—
Hop Bottom	Borough	Susquehanna	4	5	5	↓	-1
Lanesboro	Borough	Susquehanna	3	4	5	↓	-2
Montrose	Borough	Susquehanna	4	5	5	↓	-1
New Milford	Borough	Susquehanna	3	5	5	↓	-2
Oakland	Borough	Susquehanna	5	5	5	=	—
Susquehanna Depot	Borough	Susquehanna	5	5	5	=	—
Elkland	Borough	Tioga	5	5	5	=	—
Knoxville	Borough	Tioga	4	5	5	↓	-1
Lawrenceville	Borough	Tioga	5	5	5	=	—
Liberty	Borough	Tioga	5	4	5	=	—
Mansfield	Borough	Tioga	4	5	5	↓	-1
Tioga	Borough	Tioga	5	5	5	=	—
Westfield	Borough	Tioga	5	5	5	=	—
Nelson (merger)	Twp - 2nd	Tioga	4	4	5	↓	-1
Factoryville	Borough	Wyoming	5	4	5	=	—
Laceyville	Borough	Wyoming	4	5	5	↓	-1
Meshoppen	Borough	Wyoming	4	5	5	↓	-1
Burlington	Borough	Bradford	2	3	4	↓	-2
New Albany	Borough	Bradford	1	5	4	↓	-3
Rome	Borough	Bradford	3	4	4	↓	-1
Wyalusing	Borough	Bradford	3	5	4	↓	-1
Athens	Twp - 2nd	Bradford	4	3	4	=	—
Canton	Twp - 2nd	Bradford	2	4	4	↓	-2
Ulster	Twp - 2nd	Bradford	2	4	4	↓	-2
Davidson	Twp - 2nd	Sullivan	2	3	4	↓	-2
Blossburg	Borough	Tioga	5	4	4	↑	+1
Wellsboro	Borough	Tioga	4	4	4	=	—
Covington	Twp - 2nd	Tioga	5	4	4	↑	+1
Gaines	Twp - 2nd	Tioga	3	3	4	↓	-1
Hamilton	Twp - 2nd	Tioga	4	3	4	=	—
Tioga	Twp - 2nd	Tioga	2	4	4	↓	-2
Westfield	Twp - 2nd	Tioga	3	4	4	↓	-1
Nicholson	Borough	Wyoming	4	5	4	=	—
Tunkhannock	Borough	Wyoming	4	4	4	=	—
Falls	Twp - 2nd	Wyoming	4	4	4	=	—
Monroe	Twp - 2nd	Wyoming	5	4	4	↑	+1
Le Raysville	Borough	Bradford	3	5	3	=	—
South Waverly	Borough	Bradford	3	5	3	=	—
Burlington	Twp - 2nd	Bradford	5	3	3	↑	+2
Franklin	Twp - 2nd	Bradford	3	4	3	=	—
Monroe	Twp - 2nd	Bradford	5	4	3	↑	+2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Orwell	Twp - 2nd	Bradford	2	4	3	↓	-1
Ridgebury	Twp - 2nd	Bradford	2	4	3	↓	-1
Wells	Twp - 2nd	Bradford	3	1	3	=	—
Wyalusing	Twp - 2nd	Bradford	2	3	3	↓	-1
Wysox	Twp - 2nd	Bradford	1	3	3	↓	-2
Cherry	Twp - 2nd	Sullivan	3	5	3	=	—
Elkland	Twp - 2nd	Sullivan	2	3	3	↓	-1
Hallstead	Borough	Susquehanna	3	4	3	=	—
Thompson	Borough	Susquehanna	5	3	3	↑	+2
Bridgewater	Twp - 2nd	Susquehanna	1	1	3	↓	-2
Jessup	Twp - 2nd	Susquehanna	4	1	3	↑	+1
Liberty	Twp - 2nd	Susquehanna	1	1	3	↓	-2
Middletown	Twp - 2nd	Susquehanna	2	1	3	↓	-1
Springville	Twp - 2nd	Susquehanna	1	4	3	↓	-2
Charleston	Twp - 2nd	Tioga	2	3	3	↓	-1
Clymer	Twp - 2nd	Tioga	4	2	3	↑	+1
Deerfield	Twp - 2nd	Tioga	4	2	3	↑	+1
Duncan	Twp - 2nd	Tioga	2	3	3	↓	-1
Farmington	Twp - 2nd	Tioga	1	3	3	↓	-2
Lawrence	Twp - 2nd	Tioga	3	4	3	=	—
Middlebury	Twp - 2nd	Tioga	3	3	3	=	—
Osceola	Twp - 2nd	Tioga	4	4	3	↑	+1
Richmond	Twp - 2nd	Tioga	3	3	3	=	—
Rutland	Twp - 2nd	Tioga	4	3	3	↑	+1
Union	Twp - 2nd	Tioga	3	4	3	=	—
Eaton	Twp - 2nd	Wyoming	3	2	3	=	—
Meshoppen	Twp - 2nd	Wyoming	4	4	3	↑	+1
Noxen	Twp - 2nd	Wyoming	4	4	3	↑	+1
Washington	Twp - 2nd	Wyoming	1	3	3	↓	-2
Sylvania	Borough	Bradford	2	3	2	=	—
Albany	Twp - 2nd	Bradford	1	4	2	↓	-1
Pike	Twp - 2nd	Bradford	2	3	2	=	—
Sheshequin	Twp - 2nd	Bradford	3	3	2	↑	+1
Smithfield	Twp - 2nd	Bradford	3	3	2	↑	+1
South Creek	Twp - 2nd	Bradford	3	2	2	↑	+1
Standing Stone	Twp - 2nd	Bradford	5	3	2	↑	+3
Towanda	Twp - 2nd	Bradford	5	4	2	↑	+3
Warren	Twp - 2nd	Bradford	1	2	2	↓	-1
Wilmot	Twp - 2nd	Bradford	3	2	2	↑	+1
Windham	Twp - 2nd	Bradford	4	2	2	↑	+2
Laporte	Borough	Sullivan	4	2	2	↑	+2
Hillsgrove	Twp - 2nd	Sullivan	5	5	2	↑	+3
Union Dale	Borough	Susquehanna	4	3	2	↑	+2
Brooklyn	Twp - 2nd	Susquehanna	1	1	2	↓	-1
Gibson	Twp - 2nd	Susquehanna	4	2	2	↑	+2
Great Bend	Twp - 2nd	Susquehanna	1	1	2	↓	-1
Rush	Twp - 2nd	Susquehanna	3	2	2	↑	+1
Roseville	Borough	Tioga	2	4	2	=	—
Bloss	Twp - 2nd	Tioga	5	5	2	↑	+3
Jackson	Twp - 2nd	Tioga	1	3	2	↓	-1
Liberty	Twp - 2nd	Tioga	3	1	2	↑	+1
Morris	Twp - 2nd	Tioga	4	3	2	↑	+2

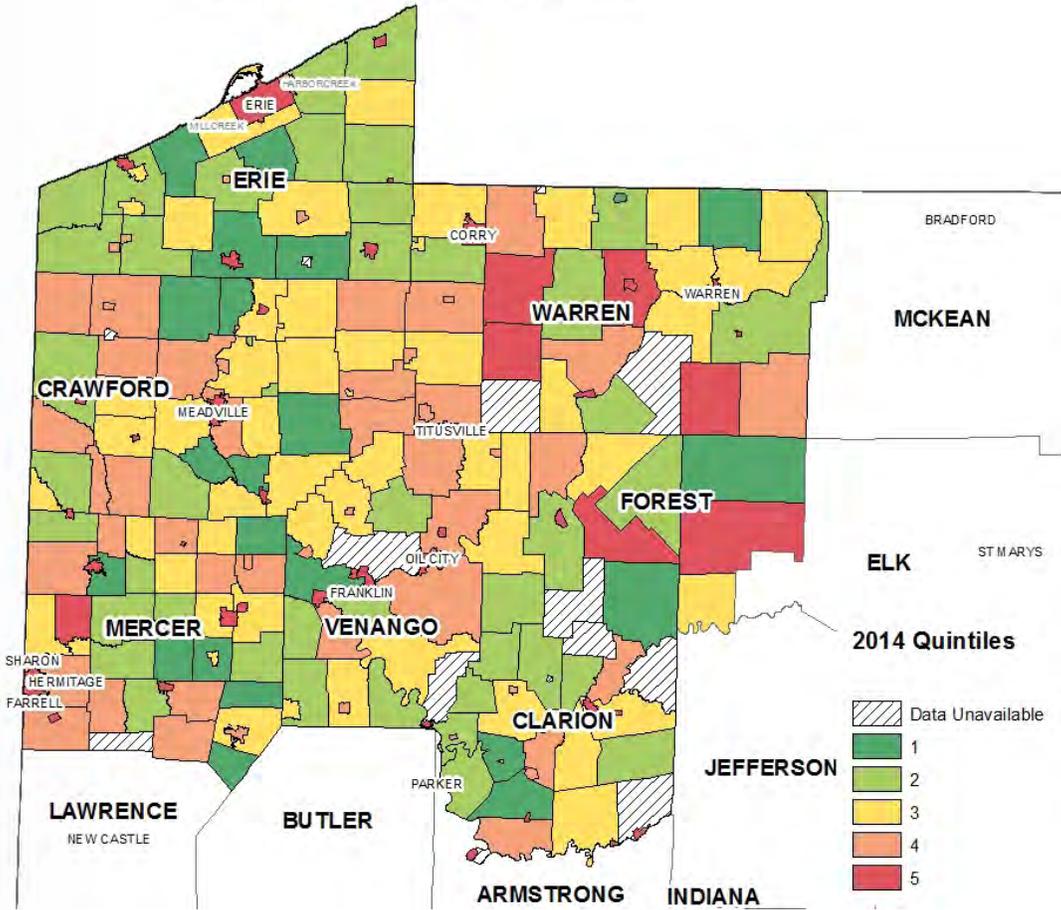
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Shippen	Twp - 2nd	Tioga	3	4	2	↑	+1
Forkston	Twp - 2nd	Wyoming	4	2	2	↑	+2
Lemon	Twp - 2nd	Wyoming	3	2	2	↑	+1
Mehoopany	Twp - 2nd	Wyoming	4	3	2	↑	+2
Northmoreland	Twp - 2nd	Wyoming	4	1	2	↑	+2
Overfield	Twp - 2nd	Wyoming	1	2	2	↓	-1
Tunkhannock	Twp - 2nd	Wyoming	2	1	2	=	—
Windham	Twp - 2nd	Wyoming	2	2	2	=	—
Asylum	Twp - 2nd	Bradford	2	4	1	↑	+1
Columbia	Twp - 2nd	Bradford	1	4	1	=	—
Granville	Twp - 2nd	Bradford	1	3	1	=	—
Herrick	Twp - 2nd	Bradford	2	1	1	↑	+1
Litchfield	Twp - 2nd	Bradford	3	3	1	↑	+2
Overton	Twp - 2nd	Bradford	1	4	1	=	—
Rome	Twp - 2nd	Bradford	3	3	1	↑	+2
Springfield	Twp - 2nd	Bradford	3	3	1	↑	+2
Stevens	Twp - 2nd	Bradford	2	2	1	↑	+1
Terry	Twp - 2nd	Bradford	2	2	1	↑	+1
Troy	Twp - 2nd	Bradford	1	4	1	=	—
Tuscarora	Twp - 2nd	Bradford	1	3	1	=	—
West Burlington	Twp - 2nd	Bradford	1	2	1	=	—
Eagles Mere	Borough	Sullivan	4	1	1	↑	+3
Colley	Twp - 2nd	Sullivan	5	4	1	↑	+4
Forks	Twp - 2nd	Sullivan	4	4	1	↑	+3
Fox	Twp - 2nd	Sullivan	4	1	1	↑	+3
Laporte	Twp - 2nd	Sullivan	1	1	1	=	—
Shrewsbury	Twp - 2nd	Sullivan	4	3	1	↑	+3
Little Meadows	Borough	Susquehanna	3	1	1	↑	+2
Apolacon	Twp - 2nd	Susquehanna	3	1	1	↑	+2
Ararat	Twp - 2nd	Susquehanna	3	2	1	↑	+2
Auburn	Twp - 2nd	Susquehanna	2	4	1	↑	+1
Chocanut	Twp - 2nd	Susquehanna	1	1	1	=	—
Dimock	Twp - 2nd	Susquehanna	2	2	1	↑	+1
Forest Lake	Twp - 2nd	Susquehanna	1	1	1	=	—
Franklin	Twp - 2nd	Susquehanna	1	2	1	=	—
Harmony	Twp - 2nd	Susquehanna	4	1	1	↑	+3
Herrick	Twp - 2nd	Susquehanna	1	1	1	=	—
Jackson	Twp - 2nd	Susquehanna	1	1	1	=	—
Lathrop	Twp - 2nd	Susquehanna	3	2	1	↑	+2
Oakland	Twp - 2nd	Susquehanna	2	2	1	↑	+1
Silver Lake	Twp - 2nd	Susquehanna	1	1	1	=	—
Thompson	Twp - 2nd	Susquehanna	3	2	1	↑	+2
Brookfield	Twp - 2nd	Tioga	2	2	1	↑	+1
Chatham	Twp - 2nd	Tioga	3	3	1	↑	+2
Delmar	Twp - 2nd	Tioga	2	2	1	↑	+1
Putnam	Twp - 2nd	Tioga	5	4	1	↑	+4
Sullivan	Twp - 2nd	Tioga	5	3	1	↑	+4
Braintrim	Twp - 2nd	Wyoming	2	2	1	↑	+1
Clinton	Twp - 2nd	Wyoming	2	1	1	↑	+1
North Branch	Twp - 2nd	Wyoming	4	2	1	↑	+3

Northwest Region: Clarion, Crawford, Erie, Forest, Mercer, Venango and Warren — Cities of Corry, Erie, Farrell, Franklin, Hermitage, Meadville, Oil City, Sharon, Titusville and Warren

Quintile Rankings

The position of the 10 cities in the Northwest Region worsened from 1970 to 2014 with all but one in the fifth quintile by 2014. Boroughs also moved down the scale with 52 of the 64 in the bottom two quintiles in 2014. The region’s only first class township in the sample, Lawrence Park in Erie County, moved from the third quintile to the fourth quintile. Second class townships showed improvement with 65 of the 149 in the first two quintiles by the end of the review period and only six in the fifth quintile. The Northwest Region includes the Act 47 distressed municipalities of the city of Farrell and the borough of Greenville, both in Mercer County.

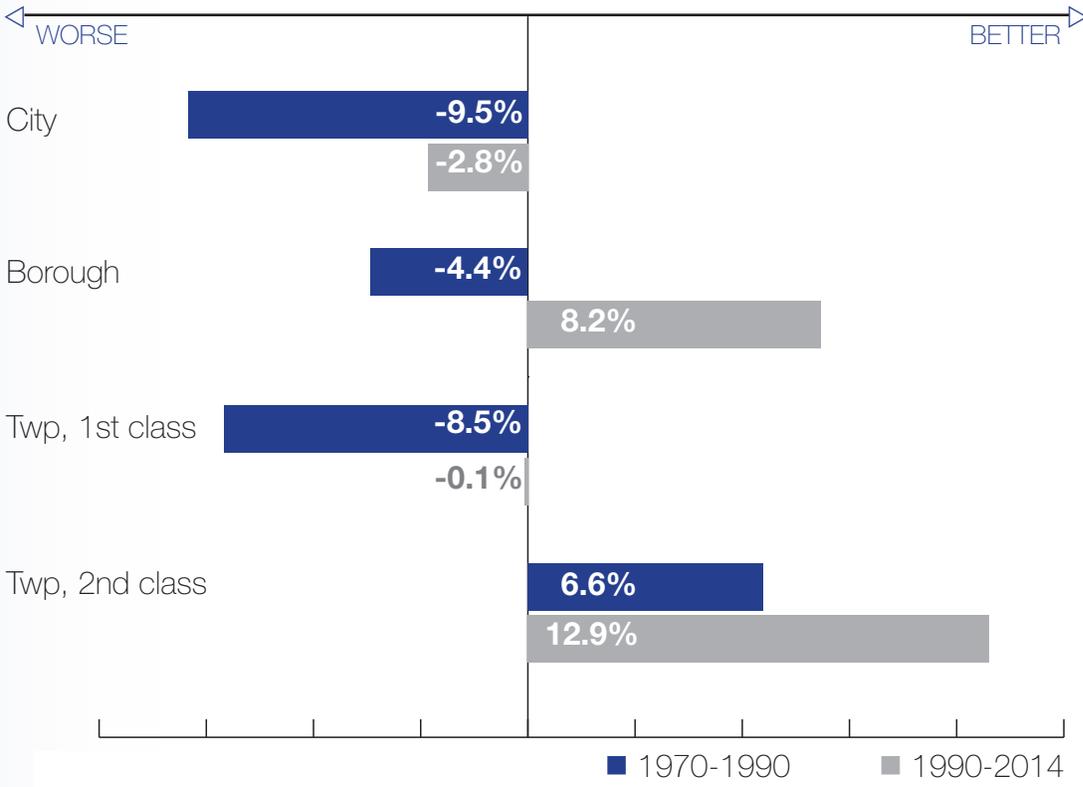
Northwest Region 2014 Quintiles



Tax Base and Tax Burden

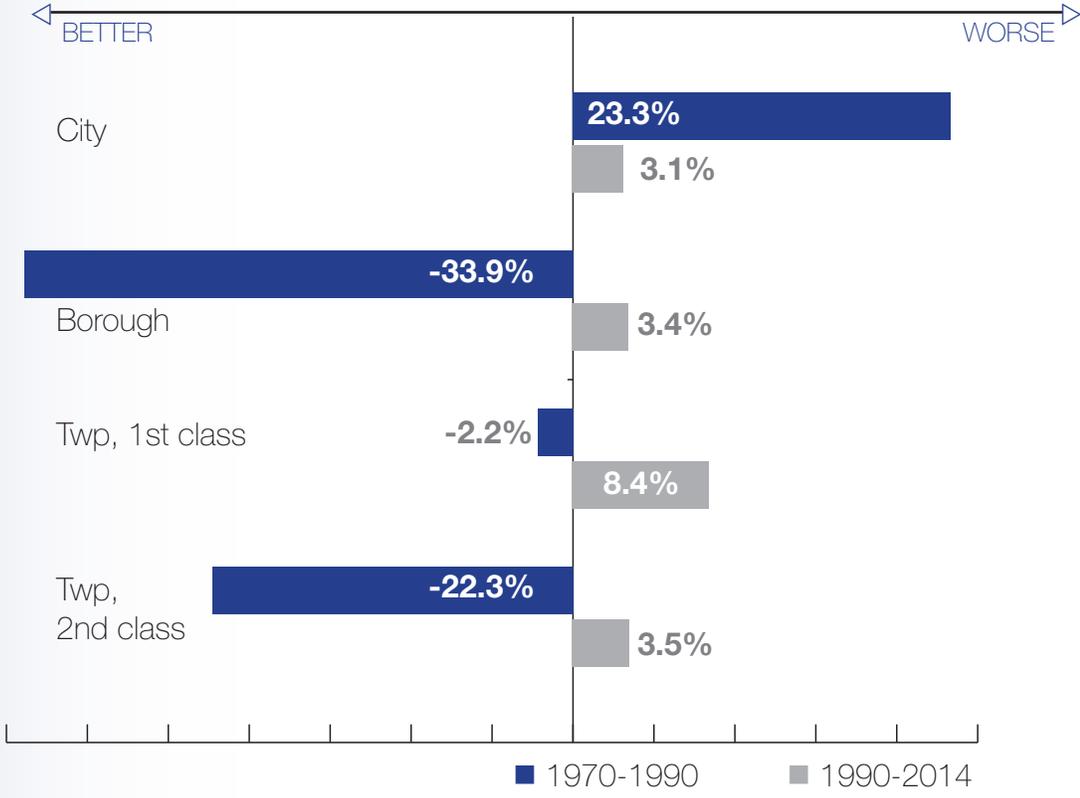
Tax base in the Northwest Region cities steadily declined from 1970 to 2014. In boroughs, tax base declined from 1970 to 1990 but then increased from 1990 to 2014. The first class township experienced an overall decrease in tax base from 1970 to 2014. Tax base rose throughout the review period in second class townships. (See Graph 1.)

GRAPH 1
NORTHWEST REGION
 Change in Tax Base per Household, 1970-2014



The tax burden in cities increased from 1970 to 2014. All other municipalities demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in the first class townships. (See Graph 2.)

GRAPH 2
NORTHWEST REGION
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (10)

- *Negative Trend:* Majority in fifth quintile
- *Negative Trend:* Tax base decreased by 2 percent
- *Negative Trend:* Tax burden increased by 3 percent

Boroughs: Largely Negative (64)

- *Negative Trend:* Majority in fourth and fifth quintile
- *Positive Trend:* Tax base grew by 8 percent
- *Negative Trend:* Tax burden increased by 3 percent

First-Class Township: Largely Negative (1)

- *Negative Trend:* Dropped from the third quintile to the fourth quintile
- *Positive Trend:* Tax base remained flat
- *Negative Trend:* Tax burden increased by 8 percent

Second-Class Townships: Mixed Positive (149)

- *Positive Trend:* More second class townships moved into the first and second quintiles
- *Negative Trend:* Tax base increased by 13 percent
- *Positive Trend:* Tax burden increased by 4 percent

Household Population

Over 50 percent of Northwest Region households were in communities that fell in the fourth and fifth quintile in 2010, while less than one-quarter of households were in the first and second quintiles. (See Table 2.)

TABLE 2

NORTHWEST REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	19,281	9,503	19,622
2	23,270	42,815	33,793
3	24,042	32,404	54,433
4	33,376	42,881	37,536
5	83,860	102,308	96,849
Total	183,860	229,911	242,233

% of Households by Quintile

	1970	1990	2010
1	10.49%	4.13%	8.10%
2	12.66%	18.62%	13.95%
3	13.08%	14.09%	22.47%
4	18.16%	18.65%	15.50%
5	45.62%	44.50%	39.98%

The number of households in the Northwest Region cities declined by almost 3 percent from 1970 to 2010. The number of households in all other municipalities increased, with the most growth in second class townships at 76 percent. (See Table 3.)

TABLE 3

NORTHWEST REGION

Number of Households by Municipal Class, 1970 to 2010

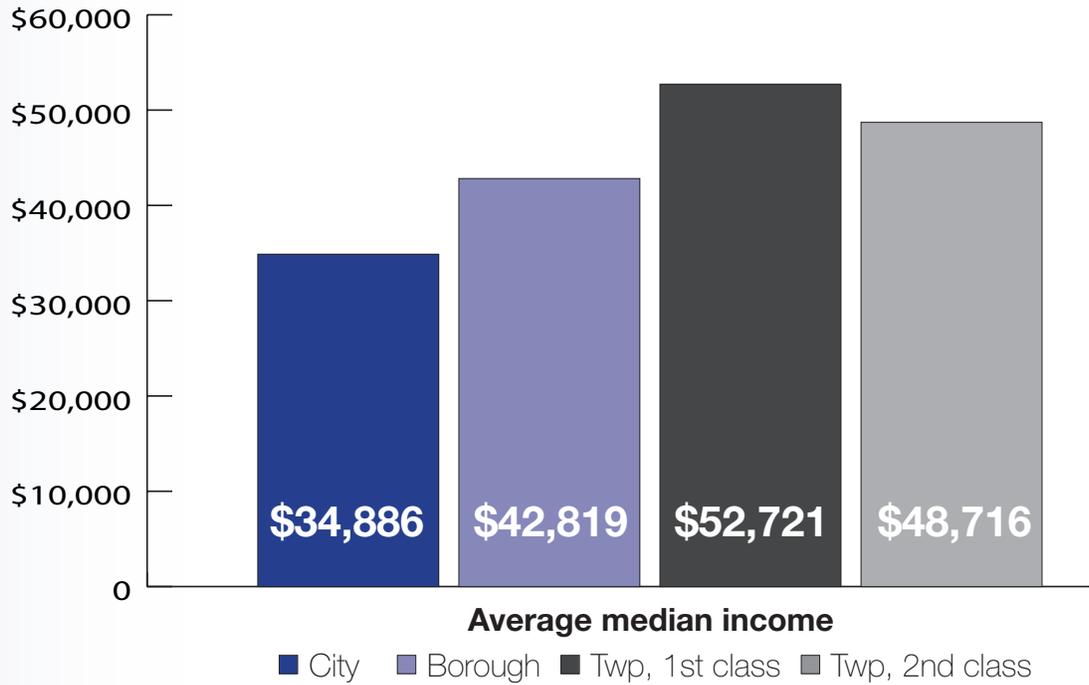
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	10	79,575	82,139	77,528	-2.6%
Borough	64	28,643	32,984	32,231	12.5%
Twp-1	1	1,362	1,598	1,466	10.6%
Twp-2	149	74,285	113,190	113,008	76.4%
Totals	224	183,829	229,911	242,233	31.8%

Average Median Household Income

Average median household income was lowest in cities (\$34,886) and in the fifth quintile (\$38,280) and highest in the first class township (\$52,721) and the first quintile (\$55,610). (See Graphs 3 and 4.)

