

**Center on Wealth and Philanthropy
Boston College**

**Center on Wealth and Philanthropy Charitable Giving Indices:
Social Indicators of Philanthropy by State**

John J. Havens
Paul G. Schervish
Submitted to
The Boston Foundation

November 3, 2006

The Center on Wealth and Philanthropy is grateful for the generous support of the Boston Foundation for our work on this study. The authors would like to acknowledge the many contributions of Ashley Burns, Colleen Nugent, and MaryPat Lohse to this project.

Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State

John J. Havens
Paul G. Schervish

Center on Wealth and Philanthropy
Boston College
November 3, 2006

Introduction

In November 2005 the Boston Foundation released its report, *Geography and Generosity: Boston and Beyond*, prepared by the current authors of this report, John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy at Boston College (CWP). One of the primary objectives of the 2005 report was to present three social indicators of charitable giving relative to financial capacity for the entire population of each state and the District of Columbia. The current report—*Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State*—updates the 2005 report and provides an additional fourth index based on a new **cost-of-living** measure developed by CWP.

The 2005 Report

The 2005 report on Geography and Generosity presented three state-level charitable giving indices for 2000 and 2002. These three indices used a **relative-share** methodology that we developed to measure charitable contributions relative to financial capacity for the population of each state. Each of the three indicators is based on federal data and they differ only in the way financial capacity is calculated.

The first indicator calculated each state's share of aggregate household charitable giving as a ratio of the state's share of aggregate **before-tax** household income; the second calculated the share of aggregate household charitable giving as a ratio of the share of aggregate **after-tax** household income; and the third calculated the share of aggregate household charitable giving as a ratio of the share of aggregate **after-tax** household income, **adjusted for cost of living differences** among states (and therefore expressed in terms of purchasing power within the state). The three ratios were the basis for the three measures of charitable giving relative to income, which comprised the 2002 CWP Charitable Giving Indices (**that is**, based on 2002 data). According to these indices for the year 2002, Massachusetts ranked 39th, 30th, and 11th, respectively on the three measures, if Washington, D.C. is not included. Adjusting household income in each state for household tax burden and for the cost of living raised Massachusetts **in**

the rankings from 39th based on **before-tax** income to 11th based on **after-tax** income, adjusted for cost of living.

The 2006 Charitable Giving Indices

The current 2006 report updates these social indicator indices from 2002 to 2004, the most recent year for which federal data is available. In 2004 Massachusetts's rankings have improved from 39th, 30th, and 11th, to 36th, 29th, and 10th, respectively on the three indices, again if the District of Columbia is not included.

In addition, we present a fourth measure in this report that uses a new, and we believe more accurate, cost of living adjustment than that used by the third measure. This new (fourth) measure calculates the share of aggregate charitable giving in each state as a ratio of the share of aggregate **after-tax** household income, adjusted for cost of living, using the Center on Wealth and Philanthropy's cost of living index. On this new measure Massachusetts ranks 8th, if Washington, D.C., is not included. In the 2004 rankings, Massachusetts moves up from 36th based on before-tax income to 8th based on after-tax income, adjusted for cost of living.

Interpretation of Charitable Giving Indices

How should these indices be interpreted? They should be viewed as a way to monitor the total charitable giving by the population of each state relative to the financial capacity of the population to give.

It is crucial to highlight that we refer to these indicators as *charitable giving* indices rather than *generosity* indices – Generosity is a moral, spiritual, or social-psychological characteristic of individuals and perhaps families and households. It is a virtue or a personal faculty. We do not believe that the term generosity should be associated with our measures, nor any other measures that do not directly study the inner disposition and inter-personal relationship of generosity. Charitable giving is one dimension of generosity, but not the only or, for some individuals, the major one within their purview of responsibilities and cares. **In truth**, every purported generosity index that has ranked states is, in fact, a charitable giving index. Individuals contribute time, effort, goods, money, and emotional support on a daily basis to many individuals inside and outside of their immediate family—all of which are forms of generosity and not captured by any so-called state generosity measure.

Over and above the fact that generosity is far broader and deeper than charitable giving, there are several reasons why charitable giving measures may be high for a region **and not reflect** the presence or absence of any deeper virtue of generosity.

Giving behavior is the result of complex, intertwined processes involving many factors affecting both the giving environment and the individual donors. As a first example of such factors, there is the supply and demand for charitable donations. Non-profit organizations create the demand

for donations and at the same time offer potential donors opportunities for giving. Individuals, families, and households create the supply of such donations and choose how much to give, at what time, and to which organizations. Just the density of non-profit organizations in the local geographic area has a large influence on the annual amounts given each year. Giving in large metropolitan areas is considerably higher, on average, than giving in small towns and rural areas. But this does not mean that people in large metropolitan areas are more generous in spirit than those living in rural areas.

As a second example, the type of non-profit organization and what the organization does is another critical factor. About 50 percent of all charitable giving consists of giving to religion – usually one’s own religion. Differences in average amounts of giving per household among states are in large part due to differences in average amounts of religious giving per household, which is individually determined and as much reflects religiosity, religious commitment, and denominational category **as well as** generosity. In the Northeast and Pacific states religious giving, on average, is less than secular giving; in the “Bible Belt” of the South and Plains states, religious giving, on average, is considerably higher than secular giving. Members of the Latter Day Saints consistently give larger average amounts and larger percentages of their income to religion in every state as compared to adherents of other religions. Jews in New York give larger amounts and greater percentages of their incomes to religion than Jews in New England. Catholics give smaller amounts and even smaller percentages of their incomes in almost all states as compared with adherents of other faiths in those states. Protestant denominations that place emphasis on tithing (such as Southern Baptists) give large amounts and relatively large percentages of their income to their religion but significantly less to secular causes than adherents of other religions. And this only begins to describe the complex patterns of religious giving. Thus, the relative proportion or the population affiliated with certain denominations (such as Catholics, Jews, Latter Day Saints, or Southern Baptists) in an area, again something quite different from the presence or absence of the virtue of generosity, will affect levels of charitable giving.

As a third example, there are major differences in both religious and secular giving by income and wealth, differences that depend on a host of mediating factors including education, occupation, and life cycle status of the donor – and do not necessarily reflect the moral character of individuals in a region.

In summary, a state’s population is **not a** homogeneous group of households but a group with diversity in religious affiliation, opportunities for giving, capacity to give, tax burdens, different costs of consumer expenditures, different social and demographic characteristics, and a myriad of other factors. There is much more variation in the amounts given to charity among the residents within a state than between the populations of different states. Often the result is that similar subgroups within different states tend to be more alike than different from each other, and much of the variation one observes between states is the result of differences in the composition of their population, the mix of non-profits within the state, tax burdens, and costs of living, among other factors.

Given this complexity and diversity within each state, one cannot portray **state-level** indices as measures of the generosity of the population. In fact, measures of aggregate giving relative to aggregate income (adjusted or not adjusted) mask the rich dynamic that results in individual giving within the state and thus mask the generosity of the heart, the generosity of care expressed by individuals toward other individuals on a daily basis, and the generosity of individual charitable giving behavior. The most we can do with aggregate measures is get a rough indicator of how much is given by the population of the state in any given year and compare it to another rough indicator of the capacity of the population to give – and this is what our measures attempt to do. Such measures, we conclude, are not measures of generosity, but measures of formally defined charitable giving. Moreover, it is important not to make too much of regional differences even in charitable giving since, as we said, within state variation is greater than between state variation.

The 2006 Report on Charitable Giving Indices: Social Indicators of Philanthropy by State for 2004

Data Sources and Measures

The calculations and analysis in this report are mainly based on data from federal sources, supplemented by data from the 2003 Panel Study of Income Dynamics. Most of the federal data come from the Bureau of the Census, the Bureau of Labor Statistics, the Statistics of Income Division of the Internal Revenue Service, and the Social Security Administration. The data sources and calculation methods are the same as those used in our 2005 report. In this report, however, we have added a fourth measure developed by CWP that we believe is a more accurate assessment of cost of living for each state than we used in our third measure in the prior 2005 report. In this report we present the updated values of the first three measures as well as the fourth, new measure.