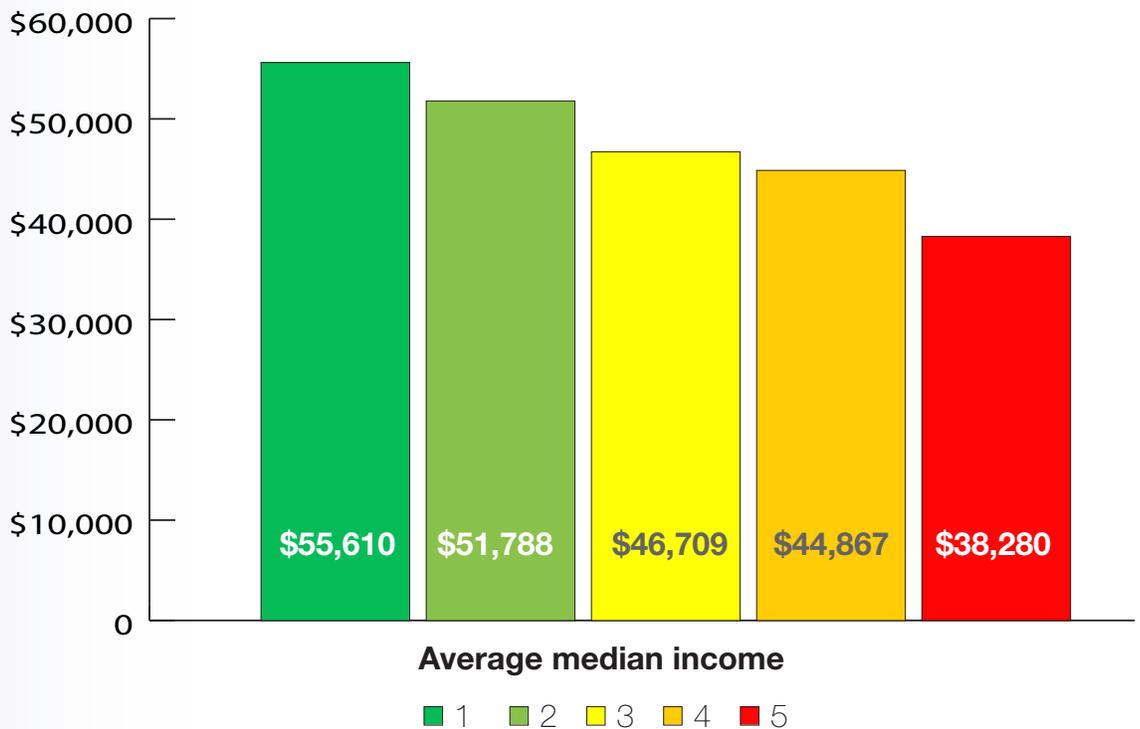
GRAPH 4
NORTHWEST REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
NORTHWEST REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Clarion	Borough	Clarion	3	5	5	↓	-2
East Brady	Borough	Clarion	5	5	5	=	—
Hawthorn	Borough	Clarion	5	5	5	=	—
New Bethlehem	Borough	Clarion	5	5	5	=	—
Rimersburg	Borough	Clarion	5	5	5	=	—
Strattanville	Borough	Clarion	4	5	5	↓	-1
Cambridge Springs	Borough	Crawford	5	5	5	=	—
Cochranton	Borough	Crawford	4	5	5	↓	-1
Conneaut Lake	Borough	Crawford	4	4	5	↓	-1
Linsville	Borough	Crawford	5	5	5	=	—
Meadville	City	Crawford	5	5	5	=	—
Titusville	City	Crawford	5	5	5	=	—
Edinboro	Borough	Erie	2	5	5	↓	-3
Lake City	Borough	Erie	3	4	5	↓	-2
North East	Borough	Erie	5	5	5	=	—
Union City	Borough	Erie	5	5	5	=	—
Waterford	Borough	Erie	4	4	5	↓	-1
Wattsburg	Borough	Erie	4	5	5	↓	-1
Wesleyville	Borough	Erie	4	5	5	↓	-1
Corry	City	Erie	5	5	5	=	—
Erie	City	Erie	5	5	5	=	—
Tionesta	Borough	Forest	5	5	5	=	—
Jenks	Twp - 2nd	Forest	2	5	5	↓	-3
Fredonia	Borough	Mercer	5	5	5	=	—
Greenville	Borough	Mercer	5	5	5	=	—
Jamestown	Borough	Mercer	5	5	5	=	—
Mercer	Borough	Mercer	3	5	5	↓	-2
Sandy Lake	Borough	Mercer	5	5	5	=	—
Sharpsville	Borough	Mercer	4	5	5	↓	-1
Sheakleyville	Borough	Mercer	3	4	5	↓	-2
Stoneboro	Borough	Mercer	4	5	5	↓	-1
West Middlesex	Borough	Mercer	4	5	5	↓	-1
Wheatland	Borough	Mercer	4	5	5	↓	-1
Farrell	City	Mercer	4	5	5	↓	-1
Hermitage	City	Mercer	5	5	5	=	—
Pymatuning	Twp - 2nd	Mercer	3	5	5	↓	-2
Emlenton (major part)	Borough	Venango	5	5	5	=	—
Polk	Borough	Venango	5	5	5	=	—
Rouseville	Borough	Venango	5	5	5	=	—
Franklin	City	Venango	5	5	5	=	—
Oil City	City	Venango	5	5	5	=	—
Clarendon	Borough	Warren	4	5	5	↓	-1
Tidioute	Borough	Warren	5	5	5	=	—
Youngsville	Borough	Warren	4	5	5	↓	-1
Warren	City	Warren	4	5	5	↓	-1
Brokenstraw	Twp - 2nd	Warren	4	4	5	↓	-1
Cherry Grove	Twp - 2nd	Warren	1	4	5	↓	-4
Eldred	Twp - 2nd	Warren	3	2	5	↓	-2
Spring Creek	Twp - 2nd	Warren	4	3	5	↓	-1
Knox	Borough	Clarion	5	4	4	↑	+1
Saint Petersburg	Borough	Clarion	4	5	4	=	—
Sligo	Borough	Clarion	3	5	4	↓	-1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Madison	Twp - 2nd	Clarion	3	3	4	↓	-1
Piney	Twp - 2nd	Clarion	2	4	4	↓	-2
Centerville	Borough	Crawford	4	4	4	=	—
Hydetown	Borough	Crawford	3	2	4	↓	-1
Saegertown	Borough	Crawford	4	4	4	=	—
Spartansburg	Borough	Crawford	3	2	4	↓	-1
Springboro	Borough	Crawford	5	5	4	↑	+1
Venango	Borough	Crawford	3	5	4	↓	-1
Beaver	Twp - 2nd	Crawford	3	4	4	↓	-1
Bloomfield	Twp - 2nd	Crawford	5	4	4	↑	+1
East Fallowfield	Twp - 2nd	Crawford	4	2	4	=	—
Hayfield	Twp - 2nd	Crawford	2	3	4	↓	-2
North Shenango	Twp - 2nd	Crawford	3	4	4	↓	-1
Oil Creek	Twp - 2nd	Crawford	4	4	4	=	—
Sparta	Twp - 2nd	Crawford	4	3	4	=	—
Spring	Twp - 2nd	Crawford	5	3	4	↑	+1
Steuben	Twp - 2nd	Crawford	4	3	4	=	—
Summerhill	Twp - 2nd	Crawford	4	5	4	=	—
Troy	Twp - 2nd	Crawford	3	3	4	↓	-1
West Fallowfield	Twp - 2nd	Crawford	4	5	4	=	—
West Mead	Twp - 2nd	Crawford	3	4	4	↓	-1
Albion	Borough	Erie	4	5	4	=	—
Cranesville	Borough	Erie	4	4	4	=	—
McKean	Borough	Erie	3	4	4	↓	-1
Lawrence Park	Twp - 1st	Erie	3	4	4	↓	-1
Harmony	Twp - 2nd	Forest	2	4	4	↓	-2
Grove City	Borough	Mercer	4	4	4	=	—
New Lebanon	Borough	Mercer	4	1	4	=	—
Sharon	City	Mercer	2	4	4	↓	-2
Findley	Twp - 2nd	Mercer	3	3	4	↓	-1
Lackawannock	Twp - 2nd	Mercer	3	4	4	↓	-1
Mill Creek	Twp - 2nd	Mercer	5	1	4	↑	+1
New Vernon	Twp - 2nd	Mercer	5	2	4	↑	+1
Sandy Creek	Twp - 2nd	Mercer	4	4	4	=	—
Shenango	Twp - 2nd	Mercer	4	3	4	=	—
Springfield	Twp - 2nd	Mercer	4	4	4	=	—
Sugar Grove	Twp - 2nd	Mercer	3	3	4	↓	-1
West Salem	Twp - 2nd	Mercer	3	4	4	↓	-1
Clintonville	Borough	Venango	5	5	4	↑	+1
Cooperstown	Borough	Venango	4	4	4	=	—
Pleasantville	Borough	Venango	4	4	4	=	—
Utica	Borough	Venango	5	5	4	↑	+1
Cherrytree	Twp - 2nd	Venango	5	2	4	↑	+1
Cornplanter	Twp - 2nd	Venango	4	3	4	=	—
Cranberry	Twp - 2nd	Venango	3	4	4	↓	-1
Victory	Twp - 2nd	Venango	3	2	4	↓	-1
Columbus	Twp - 2nd	Warren	2	4	4	↓	-2
Deerfield	Twp - 2nd	Warren	3	1	4	↓	-1
Sheffield	Twp - 2nd	Warren	5	3	4	↑	+1
Callensburg	Borough	Clarion	4	4	3	↑	+1
Beaver	Twp - 2nd	Clarion	4	3	3	↑	+1
Clarion	Twp - 2nd	Clarion	1	4	3	↓	-2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Monroe	Twp - 2nd	Clarion	3	3	3	=	-
Porter	Twp - 2nd	Clarion	3	4	3	=	-
Townville	Borough	Crawford	3	4	3	=	-
Athens	Twp - 2nd	Crawford	4	4	3	↑	+1
Cambridge	Twp - 2nd	Crawford	1	2	3	↓	-2
East Mead	Twp - 2nd	Crawford	4	2	3	↑	+1
Fairfield	Twp - 2nd	Crawford	4	4	3	↑	+1
Richmond	Twp - 2nd	Crawford	5	3	3	↑	+2
Rockdale	Twp - 2nd	Crawford	1	2	3	↓	-2
Rome	Twp - 2nd	Crawford	5	2	3	↑	+2
Sadsbury	Twp - 2nd	Crawford	1	2	3	↓	-2
Summit	Twp - 2nd	Crawford	3	2	3	=	-
Vernon	Twp - 2nd	Crawford	3	3	3	=	-
Wayne	Twp - 2nd	Crawford	2	3	3	↓	-1
West Shenango	Twp - 2nd	Crawford	2	4	3	↓	-1
Woodcock	Twp - 2nd	Crawford	4	4	3	↑	+1
Elgin	Borough	Erie	5	3	3	↑	+2
Girard	Borough	Erie	2	4	3	↓	-1
Platea	Borough	Erie	4	3	3	↑	+1
Franklin	Twp - 2nd	Erie	2	3	3	↓	-1
Greenfield	Twp - 2nd	Erie	3	3	3	=	-
Millcreek	Twp - 2nd	Erie	1	2	3	↓	-2
Waterford	Twp - 2nd	Erie	2	1	3	↓	-1
Wayne	Twp - 2nd	Erie	4	2	3	↑	+1
Barnett	Twp - 2nd	Forest	1	2	3	↓	-2
Hickory	Twp - 2nd	Forest	1	3	3	↓	-2
Clark	Borough	Mercer	4	4	3	↑	+1
Jackson Center	Borough	Mercer	2	5	3	↓	-1
Deer Creek	Twp - 2nd	Mercer	3	4	3	=	-
Lake	Twp - 2nd	Mercer	5	2	3	↑	+2
Perry	Twp - 2nd	Mercer	3	3	3	=	-
Pine	Twp - 2nd	Mercer	4	3	3	↑	+1
Salem	Twp - 2nd	Mercer	5	4	3	↑	+2
Sandy Lake	Twp - 2nd	Mercer	2	2	3	↓	-1
South Pymatuning	Twp - 2nd	Mercer	3	3	3	=	-
Barkeyville	Borough	Venango	2	2	3	↓	-1
Allegheny	Twp - 2nd	Venango	1	4	3	↓	-2
Canal	Twp - 2nd	Venango	5	3	3	↑	+2
Clinton	Twp - 2nd	Venango	5	4	3	↑	+2
Jackson	Twp - 2nd	Venango	5	2	3	↑	+2
Oilcreek	Twp - 2nd	Venango	4	3	3	↑	+1
Plum	Twp - 2nd	Venango	5	3	3	↑	+2
President	Twp - 2nd	Venango	3	4	3	=	-
Rockland	Twp - 2nd	Venango	4	2	3	↑	+1
Conewango	Twp - 2nd	Warren	2	4	3	↓	-1
Elk	Twp - 2nd	Warren	4	1	3	↑	+1
Farmington	Twp - 2nd	Warren	3	3	3	=	-
Freehold	Twp - 2nd	Warren	4	4	3	↑	+1
Glade	Twp - 2nd	Warren	1	3	3	↓	-2
Pleasant	Twp - 2nd	Warren	1	2	3	↓	-2
Triumph	Twp - 2nd	Warren	5	3	3	↑	+2
Foxburg	Borough	Clarion	4	3	2	↑	+2

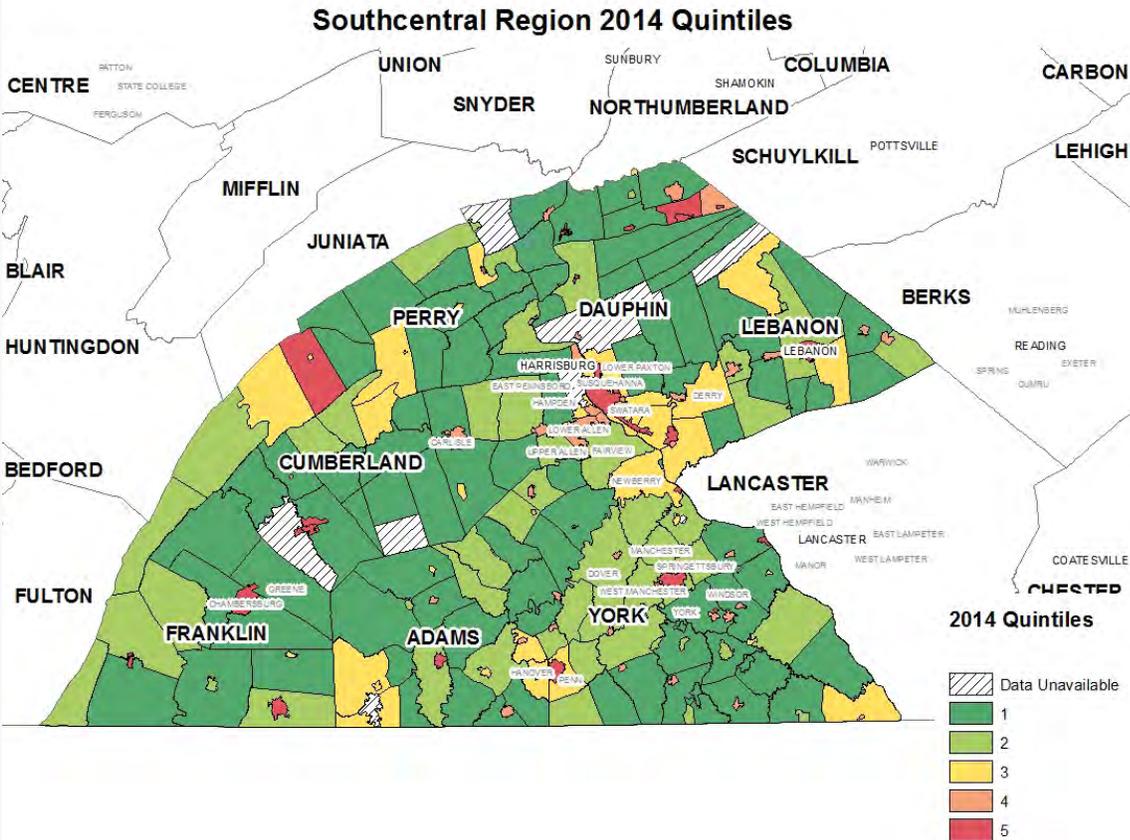
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Ashland	Twp - 2nd	Clarion	4	4	2	↑ +2
Elk	Twp - 2nd	Clarion	4	2	2	↑ +2
Limestone	Twp - 2nd	Clarion	3	3	2	↑ +1
Paint	Twp - 2nd	Clarion	1	1	2	↓ -1
Perry	Twp - 2nd	Clarion	3	4	2	↑ +1
Richland	Twp - 2nd	Clarion	3	4	2	↑ +1
Salem	Twp - 2nd	Clarion	2	4	2	= -
Blooming Valley	Borough	Crawford	1	2	2	↓ -1
Woodcock	Borough	Crawford	1	1	2	↓ -1
Conneaut	Twp - 2nd	Crawford	4	4	2	↑ +2
Greenwood	Twp - 2nd	Crawford	4	4	2	↑ +2
Pine	Twp - 2nd	Crawford	2	4	2	= -
South Shenango	Twp - 2nd	Crawford	1	4	2	↓ -1
Amity	Twp - 2nd	Erie	1	3	2	↓ -1
Concord	Twp - 2nd	Erie	4	2	2	↑ +2
Conneaut	Twp - 2nd	Erie	3	2	2	↑ +1
Elk Creek	Twp - 2nd	Erie	4	1	2	↑ +2
Girard	Twp - 2nd	Erie	1	4	2	↓ -1
Greene	Twp - 2nd	Erie	2	2	2	= -
Harborcreek	Twp - 2nd	Erie	2	3	2	= -
McKean	Twp - 2nd	Erie	2	2	2	= -
North East	Twp - 2nd	Erie	2	3	2	= -
Springfield	Twp - 2nd	Erie	2	1	2	= -
Union	Twp - 2nd	Erie	3	1	2	↑ +1
Venango	Twp - 2nd	Erie	4	2	2	↑ +2
Kingsley	Twp - 2nd	Forest	2	3	2	= -
Tionesta	Twp - 2nd	Forest	2	3	2	= -
Delaware	Twp - 2nd	Mercer	4	3	2	↑ +2
East Lackawannock	Twp - 2nd	Mercer	2	2	2	= -
Fairview	Twp - 2nd	Mercer	5	5	2	↑ +3
Greene	Twp - 2nd	Mercer	2	2	2	= -
Jefferson	Twp - 2nd	Mercer	3	4	2	↑ +1
Otter Creek	Twp - 2nd	Mercer	5	3	2	↑ +3
Worth	Twp - 2nd	Mercer	4	1	2	↑ +2
Irwin	Twp - 2nd	Venango	4	4	2	↑ +2
Mineral	Twp - 2nd	Venango	1	4	2	↓ -1
Oakland	Twp - 2nd	Venango	3	1	2	↑ +1
Pinegrove	Twp - 2nd	Venango	5	4	2	↑ +3
Sandycreek	Twp - 2nd	Venango	2	4	2	= -
Scrubgrass	Twp - 2nd	Venango	2	3	2	= -
Limestone	Twp - 2nd	Warren	2	3	2	= -
Mead	Twp - 2nd	Warren	5	1	2	↑ +3
Pittsfield	Twp - 2nd	Warren	3	4	2	↑ +1
Sugar Grove	Twp - 2nd	Warren	2	4	2	= -
Farmington	Twp - 2nd	Clarion	3	2	1	↑ +2
Highland	Twp - 2nd	Clarion	1	2	1	= -
Licking	Twp - 2nd	Clarion	5	4	1	↑ +4
Toby	Twp - 2nd	Clarion	3	2	1	↑ +2
Cussewago	Twp - 2nd	Crawford	3	1	1	↑ +2
East Fairfield	Twp - 2nd	Crawford	1	1	1	= -
Randolph	Twp - 2nd	Crawford	3	3	1	↑ +2
Union	Twp - 2nd	Crawford	5	3	1	↑ +4

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Venango	Twp - 2nd	Crawford	2	2	1	↑	+1
Fairview (consolidatio	Twp - 2nd	Erie	1	1	1	=	—
LeBoeuf	Twp - 2nd	Erie	4	4	1	↑	+3
Summit	Twp - 2nd	Erie	2	2	1	↑	+1
Washington	Twp - 2nd	Erie	2	2	1	↑	+1
Green	Twp - 2nd	Forest	2	3	1	↑	+1
Howe	Twp - 2nd	Forest	3	2	1	↑	+2
Coolspring	Twp - 2nd	Mercer	2	2	1	↑	+1
French Creek	Twp - 2nd	Mercer	3	3	1	↑	+2
Hempfield	Twp - 2nd	Mercer	4	2	1	↑	+3
Jackson	Twp - 2nd	Mercer	4	3	1	↑	+3
Liberty	Twp - 2nd	Mercer	2	3	1	↑	+1
Wolf Creek	Twp - 2nd	Mercer	2	3	1	↑	+1
Frenchcreek	Twp - 2nd	Venango	1	3	1	=	—
Sugar Grove	Borough	Warren	3	2	1	↑	+2
Pine Grove	Twp - 2nd	Warren	3	2	1	↑	+2

Southcentral Region: Adams, Cumberland, Dauphin, Franklin, Lebanon, Perry and York Counties – Cities of Harrisburg, Lebanon and York

Quintile Rankings

All three cities in the Southcentral Region were ranked in the fifth quintile from 1970 to 2014. The position of the region’s 94 boroughs in the sample generally worsened from 1970 to 2014, with the number in the lower quintiles increasing from 35 to 60. The 11 first class townships in the sample also lost ground with more in the fourth and fifth quintile as of 2014. Conditions improved in the 138 second class townships with a larger number in the first quintile in 2014. The Southcentral Region includes the Act 47 distressed city of Harrisburg, Dauphin County.

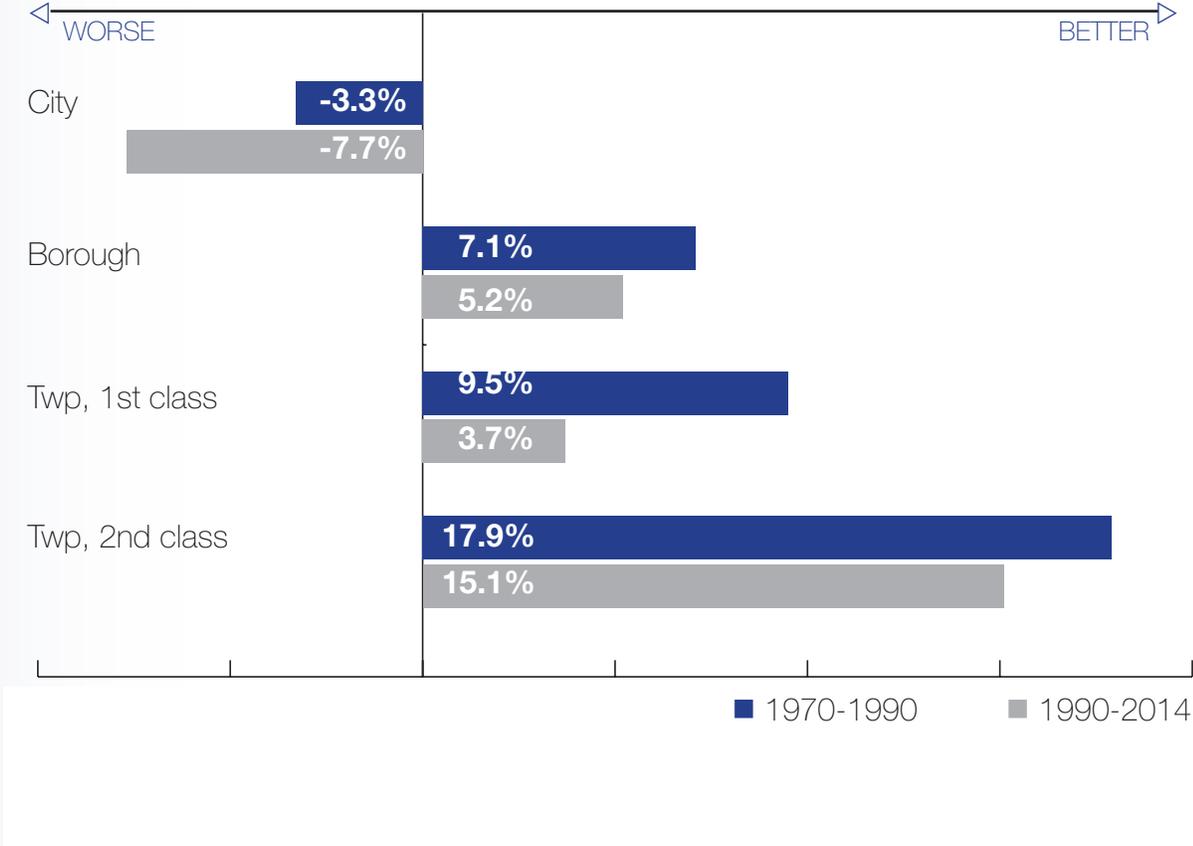


Tax Base and Tax Burden

Tax base in the Southcentral Region cities declined from 1970 to 2014. Tax base increased throughout the review period for all other municipal classes. In 2014, the highest average tax base per household was in first class townships (\$87,464). (See Graph 1.)