In addition to the updated measures, this report also updates the measures of taxes and **cost-of-living** by state, the value of total charitable contributions made in 2004 by the population of each state, and the aggregate income earned by population in each state. Several of these intermediate values have significance for understanding both the level of giving by each state's population or the financial capacity of the population to give.

Charitable Contributions and Income for Massachusetts

Table 1 presents summary characteristics concerning charitable contributions and income for the population of Massachusetts for 2000, 2002, and 2004. From 2002 to 2004 the table portrays Massachusetts as a state with a falling population, rising income, and rising charitable giving. In Massachusetts, average household income (before tax, after tax, and after tax adjusted for cost of living) was at an all time high in 2004. As a share of the national total, however, household income in Massachusetts fell from 2000 through 2004 because the income in other states increased at a greater rate than in Massachusetts. Nevertheless, Massachusetts' households

donated sufficient amounts to charity to keep pace with increases in the national total and the state's share of charitable giving remained relatively unchanged between 2002 and 2004 even though its share of income declined.

Table 1
Charitable Contributions and Income of Massachusetts Households
For 2000, 2002, and 2004

Characteristic	Year 2000		Year 2002		Year 2004	
	Amount	Share	Amount	Share	Amount	Share
Number of Households (HH)	2.565 million	2.4%	2.633 million	2.4%	2.454 million	2.2%
Aggregate Charitable Contributions	\$4.751 billion	2.8%	\$3.980 billion	2.3%	\$4.509 billion	2.3%
Average Contribution Per HH	\$1,852	-	\$1,512	-	\$1,837	-
Aggregate Before Tax Income	\$196.1 billion	2.9%	\$180.2 billion	2.7%	\$191.9 billion	2.6%
Average Before Tax Income Per HH	\$76,460	-	\$68,428	-	\$78,172	-
Aggregate After Tax Income	\$131.2 billion	2.7%	\$127.3 billion	2.6%	\$136.6 billion	2.5%
Average After Tax Income Per HH	\$51,148	-	\$48,361	-	\$55,657	-
Aggregate After Tax Income Adjusted for MERIC Cost of Living	\$106.9 billion	2.2%	\$107.3 billion	2.2%	\$115.7 billion	2.1%
Average After Tax Income Adjusted for MERIC Cost of Living Per HH	\$41,659	-	\$40,760	-	\$47,146	-
Aggregate After Tax Income Adjusted for CWP Cost of Living	-	-	-	-	\$111.5 billion	2.0%
Average After Tax Income Adjusted for CWP Cost of Living Per HH	-	-	-	-	\$45,443	-

Source: Calculated at the Center on Wealth and Philanthropy at Boston College.

Charitable Contributions for Massachusetts and States

Table 2 presents the aggregate and average amount of charitable donations made by the entire population of each state and Washington, D.C. in 2004. To the best of our knowledge, there are no other consistently calculated published estimates of total giving for the entire population of each state. The methodology used in these calculations is identical to that used by *Giving USA* to calculate its national totals. Because several scholars and other professionals on its Methodology Advisory Board vet the *Giving USA* methodology, these estimates are reliable.

The major portion of each state's total charitable giving comes from the IRS data on itemized charitable deductions by state. Because the percentage of federal tax filers that itemize varies widely by state (from 17.5 percent in West Virginia to 49.4 percent in Maryland in 2004) the itemized charitable deductions refer to different proportions of the population of each state. To obtain estimates for the entire population, we use state-specific estimates of giving by non-itemizing households, based on the Indiana University Center on Philanthropy Panel Study module that is part of the 2003 Panel Study of Income Dynamics, housed at the University of Michigan. Based on this data we estimate giving by non-itemizing households and add this to the itemized charitable deductions for each state to produce the total amount of charitable contributions in 2004 for the given state.

We find that the 2.454 million households in Massachusetts (2.2 percent of the national total number of households) donated \$4.509 billion to charity (2.3 percent of the national total) or \$1,837 per household when averaged over all households in the state in 2004. **[The final sentence of this paragraph is cut as redundant]**

At the national level we find that 113.5 million households donated \$199 billion to charity for an average of \$1,753 per household. On average, therefore, Massachusetts' households gave 4.8 percent more to charity than the national average.

On average the residents of Utah gave the largest amount to charity (\$3,405 per household) and the residents of West Virginia gave the least (\$912 per household). These average values, however, do not take account of the financial capacity of the residents of each state, which we consider below.

Before Tax Household Income for Massachusetts and States

Table 3 presents the before tax household income by state. The 2004 money income values for households in each state were obtained from the 2005 Current Population Survey (CPS) data, which records income for the prior year. The money values include income from interest, dividends, rents, royalties, and trusts but they do not include income from net capital gains. Aggregate net capital gain income was taken from federal income tax statistics for 2004 and added to CPS money income to obtain aggregate **before-tax household-income by state**.

We find that the 2.454 million households in Massachusetts (2.2 percent of the national total number of all households) earned \$192 billion in before tax income (2.6 percent of the national total). The \$192 billion included \$15.7 billion in net capital gains. Capital gains income is important because it is more highly related to charitable giving than wage and salary income. In Massachusetts the \$15.7 billion in net capital gains is only about half the \$30.3 billion in net capital gains earned by Massachusetts' households in 2000. In 2004 capital gains income in Massachusetts remained well below its level in 2000. In 2004 the average before tax income in Massachusetts was \$78,172 per household.

Nationally, the 113.5 million households earned \$7.303 trillion (\$446 billion in net capital gains) in before tax income in 2004 – an average of \$64,360 per household. The capital gains income was 77 percent of its national value in 2000. Households in Maryland had the highest average before tax income (\$83,165 per household), and those in West Virginia had the lowest (\$46,414 per household).

We find that the 2.2 percent of households in Massachusetts earned 2.6 percent of the nation's before tax household income – its average amount was 21 percent above the national average. Although it also had high amounts of capital gains income, the 2004 level was only slightly above 50 percent of its level in 2000 as compared with national levels of capital gains, which was 77 percent of its level in 2000. Of course before tax income is just that, before taxes. After taxes are paid there is less disposable income available for charity in every state.

Taxes and Medicare Costs for Massachusetts and States

Table 4 presents data for six categories of taxes by state: Federal Income Tax, State and Local Income Tax, Social Security and Other Government Retirement Programs, Property Taxes, Sales Taxes, and Medicare Deductions. Only the part of each tax paid by individuals or households was included in these totals. The tax data came from the IRS, the Bureau of the Census, and the Social Security Administration.

We find that Massachusetts' residents paid \$55.3 billion in the aforementioned taxes in 2004 – 3.1 percent of all such taxes collected nationally or an average of \$22,515 per household – 41 percent above the national average of \$15,950 per household. The 2.2 percent of households in Massachusetts pay well above its 2.2 percent share of households in each category of tax except for sales taxes (1.6 percent share). In fact Massachusetts's share of each tax category (excepting sales taxes) is above its 2.6 percent share of before tax income. Massachusetts' residents bear a heavy tax burden. Only households in New York, New Jersey, and Connecticut pay a larger proportion of their incomes in these six categories of taxes than those in Massachusetts.

After Tax Income for Massachusetts and States

Table 5 repeats selected data from Tables 3 and 4 in order to calculate after tax income, which is equal to before tax income from Table 3 minus total taxes from Table 4.

We find that after-tax income in Massachusetts was \$136.6 billion, 2.5 percent of the national totals for after-tax household income, and an average of \$55,657 per household in 2004. On average, taxes reduce before-tax income by 28.8 percent among Massachusetts households. In 2004 this was the 5th largest tax burden among the states and Washington, D.C.

Nationally the average after tax household income was \$48,410 per household and the national tax burden was 24.8 percent.

Cost of Living Adjustment for Massachusetts and States

Since the release of the 2005 report, the media in the Boston area have run several stories on the high cost of living in Massachusetts and how it leads highly qualified individuals, often young individuals, to leave the state. Most of these stories stress the high cost of housing in Massachusetts, which is true. **But in addition to housing costs, Massachusetts has one of the highest costs for health care, for utilities, and for food. Costs are above average in almost every category of consumer expenditures, when compared with other states. These costs are over and above the taxes paid by Massachusetts' households, which we discussed in the previous section.**

Table 6 presents data that adjusts for state differences in cost of living. The table starts with the after-tax household income from Table 5. It adjusts this income for variations from one state to another in cost-of-living expenses for housing, health care, utilities, transportation, food, and the necessities of life – luxuries and recreation are not included in the cost of living adjustment. The Missouri Economic Research and Information Center (MERIC) has calculated the cost of living adjustment factor for each state based on data from the ACCRA group, which is cited by the Bureau of Labor Statistics as a source of data for geographic differences in cost of living. The MERIC cost of living adjustment translates after tax income in each state into after tax income expressed in terms of the purchasing power of that income within the given state.

In Massachusetts, after-tax aggregate household income was \$115.7 billion expressed in terms of purchasing power in Massachusetts in 2004. The \$115.7 billion constituted a 15.4 percent reduction in the pre-adjusted aggregate after-tax income of the residents of the state. Therefore the total reduction in before-tax income due to both taxes and cost of living amounts to 40 percent for the residents of Massachusetts. The Massachusetts share of after tax income adjusted for cost of living using the MERIC index is 2.1% of the national total for after-tax household income, adjusted for cost of living. The average income in Massachusetts when expressed in terms of purchasing power is just \$47,146 per household or 3 percent below the national average of \$48,410. The cost of living in Massachusetts is 9th highest in the nation based on the MERIC index.

The MERIC index counts each geographic place within each state equally when calculating the index (as an average cost of living of all ACCRA estimates for places within the state). This does not reflect the population distribution among places. For example, it would count Boston

equal with Pittsfield in Massachusetts. Using Census data we therefore calculated a weighted average of the ACCRA estimates for places within each state. The weights were calculated as the proportion of households in each place. Boston is weighted more heavily than Pittsfield in the CWP cost of living index for Massachusetts. In all states, large cities and metropolitan areas count more heavily in the calculation of the CWP cost of living index than do small ones. In addition, the national average of the CWP index for all households is 100. Thus a value of 112 would indicate that the cost of living is 12 percent higher than the national average.

Table 7 is a replica of Table 6 except it uses the CWP cost-of-living index for 2004 instead of the MERIC index. The table contains columns for the after-tax aggregate household income, the CWP cost-of-living index, the after-tax aggregate household income adjusted for cost of living, the share of this adjusted income, and the average value of this adjusted income per household.

When using the CWP cost-of-living index, we find that for Massachusetts, after-tax aggregate household income was \$111.5 billion expressed in terms of purchasing power in 2004. The \$111.5 billion constituted an 18.4 percent reduction in the pre-adjusted aggregate after tax income of the residents of the state. Therefore the total reduction in before tax income due to both taxes and cost of living amounted to 44 percent for the residents of Massachusetts. The Massachusetts share of after tax income adjusted for cost of living using the CWP index is 2.0% of the national total for after tax household income, adjusted for cost of living. The average income in Massachusetts when expressed in terms of purchasing power is just \$45,443 per household, or 6 percent below the national average of \$48,410. The cost of living in Massachusetts is 5th highest in the nation when using the CWP cost-of-living index.

Before turning to the calculation of our four social indicator indices, we summarize the key findings we have calculated thus far for Massachusetts.

In 2004, the residents of Massachusetts bore the 5th highest tax burden as compared with the residents of all other states and also the 5th highest cost of living. The impact of these two factors on the share of income was to reduce it from 2.6 percent of before-tax income to 2.0 percent of after-tax income, adjusted by the CWP index for cost of living. Even though the residents of Massachusetts were financially struggling they maintained their share of charitable donations at 2.3 percent.

Four Indicators of Giving Relative to Income for Massachusetts and States

We now turn to the primary focus of this report, the social indicators indices of giving by the population of each state in relation to the financial capacity of the population to give to charity. Each of the four indicators is measured as a ratio of each state's share of charitable donations divided by that state's share of financial capacity. The shares are measured as percentages of the relevant national total.

Composition of the Four Indicators

All four of the indicators have the same numerator: the share of total charitable giving from Table 2, which is repeated in column 3 of Table 8. The four measures differ by the measures of financial capacity used in their denominators.

1. The first indicator (CWP Measure 1) uses the share of before-tax income as its denominator. These shares were presented in Table 3 and are repeated in column 4 of Table 8. The value of the indicator and the rank of each state based on the indicator are presented in columns 5 and 6 of Table 8.
2. The second indicator (CWP Measure 2) uses the share of after-tax income as its denominator. These shares were presented in Table 5 and are repeated in column 7 of Table 8. The value of the indicator and the rank of each state based on the indicator are presented in columns 8 and 9 of Table 8.
3. The third indicator (CWP Measure 3) uses the share of after-tax income, adjusted for cost of living using the MERIC index of state cost of living, as its denominator. These shares were presented in Table 6 and are repeated in column 10 of Table 8. The value of the indicator and the rank of each state are presented in columns 11 and 12 of Table 8.
4. The fourth indicator (CWP Measure 4) uses share of after-tax income, adjusted for cost of living using the CWP index of state cost of living, as its denominator. These shares were presented in Table 7 and are repeated in column 13 of Table 8. The value of the indicator and the rank of each state are presented in columns 14 and 15 of Table 8.

CWP Measure 1

If we use before-tax income as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 1), the share of giving in Massachusetts is 14 percent lower than its share of before-tax income, which ranks Massachusetts at 37 out of 51 (50 states and Washington, D.C.). However, families have to pay their taxes and cannot give their tax money to charity so before-tax income does not seem a good measure of the financial capacity of the population.

CWP Measure 2

If we use after-tax income as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 2), the share of giving in Massachusetts is 9 percent lower than its share of after-tax income, which ranks Massachusetts at 30 out of 51. After-tax income is a better measure of financial capacity of the population than before-tax income but it does not account for the high cost of living in the state.

If the cost of living is so high in Massachusetts that it is causing some of its best and brightest to live elsewhere and spawning reports on the high cost of housing (and more generally the high cost of almost every category of consumer expenditure), to maintain a similar standard of living, Massachusetts' households have to allocate greater amounts of their after-tax income to housing, health care, utilities, food, gasoline, and other living expenses as compared with households in other states (such as North Carolina or Arizona). The purchasing power of after tax income thus varies from state to state and affects the financial capacity of the population of each state to contribute to charity.

CWP Measure 3

If we use after-tax income, adjusted for cost of living using the MERIC cost of living index as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 3), the share of giving in Massachusetts is 8 percent higher than its share of after-tax income adjusted for cost of living, which ranks Massachusetts at 11 out of 51. The cost of living is so high in Massachusetts that it affects the great majority of households in middle, lower middle, and lower income levels, and these households constitute the majority of the population of every state. Since our objective is to develop indicators that measure giving of the entire population of each state in relation to the capacity of the entire population to give to charity, we believe that adjustment for state differences in the cost of living gives a more accurate measure than indicators that do not adjust for cost of living.

The MERIC Cost of Living Index Compared to the CWP Index

The MERIC cost of living index is based on data provided by the ACCRA group. ACCRA, which the Bureau of Labor Statistics cites as providing geographic comparisons of cost of living, conducts quarterly cost of living assessments throughout the United States and markets the data from these assessments. The MERIC cost of living index is just the average value of the ACCRA values for all the places reported by ACCRA within the state. This method counts large and small places equally in producing an average cost of living measure for a state. In Massachusetts, Boston (with a high cost of living) and Pittsfield (with a substantially lower cost of living) count equally toward the state cost of living in the MERIC index. Using the ACCRA data, we calculated our own index which weights each place proportionally to the population in that place. In our index, Boston counts more heavily than Pittsfield in calculating the cost of living for the population of the state. We believe this is a more accurate representation of the cost of living for the entire population of Massachusetts and of all other states as well.

CWP Measure 4

If we use after-tax income, adjusted for cost of living applying the new CWP cost of living index as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 4), the share of giving in Massachusetts is 12 percent higher than its share of

after-tax income adjusted for cost of living. This ranks Massachusetts at 9 out of 51. We believe that of our four measures, CWP Measure 4 best reflects the giving of the entire population of each state relative to its financial capacity (based on income) to give.