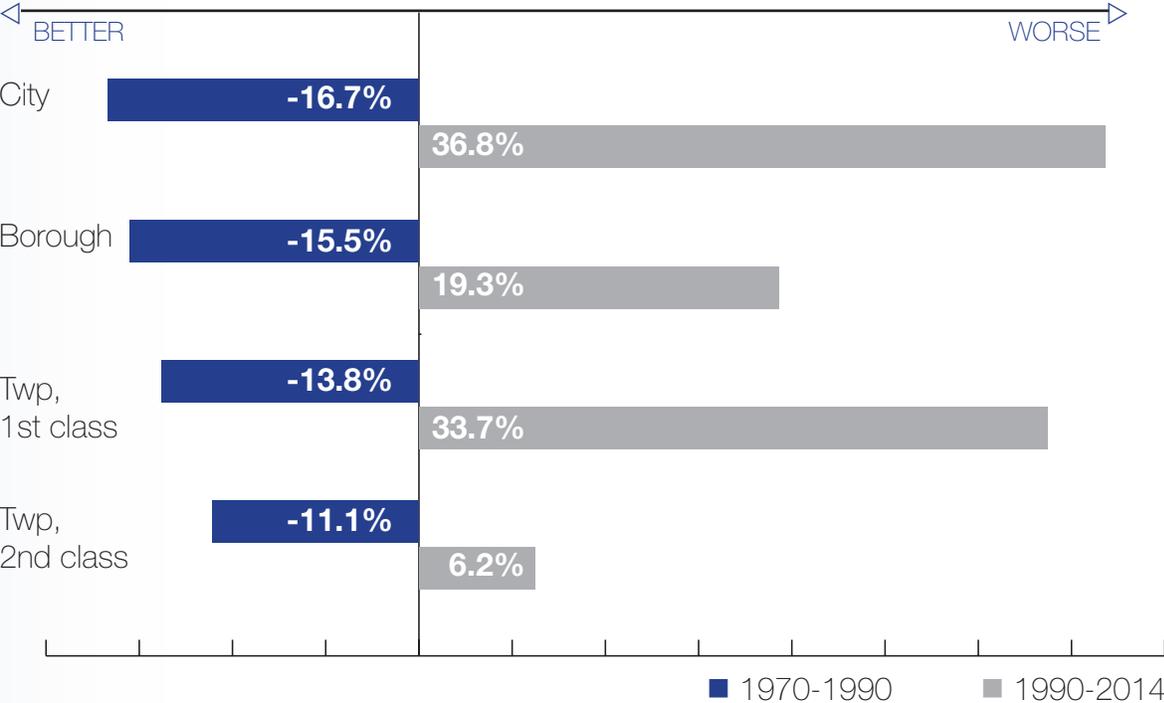
GRAPH 1
SOUTHCENTRAL REGION

Change in Tax Base per Household, 1970-2014



All municipalities demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in cities and first class townships.

GRAPH 2
SOUTHCENTRAL REGION
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (3)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base declined by 3 percent
- *Negative Trend:* Tax burden increased by 37 percent

Boroughs: Largely Negative (94)

- *Negative Trend:* Number in the fourth and fifth quintiles rose
- *Positive Trend:* Tax base grew by 5 percent
- *Negative Trend:* Tax burden increased by 19 percent

First-Class Township: Largely Negative (11)

- *Negative Trend:* Number in the fourth and fifth quintiles rose
- *Positive Trend:* Tax base grew by 9.5 percent
- *Negative Trend:* Tax burden increased by 34 percent

Second-Class Townships: Mixed Positive (138)

- *Positive Trend:* More second class townships moved into the first quintile
- *Positive Trend:* Tax base grew by 15 percent
- *Negative Trend:* Tax burden increased by 6 percent

Household Population

Almost 60 percent of Southcentral Region households were in communities that fell in the first and second quintile in 2010, while slightly more than one-quarter of households were in the fourth and fifth quintiles. (See Table 2.)

TABLE 2

SOUTHCENTRAL REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	103,004	117,370	178,173
2	63,657	144,357	127,145
3	32,148	35,171	72,617
4	29,976	35,432	53,586
5	62,681	66,529	90,803
Total	291,466	415,859	522,324

% of Households by Quintile

	1970	1990	2010
1	35.34%	28.22%	34.11%
2	21.84%	34.71%	24.34%
3	11.03%	8.46%	13.90%
4	10.28%	12.61%	10.26%
5	21.51%	16.00%	17.38%

The number of households in the Southcentral Region cities declined by almost 14 percent from 1970 to 2010. The number of households increased in boroughs (26 percent), First class townships (115 percent), and second class townships (149 percent). (See Table 3.)

TABLE 3
SOUTHCENTRAL REGION
 Number of Households by Municipal Class, 1970 to 2010

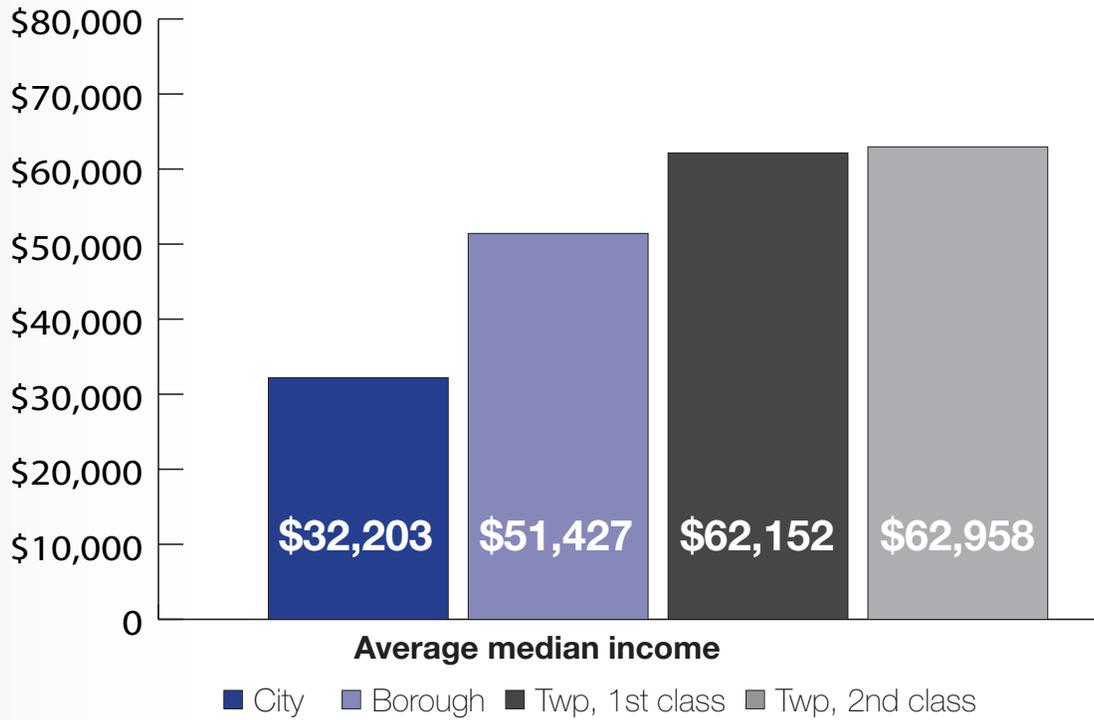
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	3	53,966	48,757	46,784	-13.4%
Borough	94	85,515	98,978	108,112	26.4%
Twp-1	11	33,565	53,701	72,150	115.0%
Twp-2	138	118,390	214,423	295,278	149.4%
Totals	246	291,466	415,859	522,324	79.2%

Average Median Household Income

Average median household income was lowest in cities (\$32,203) and in the fifth quintile (\$39,922) and highest in second class townships (\$62,958) and the first quintile (\$66,430). (See Graphs 4 and 5.)

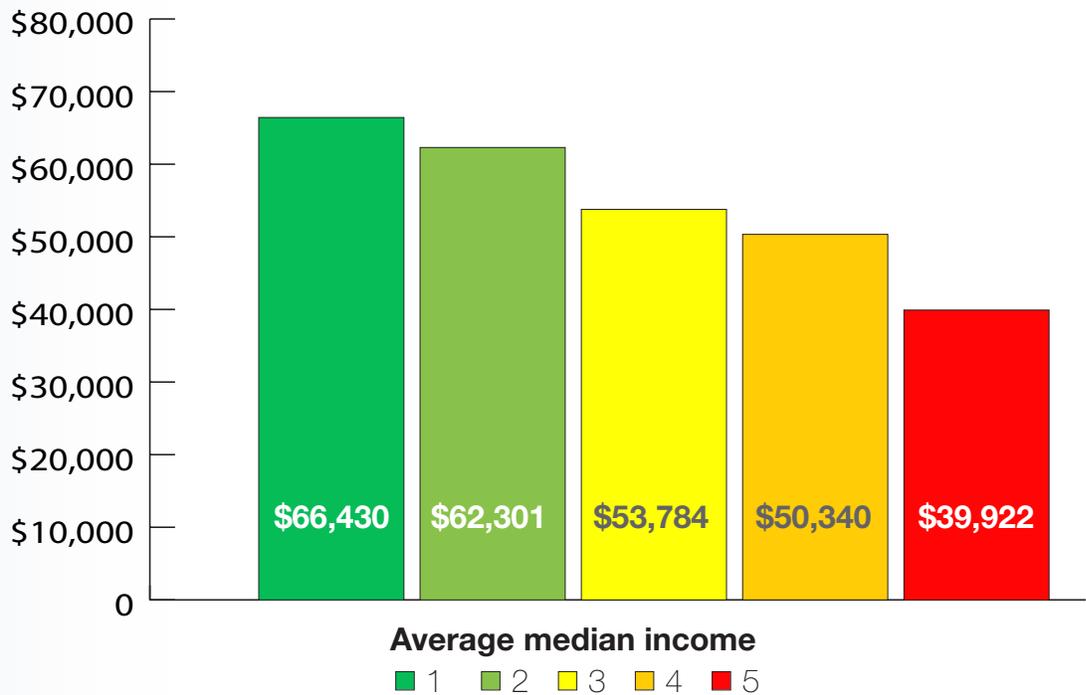
GRAPH 4
SOUTHCENTRAL REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
SOUTHCENTRAL REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County2	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Gettysburg	Borough	Adams	1	4	5	↓	-4
McSherrystown	Borough	Adams	3	4	5	↓	-2
Shippensburg (major)	Borough	Cumberland	4	5	5	↓	-1
Shippensburg	Twp - 2nd	Cumberland	1	3	5	↓	-4
Elizabethville	Borough	Dauphin	4	4	5	↓	-1
Halifax	Borough	Dauphin	4	4	5	↓	-1
Highspire	Borough	Dauphin	2	5	5	↓	-3
Lykens	Borough	Dauphin	4	4	5	↓	-1
Middletown	Borough	Dauphin	1	4	5	↓	-4
Millersburg	Borough	Dauphin	4	4	5	↓	-1
Penbrook	Borough	Dauphin	4	4	5	↓	-1
Steelton	Borough	Dauphin	4	4	5	↓	-1
Williamstown	Borough	Dauphin	5	5	5	=	—
Harrisburg	City	Dauphin	5	5	5	=	—
Wiconisco	Twp - 2nd	Dauphin	4	4	5	↓	-1
Chambersburg	Borough	Franklin	4	5	5	↓	-1
Mercersburg	Borough	Franklin	5	4	5	=	—
Waynesboro	Borough	Franklin	5	5	5	=	—
Lebanon	City	Lebanon	5	5	5	=	—
West Lebanon	Twp - 1st	Lebanon	3	4	5	↓	-2
Newport	Borough	Perry	4	5	5	↓	-1
Hanover	Borough	York	2	4	5	↓	-3
North York	Borough	York	5	4	5	=	—
West York	Borough	York	5	4	5	=	—
Wrightsville	Borough	York	4	4	5	↓	-1
Yoe	Borough	York	3	4	5	↓	-2
York Haven	Borough	York	4	4	5	↓	-1
York	City	York	5	5	5	=	—
Abbottstown	Borough	Adams	2	4	4	↓	-2
Biglerville	Borough	Adams	3	3	4	↓	-1
East Berlin	Borough	Adams	4	4	4	=	—
Littlestown	Borough	Adams	1	4	4	↓	-3
New Oxford	Borough	Adams	3	3	4	↓	-1
York Springs	Borough	Adams	3	5	4	↓	-1
Carlisle	Borough	Cumberland	3	4	4	↓	-1
Lemoyne	Borough	Cumberland	2	3	4	↓	-2
Mechanicsburg	Borough	Cumberland	2	3	4	↓	-2
New Cumberland	Borough	Cumberland	2	2	4	↓	-2
Newburg	Borough	Cumberland	5	1	4	↑	+1
Lower Allen	Twp - 1st	Cumberland	2	2	4	↓	-2
Dauphin	Borough	Dauphin	2	4	4	↓	-2
Gratz	Borough	Dauphin	2	1	4	↓	-2
Hummelstown	Borough	Dauphin	4	3	4	=	—
Paxtang	Borough	Dauphin	1	3	4	↓	-3
Royalton	Borough	Dauphin	1	4	4	↓	-3
Williams	Twp - 2nd	Dauphin	4	3	4	=	—
Cleona	Borough	Lebanon	3	2	4	↓	-1
Myerstown	Borough	Lebanon	4	5	4	=	—
Palmyra	Borough	Lebanon	3	4	4	↓	-1
Richland	Borough	Lebanon	3	3	4	↓	-1
Annaville	Twp - 1st	Lebanon	3	4	4	↓	-1
Duncannon	Borough	Perry	3	5	4	↓	-1

Municipality	Type	County2	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Liverpool	Borough	Perry	2	3	4	↓ -2
Marysville	Borough	Perry	2	4	4	↓ -2
New Buffalo	Borough	Perry	1	4	4	↓ -3
Dallastown	Borough	York	4	4	4	= —
Delta	Borough	York	4	2	4	= —
Dillsburg	Borough	York	3	4	4	↓ -1
Dover	Borough	York	3	4	4	↓ -1
Franklintown	Borough	York	4	3	4	= —
Glen Rock	Borough	York	3	3	4	↓ -1
Hallam	Borough	York	2	3	4	↓ -2
Jefferson	Borough	York	1	2	4	↓ -3
Lewisberry	Borough	York	1	2	4	↓ -3
Red Lion	Borough	York	4	4	4	= —
Spring Grove	Borough	York	1	2	4	↓ -3
Stewartstown	Borough	York	2	3	4	↓ -2
Wellsville	Borough	York	2	4	4	↓ -2
Windsor	Borough	York	4	4	4	= —
Bendersville	Borough	Adams	2	4	3	↓ -1
Bonneauville	Borough	Adams	2	3	3	↓ -1
Fairfield	Borough	Adams	3	4	3	= —
Conewago	Twp - 2nd	Adams	1	2	3	↓ -2
Hamiltonban	Twp - 2nd	Adams	1	2	3	↓ -2
Liberty	Twp - 2nd	Adams	1	1	3	↓ -2
Oxford	Twp - 2nd	Adams	1	2	3	↓ -2
Camp Hill	Borough	Cumberland	1	3	3	↓ -2
Mount Holly Springs	Borough	Cumberland	4	4	3	↑ +1
Shiremanstown	Borough	Cumberland	1	2	3	↓ -2
Wormleysburg	Borough	Cumberland	2	1	3	↓ -1
Upper Frankford	Twp - 2nd	Cumberland	2	2	3	↓ -1
Pillow	Borough	Dauphin	5	4	3	↑ +2
Lower Swatara	Twp - 1st	Dauphin	1	3	3	↓ -2
Susquehanna	Twp - 1st	Dauphin	1	2	3	↓ -2
Swatara	Twp - 1st	Dauphin	1	2	3	↓ -2
Derry	Twp - 2nd	Dauphin	1	2	3	↓ -2
Londonderry	Twp - 2nd	Dauphin	3	1	3	= —
Mont Alto	Borough	Franklin	3	3	3	= —
Orrstown	Borough	Franklin	5	2	3	↑ +2
South Lebanon	Twp - 2nd	Lebanon	1	3	3	↓ -2
Union	Twp - 2nd	Lebanon	1	1	3	↓ -2
Blain	Borough	Perry	4	2	3	↑ +1
Bloomfield	Borough	Perry	4	4	3	↑ +1
Landisburg	Borough	Perry	5	3	3	↑ +2
Oliver	Twp - 2nd	Perry	4	4	3	↑ +1
Toboyne	Twp - 2nd	Perry	5	2	3	↑ +2
Tyrone	Twp - 2nd	Perry	3	2	3	= —
East Prospect	Borough	York	2	3	3	↓ -1
Felton	Borough	York	4	3	3	↑ +1
Manchester	Borough	York	2	3	3	↓ -1
Penn	Twp - 1st	York	2	2	3	↓ -1
Newberry	Twp - 2nd	York	2	2	3	↓ -1
Peach Bottom	Twp - 2nd	York	4	1	3	↑ +1
Arendtsville	Borough	Adams	1	2	2	↓ -1

Municipality	Type	County2	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Berwick	Twp - 2nd	Adams	1	1	2	↓	-1
Cumberland	Twp - 2nd	Adams	1	1	2	↓	-1
Huntington	Twp - 2nd	Adams	1	2	2	↓	-1
Mount Pleasant	Twp - 2nd	Adams	1	1	2	↓	-1
Tyrone	Twp - 2nd	Adams	1	1	2	↓	-1
Upper Allen	Twp - 1st	Cumberland	1	1	2	↓	-1
Lower Mifflin	Twp - 2nd	Cumberland	1	2	2	↓	-1
Middlesex	Twp - 2nd	Cumberland	2	1	2	=	-
Silver Spring	Twp - 2nd	Cumberland	2	1	2	=	-
Upper Mifflin	Twp - 2nd	Cumberland	2	3	2	=	-
Berrysburg	Borough	Dauphin	2	3	2	=	-
Halifax	Twp - 2nd	Dauphin	2	2	2	=	-
Greencastle	Borough	Franklin	3	4	2	↑	+1
Fannett	Twp - 2nd	Franklin	1	2	2	↓	-1
Metal	Twp - 2nd	Franklin	3	2	2	↑	+1
Peters	Twp - 2nd	Franklin	1	1	2	↓	-1
Saint Thomas	Twp - 2nd	Franklin	2	1	2	=	-
Warren	Twp - 2nd	Franklin	2	2	2	=	-
Washington	Twp - 2nd	Franklin	1	1	2	↓	-1
Jonestown	Borough	Lebanon	4	4	2	↑	+2
Mount Gretna	Borough	Lebanon	1	3	2	↓	-1
Millcreek	Twp - 2nd	Lebanon	4	2	2	↑	+2
North Cornwall	Twp - 2nd	Lebanon	1	1	2	↓	-1
North Lebanon	Twp - 2nd	Lebanon	3	3	2	↑	+1
North Londonderry	Twp - 2nd	Lebanon	2	1	2	=	-
South Londonderry	Twp - 2nd	Lebanon	2	2	2	=	-
Swatara	Twp - 2nd	Lebanon	3	1	2	↑	+1
Millerstown	Borough	Perry	3	2	2	↑	+1
Howe	Twp - 2nd	Perry	2	1	2	=	-
Penn	Twp - 2nd	Perry	3	2	2	↑	+1
Tuscarora	Twp - 2nd	Perry	4	2	2	↑	+2
Fawn Grove	Borough	York	2	1	2	=	-
Loganville	Borough	York	1	2	2	↓	-1
New Freedom	Borough	York	3	2	2	↑	+1
Seven Valleys	Borough	York	1	2	2	↓	-1
Winterstown	Borough	York	1	2	2	↓	-1
Spring Garden	Twp - 1st	York	1	2	2	↓	-1
Carroll	Twp - 2nd	York	1	1	2	↓	-1
Chanceford	Twp - 2nd	York	2	2	2	=	-
Conewago	Twp - 2nd	York	3	2	2	↑	+1
Dover	Twp - 2nd	York	1	2	2	↓	-1
East Manchester	Twp - 2nd	York	3	2	2	↑	+1
Fairview	Twp - 2nd	York	1	2	2	↓	-1
Franklin	Twp - 2nd	York	2	2	2	=	-
Heidelberg	Twp - 2nd	York	1	2	2	↓	-1
Jackson	Twp - 2nd	York	1	2	2	↓	-1
Manchester	Twp - 2nd	York	2	2	2	=	-
North Codorus	Twp - 2nd	York	1	1	2	↓	-1
Paradise	Twp - 2nd	York	1	2	2	↓	-1
Springettsbury	Twp - 2nd	York	1	1	2	↓	-1
West Manchester	Twp - 2nd	York	1	2	2	↓	-1
West Manheim	Twp - 2nd	York	2	1	2	=	-

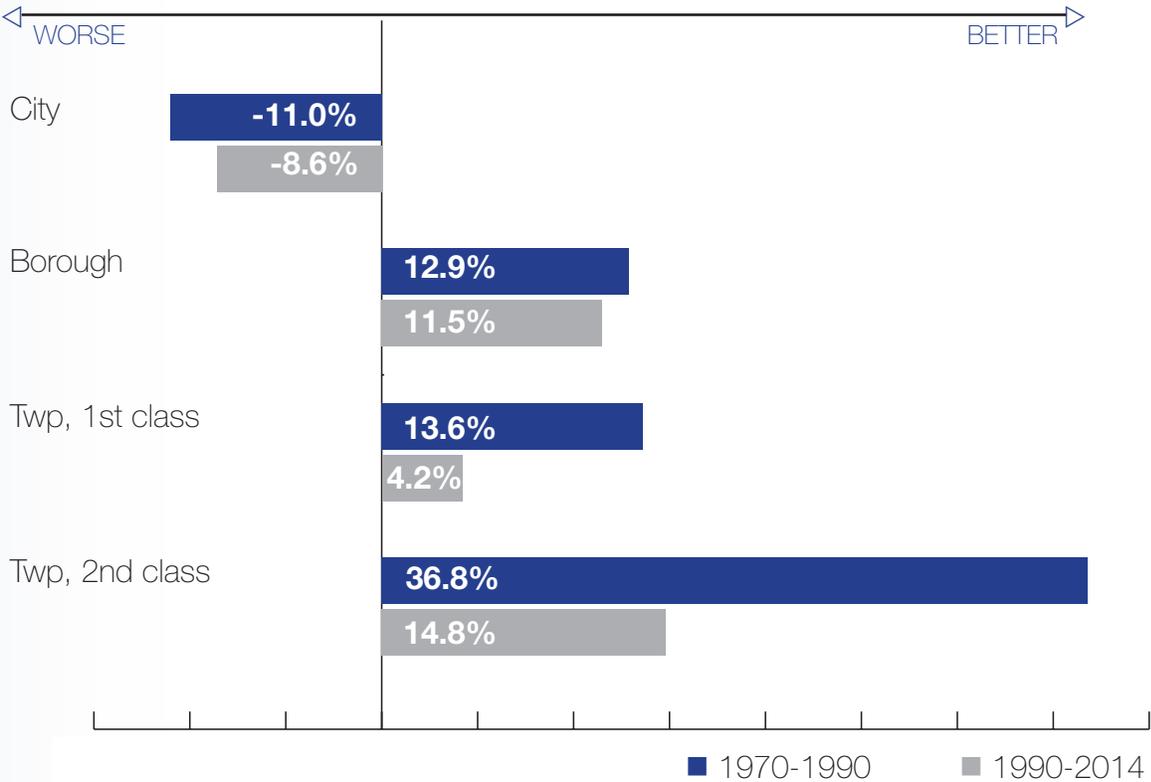
Municipality	Type	County2	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Butler	Twp - 2nd	Adams	1	1	1	=	-
Franklin	Twp - 2nd	Adams	2	2	1	↑	+1
Freedom	Twp - 2nd	Adams	1	1	1	=	-
Germany	Twp - 2nd	Adams	1	1	1	=	-
Hamilton	Twp - 2nd	Adams	1	2	1	=	-
Highland	Twp - 2nd	Adams	1	1	1	=	-
Latimore	Twp - 2nd	Adams	1	1	1	=	-
Menallen	Twp - 2nd	Adams	1	2	1	=	-
Mount Joy	Twp - 2nd	Adams	1	1	1	=	-
Reading	Twp - 2nd	Adams	1	2	1	=	-
Straban	Twp - 2nd	Adams	1	1	1	=	-
Union	Twp - 2nd	Adams	1	1	1	=	-
Hampden	Twp - 1st	Cumberland	2	1	1	↑	+1
Dickinson	Twp - 2nd	Cumberland	3	1	1	↑	+2
Hopewell	Twp - 2nd	Cumberland	2	1	1	↑	+1
Lower Frankford	Twp - 2nd	Cumberland	4	2	1	↑	+3
Monroe	Twp - 2nd	Cumberland	1	1	1	=	-
North Middleton	Twp - 2nd	Cumberland	2	2	1	↑	+1
North Newton	Twp - 2nd	Cumberland	2	1	1	↑	+1
Penn	Twp - 2nd	Cumberland	2	1	1	↑	+1
South Middleton	Twp - 2nd	Cumberland	1	1	1	=	-
South Newton	Twp - 2nd	Cumberland	1	2	1	=	-
Southampton	Twp - 2nd	Cumberland	1	2	1	=	-
West Pennsboro	Twp - 2nd	Cumberland	1	1	1	=	-
Conewago	Twp - 2nd	Dauphin	2	1	1	↑	+1
East Hanover	Twp - 2nd	Dauphin	1	1	1	=	-
Jackson	Twp - 2nd	Dauphin	2	1	1	↑	+1
Jefferson	Twp - 2nd	Dauphin	1	1	1	=	-
Lower Paxton	Twp - 2nd	Dauphin	1	2	1	=	-
Lykens	Twp - 2nd	Dauphin	4	3	1	↑	+3
Mifflin	Twp - 2nd	Dauphin	3	2	1	↑	+2
Reed	Twp - 2nd	Dauphin	2	4	1	↑	+1
Rush	Twp - 2nd	Dauphin	2	3	1	↑	+1
South Hanover	Twp - 2nd	Dauphin	3	1	1	↑	+2
Upper Paxton	Twp - 2nd	Dauphin	2	2	1	↑	+1
Washington	Twp - 2nd	Dauphin	3	3	1	↑	+2
Wayne	Twp - 2nd	Dauphin	3	1	1	↑	+2
West Hanover	Twp - 2nd	Dauphin	1	2	1	=	-
Antrim	Twp - 2nd	Franklin	2	3	1	↑	+1
Greene	Twp - 2nd	Franklin	1	1	1	=	-
Guilford	Twp - 2nd	Franklin	1	1	1	=	-
Hamilton	Twp - 2nd	Franklin	1	1	1	=	-
Letterkenny	Twp - 2nd	Franklin	2	1	1	↑	+1
Lurgan	Twp - 2nd	Franklin	3	3	1	↑	+2
Montgomery	Twp - 2nd	Franklin	3	1	1	↑	+2
Quincy	Twp - 2nd	Franklin	3	3	1	↑	+2
Cornwall	Borough	Lebanon	2	1	1	↑	+1
Bethel	Twp - 2nd	Lebanon	3	2	1	↑	+2
East Hanover	Twp - 2nd	Lebanon	2	1	1	↑	+1
Heidelberg	Twp - 2nd	Lebanon	2	2	1	↑	+1
Jackson	Twp - 2nd	Lebanon	2	1	1	↑	+1
North Annville	Twp - 2nd	Lebanon	3	1	1	↑	+2