Table 9 presents the values of CWP Measure 4 in rank order. New York holds the highest rank in 2004 because its average giving per household from Table 2 is the 4th largest amount of all states and Washington, D.C., and because it has only moderately high average income but a high tax burden and a high cost of living. Utah is ranked 2nd among the states but third when Washington, D.C. is included. Utah has the highest average amount of charitable giving per household; and like New York, it also has moderately high average income, but a lower tax burden and a considerably lower cost of living as compared with New York.

As in 2000 and 2002, North Dakota ranks last of all the states. North Dakota is a rural state whose economy is based principally on agriculture and industries associated with agriculture. Across the country, farm owners and people employed in the agricultural industry tend to give less to charity than people employed in other industries – perhaps because their cost of doing business includes weather-related risks, which motivates them to keep a bit more of their resources in reserve. Perhaps a sparsely populated state has a lower associational density in the form of non-profit organizations in any local area compared with more densely populated states that have populations concentrated in cities and metropolitan areas. Regardless, the population of North Dakota should not be held in less esteem than that of New York because an aggregate level indicator places their state at the bottom of the state rankings and New York at the top.

In Table 9, Massachusetts is ranked 9th relative to all states and Washington, D.C. When Washington, D.C. is not included (since it is not a state), Massachusetts rises to rank 8. We interpret the Massachusetts ranking to mean that the opportunities for giving, the efforts of local fund-raisers and community organizations, the distribution of income and wealth in the state, the demographic characteristics of its population, and its trend toward high levels of secular giving result in its share of giving levels that are high in light of its high tax burden and high cost of living. There are undoubtedly generous people in Massachusetts as there are in all states; there are undoubtedly people who give nothing to charity in Massachusetts as there are in all states. It is the mix of people and organizations in Massachusetts that places it 8th among states in 2004. It is not that its population is somehow less morally generous than that of New York or more generous than that of North Dakota.

**Center on Wealth and Philanthropy Charitable Giving Indices:
Social Indicators of Philanthropy by State**

Appendix

Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State

References

AAFRC Trust for Philanthropy. 2006. Giving USA 2006: The Annual Report on Philanthropy for the Year 2005. Indianapolis, IN.

_____. 2005. Giving USA 2006: The Annual Report on Philanthropy for the Year 2005. Indianapolis, IN.

_____. 2002. Giving USA Across America: A Report on Regional and Statewide Contributions by Individuals in 2000. Indianapolis, IN.

Bureau of Labor Statistics. 2001. Consumer Expenditure Survey. Washington, D.C.: US Department of Labor. <http://www.bls.gov/cex/home.htm>

_____. 2003. Current Population Survey, March Demographic Supplement. Washington, D.C.: US Department of Commerce. <http://www.bls.census.gov/cps/cpsmain.htm>

_____. 2005. Current Population Survey, March Demographic Supplement. Washington, D.C.: US Department of Commerce. <http://www.bls.census.gov/cps/cpsmain.htm>

Catalogue for Philanthropy. 2002. Generosity Index. Boston, MA. <http://www.catalogueforphilanthropy.org>

Catalogue for Philanthropy. 2004. Generosity Index. Boston, MA. <http://www.catalogueforphilanthropy.org>

Gittell, Ross and Tebaldi, Edinaldo. 2004?-Not Dated. "Charitable Giving in the U.S. States: What factors influence giving in the U.S. States". Unpublished Working Paper. Durham, N.H. University of New Hampshire

Havens, John J. and Paul G. Schervish. 2005. Geography and Generosity: Boston and Beyond. First year report on philanthropy by state. The Boston Foundation: Boston, MA.

_____. 2001. "The Methods and Metrics of the Boston Area Diary Study." Nonprofit and Voluntary Sector Quarterly 30 (3):524-550.

Independent Sector. 2002. Giving and Volunteering in the United States 2001: National Survey Data File. Washington, D. C.: Independent Sector. <http://www.independentsector.org>

Internal Revenue Service, Statistics of Income Division. 2002. Historical Table 2 (SOI Bulletin) for 2002. Washington D.C.: U.S. Department of Treasury. <http://www.irs.gov/taxstats/indtaxstats>

_____. 2000. Historical Table 2 (SOI Bulletin) for 2000. Washington D.C.: U.S. Department of Treasury. <http://www.irs.gov/taxstats/indtaxstats>.

Kosmin, Barry A., Mayer, Egon, and Keysar, Ariela. 2001. "American Religious Identification Survey 2001", New York, NY: Graduate Center of the City University of New York.

National Opinion Research Center. 2001. Survey of Consumer Finances. University of Chicago. National Opinion Research Center.

Schervish, Paul G. and John J. Havens. 2002. "The Boston Area Diary Study and the Moral Citizenship of Care." *Voluntas: International Journal of Nonprofit and Voluntary Organizations*. 13(1):47-71.

Social Security Administration. 2002. Earnings and Employment Data for Workers Covered Under Social Security and Medicare, by State and County. Washington, D.C. http://www.ssa.gov/policy/docs/statcomps/ee_data_sc/2002

_____. 2003. Earnings and Employment Data for Workers Covered Under Social Security and Medicare, by State and County. Washington, D.C. http://www.ssa.gov/policy/docs/statcomps/ee_data_sc/2003

Survey Research Center. 2001. Panel Study of Income Dynamics. Institute for Social Research, University of Michigan.

_____. 2003. Panel Study of Income Dynamics. Institute for Social Research, University of Michigan.

US Census Bureau, Governments Division. 2004. Quarterly Summary of State and Local Government Tax Revenue. Washington, D.C.: US Department of Commerce. <http://www.census.gov/govs/www/qtax02.html>

US Census Bureau, Governments Division. 2002. Quarterly Summary of State and Local Government Tax Revenue. Washington, D.C.: US Department of Commerce. <http://www.census.gov/govs/www/qtax00.html>

Table 2: Households and Charitable Contributions by State, 2004 (2004 Dollars)

State	Households		Number of Itemizing HHs (Thousands)	Item. Char. Deductions (Millions)	Number of Non-Item. HHs (Thousands)	Non-Item. Char. Contributions (Millions)	Total Charitable Contributions (Millions)	Mean Charitable Contribution Per Household	Share of Total Charitable Contributions
	Number (Thousands)	Share							
Alabama	1,849	1.6%	555	\$2,493	1,294	\$615	\$3,107	\$1,680	1.6%
Alaska	241	0.2%	83	\$260	158	\$79	\$339	\$1,410	0.2%
Arizona	2,193	1.9%	875	\$2,727	1,318	\$752	\$3,478	\$1,586	1.7%
Arkansas	1,118	1.0%	267	\$1,224	851	\$477	\$1,701	\$1,521	0.9%
California	12,860	11.3%	5,896	\$21,868	6,964	\$3,829	\$25,697	\$1,998	12.9%
Colorado	1,790	1.6%	864	\$2,791	926	\$562	\$3,353	\$1,873	1.7%
Connecticut	1,430	1.3%	716	\$2,690	714	\$396	\$3,086	\$2,158	1.6%
Delaware	325	0.3%	140	\$483	185	\$130	\$613	\$1,886	0.3%
District of Columbia	255	0.2%	114	\$664	141	\$83	\$747	\$2,926	0.4%
Florida	7,077	6.2%	2,507	\$9,482	4,570	\$2,580	\$12,062	\$1,704	6.1%
Georgia	3,456	3.0%	1,434	\$5,890	2,022	\$1,332	\$7,222	\$2,090	3.6%
Hawaii	427	0.4%	196	\$561	231	\$127	\$688	\$1,611	0.3%
Idaho	518	0.5%	201	\$707	316	\$191	\$898	\$1,735	0.5%
Illinois	4,889	4.3%	2,027	\$7,055	2,862	\$1,221	\$8,276	\$1,693	4.2%
Indiana	2,459	2.2%	838	\$2,660	1,621	\$666	\$3,326	\$1,352	1.7%
Iowa	1,222	1.1%	410	\$1,160	812	\$385	\$1,545	\$1,264	0.8%
Kansas	1,101	1.0%	367	\$1,348	733	\$345	\$1,692	\$1,537	0.9%
Kentucky	1,698	1.5%	522	\$1,643	1,176	\$590	\$2,233	\$1,315	1.1%
Louisiana	1,698	1.5%	390	\$1,477	1,308	\$691	\$2,168	\$1,277	1.1%
Maine	544	0.5%	186	\$421	358	\$126	\$547	\$1,006	0.3%
Maryland	2,125	1.9%	1,266	\$4,887	859	\$862	\$5,749	\$2,706	2.9%
Massachusetts	2,454	2.2%	1,221	\$3,930	1,233	\$579	\$4,509	\$1,837	2.3%
Michigan	3,985	3.5%	1,628	\$5,274	2,357	\$1,014	\$6,288	\$1,578	3.2%
Minnesota	1,998	1.8%	975	\$3,162	1,024	\$602	\$3,764	\$1,884	1.9%
Mississippi	1,091	1.0%	260	\$1,128	831	\$353	\$1,481	\$1,357	0.7%
Missouri	2,307	2.0%	779	\$2,596	1,528	\$722	\$3,318	\$1,438	1.7%
Montana	390	0.3%	130	\$349	260	\$134	\$483	\$1,238	0.2%
Nebraska	698	0.6%	239	\$849	459	\$215	\$1,064	\$1,523	0.5%
Nevada	918	0.8%	393	\$1,501	525	\$308	\$1,809	\$1,971	0.9%
New Hampshire	506	0.4%	223	\$547	283	\$130	\$678	\$1,339	0.3%
New Jersey	3,234	2.9%	1,792	\$5,534	1,442	\$1,003	\$6,536	\$2,021	3.3%
New Mexico	757	0.7%	215	\$598	543	\$256	\$854	\$1,128	0.4%
New York	7,454	6.6%	3,234	\$14,455	4,220	\$2,358	\$16,813	\$2,256	8.5%
North Carolina	3,347	2.9%	1,320	\$4,951	2,027	\$1,278	\$6,230	\$1,861	3.1%
North Dakota	272	0.2%	55	\$177	218	\$85	\$262	\$963	0.1%
Ohio	4,536	4.0%	1,804	\$4,900	2,732	\$1,177	\$6,077	\$1,340	3.1%
Oklahoma	1,392	1.2%	423	\$1,849	969	\$590	\$2,439	\$1,753	1.2%
Oregon	1,478	1.3%	647	\$1,837	831	\$452	\$2,289	\$1,548	1.2%
Pennsylvania	4,910	4.3%	1,793	\$5,687	3,117	\$1,581	\$7,268	\$1,480	3.7%
Rhode Island	423	0.4%	182	\$463	241	\$100	\$564	\$1,333	0.3%
South Carolina	1,633	1.4%	581	\$2,360	1,052	\$637	\$2,997	\$1,835	1.5%
South Dakota	308	0.3%	65	\$263	244	\$94	\$357	\$1,158	0.2%
Tennessee	2,387	2.1%	639	\$3,027	1,748	\$786	\$3,813	\$1,598	1.9%
Texas	8,215	7.2%	2,321	\$9,928	5,894	\$3,559	\$13,486	\$1,642	6.8%
Utah	767	0.7%	389	\$2,324	378	\$288	\$2,612	\$3,405	1.3%
Vermont	258	0.2%	89	\$213	169	\$62	\$275	\$1,065	0.1%
Virginia	2,846	2.5%	1,371	\$4,809	1,475	\$1,143	\$5,952	\$2,091	3.0%
Washington	2,459	2.2%	1,021	\$3,435	1,438	\$713	\$4,148	\$1,687	2.1%
West Virginia	720	0.6%	127	\$386	593	\$270	\$657	\$912	0.3%
Wisconsin	2,247	2.0%	970	\$2,397	1,277	\$581	\$2,978	\$1,325	1.5%
Wyoming	207	0.2%	52	\$322	155	\$67	\$390	\$1,883	0.2%
United States	113,476	100.0%	44,794	\$161,740	68,681	\$37,179	\$198,919	\$1,753	100.0%

Source: Calculated at the Center on Wealth and Philanthropy based on data from the IRS Statistics of Income, the Center for Philanthropy Panel Study from the Panel Study of Income Dynamics and the Bureau of Labor Statistics Current Population Survey.