Municipality	Type	County2	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
South Annville	Twp - 2nd	Lebanon	2	1	1	↑	+1
West Cornwall	Twp - 2nd	Lebanon	1	1	1	=	—
Buffalo	Twp - 2nd	Perry	3	1	1	↑	+2
Carroll	Twp - 2nd	Perry	3	2	1	↑	+2
Centre	Twp - 2nd	Perry	3	2	1	↑	+2
Jackson	Twp - 2nd	Perry	3	1	1	↑	+2
Juniata	Twp - 2nd	Perry	3	2	1	↑	+2
Liverpool	Twp - 2nd	Perry	2	2	1	↑	+1
Miller	Twp - 2nd	Perry	3	1	1	↑	+2
Northeast Madison	Twp - 2nd	Perry	2	1	1	↑	+1
Rye	Twp - 2nd	Perry	2	2	1	↑	+1
Saville	Twp - 2nd	Perry	2	1	1	↑	+1
Southwest Madison	Twp - 2nd	Perry	3	2	1	↑	+2
Spring	Twp - 2nd	Perry	5	2	1	↑	+4
Watts	Twp - 2nd	Perry	5	2	1	↑	+4
Wheatfield	Twp - 2nd	Perry	4	2	1	↑	+3
Cross Roads	Borough	York	2	1	1	↑	+1
Goldsboro	Borough	York	4	3	1	↑	+3
Jacobus	Borough	York	2	2	1	↑	+1
New Salem	Borough	York	2	1	1	↑	+1
Railroad	Borough	York	4	5	1	↑	+3
Shrewsbury	Borough	York	1	1	1	=	—
York	Twp - 1st	York	1	2	1	=	—
Codorus	Twp - 2nd	York	2	1	1	↑	+1
East Hopewell	Twp - 2nd	York	2	1	1	↑	+1
Fawn	Twp - 2nd	York	4	1	1	↑	+3
Hellam	Twp - 2nd	York	1	1	1	=	—
Hopewell	Twp - 2nd	York	1	1	1	=	—
Lower Chanceford	Twp - 2nd	York	2	2	1	↑	+1
Lower Windsor	Twp - 2nd	York	2	1	1	↑	+1
Manheim	Twp - 2nd	York	2	1	1	↑	+1
Monaghan	Twp - 2nd	York	2	1	1	↑	+1
North Hopewell	Twp - 2nd	York	4	2	1	↑	+3
Shrewsbury	Twp - 2nd	York	2	1	1	↑	+1
Springfield	Twp - 2nd	York	2	2	1	↑	+1
Warrington	Twp - 2nd	York	2	2	1	↑	+1
Washington	Twp - 2nd	York	3	1	1	↑	+2
Windsor	Twp - 2nd	York	2	1	1	↑	+1

Tax Base and Tax Burden

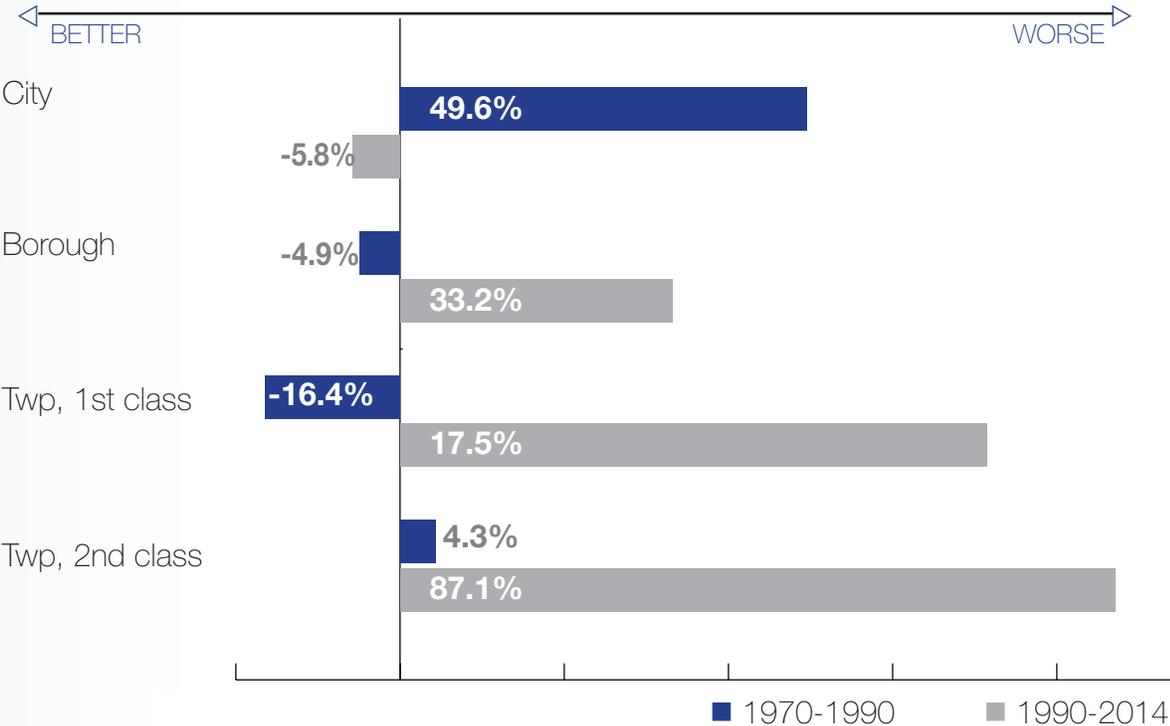
Tax base in the Southeast Region cities declined from 1970 to 2014 by 19.6 percent. In all other municipalities, tax base increased throughout the review period, growing the most in second class townships. (See Graph 1.)

GRAPH 1
SOUTHEAST REGION
 Change in Tax Base per Household, 1970-2014



Tax burden in the cities grew almost 50 percent from 1970 to 1990 but then decreased slightly. In boroughs and first class townships, tax burden lessened from 1970 to 1990 but then increased substantially from 1990 to 2014, particularly in first class townships. Tax burden in second class townships increased throughout the review period, with the most growth from 1990 to 2014. (See Graph 2.)

GRAPH 2
SOUTHEAST REGION
 Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (2)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base decreased by 9 percent
- *Negative Trend:* Tax burden increased by 50 percent

Boroughs: Largely Negative (80)

- *Negative Trend:* Number in lower quintiles increased
- *Positive Trend:* Tax base grew by 11 percent
- *Negative Trend:* Tax burden increased by 33 percent

First-Class Township: Largely Negative (25)

- *Negative Trend:* Number in lower quintiles increased
- *Positive Trend:* Tax base grew by 4 percent
- *Negative Trend:* Tax burden increased by 71.5 percent

Second-Class Townships: Mixed Positive (116)

- *Positive Trend:* Majority of second class townships in upper two quintiles but many moved from first to second quintile
- *Positive Trend:* Tax base grew by 15 percent
- *Negative Trend:* Tax burden increased by 87 percent

Household Population

Approximately 60 percent of Southeast Region households were in communities that fell in the first and second quintiles in 2010, while only 17 percent of households were in the fourth and fifth quintiles. (See Table 2.)

TABLE 2

SOUTHEAST REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	273,142	408,508	305,695
2	120,969	129,799	225,956
3	66,777	88,708	188,140
4	39,745	71,390	94,578
5	23,151	26,048	53,385
Total	523,784	724,453	867,754

% of Households by Quintile

	1970	1990	2010
1	52.15%	56.39%	35.23%
2	23.10%	17.92%	26.04%
3	12.75%	12.24%	21.68%
4	7.59%	9.85%	10.90%
5	4.42%	3.60%	6.15%

The number of households in the Southeast Region cities declined by more than 21 percent from 1970 to 2010. The number of households in all other classes of municipality increased throughout the period with by far the most growth in second class townships at 156 percent. (See Table 3.)

TABLE 3
SOUTHEAST REGION
 Number of Households by Municipal Class, 1970 to 2010

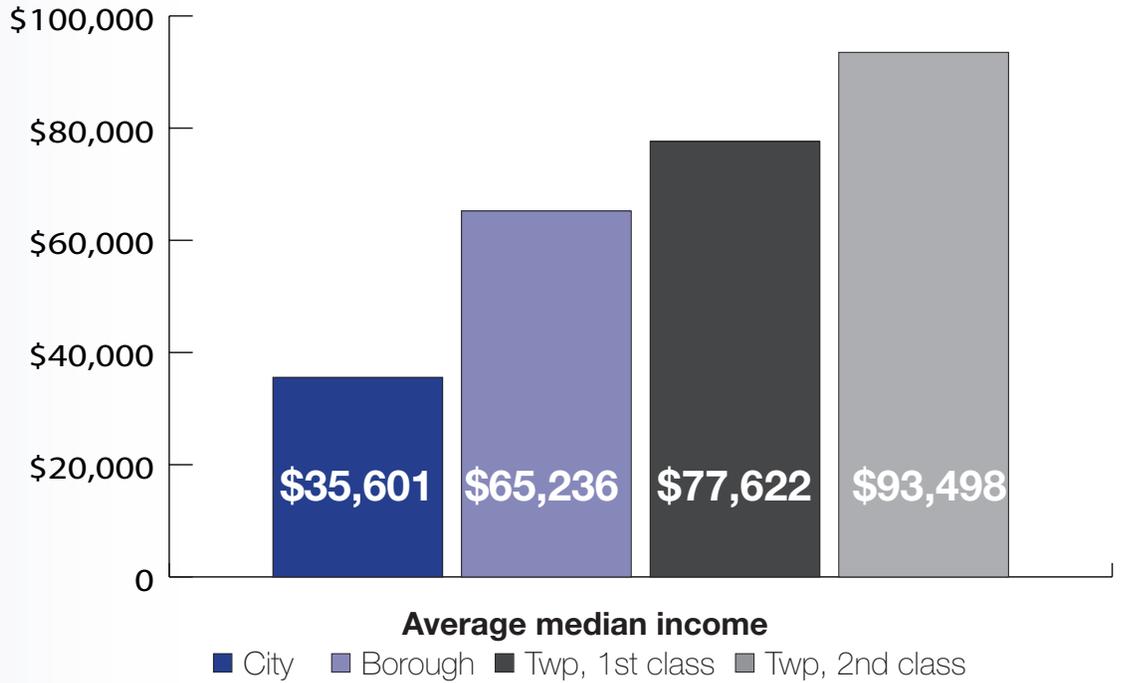
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	2	22,010	18,529	17,323	-21.3%
Borough	80	135,174	155,120	160,595	18.8%
Twp-1	25	188,661	225,546	233,633	23.8%
Twp-2	116	177,939	325,528	456,203	156.4%
Totals	223	523,784	724,453	867,754	65.7%

Average Median Household Income

Average median household income was lowest in cities (\$35,601) and in the fifth quintile (\$41,083) and highest in second class townships (\$93,498) and the first quintile (\$92,493). (See Graphs 4 and 5.)

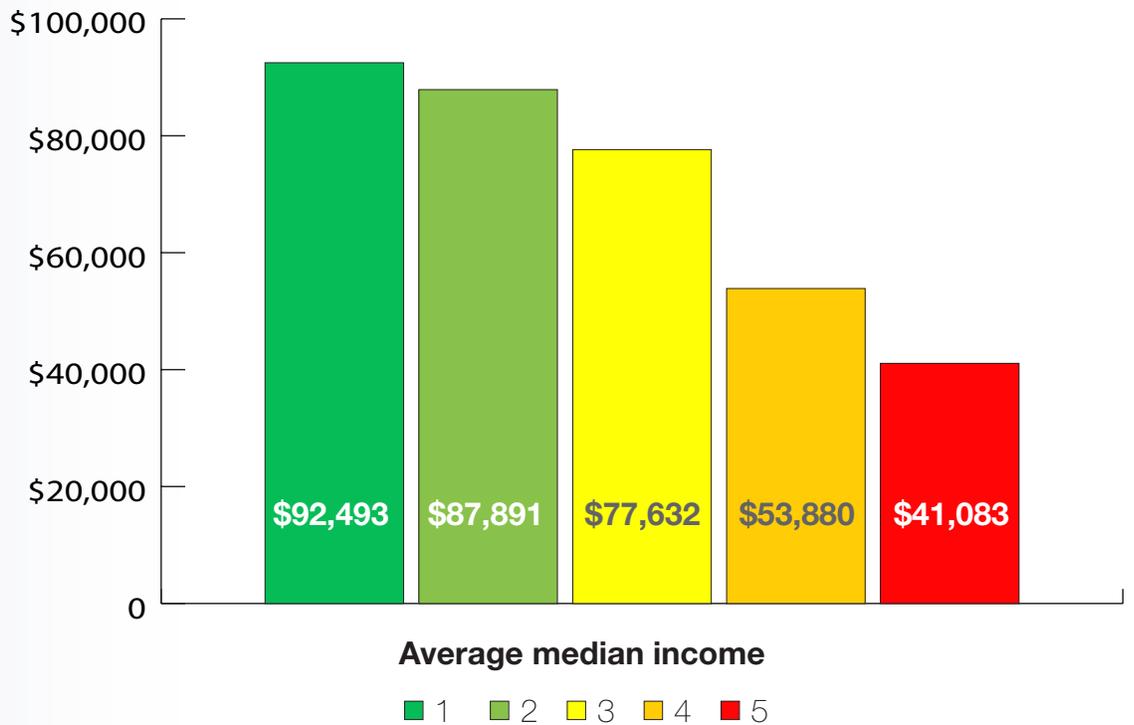
GRAPH 4
SOUTHEAST REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
SOUTHEAST REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
Modena	Borough	Chester	2	5	5	↓	-3
Oxford	Borough	Chester	5	5	5	=	—
Coatesville	City	Chester	4	5	5	↓	-1
Clifton Heights	Borough	Delaware	3	4	5	↓	-2
Darby	Borough	Delaware	5	5	5	=	—
Marcus Hook	Borough	Delaware	4	5	5	↓	-1
Millbourne	Borough	Delaware	1	5	5	↓	-4
Sharon Hill	Borough	Delaware	2	4	5	↓	-3
Trainer	Borough	Delaware	3	5	5	↓	-2
Upland	Borough	Delaware	3	2	5	↓	-2
Chester	City	Delaware	5	5	5	=	—
Chester	Twp - 2nd	Delaware	2	4	5	↓	-3
Norristown	Borough	Montgomery	4	4	5	↓	-1
Pottstown	Borough	Montgomery	4	4	5	↓	-1
Bristol	Borough	Bucks	4	4	4	=	—
Bristol	Twp - 1st	Bucks	2	2	4	↓	-2
Avondale	Borough	Chester	2	1	4	↓	-2
Downingtown	Borough	Chester	4	4	4	=	—
Kennett Square	Borough	Chester	2	4	4	↓	-2
Parkesburg	Borough	Chester	4	3	4	=	—
Spring City	Borough	Chester	3	4	4	↓	-1
West Chester	Borough	Chester	3	4	4	↓	-1
West Grove	Borough	Chester	4	4	4	=	—
Highland	Twp - 2nd	Chester	1	1	4	↓	-3
Collingdale	Borough	Delaware	2	4	4	↓	-2
Lansdowne	Borough	Delaware	2	3	4	↓	-2
Media	Borough	Delaware	2	4	4	↓	-2
Darby	Twp - 1st	Delaware	2	4	4	↓	-2
Tinicum	Twp - 1st	Delaware	2	3	4	↓	-2
Upper Darby	Twp - 1st	Delaware	3	3	4	↓	-1
Bridgeport	Borough	Montgomery	3	4	4	↓	-1
Royersford	Borough	Montgomery	2	4	4	↓	-2
Schwenksville	Borough	Montgomery	1	3	4	↓	-3
Souderton	Borough	Montgomery	1	3	4	↓	-3
West Pottsgrove	Twp - 1st	Montgomery	2	1	4	↓	-2
Ivyland	Borough	Bucks	1	1	3	↓	-2
New Britain	Borough	Bucks	1	2	3	↓	-2
New Hope	Borough	Bucks	1	1	3	↓	-2
Newtown	Borough	Bucks	1	1	3	↓	-2
Quakertown	Borough	Bucks	3	2	3	=	—
East Rockhill	Twp - 2nd	Bucks	1	1	3	↓	-2
Lower Southampton	Twp - 2nd	Bucks	1	1	3	↓	-2
West Rockhill	Twp - 2nd	Bucks	1	2	3	↓	-2
Atglen	Borough	Chester	4	3	3	↑	+1
Malvern	Borough	Chester	1	3	3	↑	-2
Phoenixville	Borough	Chester	4	4	3	↑	+1
Charlestown	Twp - 2nd	Chester	1	1	3	↓	-2
East Coventry	Twp - 2nd	Chester	1	1	3	↓	-2
East Vincent	Twp - 2nd	Chester	1	1	3	↓	-2
East Whiteland	Twp - 2nd	Chester	1	1	3	↓	-2
London Grove	Twp - 2nd	Chester	1	1	3	↓	-2
Lower Oxford	Twp - 2nd	Chester	1	1	3	↓	-2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile		Change 1970-2014
North Coventry	Twp - 2nd	Chester	1	1	3	↓	-2
Penn	Twp - 2nd	Chester	1	1	3	↓	-2
Schuylkill	Twp - 2nd	Chester	1	1	3	↓	-2
Upper Oxford	Twp - 2nd	Chester	1	1	3	↓	-2
West Goshen	Twp - 2nd	Chester	1	1	3	↓	-2
West Sadsbury	Twp - 2nd	Chester	2	1	3	↓	-1
West Vincent	Twp - 2nd	Chester	1	1	3	↓	-2
Willistown	Twp - 2nd	Chester	1	1	3	↓	-2
Brookhaven	Borough	Delaware	1	1	3	↓	-2
Glenolden	Borough	Delaware	2	3	3	↓	-1
Morton	Borough	Delaware	2	3	3	↓	-1
Norwood	Borough	Delaware	2	3	3	↓	-1
Prospect Park	Borough	Delaware	3	4	3	=	-
Aston	Twp - 1st	Delaware	1	1	3	↓	-2
Ridley	Twp - 1st	Delaware	1	3	3	↓	-2
Ambler	Borough	Montgomery	3	1	3	=	-
Bryn Athyn	Borough	Montgomery	2	3	3	↓	-1
Conshohocken	Borough	Montgomery	3	4	3	=	-
East Greenville	Borough	Montgomery	2	3	3	↓	-1
Hatboro	Borough	Montgomery	3	2	3	=	-
Lansdale	Borough	Montgomery	1	1	3	↓	-2
North Wales	Borough	Montgomery	2	3	3	↓	-1
Pennsburg	Borough	Montgomery	3	3	3	=	-
Red Hill	Borough	Montgomery	3	3	3	=	-
Rockledge	Borough	Montgomery	1	1	3	↓	-2
West Conshohocken	Borough	Montgomery	2	4	3	↓	-1
Cheltenham	Twp - 1st	Montgomery	2	1	3	↓	-1
Hatfield	Twp - 1st	Montgomery	1	1	3	↓	-2
Plymouth	Twp - 1st	Montgomery	1	1	3	↓	-2
Upper Dublin	Twp - 1st	Montgomery	2	2	3	↓	-1
Upper Moreland	Twp - 1st	Montgomery	2	2	3	↓	-1
Upper Pottsgrove	Twp - 1st	Montgomery	1	1	3	↓	-2
West Norriton	Twp - 1st	Montgomery	1	2	3	↓	-2
Horsham	Twp - 2nd	Montgomery	1	1	3	↓	-2
Whitemarsh	Twp - 2nd	Montgomery	1	1	3	↓	-2
Chalfont	Borough	Bucks	1	2	2	↓	-1
Doylestown	Borough	Bucks	1	2	2	↓	-1
Dublin	Borough	Bucks	4	3	2	↑	+2
Sellersville	Borough	Bucks	4	3	2	↑	+2
Bedminster	Twp - 2nd	Bucks	1	1	2	↓	-1
Doylestown	Twp - 2nd	Bucks	1	1	2	↓	-1
Hilltown	Twp - 2nd	Bucks	1	2	2	↓	-1
New Britain	Twp - 2nd	Bucks	1	2	2	↓	-1
Newtown	Twp - 2nd	Bucks	1	1	2	↓	-1
Nockamixon	Twp - 2nd	Bucks	1	1	2	↓	-1
Plumstead	Twp - 2nd	Bucks	1	1	2	↓	-1
Richland	Twp - 2nd	Bucks	2	1	2	=	-
Solebury	Twp - 2nd	Bucks	1	1	2	↓	-1
Springfield	Twp - 2nd	Bucks	1	1	2	↓	-1
Tinicum	Twp - 2nd	Bucks	1	1	2	↓	-1
Upper Makefield	Twp - 2nd	Bucks	1	1	2	↓	-1
Upper Southampton	Twp - 2nd	Bucks	1	1	2	↓	-1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Warminster	Twp - 2nd	Bucks	1	3	2	↓	-1
Wrightstown	Twp - 2nd	Bucks	1	1	2	↓	-1
Honey Brook	Borough	Chester	2	3	2	=	—
Caln	Twp - 1st	Chester	1	2	2	↓	-1
East Bradford	Twp - 2nd	Chester	1	1	2	↓	-1
East Brandywine	Twp - 2nd	Chester	1	1	2	↓	-1
East Pikeland	Twp - 2nd	Chester	1	1	2	↓	-1
Kennett	Twp - 2nd	Chester	1	1	2	↓	-1
Sadsbury	Twp - 2nd	Chester	1	1	2	↓	-1
Upper Uwchlan	Twp - 2nd	Chester	1	1	2	↓	-1
Uwchlan	Twp - 2nd	Chester	1	1	2	↓	-1
Warwick	Twp - 2nd	Chester	1	1	2	↓	-1
West Nottingham	Twp - 2nd	Chester	1	1	2	↓	-1
West Pikeland	Twp - 2nd	Chester	1	1	2	↓	-1
West Whiteland	Twp - 2nd	Chester	1	1	2	↓	-1
Aldan	Borough	Delaware	1	2	2	↓	-1
Ridley Park	Borough	Delaware	2	2	2	=	—
Collegeville	Borough	Montgomery	1	2	2	↓	-1
Green Lane	Borough	Montgomery	3	2	2	↑	+1
Hatfield	Borough	Montgomery	2	1	2	=	—
Jenkintown	Borough	Montgomery	2	1	2	=	—
Abington	Twp - 1st	Montgomery	1	2	2	↓	-1
Lower Pottsgrove	Twp - 1st	Montgomery	1	2	2	↓	-1
Upper Gwynedd	Twp - 1st	Montgomery	1	1	2	↓	-1
East Norriton	Twp - 2nd	Montgomery	1	2	2	↓	-1
Franconia	Twp - 2nd	Montgomery	1	2	2	↓	-1
Limerick	Twp - 2nd	Montgomery	1	2	2	↓	-1
Lower Gwynedd	Twp - 2nd	Montgomery	1	1	2	↓	-1
Lower Providence	Twp - 2nd	Montgomery	1	2	2	↓	-1
Lower Salford	Twp - 2nd	Montgomery	1	2	2	↓	-1
Marlborough	Twp - 2nd	Montgomery	2	2	2	=	—
New Hanover	Twp - 2nd	Montgomery	2	2	2	=	—
Perkiomen	Twp - 2nd	Montgomery	1	2	2	↓	-1
Skipack	Twp - 2nd	Montgomery	1	1	2	↓	-1
Towamencin	Twp - 2nd	Montgomery	1	1	2	↓	-1
Upper Frederick	Twp - 2nd	Montgomery	1	1	2	↓	-1
Upper Providence	Twp - 2nd	Montgomery	2	1	2	=	—
Whitpain	Twp - 2nd	Montgomery	1	1	2	↓	-1
Hulmeville	Borough	Bucks	1	1	1	=	—
Langhorne	Borough	Bucks	1	1	1	=	—
Langhorne Manor	Borough	Bucks	1	1	1	=	—
Morrisville	Borough	Bucks	3	2	1	↑	+2
Penndel	Borough	Bucks	1	1	1	=	—
Perkasie	Borough	Bucks	3	1	1	↑	+2
Richlandtown	Borough	Bucks	3	3	1	↑	+2
Riegelsville	Borough	Bucks	2	3	1	↑	+1
Silverdale	Borough	Bucks	2	2	1	↑	+1
Trumbauersville	Borough	Bucks	3	2	1	↑	+2
Tullytown	Borough	Bucks	1	3	1	=	—
Yardley	Borough	Bucks	2	1	1	↑	+1
Bensalem	Twp - 2nd	Bucks	1	1	1	=	—
Bridgeton	Twp - 2nd	Bucks	1	1	1	=	—

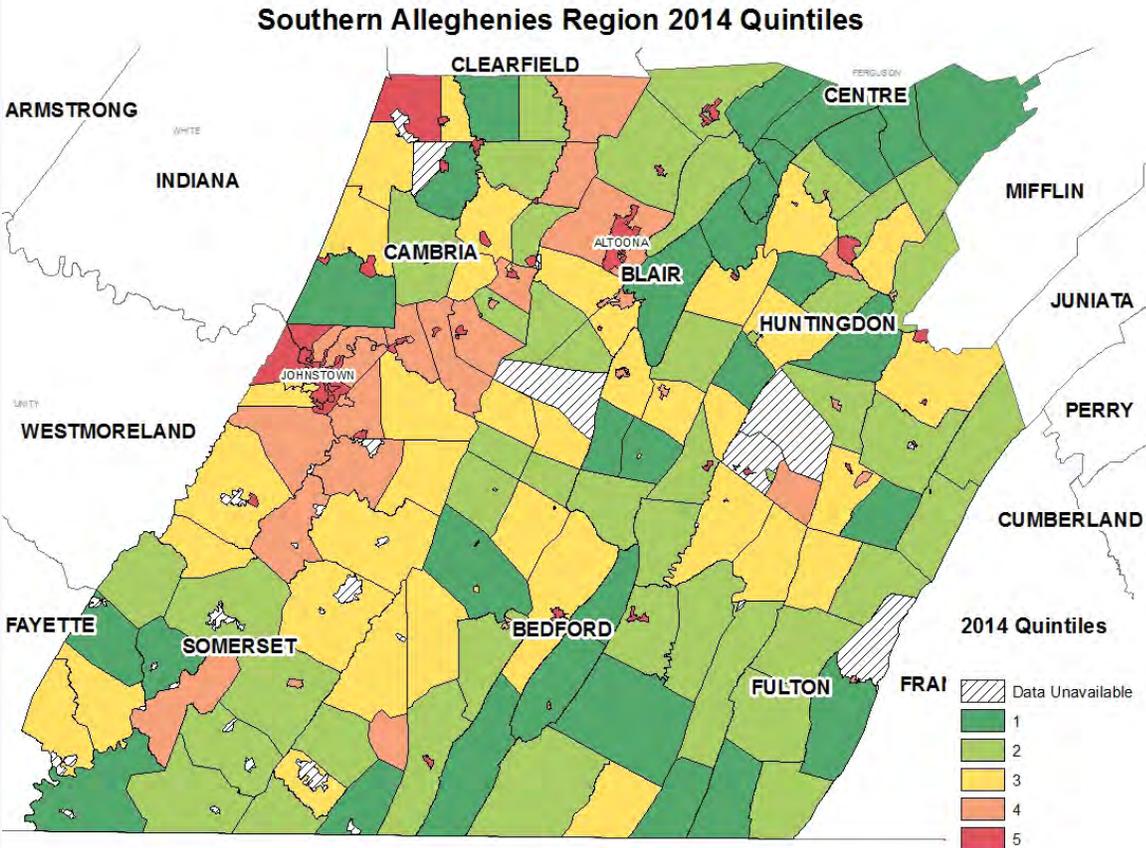
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Buckingham	Twp - 2nd	Bucks	1	1	1	=	--
Durham	Twp - 2nd	Bucks	1	1	1	=	--
Falls	Twp - 2nd	Bucks	1	1	1	=	--
Haycock	Twp - 2nd	Bucks	1	1	1	=	--
Lower Makefield	Twp - 2nd	Bucks	1	1	1	=	--
Milford	Twp - 2nd	Bucks	1	1	1	=	--
Northampton	Twp - 2nd	Bucks	1	1	1	=	--
Warrington	Twp - 2nd	Bucks	1	3	1	=	--
Warwick	Twp - 2nd	Bucks	1	1	1	=	--
Elverson	Borough	Chester	1	3	1	=	--
Birmingham	Twp - 2nd	Chester	1	1	1	=	--
East Caln	Twp - 2nd	Chester	1	1	1	=	--
East Fallowfield	Twp - 2nd	Chester	1	1	1	=	--
East Goshen	Twp - 2nd	Chester	1	1	1	=	--
East Marlborough	Twp - 2nd	Chester	1	1	1	=	--
East Nantmeal	Twp - 2nd	Chester	1	1	1	=	--
East Nottingham	Twp - 2nd	Chester	1	1	1	=	--
Easttown	Twp - 2nd	Chester	1	1	1	=	--
Elk	Twp - 2nd	Chester	1	1	1	=	--
Franklin	Twp - 2nd	Chester	1	1	1	=	--
Honey Brook	Twp - 2nd	Chester	1	1	1	=	--
London Britain	Twp - 2nd	Chester	1	1	1	=	--
Londonderry	Twp - 2nd	Chester	2	1	1	↑	+1
New Garden	Twp - 2nd	Chester	1	1	1	=	--
New London	Twp - 2nd	Chester	1	1	1	=	--
Newlin	Twp - 2nd	Chester	1	1	1	=	--
Pennsbury	Twp - 2nd	Chester	1	1	1	=	--
Pocopson	Twp - 2nd	Chester	1	1	1	=	--
South Coventry	Twp - 2nd	Chester	1	1	1	=	--
Thornbury	Twp - 2nd	Chester	1	1	1	=	--
Tredyffrin	Twp - 2nd	Chester	1	1	1	=	--
Valley	Twp - 2nd	Chester	2	3	1	↑	+1
Wallace	Twp - 2nd	Chester	1	1	1	=	--
West Bradford	Twp - 2nd	Chester	1	1	1	=	--
West Brandywine	Twp - 2nd	Chester	1	1	1	=	--
West Caln	Twp - 2nd	Chester	1	1	1	=	--
West Fallowfield	Twp - 2nd	Chester	2	1	1	↑	+1
West Marlborough	Twp - 2nd	Chester	1	1	1	=	--
West Nantmeal	Twp - 2nd	Chester	1	1	1	=	--
Westtown	Twp - 2nd	Chester	1	1	1	=	--
Chester Heights	Borough	Delaware	1	1	1	=	--
Rose Valley	Borough	Delaware	1	1	1	=	--
Rutledge	Borough	Delaware	1	2	1	=	--
Swarthmore	Borough	Delaware	1	1	1	=	--
Marple	Twp - 1st	Delaware	1	1	1	=	--
Nether Providence	Twp - 1st	Delaware	1	1	1	=	--
Radnor	Twp - 1st	Delaware	2	1	1	↑	+1
Springfield	Twp - 1st	Delaware	1	1	1	=	--
Bethel	Twp - 2nd	Delaware	1	1	1	=	--
Chadds Ford (Birming	Twp - 2nd	Delaware	1	1	1	=	--
Concord	Twp - 2nd	Delaware	1	1	1	=	--
Edgmont	Twp - 2nd	Delaware	1	1	1	=	--

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Middletown	Twp - 2nd	Delaware	1	1	1	=	—
Newtown	Twp - 2nd	Delaware	1	1	1	=	—
Upper Providence	Twp - 2nd	Delaware	1	1	1	=	—
Narberth	Borough	Montgomery	3	1	1	↑	+2
Trappe	Borough	Montgomery	1	1	1	=	—
Lower Merion	Twp - 1st	Montgomery	2	1	1	↑	+1
Lower Moreland	Twp - 1st	Montgomery	1	1	1	=	—
Springfield	Twp - 1st	Montgomery	1	1	1	=	—
Lower Frederick	Twp - 2nd	Montgomery	1	1	1	=	—
Montgomery	Twp - 2nd	Montgomery	1	1	1	=	—
Salford	Twp - 2nd	Montgomery	1	1	1	=	—
Upper Hanover	Twp - 2nd	Montgomery	2	1	1	↑	+1
Upper Merion	Twp - 2nd	Montgomery	1	1	1	=	—
Upper Salford	Twp - 2nd	Montgomery	1	1	1	=	—
Worcester	Twp - 2nd	Montgomery	1	1	1	=	—

Southern Alleghenies Region: Blair, Bedford, Cambria, Fulton, Huntingdon, Somerset Counties – Cities of Altoona and Johnstown

Quintile Rankings

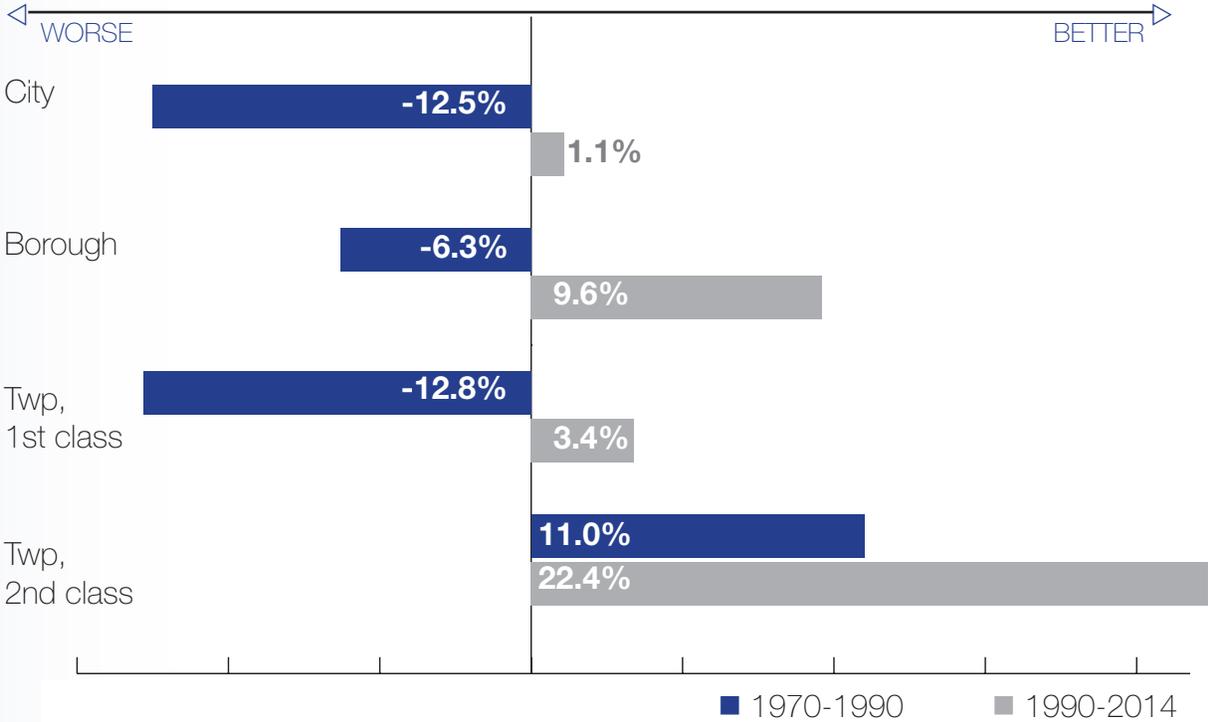
The two cities in the Southern Alleghenies Region were ranked in the fifth quintile from 1970 to 2014. The position of the region’s 66 boroughs in the sample generally worsened from 1970 to 2014, with more in the lower quintiles by the end of the review period. The opposite was true for the 132 second class townships, which saw more rise to the upper quintiles. The only first class township in the sample, Stoney Creek Township in Cambria County, dropped from the fourth to the fifth quintile by 2014. Act 47 distressed municipalities in this region include the cities of Altoona, Blair County, and Johnstown, Cambria County; and the borough of Franklin, also in Cambria County.



Tax Base and Tax Burden

Tax base in the Southern Alleghenies Region cities overall declined from 1970 to 2014, dropping approximately 12 percent. In boroughs and the first class township, tax base declined then increased, growing the most in boroughs. Tax base in second class townships increased throughout the review period for a total growth of 33 percent by 2014. (See Graph 1.)

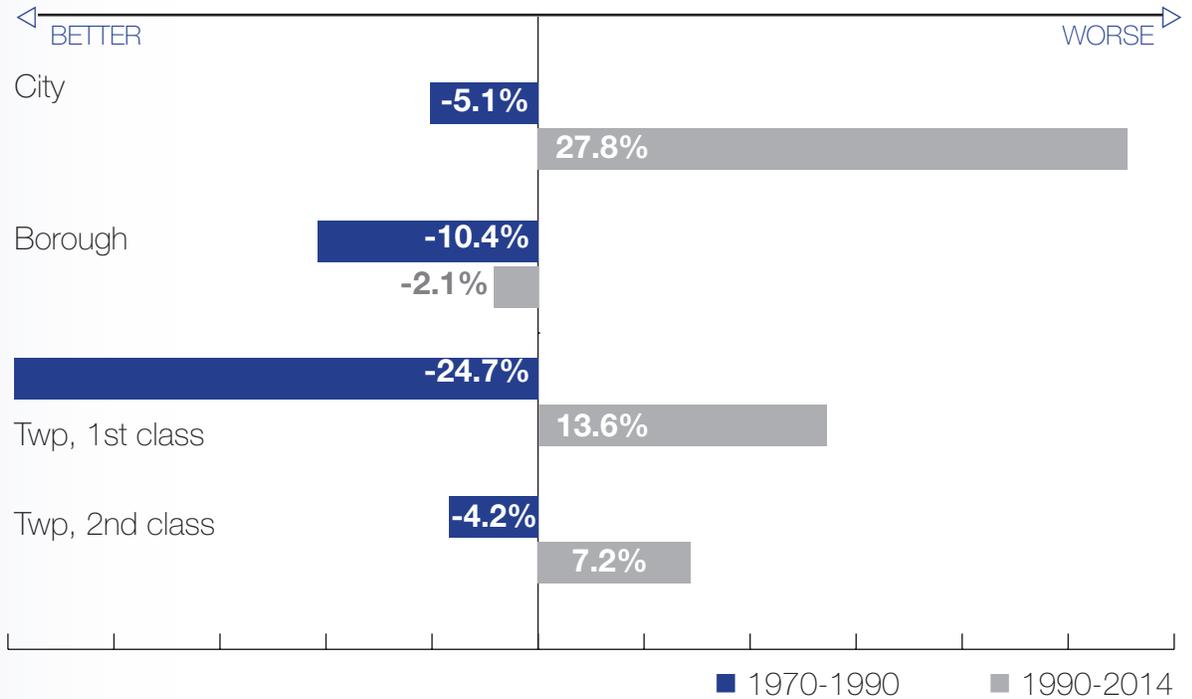
GRAPH 1
SOUTHERN ALLEGHENIES REGION
 Change in Tax Base per Household, 1970-2014



All municipalities except for boroughs demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in the cities. The tax burden declined in boroughs throughout the review period, dropping almost 13 percent. (See Graph 2.)

GRAPH 2
SOUTHERN ALLEGHENIES REGION

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Overall Negative (2)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Negative Trend:* Tax base flat at 1 percent after dropping 12 percent from 1970 to 1990
- *Negative Trend:* Tax burden increased by 28 percent

Boroughs: Mixed Positive (66)

- *Negative Trend:* More in fourth and fifth quintiles
- *Positive Trend:* Tax base grew by 10 percent
- *Positive Trend:* Tax burden decreased by 2 percent

First-Class Township: Largely Negative (1)

- *Negative Trend:* Remained in fifth quintile
- *Positive Trend:* Tax base grew by over 3 percent
- *Negative Trend:* Tax burden increased by 14 percent

Second-Class Townships: Mixed Positive (132)

- *Positive Trend:* More second-class townships moved into the upper quintiles
- *Positive Trend:* Tax base grew by 22 percent
- *Negative Trend:* Tax burden increased by 7 percent

Household Population

Over half of Southern Alleghenies Region households were in communities that fell in the fourth and fifth quintiles in 2010, with nearly one-third in the bottom quintile. In contrast, more than one quarter of households were in the first and second quintiles with most in the second quintile. (See Table 2.)

TABLE 2

SOUTHERN ALLEGHENIES REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	8,633	13,825	16,793
2	17,362	19,642	31,611
3	21,555	29,120	32,843
4	29,007	32,153	33,833
5	62,714	71,361	53,204
Total	139,271	166,101	168,284

% of Households by Quintile

	1970	1990	2010
1	6.20%	8.32%	9.98%
2	12.47%	11.83%	18.78%
3	15.48%	17.53%	19.52%
4	20.83%	19.36%	20.10%
5	45.03%	42.96%	31.62%

The number of households in the Southern Alleghenies Region cities and in the first class township declined by 20 percent and 3.5 percent, respectively, from 1970 to 2010. The number of households in boroughs was relatively flat, while second class townships grew by 54 percent. (See Table 3.)

TABLE 3
SOUTHERN ALLEGHENIES REGION
 Number of Households by Municipal Class, 1970 to 2010

	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	2	35,756	33,152	28,605	-20.0%
Borough	66	35,834	36,795	36,398	1.6%
Twp-1	1	1,390	1,535	1,341	-3.5%
Twp-2	132	66,291	94,619	101,940	53.8%
Totals	201	139,271	166,101	168,284	20.8%

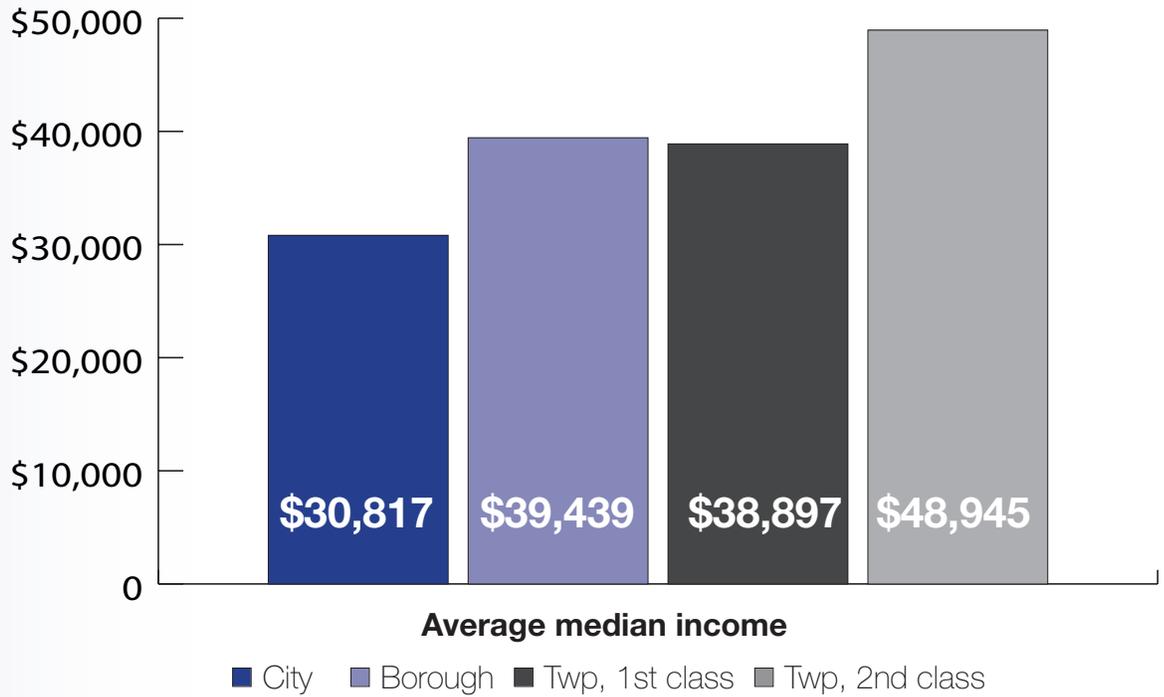
Average Median Household Income

Average median household income was lowest in cities (\$30,817) and in the fifth quintile (\$36,164) and highest in second class townships (\$48,945) and the first quintile (\$54,917). (See Graphs 4 and 5.)

GRAPH 4

SOUTHERN ALLEGHENIES REGION

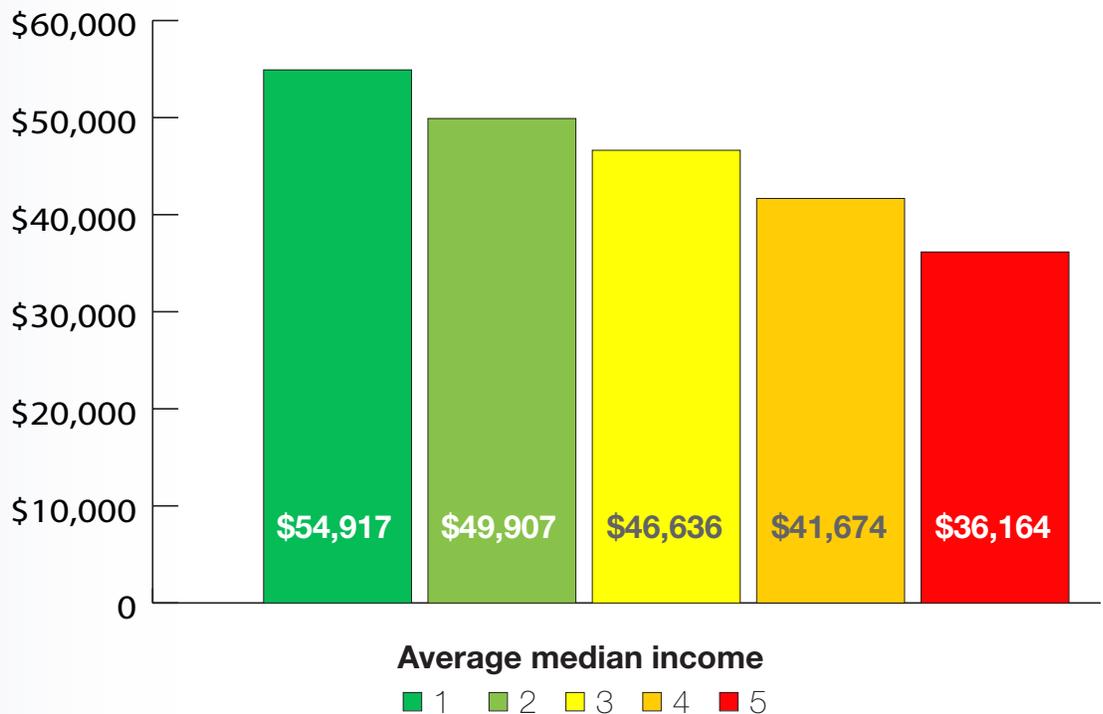
Average Median Household Income by Municipal Class, 2014



GRAPH 5

SOUTHERN ALLEGHENIES REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Bedford	Borough	Bedford	5	5	5	=
Everett	Borough	Bedford	4	5	5	↓ -1
Hyndman	Borough	Bedford	4	5	5	↓ -1
Saxton	Borough	Bedford	4	5	5	↓ -1
Bellwood	Borough	Blair	4	5	5	↓ -1
Tyrone	Borough	Blair	5	5	5	=
Williamsburg	Borough	Blair	5	5	5	=
Altoona	City	Blair	5	5	5	=
Ashville	Borough	Cambria	5	2	5	=
Carrolltown	Borough	Cambria	5	5	5	=
Cassandra	Borough	Cambria	5	5	5	=
Cresson	Borough	Cambria	3	4	5	↓ -2
Dale	Borough	Cambria	5	5	5	=
East Conemaugh	Borough	Cambria	5	5	5	=
Ehrenfeld	Borough	Cambria	5	5	5	=
Ferndale	Borough	Cambria	5	5	5	=
Franklin	Borough	Cambria	4	5	5	↓ -1
Gallitzin	Borough	Cambria	5	5	5	=
Hastings	Borough	Cambria	5	5	5	=
Lorain	Borough	Cambria	5	5	5	=
Loretto	Borough	Cambria	1	4	5	↓ -4
Nanty-Glo	Borough	Cambria	5	5	5	=
Patton	Borough	Cambria	5	5	5	=
Portage	Borough	Cambria	5	5	5	=
Scalp Level	Borough	Cambria	5	5	5	=
South Fork	Borough	Cambria	5	5	5	=
Vintondale	Borough	Cambria	5	4	5	=
Wilmore	Borough	Cambria	1	4	5	↓ -4
Johnstown	City	Cambria	5	5	5	=
Stonycreek	Twp - 1st	Cambria	4	5	5	↓ -1
Lower Yoder	Twp - 2nd	Cambria	5	5	5	=
Susquehanna	Twp - 2nd	Cambria	5	5	5	=
West Taylor	Twp - 2nd	Cambria	5	5	5	=
Coalmont	Borough	Huntingdon	3	3	5	↓ -2
Dudley	Borough	Huntingdon	4	4	5	↓ -1
Huntingdon	Borough	Huntingdon	4	5	5	↓ -1
Mount Union	Borough	Huntingdon	5	5	5	=
Orbisonia	Borough	Huntingdon	4	5	5	↓ -1
Petersburg	Borough	Huntingdon	5	5	5	=
Rockhill Furnace	Borough	Huntingdon	5	5	5	=
Saltillo	Borough	Huntingdon	5	5	5	=
Shirleysburg	Borough	Huntingdon	5	5	5	=
Boswell	Borough	Somerset	5	5	5	=
Coaldale	Borough	Bedford	4	5	4	=
Rainsburg	Borough	Bedford	3	2	4	↓ -1
Hopewell	Twp - 2nd	Bedford	2	3	4	↓ -2
Duncansville	Borough	Blair	4	5	4	=
Hollidaysburg	Borough	Blair	3	5	4	↓ -1
Martinsburg	Borough	Blair	4	5	4	=
Newry	Borough	Blair	2	4	4	↓ -2
Roaring Spring	Borough	Blair	4	4	4	=
Logan	Twp - 2nd	Blair	4	4	4	=