Table 3: Households and Before Tax Household Income by State, 2004 (2004 Dollars)

State	Households		CPS Money Income		IRS Capital Gains		Before Tax Income		
	Number (Thousands)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Average per Household
Alabama	1,849	1.6%	\$93,055	1.4%	\$3,723	0.8%	\$96,778	1.3%	\$52,328
Alaska	241	0.2%	\$16,692	0.2%	\$665	0.1%	\$17,357	0.2%	\$72,163
Arizona	2,193	1.9%	\$130,232	1.9%	\$8,732	2.0%	\$138,964	1.9%	\$63,358
Arkansas	1,118	1.0%	\$54,908	0.8%	\$2,116	0.5%	\$57,024	0.8%	\$50,999
California	12,860	11.3%	\$862,836	12.6%	\$73,196	16.4%	\$936,032	12.8%	\$72,788
Colorado	1,790	1.6%	\$120,833	1.8%	\$9,486	2.1%	\$130,319	1.8%	\$72,794
Connecticut	1,430	1.3%	\$102,611	1.5%	\$10,626	2.4%	\$113,237	1.6%	\$79,196
Delaware	325	0.3%	\$19,517	0.3%	\$1,355	0.3%	\$20,872	0.3%	\$64,204
District of Columbia	255	0.2%	\$17,713	0.3%	\$1,723	0.4%	\$19,436	0.3%	\$76,156
Florida	7,077	6.2%	\$404,693	5.9%	\$47,235	10.6%	\$451,928	6.2%	\$63,854
Georgia	3,456	3.0%	\$192,599	2.8%	\$10,351	2.3%	\$202,950	2.8%	\$58,729
Hawaii	427	0.4%	\$31,237	0.5%	\$1,992	0.4%	\$33,228	0.5%	\$77,839
Idaho	518	0.5%	\$29,727	0.4%	\$1,783	0.4%	\$31,510	0.4%	\$60,882
Illinois	4,889	4.3%	\$296,172	4.3%	\$21,421	4.8%	\$317,593	4.3%	\$64,960
Indiana	2,459	2.2%	\$138,662	2.0%	\$4,664	1.0%	\$143,327	2.0%	\$58,282
Iowa	1,222	1.1%	\$68,103	1.0%	\$2,286	0.5%	\$70,389	1.0%	\$57,623
Kansas	1,101	1.0%	\$61,138	0.9%	\$2,323	0.5%	\$63,461	0.9%	\$57,650
Kentucky	1,698	1.5%	\$81,194	1.2%	\$2,897	0.6%	\$84,091	1.2%	\$49,525
Louisiana	1,698	1.5%	\$82,178	1.2%	\$2,461	0.6%	\$84,639	1.2%	\$49,846
Maine	544	0.5%	\$28,543	0.4%	\$1,521	0.3%	\$30,064	0.4%	\$55,275
Maryland	2,125	1.9%	\$167,844	2.4%	\$8,884	2.0%	\$176,728	2.4%	\$83,165
Massachusetts	2,454	2.2%	\$176,198	2.6%	\$15,652	3.5%	\$191,850	2.6%	\$78,172
Michigan	3,985	3.5%	\$229,947	3.4%	\$8,202	1.8%	\$238,148	3.3%	\$59,767
Minnesota	1,998	1.8%	\$145,314	2.1%	\$6,596	1.5%	\$151,910	2.1%	\$76,016
Mississippi	1,091	1.0%	\$56,074	0.8%	\$1,386	0.3%	\$57,460	0.8%	\$52,650
Missouri	2,307	2.0%	\$135,814	2.0%	\$5,063	1.1%	\$140,877	1.9%	\$61,065
Montana	390	0.3%	\$17,096	0.2%	\$1,322	0.3%	\$18,417	0.3%	\$47,236
Nebraska	698	0.6%	\$40,196	0.6%	\$1,917	0.4%	\$42,113	0.6%	\$60,304
Nevada	918	0.8%	\$55,117	0.8%	\$9,553	2.1%	\$64,671	0.9%	\$70,440
New Hampshire	506	0.4%	\$34,981	0.5%	\$2,514	0.6%	\$37,495	0.5%	\$74,109
New Jersey	3,234	2.9%	\$251,847	3.7%	\$14,730	3.3%	\$266,576	3.7%	\$82,426
New Mexico	757	0.7%	\$39,706	0.6%	\$1,503	0.3%	\$41,209	0.6%	\$54,403
New York	7,454	6.6%	\$466,875	6.8%	\$45,111	10.1%	\$511,987	7.0%	\$68,687
North Carolina	3,347	2.9%	\$181,373	2.6%	\$8,034	1.8%	\$189,407	2.6%	\$56,595
North Dakota	272	0.2%	\$14,344	0.2%	\$562	0.1%	\$14,906	0.2%	\$54,770
Ohio	4,536	4.0%	\$251,116	3.7%	\$9,213	2.1%	\$260,329	3.6%	\$57,386
Oklahoma	1,392	1.2%	\$74,595	1.1%	\$3,181	0.7%	\$77,776	1.1%	\$55,885
Oregon	1,478	1.3%	\$83,884	1.2%	\$4,778	1.1%	\$88,662	1.2%	\$59,967
Pennsylvania	4,910	4.3%	\$287,331	4.2%	\$13,125	2.9%	\$300,456	4.1%	\$61,190
Rhode Island	423	0.4%	\$26,431	0.4%	\$1,585	0.4%	\$28,015	0.4%	\$66,253
South Carolina	1,633	1.4%	\$82,640	1.2%	\$3,966	0.9%	\$86,606	1.2%	\$53,032
South Dakota	308	0.3%	\$15,965	0.2%	\$1,124	0.3%	\$17,089	0.2%	\$55,397
Tennessee	2,387	2.1%	\$123,237	1.8%	\$6,677	1.5%	\$129,914	1.8%	\$54,432
Texas	8,215	7.2%	\$472,967	6.9%	\$26,139	5.9%	\$499,106	6.8%	\$60,752
Utah	767	0.7%	\$49,538	0.7%	\$2,533	0.6%	\$52,071	0.7%	\$67,886
Vermont	258	0.2%	\$15,951	0.2%	\$964	0.2%	\$16,915	0.2%	\$65,494
Virginia	2,846	2.5%	\$197,673	2.9%	\$11,204	2.5%	\$208,876	2.9%	\$73,382
Washington	2,459	2.2%	\$158,187	2.3%	\$11,132	2.5%	\$169,319	2.3%	\$68,845
West Virginia	720	0.6%	\$32,673	0.5%	\$749	0.2%	\$33,422	0.5%	\$46,414
Wisconsin	2,247	2.0%	\$128,407	1.9%	\$6,193	1.4%	\$134,600	1.8%	\$59,895
Wyoming	207	0.2%	\$11,576	0.2%	\$1,597	0.4%	\$13,172	0.2%	\$63,652
United States	113,476	100.0%	\$6,857,538	100.0%	\$445,747	100.0%	\$7,303,285	100.0%	\$64,360