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Ebensburg	Borough	Cambria	2	3	4	↓ -2
Geistown	Borough	Cambria	4	4	4	= —
Lilly	Borough	Cambria	5	5	4	↑ +1
Summerhill	Borough	Cambria	3	4	4	↓ -1
Conemaugh	Twp - 2nd	Cambria	5	5	4	↑ +1
Cresson	Twp - 2nd	Cambria	3	4	4	↓ -1
Croyle	Twp - 2nd	Cambria	5	4	4	↑ +1
Dean	Twp - 2nd	Cambria	3	4	4	↓ -1
East Taylor	Twp - 2nd	Cambria	4	4	4	= —
Middle Taylor	Twp - 2nd	Cambria	4	5	4	= —
Portage	Twp - 2nd	Cambria	5	4	4	↑ +1
Reade	Twp - 2nd	Cambria	3	4	4	↓ -1
Richland	Twp - 2nd	Cambria	3	3	4	↓ -1
Summerhill	Twp - 2nd	Cambria	5	4	4	↑ +1
McConnellsburg	Borough	Fulton	5	5	4	↑ +1
Alexandria	Borough	Huntingdon	4	5	4	= —
Cassville	Borough	Huntingdon	3	5	4	↓ -1
Mill Creek	Borough	Huntingdon	5	4	4	↑ +1
Shade Gap	Borough	Huntingdon	1	4	4	↓ -3
Three Springs	Borough	Huntingdon	3	3	4	↓ -1
Smithfield	Twp - 2nd	Huntingdon	5	4	4	↑ +1
Wood	Twp - 2nd	Huntingdon	4	5	4	= —
Berlin	Borough	Somerset	2	4	4	↓ -2
Black	Twp - 2nd	Somerset	2	4	4	↓ -2
Conemaugh	Twp - 2nd	Somerset	4	4	4	= —
Fairhope	Twp - 2nd	Somerset	4	5	4	= —
Paint	Twp - 2nd	Somerset	4	4	4	= —
Quemahoning	Twp - 2nd	Somerset	4	4	4	= —
Saint Clairsville	Borough	Bedford	3	5	3	= —
Schellsburg	Borough	Bedford	3	5	3	= —
Woodbury	Borough	Bedford	3	4	3	= —
Bedford	Twp - 2nd	Bedford	3	2	3	= —
Broad Top	Twp - 2nd	Bedford	4	3	3	↑ +1
East St. Clair	Twp - 2nd	Bedford	3	4	3	= —
Juniata	Twp - 2nd	Bedford	3	4	3	= —
Kimmel	Twp - 2nd	Bedford	3	3	3	= —
Mann	Twp - 2nd	Bedford	3	3	3	= —
Pavia (Union)	Twp - 2nd	Bedford	5	4	3	↑ +2
Allegheny	Twp - 2nd	Blair	3	4	3	= —
Blair	Twp - 2nd	Blair	2	2	3	↓ -1
North Woodbury	Twp - 2nd	Blair	2	2	3	↓ -1
Taylor	Twp - 2nd	Blair	2	3	3	↓ -1
Woodbury	Twp - 2nd	Blair	4	2	3	↑ +1
Sankertown	Borough	Cambria	5	5	3	↑ +2
Southmont	Borough	Cambria	2	3	3	↓ -1
Westmont	Borough	Cambria	2	3	3	↓ -1
Adams	Twp - 2nd	Cambria	4	5	3	↑ +1
Allegheny	Twp - 2nd	Cambria	1	2	3	↓ -2
Barr	Twp - 2nd	Cambria	5	4	3	↑ +2
Blacklick	Twp - 2nd	Cambria	5	4	3	↑ +2
Elder	Twp - 2nd	Cambria	4	4	3	↑ +1
Munster	Twp - 2nd	Cambria	1	2	3	↓ -2

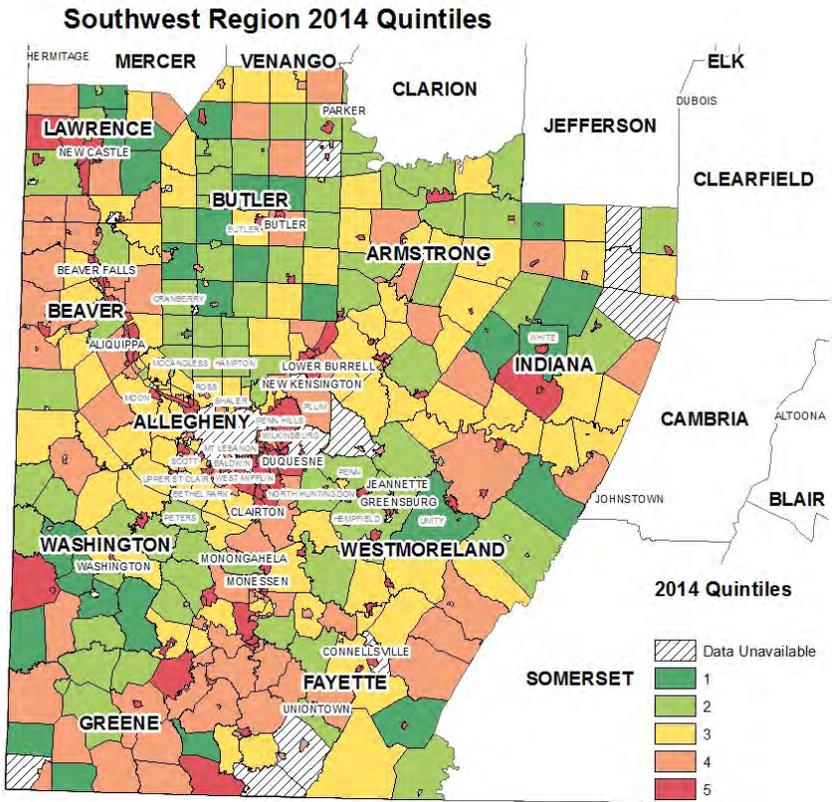
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Upper Yoder	Twp - 2nd	Cambria	2	3	3	↓	-1
Taylor	Twp - 2nd	Fulton	3	3	3	=	-
Wells	Twp - 2nd	Fulton	2	3	3	↓	-1
Clay	Twp - 2nd	Huntingdon	2	3	3	↓	-1
Henderson	Twp - 2nd	Huntingdon	3	3	3	=	-
Hopewell	Twp - 2nd	Huntingdon	3	4	3	=	-
Penn	Twp - 2nd	Huntingdon	5	2	3	↑	+2
Porter	Twp - 2nd	Huntingdon	3	1	3	=	-
Shirley	Twp - 2nd	Huntingdon	3	3	3	=	-
Jenner	Twp - 2nd	Somerset	5	3	3	↑	+2
Larimer	Twp - 2nd	Somerset	4	3	3	↑	+1
Lincoln	Twp - 2nd	Somerset	1	3	3	↓	-2
Lower Turkeyfoot	Twp - 2nd	Somerset	3	4	3	=	-
Ogle	Twp - 2nd	Somerset	3	3	3	=	-
Shade	Twp - 2nd	Somerset	4	5	3	↑	+1
Stonycreek	Twp - 2nd	Somerset	1	2	3	↓	-2
Upper Turkeyfoot	Twp - 2nd	Somerset	3	3	3	=	-
Manns Choice	Borough	Bedford	3	4	2	↑	+1
East Providence	Twp - 2nd	Bedford	2	3	2	=	-
Harrison	Twp - 2nd	Bedford	2	3	2	=	-
King	Twp - 2nd	Bedford	3	4	2	↑	+1
Liberty	Twp - 2nd	Bedford	4	3	2	↑	+2
Lincoln	Twp - 2nd	Bedford	1	3	2	↓	-1
Londonderry	Twp - 2nd	Bedford	2	2	2	=	-
South Woodbury	Twp - 2nd	Bedford	1	2	2	↓	-1
Southampton	Twp - 2nd	Bedford	3	4	2	↑	+1
West Providence	Twp - 2nd	Bedford	1	2	2	↓	-1
West St. Clair	Twp - 2nd	Bedford	2	5	2	=	-
Antis	Twp - 2nd	Blair	3	1	2	↑	+1
Freedom	Twp - 2nd	Blair	2	4	2	=	-
Huston	Twp - 2nd	Blair	1	1	2	↓	-1
Juniata	Twp - 2nd	Blair	4	3	2	↑	+2
Snyder	Twp - 2nd	Blair	3	5	2	↑	+1
Tyrone	Twp - 2nd	Blair	3	1	2	↑	+1
Chest Springs	Borough	Cambria	4	4	2	↑	+2
Cambria	Twp - 2nd	Cambria	4	4	2	↑	+2
Clearfield	Twp - 2nd	Cambria	3	2	2	↑	+1
Gallitzin	Twp - 2nd	Cambria	5	5	2	↑	+3
Washington	Twp - 2nd	Cambria	4	5	2	↑	+2
White	Twp - 2nd	Cambria	4	2	2	↑	+2
Belfast	Twp - 2nd	Fulton	2	2	2	=	-
Brush Creek	Twp - 2nd	Fulton	1	2	2	↓	-1
Dublin	Twp - 2nd	Fulton	1	3	2	↓	-1
Licking Creek	Twp - 2nd	Fulton	3	2	2	↑	+1
Thompson	Twp - 2nd	Fulton	3	2	2	↑	+1
Todd	Twp - 2nd	Fulton	1	2	2	↓	-1
Broad Top City	Borough	Huntingdon	4	4	2	↑	+2
Marklesburg	Borough	Huntingdon	4	3	2	↑	+2
Brady	Twp - 2nd	Huntingdon	3	2	2	↑	+1
Cass	Twp - 2nd	Huntingdon	2	1	2	=	-
Cromwell	Twp - 2nd	Huntingdon	3	2	2	↑	+1
Dublin	Twp - 2nd	Huntingdon	5	3	2	↑	+3

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Juniata	Twp - 2nd	Huntingdon	5	4	2	↑	+3
Logan	Twp - 2nd	Huntingdon	4	2	2	↑	+2
Miller	Twp - 2nd	Huntingdon	3	1	2	↑	+1
Oneida	Twp - 2nd	Huntingdon	3	2	2	↑	+1
Tell	Twp - 2nd	Huntingdon	3	2	2	↑	+1
Allegheny	Twp - 2nd	Somerset	2	4	2	=	-
Brothersvalley	Twp - 2nd	Somerset	2	2	2	=	-
Elk Lick	Twp - 2nd	Somerset	3	3	2	↑	+1
Greenville	Twp - 2nd	Somerset	3	1	2	↑	+1
Jefferson	Twp - 2nd	Somerset	1	1	2	↓	-1
Northampton	Twp - 2nd	Somerset	3	4	2	↑	+1
Somerset	Twp - 2nd	Somerset	1	1	2	↓	-1
Summit	Twp - 2nd	Somerset	4	3	2	↑	+2
Bloomfield	Twp - 2nd	Bedford	2	3	1	↑	+1
Colerain	Twp - 2nd	Bedford	5	2	1	↑	+4
Cumberland Valley	Twp - 2nd	Bedford	2	3	1	↑	+1
Monroe	Twp - 2nd	Bedford	2	2	1	↑	+1
Napier	Twp - 2nd	Bedford	2	2	1	↑	+1
Snake Spring	Twp - 2nd	Bedford	2	2	1	↑	+1
Woodbury	Twp - 2nd	Bedford	1	1	1	=	-
Catharine	Twp - 2nd	Blair	3	2	1	↑	+2
Frankstown	Twp - 2nd	Blair	1	1	1	=	-
Chest	Twp - 2nd	Cambria	2	1	1	↑	+1
East Carroll	Twp - 2nd	Cambria	4	2	1	↑	+3
Jackson	Twp - 2nd	Cambria	4	3	1	↑	+3
Ayr	Twp - 2nd	Fulton	2	3	1	↑	+1
Bethel	Twp - 2nd	Fulton	3	2	1	↑	+2
Union	Twp - 2nd	Fulton	1	2	1	=	-
Birmingham	Borough	Huntingdon	3	1	1	↑	+2
Barree	Twp - 2nd	Huntingdon	3	1	1	↑	+2
Franklin	Twp - 2nd	Huntingdon	2	2	1	↑	+1
Jackson	Twp - 2nd	Huntingdon	2	1	1	↑	+1
Lincoln	Twp - 2nd	Huntingdon	5	2	1	↑	+4
Morris	Twp - 2nd	Huntingdon	1	2	1	=	-
Springfield	Twp - 2nd	Huntingdon	4	1	1	↑	+3
Spruce Creek	Twp - 2nd	Huntingdon	1	3	1	=	-
Todd	Twp - 2nd	Huntingdon	3	1	1	↑	+2
Union	Twp - 2nd	Huntingdon	4	2	1	↑	+3
Walker	Twp - 2nd	Huntingdon	2	2	1	↑	+1
Warriors Mark	Twp - 2nd	Huntingdon	2	1	1	↑	+1
West	Twp - 2nd	Huntingdon	2	3	1	↑	+1
Addison	Twp - 2nd	Somerset	2	3	1	↑	+1
Middlecreek	Twp - 2nd	Somerset	1	3	1	=	-
Milford	Twp - 2nd	Somerset	2	1	1	↑	+1
Southampton	Twp - 2nd	Somerset	3	1	1	↑	+2

Southwest Region: Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland Counties – Cities of Aliquippa, Arnold, Beaver Falls, Butler, Clairton, Connellsville, Duquesne, Greensburg, Jeannette, Lower Burrell, McKeesport, Monessen, Monongahela, New Castle, New Kensington, Parker, Uniontown and Washington

Quintile Rankings

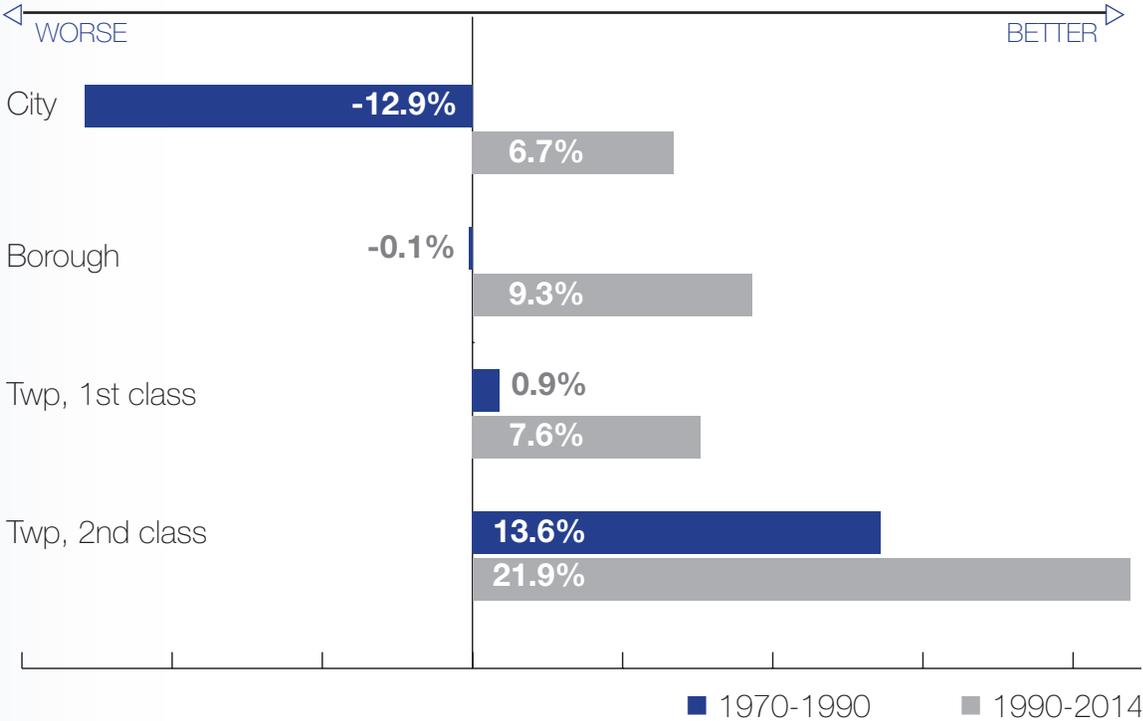
For the most part, the 18 cities in the Southwest Region were ranked in the fifth quintile from 1970 to 2014 (Note: As mentioned earlier in the report, Pittsburgh is not included in the rankings due to its size and unique tax structure). The position of the region’s 243 boroughs and 35 first-class townships in the sample generally worsened from 1970 to 2014, with more in the lower quintiles by the end of the review period. The 218 first class townships were mostly in the second, third and fourth quintiles as of 2014. The Southwest Region includes the Act 47 distressed municipalities of the cities of Aliquippa, Beaver County; Duquesne, Allegheny County; Pittsburgh, Allegheny County (not included in rankings); and New Castle, Lawrence County, along with the boroughs of Braddock and Rankin, both in Allegheny County. The Southwest Region has a larger number of Act 47 municipalities than anywhere in the Commonwealth.



Tax Base and Tax Burden

Tax base in the Southwest Region cities declined by 13 percent from 1970 to 1990 and then increased by 7 percent from 1990 to 2014. In boroughs and first class townships, tax base was flat from 1970 to 1990 and then grew from 1990 to 2014. Second class townships experienced constant growth for an overall increase of 35.5 percent by 2014. (See Graph 1.)

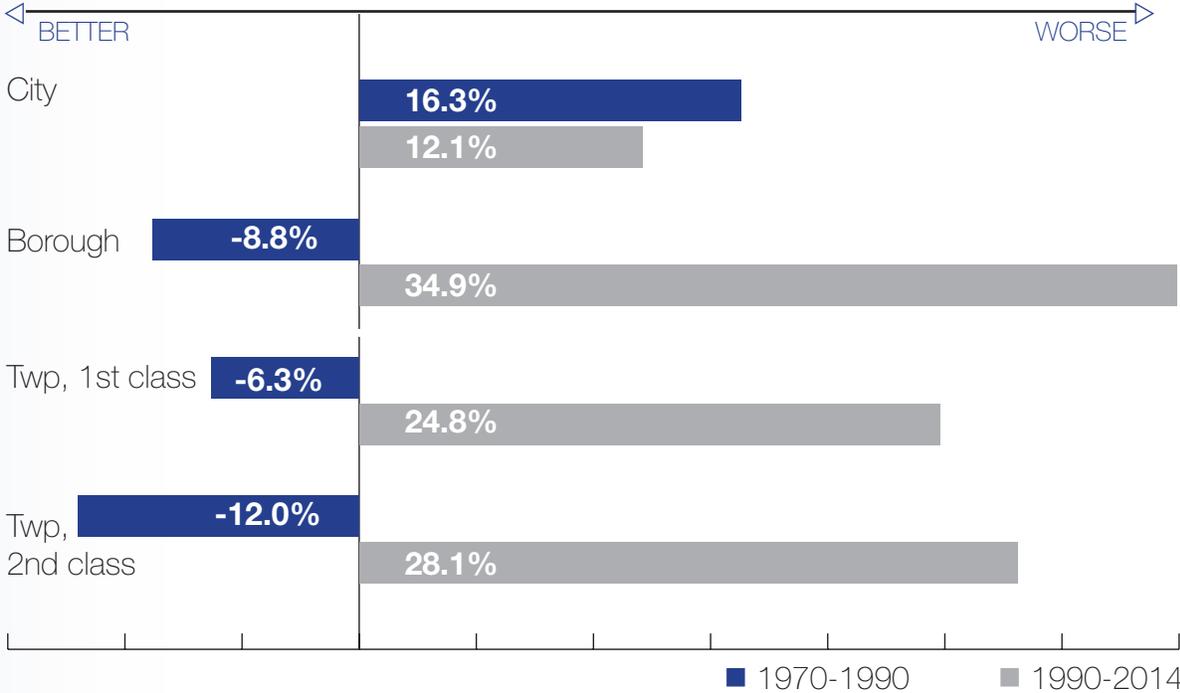
GRAPH 1
SOUTHWEST REGION
 Change in Tax Base per Household, 1970-2014



Tax burden in cities increased steadily from 1970 to 2014 for a total growth of 28 percent. In all other municipalities, tax burden dropped from 1970 to 1990 but then rose considerably from 1990 to 2014. (See Graph 2.)

GRAPH 2
SOUTHWEST REGION

Change in Tax Burden, 1970 to 2014



Key Findings: 1990-2014

Cities: Largely Negative (18)

- *Negative Trend:* Fifth quintile from 1990 to 2014
- *Positive Trend:* Tax base increased by 7 percent
- *Negative Trend:* Tax burden increased by 12 percent

Boroughs: Largely Negative (243)

- *Negative Trend:* Number in the fourth quintile rose
- *Positive Trend:* Tax base grew by 9 percent
- *Negative Trend:* Tax burden increased by 35 percent

First-Class Townships: Largely Negative (35)

- *Negative Trend:* More dropped into lower quintiles
- *Positive Trend:* Tax base grew by 8 percent
- *Negative Trend:* Tax burden increased by 25 percent

Second-Class Townships: Mixed Positives (218)

- *Positive Trend:* Large number in first and second quintiles but starting to trend negative with some moving into the third and fourth quintiles
- *Positive Trend:* Tax base grew by 14 percent
- *Negative Trend:* Tax burden increased by 28 percent

Household Population

Half of Southwest Region households were in communities that fell in the fourth and fifth quintiles in 2010, while another 23 percent of households were in the first and second quintiles. (See Table 2.)

TABLE 2

SOUTHWEST REGION

Number of Households by Quintile and Percent of Households by Quintile, 1970 to 2010

of Households by Quintile

	1970	1990	2010
1	68,745	45,671	48,708
2	187,395	154,944	174,533
3	144,407	237,494	233,035
4	126,072	152,647	175,752
5	215,128	291,603	288,924
Total	741,747	882,359	920,952

% of Households by Quintile

	1970	1990	2010
1	9.27%	5.18%	5.29%
2	25.26%	17.56%	18.95%
3	19.47%	26.92%	25.30%
4	17.00%	17.30%	19.08%
5	29.00%	33.05%	31.37%

The number of households in the Southwest Region's cities declined by 21 percent from 1970 to 2010. Household numbers in boroughs were relatively flat. The most growth occurred in the first class townships (33 percent) and second class townships (67 percent). (See Table 3.)

TABLE 3
SOUTHWEST REGION
 Number of Households by Municipal Class, 1970 to 2010

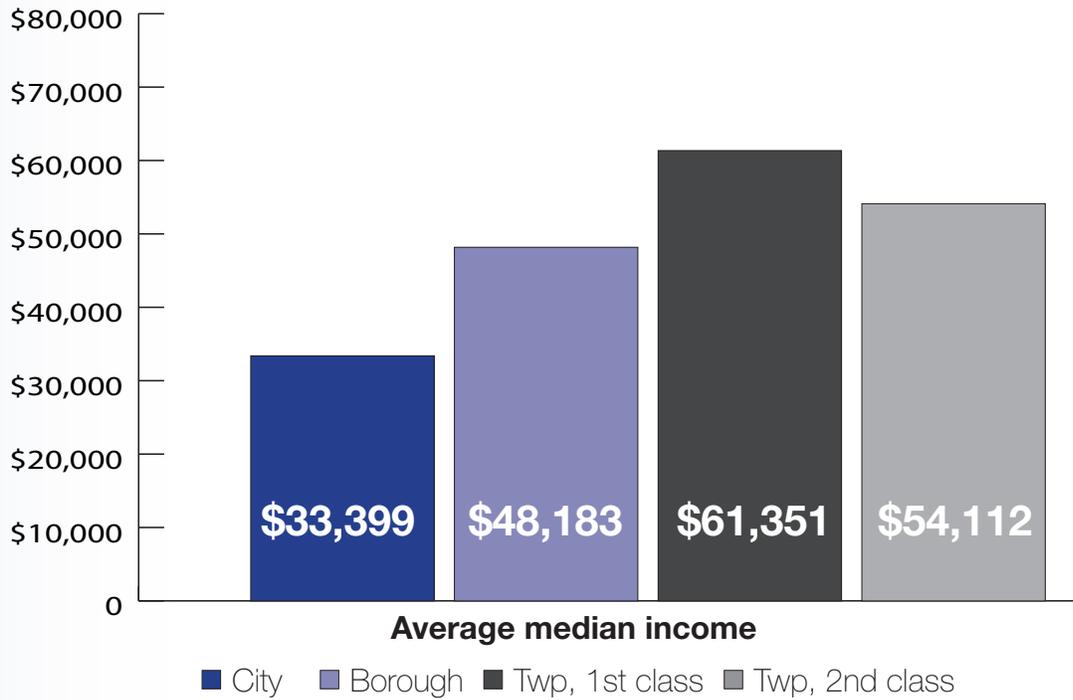
	Number of municipalities	1970	1990	2010	Change, 1970-2010
City	18	101,967	94,639	80,784	-20.8%
Borough	243	293,304	319,205	306,859	4.6%
Twp-1	35	131,495	164,471	174,578	32.8%
Twp-2	218	214,981	304,044	358,731	66.9%
Totals	514	741,747	882,359	920,952	24.2%

Average Median Household Income

Average median household income was lowest in cities (\$33,399) and in the fifth quintile (\$38,393) and highest in first-class townships (\$61,351) and the second quintile (\$65,955). (See Graphs 4 and 5.)

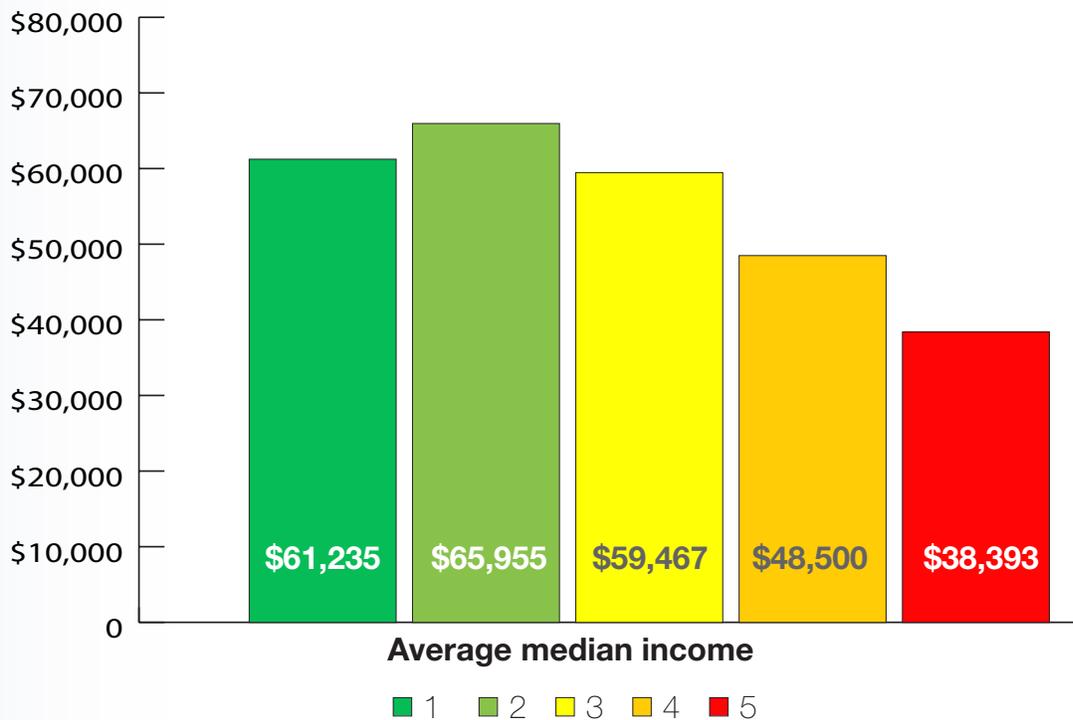
GRAPH 4
SOUTHWEST REGION

Average Median Household Income by Municipal Class, 2014



GRAPH 5
SOUTHWEST REGION

Average Median Household Income by Quintile, 2014



Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Avalon	Borough	Allegheny	5	5	5	=
Bellevue	Borough	Allegheny	4	4	3	↓ -1
Blawnox	Borough	Allegheny	5	5	5	=
Brackenridge	Borough	Allegheny	4	5	5	↓ -1
Braddock	Borough	Allegheny	5	5	5	=
Braddock Hills	Borough	Allegheny	4	5	5	↓ -1
Brentwood	Borough	Allegheny	4	5	5	↓ -1
Bridgeville	Borough	Allegheny	4	5	5	↓ -1
Carnegie	Borough	Allegheny	4	5	5	↓ -1
Castle Shannon	Borough	Allegheny	3	4	5	↓ -2
Chalfant	Borough	Allegheny	4	5	5	↓ -1
Coraopolis	Borough	Allegheny	5	5	5	=
Dormont	Borough	Allegheny	4	5	5	↓ -1
Dravosburg	Borough	Allegheny	5	5	5	=
East McKeesport	Borough	Allegheny	4	5	5	↓ -1
East Pittsburgh	Borough	Allegheny	4	5	5	↓ -1
Elizabeth	Borough	Allegheny	5	5	5	=
Etna	Borough	Allegheny	5	5	5	=
Glassport	Borough	Allegheny	5	5	5	=
Haysville	Borough	Allegheny	4	5	5	↓ -1
Heidelberg	Borough	Allegheny	4	5	5	↓ -1
Homestead	Borough	Allegheny	5	5	5	=
Liberty	Borough	Allegheny	3	5	5	↓ -2
Lincoln	Borough	Allegheny	3	4	5	↓ -2
McKees Rocks	Borough	Allegheny	5	5	5	=
Millvale	Borough	Allegheny	5	5	5	=
Mount Oliver	Borough	Allegheny	5	5	5	=
Munhall	Borough	Allegheny	3	5	5	↓ -2
North Braddock	Borough	Allegheny	5	5	5	=
Pitcairn	Borough	Allegheny	5	5	5	=
Port Vue	Borough	Allegheny	4	5	5	↓ -1
Rankin	Borough	Allegheny	5	5	5	=
Sharpsburg	Borough	Allegheny	5	5	5	=
Springdale	Borough	Allegheny	4	5	5	↓ -1
Swissvale	Borough	Allegheny	4	5	5	↓ -1
Tarentum	Borough	Allegheny	5	5	5	=
Turtle Creek	Borough	Allegheny	5	5	5	=
Verona	Borough	Allegheny	5	5	5	=
Versailles	Borough	Allegheny	4	5	5	↓ -1
Wall	Borough	Allegheny	4	5	5	↓ -1
West Elizabeth	Borough	Allegheny	4	5	5	↓ -1
West Homestead	Borough	Allegheny	4	5	5	↓ -1
West Mifflin	Borough	Allegheny	3	4	5	↓ -2
Whitaker	Borough	Allegheny	4	5	5	↓ -1
Wilkinsburg	Borough	Allegheny	4	5	5	↓ -1
Wilmerding	Borough	Allegheny	5	5	5	=
Clairton	City	Allegheny	5	5	5	=
Duquesne	City	Allegheny	5	5	5	=
McKeesport	City	Allegheny	5	5	5	=
East Deer	Twp - 1st	Allegheny	5	5	5	=
Harrison	Twp - 1st	Allegheny	2	5	5	↓ -3
Neville	Twp - 1st	Allegheny	3	5	5	↓ -2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
North Versailles	Twp - 1st	Allegheny	3	5	5	↓ -2
Penn Hills	Twp - 1st	Allegheny	3	4	5	↓ -2
Stowe	Twp - 1st	Allegheny	5	5	5	= -
Wilkins	Twp - 1st	Allegheny	2	3	5	↓ -3
Apollo	Borough	Armstrong	5	5	5	= -
Dayton	Borough	Armstrong	5	5	5	= -
Elderton	Borough	Armstrong	2	4	5	↓ -3
Freeport	Borough	Armstrong	5	5	5	= -
Kittanning	Borough	Armstrong	5	5	5	= -
Leechburg	Borough	Armstrong	5	5	5	= -
Worthington	Borough	Armstrong	4	1	5	↓ -1
Parker	City	Armstrong	5	5	5	= -
Pine	Twp - 2nd	Armstrong	4	4	5	↓ -1
Ambridge	Borough	Beaver	5	5	5	= -
Baden	Borough	Beaver	4	5	5	↓ -1
Conway	Borough	Beaver	4	5	5	↓ -1
Darlington	Borough	Beaver	4	5	5	↓ -1
East Rochester	Borough	Beaver	2	5	5	↓ -3
Freedom	Borough	Beaver	5	5	5	= -
Glasgow	Borough	Beaver	4	4	5	↓ -1
Koppel	Borough	Beaver	3	5	5	↓ -2
Midland	Borough	Beaver	5	5	5	= -
Monaca	Borough	Beaver	4	5	5	↓ -1
New Brighton	Borough	Beaver	5	5	5	= -
New Galilee	Borough	Beaver	3	5	5	↓ -2
Rochester	Borough	Beaver	5	5	5	= -
South Heights	Borough	Beaver	5	4	5	= -
West Mayfield	Borough	Beaver	4	5	5	↓ -1
Aliquippa	City	Beaver	5	5	5	= -
Beaver Falls	City	Beaver	5	5	5	= -
Harmony	Twp - 1st	Beaver	3	4	5	↓ -2
Vanport	Twp - 1st	Beaver	4	5	5	↓ -1
Pulaski	Twp - 2nd	Beaver	4	5	5	↓ -1
White	Twp - 2nd	Beaver	4	5	5	↓ -1
East Butler	Borough	Butler	2	1	5	↓ -3
Karns City	Borough	Butler	5	5	5	= -
Saxonburg	Borough	Butler	2	4	5	↓ -3
Slippery Rock	Borough	Butler	2	4	5	↓ -3
West Sunbury	Borough	Butler	2	4	5	↓ -3
Butler	City	Butler	5	5	5	= -
Belle Vernon	Borough	Fayette	5	5	5	= -
Brownsville	Borough	Fayette	5	5	5	= -
Dunbar	Borough	Fayette	5	5	5	= -
Everson	Borough	Fayette	5	5	5	= -
Masontown	Borough	Fayette	5	4	5	= -
Ohiopyle	Borough	Fayette	4	5	5	↓ -1
South Connellsville	Borough	Fayette	5	5	5	= -
Connellsville	City	Fayette	5	5	5	= -
Uniontown	City	Fayette	5	5	5	= -
Greensboro	Borough	Greene	5	3	5	= -
Jefferson	Borough	Greene	5	2	5	= -
Rices Landing	Borough	Greene	5	5	5	= -

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Waynesburg	Borough	Greene	5	5	5	= -
Dunkard	Twp - 2nd	Greene	4	5	5	↓ -1
Greene	Twp - 2nd	Greene	2	4	5	↓ -3
Morgan	Twp - 2nd	Greene	3	5	5	↓ -2
Blairsville	Borough	Indiana	5	5	5	= -
Cherry Tree	Borough	Indiana	3	5	5	↓ -2
Clymer	Borough	Indiana	5	5	5	= -
Glen Campbell	Borough	Indiana	4	4	5	↓ -1
Homer City	Borough	Indiana	2	5	5	↓ -3
Indiana	Borough	Indiana	4	5	5	↓ -1
Plumville	Borough	Indiana	3	3	5	↓ -2
Center	Twp - 2nd	Indiana	2	3	5	↓ -3
Bessemer	Borough	Lawrence	4	5	5	↓ -1
Ellport	Borough	Lawrence	3	4	5	↓ -2
South New Castle	Borough	Lawrence	4	5	5	↓ -1
Volant	Borough	Lawrence	3	4	5	↓ -2
New Castle	City	Lawrence	5	5	5	= -
Mahoning	Twp - 2nd	Lawrence	4	5	5	↓ -1
Taylor	Twp - 2nd	Lawrence	4	5	5	↓ -1
Union	Twp - 2nd	Lawrence	3	4	5	↓ -2
Bentleyville	Borough	Washington	5	4	5	= -
California	Borough	Washington	3	5	5	↓ -2
Canonsburg	Borough	Washington	5	5	5	= -
Charleroi	Borough	Washington	5	5	5	= -
Claysville	Borough	Washington	5	5	5	= -
Donora	Borough	Washington	5	5	5	= -
Ellsworth	Borough	Washington	4	5	5	↓ -1
Finleyville	Borough	Washington	3	4	5	↓ -2
Houston	Borough	Washington	4	5	5	↓ -1
Marianna	Borough	Washington	5	5	5	= -
Midway	Borough	Washington	4	5	5	↓ -1
North Charleroi	Borough	Washington	4	5	5	↓ -1
West Brownsville	Borough	Washington	5	5	5	= -
Monongahela	City	Washington	5	5	5	= -
Washington	City	Washington	5	5	5	= -
Donegal	Twp - 2nd	Washington	4	2	5	↓ -1
Arona	Borough	Westmoreland	4	4	5	↓ -1
Avonmore	Borough	Westmoreland	4	5	5	↓ -1
Derry	Borough	Westmoreland	4	5	5	↓ -1
East Vandergrift	Borough	Westmoreland	5	4	5	= -
Irwin	Borough	Westmoreland	3	5	5	↓ -2
Latrobe	Borough	Westmoreland	4	5	5	↓ -1
Mount Pleasant	Borough	Westmoreland	4	5	5	↓ -1
New Florence	Borough	Westmoreland	4	5	5	↓ -1
North Belle Vernon	Borough	Westmoreland	5	5	5	= -
North Irwin	Borough	Westmoreland	4	5	5	↓ -1
Penn	Borough	Westmoreland	5	5	5	= -
Scottdale	Borough	Westmoreland	5	5	5	= -
Seward	Borough	Westmoreland	4	5	5	↓ -1
Smithton	Borough	Westmoreland	5	4	5	= -
Southwest Greensburg	Borough	Westmoreland	4	4	5	↓ -1
Vandergrift	Borough	Westmoreland	5	5	5	= -

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
West Leechburg	Borough	Westmoreland	4	4	5	↓	-1
West Newton	Borough	Westmoreland	5	5	5	=	—
Youngwood	Borough	Westmoreland	4	5	5	↓	-1
Arnold	City	Westmoreland	5	5	5	=	—
Greensburg	City	Westmoreland	4	5	5	↓	-1
Jeannette	City	Westmoreland	5	5	5	=	—
Monessen	City	Westmoreland	5	5	5	=	—
New Kensington	City	Westmoreland	5	5	5	=	—
Baldwin	Borough	Allegheny	3	4	4	↓	-1
Crafton	Borough	Allegheny	4	4	4	=	—
Emsworth	Borough	Allegheny	4	5	4	=	—
Forest Hills	Borough	Allegheny	3	3	4	↓	-1
Ingram	Borough	Allegheny	4	5	4	=	—
Leetsdale	Borough	Allegheny	4	5	4	=	—
Monroeville	Borough	Allegheny	2	3	4	↓	-2
Oakdale	Borough	Allegheny	4	4	4	=	—
Pleasant Hills	Borough	Allegheny	2	3	4	↓	-2
Plum	Borough	Allegheny	2	3	4	↓	-2
West View	Borough	Allegheny	2	4	4	↓	-2
White Oak	Borough	Allegheny	3	4	4	↓	-1
Whitehall	Borough	Allegheny	2	3	4	↓	-2
Baldwin	Twp - 1st	Allegheny	3	4	4	↓	-1
Crescent	Twp - 1st	Allegheny	3	4	4	↓	-1
Elizabeth	Twp - 1st	Allegheny	2	4	4	↓	-2
Reserve	Twp - 1st	Allegheny	3	4	4	↓	-1
Scott	Twp - 1st	Allegheny	3	3	4	↓	-1
South Versailles	Twp - 1st	Allegheny	2	1	4	↓	-2
Fawn	Twp - 2nd	Allegheny	3	3	4	↓	-1
Findlay	Twp - 2nd	Allegheny	4	2	4	=	—
Forward	Twp - 2nd	Allegheny	3	2	4	↓	-1
Harmar	Twp - 2nd	Allegheny	4	3	4	=	—
Ford City	Borough	Armstrong	5	5	4	↑	+1
North Apollo	Borough	Armstrong	5	5	4	↑	+1
Rural Valley	Borough	Armstrong	5	4	4	↑	+1
South Bethlehem	Borough	Armstrong	3	5	4	↓	-1
West Kittanning	Borough	Armstrong	1	4	4	↓	-3
Burrell	Twp - 2nd	Armstrong	2	1	4	↓	-2
Cadogan	Twp - 2nd	Armstrong	4	5	4	=	—
East Franklin	Twp - 2nd	Armstrong	1	3	4	↓	-3
Kiskiminetas	Twp - 2nd	Armstrong	4	2	4	=	—
Manor	Twp - 2nd	Armstrong	1	2	4	↓	-3
Beaver	Borough	Beaver	3	4	4	↓	-1
Big Beaver	Borough	Beaver	2	5	4	↓	-2
Bridgewater	Borough	Beaver	5	3	4	↑	+1
Homewood	Borough	Beaver	5	5	4	↑	+1
Hookstown	Borough	Beaver	4	4	4	=	—
Industry	Borough	Beaver	1	4	4	↓	-3
Ohioville	Borough	Beaver	1	3	4	↓	-3
Patterson Heights	Borough	Beaver	2	3	4	↓	-2
Hopewell	Twp - 1st	Beaver	2	4	4	↓	-2
Rochester	Twp - 1st	Beaver	3	4	4	↓	-1
Darlington	Twp - 2nd	Beaver	2	4	4	↓	-2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Daugherty	Twp - 2nd	Beaver	2	3	4	↓ -2
Greene	Twp - 2nd	Beaver	1	2	4	↓ -3
New Sewickley	Twp - 2nd	Beaver	2	4	4	↓ -2
Potter	Twp - 2nd	Beaver	1	3	4	↓ -3
South Beaver	Twp - 2nd	Beaver	1	2	4	↓ -3
Bruin	Borough	Butler	4	3	4	= -
Eau Claire	Borough	Butler	5	2	4	↑ +1
Evans City	Borough	Butler	5	5	4	↑ +1
Harmony	Borough	Butler	4	4	4	= -
Harrisville	Borough	Butler	4	3	4	= -
Mars	Borough	Butler	4	5	4	= -
Petrolia	Borough	Butler	5	5	4	↑ +1
Zelenople	Borough	Butler	1	1	4	↓ -3
Allegheny	Twp - 2nd	Butler	3	3	4	↓ -1
Cherry	Twp - 2nd	Butler	4	2	4	= -
Summit	Twp - 2nd	Butler	2	2	4	↓ -2
Fairchance	Borough	Fayette	2	5	4	↓ -2
Newell	Borough	Fayette	5	4	4	↑ +1
Perryopolis	Borough	Fayette	3	4	4	↓ -1
Smithfield	Borough	Fayette	4	4	4	= -
Vanderbilt	Borough	Fayette	5	5	4	↑ +1
Brownsville	Twp - 2nd	Fayette	5	4	4	↑ +1
German	Twp - 2nd	Fayette	5	5	4	↑ +1
Lower Tyrone	Twp - 2nd	Fayette	2	4	4	↓ -2
Luzerne	Twp - 2nd	Fayette	4	5	4	= -
Menallen	Twp - 2nd	Fayette	4	4	4	= -
North Union	Twp - 2nd	Fayette	5	4	4	↑ +1
Redstone	Twp - 2nd	Fayette	5	4	4	↑ +1
Saltlick	Twp - 2nd	Fayette	4	3	4	= -
Springfield	Twp - 2nd	Fayette	4	4	4	= -
Washington	Twp - 2nd	Fayette	3	4	4	↓ -1
Clarksville	Borough	Greene	4	4	4	= -
Cumberland	Twp - 2nd	Greene	3	4	4	↓ -1
Franklin	Twp - 2nd	Greene	5	2	4	↑ +1
Freeport	Twp - 2nd	Greene	4	4	4	= -
Jackson	Twp - 2nd	Greene	3	2	4	↓ -1
Jefferson	Twp - 2nd	Greene	3	4	4	↓ -1
Perry	Twp - 2nd	Greene	5	4	4	↑ +1
Richhill	Twp - 2nd	Greene	5	2	4	↑ +1
Wayne	Twp - 2nd	Greene	5	5	4	↑ +1
Whiteley	Twp - 2nd	Greene	4	5	4	= -
Creekside	Borough	Indiana	2	5	4	↓ -2
Marion Center	Borough	Indiana	4	3	4	= -
Saltsburg	Borough	Indiana	5	5	4	↑ +1
Shelocta	Borough	Indiana	1	5	4	↓ -3
Smicksburg	Borough	Indiana	3	5	4	↓ -1
Pine	Twp - 2nd	Indiana	4	3	4	= -
South Mahoning	Twp - 2nd	Indiana	1	1	4	↓ -3
Young	Twp - 2nd	Indiana	1	3	4	↓ -3
Enon Valley	Borough	Lawrence	3	4	4	↓ -1
New Beaver	Borough	Lawrence	2	4	4	↓ -2
Wampum	Borough	Lawrence	2	4	4	↓ -2

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014
Little Beaver	Twp - 2nd	Lawrence	2	4	4	↓ -2
Perry	Twp - 2nd	Lawrence	2	2	4	↓ -2
Plain Grove	Twp - 2nd	Lawrence	3	3	4	↓ -1
Pulaski	Twp - 2nd	Lawrence	3	4	4	↓ -1
Shenango	Twp - 2nd	Lawrence	1	3	4	↓ -3
Beallsville	Borough	Washington	4	4	4	= -
Burgettstown	Borough	Washington	5	5	4	↑ +1
Centerville	Borough	Washington	5	5	4	↑ +1
Coal Center	Borough	Washington	5	5	4	↑ +1
Cokeburg	Borough	Washington	5	4	4	↑ +1
Dunlevy	Borough	Washington	5	3	4	↑ +1
Elco	Borough	Washington	5	4	4	↑ +1
New Eagle	Borough	Washington	5	5	4	↑ +1
Roscoe	Borough	Washington	5	4	4	↑ +1
Spears	Borough	Washington	4	4	4	= -
Stockdale	Borough	Washington	4	2	4	= -
Twilight	Borough	Washington	2	2	4	↓ -2
West Middletown	Borough	Washington	2	2	4	↓ -2
East Bethlehem	Twp - 1st	Washington	5	5	4	↑ +1
East Finley	Twp - 2nd	Washington	4	4	4	= -
Fallowfield	Twp - 2nd	Washington	3	4	4	↓ -1
Smith	Twp - 2nd	Washington	3	4	4	↓ -1
Delmont	Borough	Westmoreland	3	4	4	↓ -1
Export	Borough	Westmoreland	3	5	4	↓ -1
Hyde Park	Borough	Westmoreland	5	5	4	↑ +1
Oklahoma	Borough	Westmoreland	4	3	4	= -
Sutersville	Borough	Westmoreland	2	3	4	↓ -2
Lower Burrell	City	Westmoreland	3	4	4	↓ -1
Derry	Twp - 2nd	Westmoreland	2	3	4	↓ -2
Donegal	Twp - 2nd	Westmoreland	3	2	4	↓ -1
Saint Clair	Twp - 2nd	Westmoreland	4	5	4	= -
Aspinwall	Borough	Allegheny	2	3	3	↓ -1
Bell Acres	Borough	Allegheny	1	2	3	↓ -2
Ben Avon Heights	Borough	Allegheny	1	3	3	↓ -2
Bethel Park	Borough	Allegheny	2	3	3	↓ -1
Churchill	Borough	Allegheny	2	3	3	↓ -1
Edgewood	Borough	Allegheny	3	3	3	= -
Glenfield	Borough	Allegheny	5	5	3	↑ +2
Green Tree	Borough	Allegheny	3	3	3	= -
Jefferson Hills	Borough	Allegheny	2	3	3	↓ -1
Oakmont	Borough	Allegheny	3	3	3	= -
Rosslyn Farms	Borough	Allegheny	2	3	3	↓ -1
Sewickley	Borough	Allegheny	3	3	3	= -
Sewickley Heights	Borough	Allegheny	2	2	3	↓ -1
Thornburg	Borough	Allegheny	2	3	3	↓ -1
Aleppo	Twp - 1st	Allegheny	2	3	3	↓ -1
Collier	Twp - 1st	Allegheny	2	4	3	↓ -1
Kennedy	Twp - 1st	Allegheny	3	3	3	= -
Leet	Twp - 1st	Allegheny	1	3	3	↓ -2
Mount Lebanon	Twp - 1st	Allegheny	2	3	3	↓ -1
O'Hara	Twp - 1st	Allegheny	3	3	3	= -
Robinson	Twp - 1st	Allegheny	2	3	3	↓ -1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Ross	Twp - 1st	Allegheny	2	2	3	↓	-1
Shaler	Twp - 1st	Allegheny	2	3	3	↓	-1
South Fayette	Twp - 1st	Allegheny	4	3	3	↑	+1
Upper St. Clair	Twp - 1st	Allegheny	2	3	3	↓	-1
Frazer	Twp - 2nd	Allegheny	2	3	3	↓	-1
Kilbuck	Twp - 2nd	Allegheny	3	2	3	=	—
Moon	Twp - 2nd	Allegheny	2	2	3	↓	-1
North Fayette	Twp - 2nd	Allegheny	3	3	3	=	—
Ohio	Twp - 2nd	Allegheny	2	2	3	↓	-1
South Park	Twp - 2nd	Allegheny	3	3	3	=	—
West Deer	Twp - 2nd	Allegheny	3	3	3	=	—
Applewold	Borough	Armstrong	3	4	3	=	—
Atwood	Borough	Armstrong	4	2	3	↑	+1
Manorville	Borough	Armstrong	4	5	3	↑	+1
Bethel	Twp - 2nd	Armstrong	5	3	3	↑	+2
Cowanshannock	Twp - 2nd	Armstrong	3	3	3	=	—
Gilpin	Twp - 2nd	Armstrong	2	2	3	↓	-1
Mahoning	Twp - 2nd	Armstrong	5	4	3	↑	+2
Plumcreek	Twp - 2nd	Armstrong	3	2	3	=	—
Rayburn	Twp - 2nd	Armstrong	4	4	3	↑	+1
South Bend	Twp - 2nd	Armstrong	2	4	3	↓	-1
Sugarcreek	Twp - 2nd	Armstrong	3	3	3	=	—
Valley	Twp - 2nd	Armstrong	2	2	3	↓	-1
West Franklin	Twp - 2nd	Armstrong	3	3	3	=	—
Economy	Borough	Beaver	2	3	3	↓	-1
Shippingport	Borough	Beaver	5	3	3	↑	+2
Patterson	Twp - 1st	Beaver	2	3	3	↓	-1
Brighton	Twp - 2nd	Beaver	1	2	3	↓	-2
Chippewa	Twp - 2nd	Beaver	1	2	3	↓	-2
Franklin	Twp - 2nd	Beaver	3	2	3	=	—
Independence	Twp - 2nd	Beaver	4	3	3	↑	+1
Marion	Twp - 2nd	Beaver	2	1	3	↓	-1
Raccoon	Twp - 2nd	Beaver	2	2	3	↓	-1
Callery	Borough	Butler	5	5	3	↑	+2
Cherry Valley	Borough	Butler	3	1	3	=	—
Chicora	Borough	Butler	3	4	3	=	—
Butler	Twp - 1st	Butler	1	3	3	↓	-2
Clinton	Twp - 2nd	Butler	2	2	3	↓	-1
Franklin	Twp - 2nd	Butler	3	2	3	=	—
Marion	Twp - 2nd	Butler	5	2	3	↑	+2
Mercer	Twp - 2nd	Butler	1	3	3	↓	-2
Muddy Creek	Twp - 2nd	Butler	3	2	3	=	—
Venango	Twp - 2nd	Butler	5	3	3	↑	+2
Winfield	Twp - 2nd	Butler	1	2	3	↓	-2
Worth	Twp - 2nd	Butler	3	1	3	=	—
Markleysburg	Borough	Fayette	4	3	3	↑	+1
Bullskin	Twp - 2nd	Fayette	3	3	3	=	—
Dunbar	Twp - 2nd	Fayette	5	3	3	↑	+2
Nicholson	Twp - 2nd	Fayette	4	4	3	↑	+1
Perry	Twp - 2nd	Fayette	5	4	3	↑	+2
Upper Tyrone	Twp - 2nd	Fayette	4	4	3	↑	+1
Wharton	Twp - 2nd	Fayette	2	4	3	↓	-1