Source: Calculated at the Center on Wealth and Philanthropy based on data from the Bureau of Labor Statistics Current Population Survey and the IRS Statistics of Income.

Table 4: Households, Taxes & Medicare Payments by State, 2004 (2004 Dollars)

State	Households		Federal Income Tax		State/Local Income Tax		Soc. Sec. & Req. Retirement		Property Taxes		Sales Taxes		Medicare Payments		Amount (Millions)
	Number (Thousands)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share	
Alabama	1,849	1.6%	\$9,154	1.0%	\$2,344	1.1%	\$4,197	1.3%	\$592	0.4%	\$1,857	1.1%	\$962	1.2%	\$19,106
Alaska	241	0.2%	\$2,009	0.2%	\$0	0.0%	\$960	0.3%	\$275	0.2%	\$115	0.1%	\$221	0.3%	\$3,580
Arizona	2,193	1.9%	\$14,223	1.6%	\$2,316	1.1%	\$5,392	1.7%	\$1,387	0.9%	\$2,277	1.3%	\$1,208	1.5%	\$26,803
Arkansas	1,118	1.0%	\$4,835	0.6%	\$1,688	0.8%	\$2,336	0.8%	\$408	0.3%	\$1,375	0.8%	\$560	0.7%	\$11,202
California	12,860	11.3%	\$121,340	13.9%	\$36,399	16.9%	\$39,321	12.6%	\$17,523	11.1%	\$22,954	13.1%	\$9,828	12.6%	\$247,364
Colorado	1,790	1.6%	\$14,841	1.7%	\$3,414	1.6%	\$5,013	1.6%	\$2,003	1.3%	\$2,286	1.3%	\$1,322	1.7%	\$28,880
Connecticut	1,430	1.3%	\$20,305	2.3%	\$4,320	2.0%	\$4,680	1.5%	\$3,967	2.5%	\$2,858	1.6%	\$1,420	1.8%	\$37,550
Delaware	325	0.3%	\$2,724	0.3%	\$828	0.4%	\$938	0.3%	\$309	0.2%	\$269	0.2%	\$228	0.3%	\$5,295
District of Columbia	255	0.2%	\$2,831	0.3%	\$1,049	0.5%	\$830	0.3%	\$171	0.1%	\$191	0.1%	\$229	0.3%	\$5,301
Florida	7,077	6.2%	\$57,750	6.6%	\$0	0.0%	\$15,140	4.9%	\$10,027	6.4%	\$14,855	8.5%	\$4,114	5.3%	\$101,887
Georgia	3,456	3.0%	\$22,027	2.5%	\$6,830	3.2%	\$8,886	2.9%	\$2,678	1.7%	\$3,216	1.8%	\$2,336	3.0%	\$45,974
Hawaii	427	0.4%	\$3,314	0.4%	\$1,169	0.5%	\$1,389	0.4%	\$208	0.1%	\$750	0.4%	\$340	0.4%	\$7,170
Idaho	518	0.5%	\$2,670	0.3%	\$908	0.4%	\$1,344	0.4%	\$289	0.2%	\$380	0.2%	\$307	0.4%	\$5,899
Illinois	4,889	4.3%	\$42,657	4.9%	\$7,218	3.4%	\$14,693	4.7%	\$9,773	6.2%	\$8,383	4.8%	\$3,666	4.7%	\$86,389
Indiana	2,459	2.2%	\$14,672	1.7%	\$4,232	2.0%	\$6,458	2.1%	\$1,714	1.1%	\$1,973	1.1%	\$1,547	2.0%	\$30,595
Iowa	1,222	1.1%	\$6,375	0.7%	\$2,011	0.9%	\$3,051	1.0%	\$1,241	0.8%	\$1,172	0.7%	\$709	0.9%	\$14,559
Kansas	1,101	1.0%	\$6,588	0.8%	\$1,916	0.9%	\$2,836	0.9%	\$967	0.6%	\$1,021	0.6%	\$687	0.9%	\$14,015
Kentucky	1,698	1.5%	\$8,023	0.9%	\$3,629	1.7%	\$3,739	1.2%	\$708	0.5%	\$1,429	0.8%	\$839	1.1%	\$18,367
Louisiana	1,698	1.5%	\$8,192	0.9%	\$2,192	1.0%	\$3,759	1.2%	\$2,263	1.4%	\$7,239	4.1%	\$955	1.2%	\$24,600
Maine	544	0.5%	\$2,927	0.3%	\$1,160	0.5%	\$1,447	0.5%	\$833	0.5%	\$530	0.3%	\$354	0.5%	\$7,251
Maryland	2,125	1.9%	\$20,964	2.4%	\$8,287	3.9%	\$7,738	2.5%	\$2,876	1.8%	\$2,607	1.5%	\$1,953	2.5%	\$44,425
Massachusetts	2,454	2.2%	\$28,393	3.3%	\$8,830	4.1%	\$8,403	2.7%	\$4,714	3.0%	\$2,757	1.6%	\$2,159	2.8%	\$55,256
Michigan	3,985	3.5%	\$26,265	3.0%	\$6,362	3.0%	\$10,649	3.4%	\$6,094	3.9%	\$5,630	3.2%	\$2,627	3.4%	\$57,626
Minnesota	1,998	1.8%	\$16,250	1.9%	\$5,710	2.7%	\$6,451	2.1%	\$2,534	1.6%	\$3,381	1.9%	\$1,606	2.1%	\$35,932
Mississippi	1,091	1.0%	\$4,193	0.5%	\$1,062	0.5%	\$2,519	0.8%	\$392	0.2%	\$728	0.4%	\$548	0.7%	\$9,442
Missouri	2,307	2.0%	\$13,440	1.5%	\$4,033	1.9%	\$5,802	1.9%	\$1,248	0.8%	\$1,940	1.1%	\$1,470	1.9%	\$27,933
Montana	390	0.3%	\$1,785	0.2%	\$606	0.3%	\$827	0.3%	\$462	0.3%	\$212	0.1%	\$168	0.2%	\$4,060
Nebraska	698	0.6%	\$4,079	0.5%	\$1,243	0.6%	\$1,746	0.6%	\$863	0.5%	\$1,004	0.6%	\$411	0.5%	\$9,345
Nevada	918	0.8%	\$8,830	1.0%	\$0	0.0%	\$2,073	0.7%	\$1,318	0.8%	\$2,804	1.6%	\$561	0.7%	\$15,587
New Hampshire	506	0.4%	\$4,670	0.5%	\$55	0.0%	\$1,717	0.6%	\$1,194	0.8%	\$320	0.2%	\$413	0.5%	\$8,368
New Jersey	3,234	2.9%	\$39,188	4.5%	\$7,401	3.4%	\$11,775	3.8%	\$11,297	7.2%	\$6,061	3.5%	\$3,239	4.1%	\$78,960
New Mexico	757	0.7%	\$3,550	0.4%	\$1,007	0.5%	\$1,893	0.6%	\$303	0.2%	\$947	0.5%	\$383	0.5%	\$8,083
New York	7,454	6.6%	\$75,885	8.7%	\$30,745	14.3%	\$21,577	6.9%	\$18,913	12.0%	\$16,026	9.2%	\$6,128	7.8%	\$169,274
North Carolina	3,347	2.9%	\$19,576	2.2%	\$7,511	3.5%	\$8,719	2.8%	\$2,301	1.5%	\$3,380	1.9%	\$2,052	2.6%	\$43,539
North Dakota	272	0.2%	\$1,371	0.2%	\$214	0.1%	\$643	0.2%	\$261	0.2%	\$331	0.2%	\$154	0.2%	\$2,974
Ohio	4,536	4.0%	\$28,193	3.2%	\$12,183	5.7%	\$11,963	3.8%	\$5,405	3.4%	\$5,928	3.4%	\$2,723	3.5%	\$66,396
Oklahoma	1,392	1.2%	\$6,938	0.8%	\$2,319	1.1%	\$3,289	1.1%	\$626	0.4%	\$1,390	0.8%	\$761	1.0%	\$15,323
Oregon	1,478	1.3%	\$8,461	1.0%	\$4,371	2.0%	\$3,769	1.2%	\$1,977	1.3%	\$580	0.3%	\$850	1.1%	\$20,008
Pennsylvania	4,910	4.3%	\$35,027	4.0%	\$10,311	4.8%	\$13,807	4.4%	\$7,594	4.8%	\$7,836	4.5%	\$3,329	4.3%	\$77,905
Rhode Island	423	0.4%	\$3,242	0.4%	\$900	0.4%	\$1,382	0.4%	\$709	0.5%	\$529	0.3%	\$315	0.4%	\$7,076
South Carolina	1,633	1.4%	\$8,312	1.0%	\$2,439	1.1%	\$3,898	1.3%	\$1,045	0.7%	\$1,132	0.6%	\$869	1.1%	\$17,695
South Dakota	308	0.3%	\$1,814	0.2%	\$0	0.0%	\$786	0.3%	\$469	0.3%	\$712	0.4%	\$171	0.2%	\$3,952
Tennessee	2,387	2.1%	\$14,305	1.6%	\$140	0.1%	\$5,027	1.6%	\$1,317	0.8%	\$3,249	1.9%	\$1,333	1.7%	\$25,371
Texas	8,215	7.2%	\$59,942	6.9%	\$0	0.0%	\$21,529	6.9%	\$12,659	8.1%	\$13,324	7.6%	\$5,392	6.9%	\$112,845
Utah	767	0.7%	\$4,634	0.5%	\$1,692	0.8%	\$2,081	0.7%	\$809	0.5%	\$1,344	0.8%	\$532	0.7%	\$11,093
Vermont	258	0.2%	\$1,590	0.2%	\$430	0.2%	\$729	0.2%	\$406	0.3%	\$296	0.2%	\$178	0.2%	\$3,629
Virginia	2,846	2.5%	\$25,920	3.0%	\$7,422	3.4%	\$8,589	2.8%	\$3,208	2.0%	\$3,014	1.7%	\$2,306	2.9%	\$50,460
Washington	2,459	2.2%	\$20,226	2.3%	\$0	0.0%	\$6,783	2.2%	\$3,610	2.3%	\$7,349	4.2%	\$1,818	2.3%	\$39,787
West Virginia	720	0.6%	\$2,937	0.3%	\$1,068	0.5%	\$1,535	0.5%	\$354	0.2%	\$778	0.4%	\$351	0.4%	\$7,023
Wisconsin	2,247	2.0%	\$14,516	1.7%	\$5,251	2.4%	\$6,196	2.0%	\$4,812	3.1%	\$3,831	2.2%	\$1,453	1.9%	\$36,060
Wyoming	207	0.2%	\$1,654	0.2%	\$0	0.0%	\$604	0.2%	\$139	0.1%	\$149	0.1%	\$130	0.2%	\$2,675
United States	113,476	100.0%	\$873,607	100.0%	\$215,215	100.0%	\$310,905	100.0%	\$157,245	100.0%	\$174,701	100.0%	\$78,215	100.0%	\$1,809,886

Source: Calculated at the Center on Wealth and Philanthropy based on data from the Bureau of Labor Statistics Current Population Survey, IRS Statistics of Income, Census Bureau Census of Governments, and Social Security Administration Employment and Earnings.

Table 5: Households, After-Tax Income & Tax Burden by State, 2004 (2004 Dollars)