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Monongahela	Twp - 2nd	Greene	3	3	3	=	-
Black Lick (merger)	Twp - 2nd	Indiana	2	2	3	↓	-1
Brush Valley	Twp - 2nd	Indiana	2	2	3	↓	-1
Buffington	Twp - 2nd	Indiana	3	3	3	=	-
Burrell	Twp - 2nd	Indiana	4	4	3	↑	+1
Conemaugh	Twp - 2nd	Indiana	5	3	3	↑	+2
East Mahoning	Twp - 2nd	Indiana	1	2	3	↓	-2
East Wheatfield	Twp - 2nd	Indiana	3	3	3	=	-
Montgomery	Twp - 2nd	Indiana	2	3	3	↓	-1
North Mahoning	Twp - 2nd	Indiana	2	3	3	↓	-1
West Wheatfield	Twp - 2nd	Indiana	3	5	3	=	-
Washington	Twp - 2nd	Lawrence	4	3	3	↑	+1
Wayne	Twp - 2nd	Lawrence	1	2	3	↓	-2
Allenport	Borough	Washington	4	5	3	↑	+1
Deemston	Borough	Washington	5	4	3	↑	+2
Long Branch	Borough	Washington	5	4	3	↑	+2
Canton	Twp - 2nd	Washington	4	2	3	↑	+1
Cecil	Twp - 2nd	Washington	3	3	3	=	-
Hanover	Twp - 2nd	Washington	1	3	3	↓	-2
Mount Pleasant	Twp - 2nd	Washington	2	2	3	↓	-1
Robinson	Twp - 2nd	Washington	4	4	3	↑	+1
South Strabane	Twp - 2nd	Washington	3	2	3	=	-
Union	Twp - 2nd	Washington	2	3	3	↓	-1
West Bethlehem	Twp - 2nd	Washington	5	5	3	↑	+2
West Pike Run	Twp - 2nd	Washington	5	4	3	↑	+2
Bolivar	Borough	Westmoreland	5	5	3	↑	+2
Donegal	Borough	Westmoreland	1	1	3	↓	-2
Madison	Borough	Westmoreland	3	2	3	=	-
Manor	Borough	Westmoreland	4	3	3	↑	+1
Youngstown	Borough	Westmoreland	4	3	3	↑	+1
Rostraver	Twp - 1st	Westmoreland	2	4	3	↓	-1
Allegheny	Twp - 2nd	Westmoreland	3	3	3	=	-
Bell	Twp - 2nd	Westmoreland	2	2	3	↓	-1
Cook	Twp - 2nd	Westmoreland	2	1	3	↓	-1
East Huntingdon	Twp - 2nd	Westmoreland	3	4	3	=	-
Loyalhanna	Twp - 2nd	Westmoreland	2	2	3	↓	-1
Mount Pleasant	Twp - 2nd	Westmoreland	4	3	3	↑	+1
Sewickley	Twp - 2nd	Westmoreland	3	4	3	=	-
Upper Burrell	Twp - 2nd	Westmoreland	3	3	3	=	-
Washington	Twp - 2nd	Westmoreland	1	1	3	↓	-2
Ben Avon	Borough	Allegheny	3	3	2	↑	+1
Edgeworth	Borough	Allegheny	3	3	2	↑	+1
Fox Chapel	Borough	Allegheny	2	2	2	=	-
Franklin Park	Borough	Allegheny	1	2	2	↓	-1
Osborne	Borough	Allegheny	3	3	2	↑	+1
Sewickley Hills	Borough	Allegheny	1	1	2	↓	-1
McCandless	Twp - 1st	Allegheny	1	2	2	↓	-1
Hampton	Twp - 2nd	Allegheny	2	2	2	=	-
Indiana	Twp - 2nd	Allegheny	2	3	2	=	-
Marshall	Twp - 2nd	Allegheny	2	2	2	=	-
Pine	Twp - 2nd	Allegheny	1	2	2	↓	-1
Richland	Twp - 2nd	Allegheny	2	2	2	=	-

Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Boggs	Twp - 2nd	Armstrong	1	3	2	↓	-1
Bradys Bend	Twp - 2nd	Armstrong	3	2	2	↑	+1
Hovey	Twp - 2nd	Armstrong	3	2	2	↑	+1
Kittanning	Twp - 2nd	Armstrong	3	2	2	↑	+1
Madison	Twp - 2nd	Armstrong	3	4	2	↑	+1
North Buffalo	Twp - 2nd	Armstrong	1	2	2	↓	-1
Parks	Twp - 2nd	Armstrong	4	3	2	↑	+2
Perry	Twp - 2nd	Armstrong	3	2	2	↑	+1
Redbank	Twp - 2nd	Armstrong	4	3	2	↑	+2
South Buffalo	Twp - 2nd	Armstrong	3	2	2	↑	+1
Washington	Twp - 2nd	Armstrong	3	5	2	↑	+1
Wayne	Twp - 2nd	Armstrong	2	3	2	=	—
Center	Twp - 2nd	Beaver	2	3	2	=	—
Hanover	Twp - 2nd	Beaver	1	2	2	↓	-1
North Sewickley	Twp - 2nd	Beaver	2	2	2	=	—
Connoquenessing	Borough	Butler	2	3	2	=	—
Fairview	Borough	Butler	4	2	2	↑	+2
Prospect	Borough	Butler	2	2	2	=	—
West Liberty	Borough	Butler	4	3	2	↑	+2
Brady	Twp - 2nd	Butler	2	2	2	=	—
Clay	Twp - 2nd	Butler	2	2	2	=	—
Clearfield	Twp - 2nd	Butler	5	3	2	↑	+3
Concord	Twp - 2nd	Butler	3	2	2	↑	+1
Cranberry	Twp - 2nd	Butler	2	1	2	=	—
Donegal	Twp - 2nd	Butler	4	3	2	↑	+2
Forward	Twp - 2nd	Butler	3	2	2	↑	+1
Jefferson	Twp - 2nd	Butler	1	1	2	↓	-1
Lancaster	Twp - 2nd	Butler	3	2	2	↑	+1
Middlesex	Twp - 2nd	Butler	2	2	2	=	—
Parker	Twp - 2nd	Butler	3	4	2	↑	+1
Washington	Twp - 2nd	Butler	4	2	2	↑	+2
Franklin	Twp - 2nd	Fayette	4	2	2	↑	+2
Henry Clay	Twp - 2nd	Fayette	5	3	2	↑	+3
Jefferson	Twp - 2nd	Fayette	5	4	2	↑	+3
South Union	Twp - 2nd	Fayette	4	1	2	↑	+2
Center	Twp - 2nd	Greene	3	4	2	↑	+1
Gray	Twp - 2nd	Greene	4	5	2	↑	+2
Morris	Twp - 2nd	Greene	4	2	2	↑	+2
Washington	Twp - 2nd	Greene	3	4	2	↑	+1
Armagh	Borough	Indiana	1	3	2	↓	-1
Banks	Twp - 2nd	Indiana	3	3	2	↑	+1
Cherryhill	Twp - 2nd	Indiana	3	3	2	↑	+1
Washington	Twp - 2nd	Indiana	2	2	2	=	—
New Wilmington	Borough	Lawrence	2	1	2	=	—
Neshannock	Twp - 2nd	Lawrence	1	2	2	↓	-1
North Beaver	Twp - 2nd	Lawrence	2	3	2	=	—
East Washington	Borough	Washington	2	3	2	=	—
Carroll	Twp - 2nd	Washington	2	2	2	=	—
Chartiers	Twp - 2nd	Washington	2	2	2	=	—
Cross Creek	Twp - 2nd	Washington	2	3	2	=	—
Independence	Twp - 2nd	Washington	4	3	2	↑	+2
Jefferson	Twp - 2nd	Washington	2	2	2	=	—

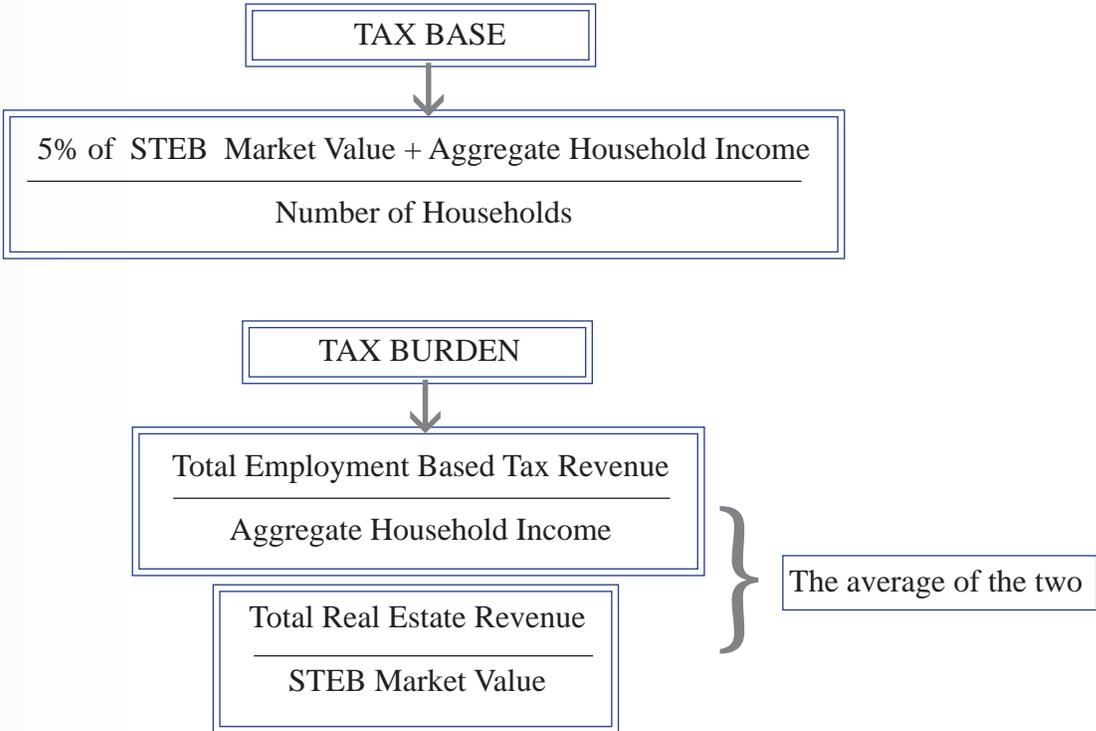
Municipality	Type	County	1970 Quintile	1990 Quintile	2014 Quintile	Change 1970-2014	
Morris	Twp - 2nd	Washington	2	3	2	=	-
North Bethlehem	Twp - 2nd	Washington	3	4	2	↑	+1
North Franklin	Twp - 2nd	Washington	3	3	2	↑	+1
North Strabane	Twp - 2nd	Washington	2	2	2	=	-
Nottingham	Twp - 2nd	Washington	3	3	2	↑	+1
Peters	Twp - 2nd	Washington	1	2	2	↓	-1
Somerset	Twp - 2nd	Washington	5	1	2	↑	+3
Hunker	Borough	Westmoreland	4	4	2	↑	+2
Murraysville/Franklin Bo	Borough	Westmoreland	1	2	2	↓	-1
New Alexandria	Borough	Westmoreland	4	3	2	↑	+2
North Huntingdon	Twp - 1st	Westmoreland	2	3	2	=	-
Penn	Twp - 1st	Westmoreland	1	3	2	↓	-1
Hempfield	Twp - 2nd	Westmoreland	1	2	2	↓	-1
Ligonier	Twp - 2nd	Westmoreland	1	1	2	↓	-1
Salem	Twp - 2nd	Westmoreland	2	2	2	=	-
South Huntingdon	Twp - 2nd	Westmoreland	4	2	2	↑	+2
Bradford Woods	Borough	Allegheny	2	2	1	↑	+1
Valencia	Borough	Butler	2	2	1	↑	+1
Adams	Twp - 2nd	Butler	2	1	1	↑	+1
Buffalo	Twp - 2nd	Butler	2	1	1	↑	+1
Center	Twp - 2nd	Butler	1	1	1	=	-
Connoquenessing	Twp - 2nd	Butler	3	1	1	↑	+2
Jackson	Twp - 2nd	Butler	1	1	1	=	-
Oakland	Twp - 2nd	Butler	2	4	1	↑	+1
Penn	Twp - 2nd	Butler	1	1	1	=	-
Slippery Rock	Twp - 2nd	Butler	2	2	1	↑	+1
Stewart	Twp - 2nd	Fayette	4	5	1	↑	+3
Aleppo	Twp - 2nd	Greene	5	3	1	↑	+4
Gilmore	Twp - 2nd	Greene	3	3	1	↑	+2
Armstrong	Twp - 2nd	Indiana	1	2	1	=	-
Rayne	Twp - 2nd	Indiana	2	3	1	↑	+1
West Mahoning	Twp - 2nd	Indiana	2	2	1	↑	+1
White	Twp - 2nd	Indiana	1	1	1	=	-
Hickory	Twp - 2nd	Lawrence	2	4	1	↑	+1
Scott	Twp - 2nd	Lawrence	2	3	1	↑	+1
Slippery Rock	Twp - 2nd	Lawrence	2	3	1	↑	+1
Wilmington	Twp - 2nd	Lawrence	2	4	1	↑	+1
Amwell	Twp - 2nd	Washington	4	3	1	↑	+3
Blaine	Twp - 2nd	Washington	5	4	1	↑	+4
Buffalo	Twp - 2nd	Washington	4	2	1	↑	+3
Hopewell	Twp - 2nd	Washington	4	2	1	↑	+3
South Franklin	Twp - 2nd	Washington	2	3	1	↑	+1
West Finley	Twp - 2nd	Washington	2	2	1	↑	+1
Adamsburg	Borough	Westmoreland	3	1	1	↑	+2
Fairfield	Twp - 2nd	Westmoreland	3	4	1	↑	+2
Unity	Twp - 2nd	Westmoreland	2	1	1	↑	+1

APPENDIX A: GLOSSARY OF TERMS

- **Municipality:** For purposes of this report, municipality refers to one of four local government units listed in the Pennsylvania Constitution — cities, boroughs, first class townships and second class townships.
- **City (56):** Cities are urban units of local government divided into four classes that were originally based on population — first class with population over 1 million (Philadelphia), second class with population from 1 million to 250,000 (Pittsburgh), second class A with population from 250,000 to 80,000 (Scranton) and third class with population under 250,000 (remaining 53 cities). Philadelphia, Pittsburgh and Scranton are ruled by home rule charters. Third class cities generally follow Pennsylvania's third class city code, although several have adopted home rule charters or optional plan forms of government. The four main governance structures are commission, strong mayor/council, council/manager and weak mayor/council.
- **Borough (959):** Boroughs tend to be more densely populated but generally with a smaller number of residents than cities. They are not divided into classes. Boroughs are governed by the borough code and have a weak mayor/strong council form of government.
- **First-Class Township (92):** First class townships had a population density of at least 300 people per square mile at the time of formation. They are governed by Pennsylvania's first class township code and are overseen by a board of commissioners elected either at-large or by ward that can range in size from five to 15 members. First class townships tend to be located in the outer ring around cities.
- **Second-Class Township (1,454):** Second class townships tend to be rural but many are now more suburban due to population growth that occurred as the result of an exodus of residents from boroughs and cities. They are governed by Pennsylvania's second class townships code and are overseen by a three- to five-member board of supervisors.
- **Tax Base:** The municipal tax base per household is calculated by adding 5 percent of a community's market value as calculated by the State Tax Equalization Board (STEB) to the municipality's aggregate household income and dividing that result by the number of households.
- **Tax Burden:** Tax burden is calculated by dividing a municipality's total employment-based tax revenue (earned income tax and local services tax) by the aggregate household income and dividing the total real estate revenue by STEB market value. The average of those two calculations is the tax burden. Tax burden as defined in this report only reflects municipal tax collections. It does not include tax collections by counties, municipalities, school districts or any other unit of government.

Tax Base and Tax Burden Formulas

The tax base per household (tax base) and the percentage of tax collections compared to the tax base (tax burden) are determined using formulas that consider market value, tax revenue, aggregated household income, and the number of households. Data was compared for 1970, 1990 and 2014 for 2,388 of the state’s 2,561 municipalities for which information was available. Dollars have been standardized to 2014 values for all three years. Municipal fees, such as those paid for refuse collection, are not included in the calculations.



Quintile Determination

Each municipality across the state was scored on:

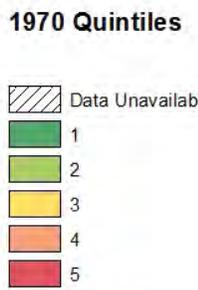
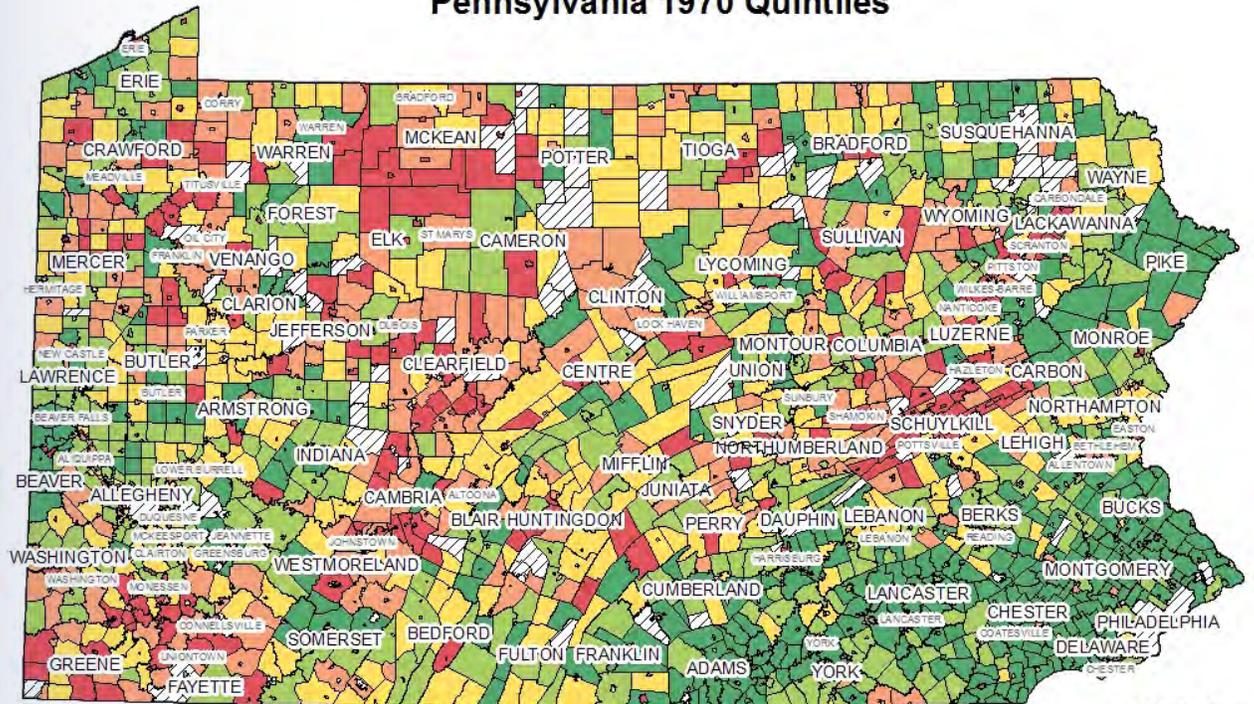
- Tax Base — High to Low, 1 to 2,388
- Tax Burden — Low to High, 1 to 2,388

Those scores were combined and the resulting scores for each municipality were ranked from low to high. Municipalities were then divided into quintiles, 1 indicating a larger tax base per household and lower tax burden, and 5 indicating the least tax base and most tax burden.

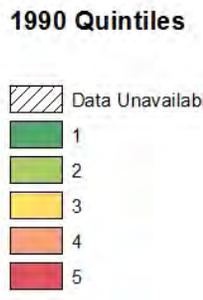
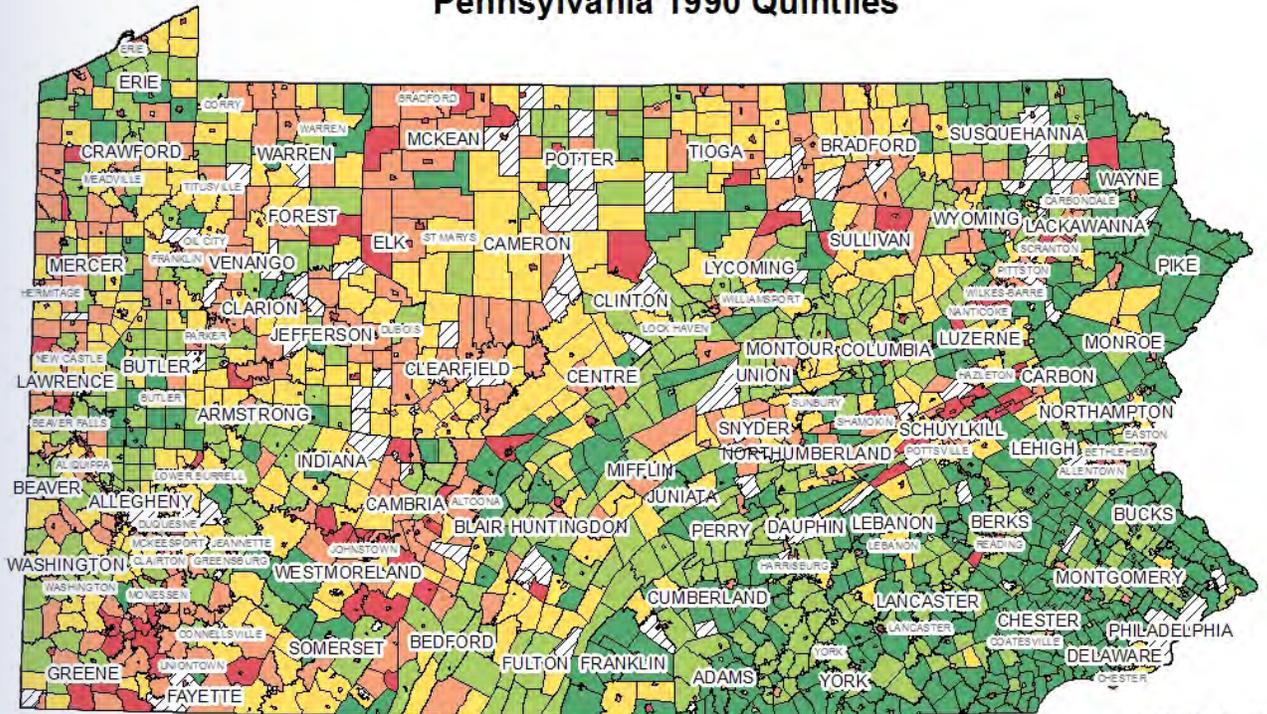
ⁱ State Tax Equalization Board. The primary function of the Board is to annually determine the aggregate market value of taxable real estate property in each political subdivision and school district throughout the Commonwealth of Pennsylvania.

APPENDIX B: PENNSYLVANIA QUINTILE MAPS, 1970-2014

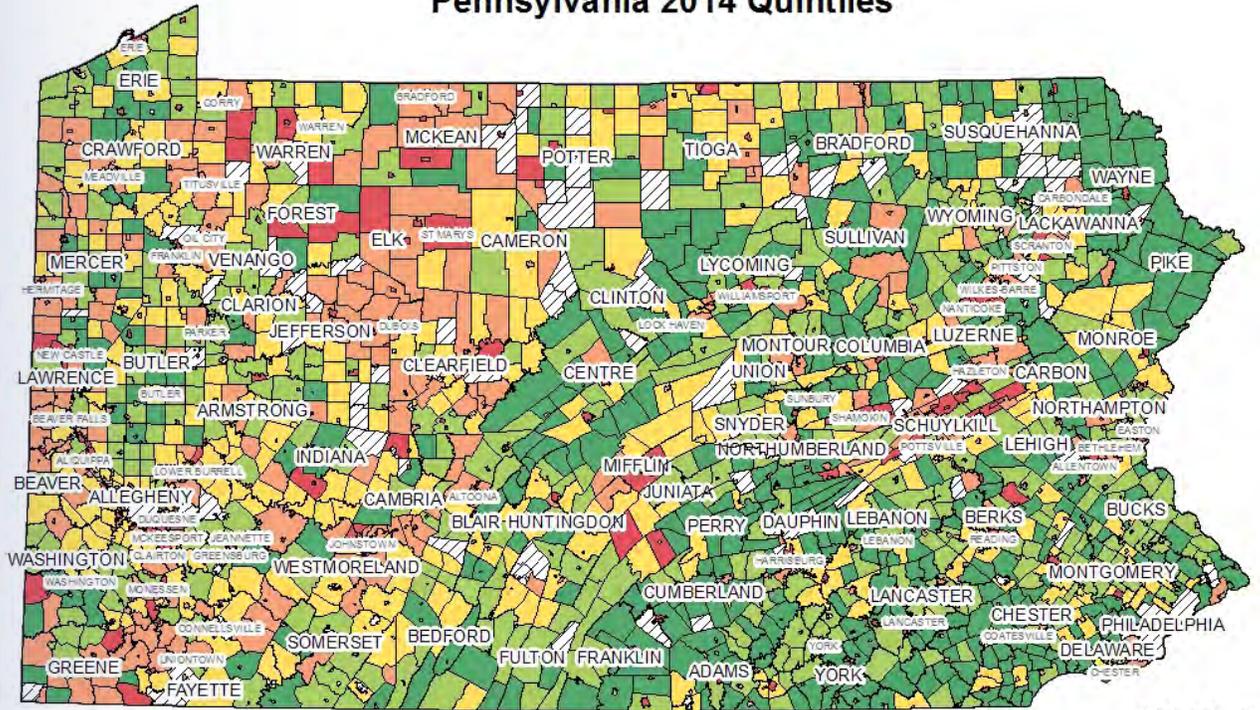
Pennsylvania 1970 Quintiles



Pennsylvania 1990 Quintiles



Pennsylvania 2014 Quintiles



2014 Quintiles