State	Households		Before Tax Income		Total Taxes		After Tax Income		Average After-Tax HH Income	Tax Burden (Taxes as % of Before Tax Income)	Tax Burden Rank
	Number (Thousands)	Share	Amount (Millions)	Share	Amount (Millions)	Share	Amount (Millions)	Share			
Alabama	1,849	1.6%	\$96,778	1.3%	\$19,106	1.1%	\$77,672	1.4%	\$41,997	19.7%	44
Alaska	241	0.2%	\$17,357	0.2%	\$3,580	0.2%	\$13,777	0.3%	\$57,279	20.6%	39
Arizona	2,193	1.9%	\$138,964	1.9%	\$26,803	1.5%	\$112,161	2.0%	\$51,138	19.3%	49
Arkansas	1,118	1.0%	\$57,024	0.8%	\$11,202	0.6%	\$45,823	0.8%	\$40,981	19.6%	46
California	12,860	11.3%	\$936,032	12.8%	\$247,364	13.7%	\$688,668	12.5%	\$53,552	26.4%	9
Colorado	1,790	1.6%	\$130,319	1.8%	\$28,880	1.6%	\$101,440	1.8%	\$56,662	22.2%	29
Connecticut	1,430	1.3%	\$113,237	1.6%	\$37,550	2.1%	\$75,686	1.4%	\$52,934	33.2%	1
Delaware	325	0.3%	\$20,872	0.3%	\$5,295	0.3%	\$15,577	0.3%	\$47,917	25.4%	12
District of Columbia	255	0.2%	\$19,436	0.3%	\$5,301	0.3%	\$14,135	0.3%	\$55,386	27.3%	6
Florida	7,077	6.2%	\$451,928	6.2%	\$101,887	5.6%	\$350,041	6.4%	\$49,458	22.5%	26
Georgia	3,456	3.0%	\$202,950	2.8%	\$45,974	2.5%	\$156,976	2.9%	\$45,425	22.7%	23
Hawaii	427	0.4%	\$33,228	0.5%	\$7,170	0.4%	\$26,058	0.5%	\$61,042	21.6%	33
Idaho	518	0.5%	\$31,510	0.4%	\$5,899	0.3%	\$25,611	0.5%	\$49,483	18.7%	50
Illinois	4,889	4.3%	\$317,593	4.3%	\$86,389	4.8%	\$231,204	4.2%	\$47,290	27.2%	7
Indiana	2,459	2.2%	\$143,327	2.0%	\$30,595	1.7%	\$112,731	2.1%	\$45,841	21.3%	35
Iowa	1,222	1.1%	\$70,389	1.0%	\$14,559	0.8%	\$55,831	1.0%	\$45,705	20.7%	38
Kansas	1,101	1.0%	\$63,461	0.9%	\$14,015	0.8%	\$49,446	0.9%	\$44,918	22.1%	30
Kentucky	1,698	1.5%	\$84,091	1.2%	\$18,367	1.0%	\$65,724	1.2%	\$38,708	21.8%	32
Louisiana	1,698	1.5%	\$84,639	1.2%	\$24,600	1.4%	\$60,040	1.1%	\$35,359	29.1%	4
Maine	544	0.5%	\$30,064	0.4%	\$7,251	0.4%	\$22,813	0.4%	\$41,943	24.1%	17
Maryland	2,125	1.9%	\$176,728	2.4%	\$44,425	2.5%	\$132,303	2.4%	\$62,260	25.1%	14
Massachusetts	2,454	2.2%	\$191,850	2.6%	\$55,256	3.1%	\$136,594	2.5%	\$55,657	28.8%	5
Michigan	3,985	3.5%	\$238,148	3.3%	\$57,626	3.2%	\$180,522	3.3%	\$45,305	24.2%	15
Minnesota	1,998	1.8%	\$151,910	2.1%	\$35,932	2.0%	\$115,978	2.1%	\$58,036	23.7%	19
Mississippi	1,091	1.0%	\$57,460	0.8%	\$9,442	0.5%	\$48,019	0.9%	\$43,999	16.4%	51
Missouri	2,307	2.0%	\$140,877	1.9%	\$27,933	1.5%	\$112,944	2.1%	\$48,957	19.8%	43
Montana	390	0.3%	\$18,417	0.3%	\$4,060	0.2%	\$14,358	0.3%	\$36,824	22.0%	31
Nebraska	698	0.6%	\$42,113	0.6%	\$9,345	0.5%	\$32,768	0.6%	\$46,923	22.2%	28
Nevada	918	0.8%	\$64,671	0.9%	\$15,587	0.9%	\$49,084	0.9%	\$53,462	24.1%	18
New Hampshire	506	0.4%	\$37,495	0.5%	\$8,368	0.5%	\$29,127	0.5%	\$57,570	22.3%	27
New Jersey	3,234	2.9%	\$266,576	3.7%	\$78,960	4.4%	\$187,616	3.4%	\$58,011	29.6%	3
New Mexico	757	0.7%	\$41,209	0.6%	\$8,083	0.4%	\$33,127	0.6%	\$43,732	19.6%	47
New York	7,454	6.6%	\$511,987	7.0%	\$169,274	9.4%	\$342,713	6.2%	\$45,977	33.1%	2
North Carolina	3,347	2.9%	\$189,407	2.6%	\$43,539	2.4%	\$145,869	2.7%	\$43,586	23.0%	22
North Dakota	272	0.2%	\$14,906	0.2%	\$2,974	0.2%	\$11,932	0.2%	\$43,843	20.0%	42
Ohio	4,536	4.0%	\$260,329	3.6%	\$66,396	3.7%	\$193,934	3.5%	\$42,750	25.5%	11
Oklahoma	1,392	1.2%	\$77,776	1.1%	\$15,323	0.8%	\$62,453	1.1%	\$44,875	19.7%	45
Oregon	1,478	1.3%	\$88,662	1.2%	\$20,008	1.1%	\$68,654	1.2%	\$46,435	22.6%	25
Pennsylvania	4,910	4.3%	\$300,456	4.1%	\$77,905	4.3%	\$222,551	4.1%	\$45,324	25.9%	10
Rhode Island	423	0.4%	\$28,015	0.4%	\$7,076	0.4%	\$20,939	0.4%	\$49,519	25.3%	13
South Carolina	1,633	1.4%	\$86,606	1.2%	\$17,695	1.0%	\$68,911	1.3%	\$42,197	20.4%	40
South Dakota	308	0.3%	\$17,089	0.2%	\$3,952	0.2%	\$13,136	0.2%	\$42,584	23.1%	21
Tennessee	2,387	2.1%	\$129,914	1.8%	\$25,371	1.4%	\$104,543	1.9%	\$43,802	19.5%	48
Texas	8,215	7.2%	\$499,106	6.8%	\$112,845	6.2%	\$386,260	7.0%	\$47,016	22.6%	24
Utah	767	0.7%	\$52,071	0.7%	\$11,093	0.6%	\$40,978	0.7%	\$53,425	21.3%	36
Vermont	258	0.2%	\$16,915	0.2%	\$3,629	0.2%	\$13,286	0.2%	\$51,443	21.5%	34
Virginia	2,846	2.5%	\$208,876	2.9%	\$50,460	2.8%	\$158,417	2.9%	\$55,654	24.2%	16
Washington	2,459	2.2%	\$169,319	2.3%	\$39,787	2.2%	\$129,532	2.4%	\$52,668	23.5%	20
West Virginia	720	0.6%	\$33,422	0.5%	\$7,023	0.4%	\$26,399	0.5%	\$36,661	21.0%	37
Wisconsin	2,247	2.0%	\$134,600	1.8%	\$36,060	2.0%	\$98,541	1.8%	\$43,849	26.8%	8
Wyoming	207	0.2%	\$13,172	0.2%	\$2,675	0.1%	\$10,497	0.2%	\$50,724	20.3%	41
United States	113,476	100.0%	\$7,303,285	100.0%	\$1,809,886	100.0%	\$5,493,399	100.0%	\$48,410	24.8%	24.8%

Source: Calculated at the Center on Wealth and Philanthropy based on data from Tables 2 and 3 of this report.

Table 6: Household After Tax Income Adjusted for Cost of Living Using MERIC Cost of Living Index by State, 2004 (2004 Dollars)

State	Households		After Tax Income		MERIC Index	Cost of Living Rank	After Tax Income Adjusted for Cost of Living		
	Number (Thousands)	Share	Amount (Millions)	Share			Amount (Millions)	Share	Average Adjusted Income
Alabama	1,849	1.6%	\$77,672	1.4%	92.8	39	\$88,524	1.6%	\$47,865
Alaska	241	0.2%	\$13,777	0.3%	129.4	5	\$11,260	0.2%	\$46,814
Arizona	2,193	1.9%	\$112,161	2.0%	102.7	19	\$115,534	2.1%	\$52,676
Arkansas	1,118	1.0%	\$45,823	0.8%	88.0	51	\$55,043	1.0%	\$49,227
California	12,860	11.3%	\$688,668	12.5%	144.6	2	\$503,581	9.2%	\$39,160
Colorado	1,790	1.6%	\$101,440	1.8%	102.2	20	\$105,002	1.9%	\$58,652
Connecticut	1,430	1.3%	\$75,686	1.4%	128.5	7	\$62,291	1.1%	\$43,566
Delaware	325	0.3%	\$15,577	0.3%	103.1	17	\$15,979	0.3%	\$49,155
District of Columbia	255	0.2%	\$14,135	0.3%	140.2	3	\$10,661	0.2%	\$41,771
Florida	7,077	6.2%	\$350,041	6.4%	100.0	26	\$370,031	6.7%	\$52,283
Georgia	3,456	3.0%	\$156,976	2.9%	92.5	41	\$179,537	3.3%	\$51,954
Hawaii	427	0.4%	\$26,058	0.5%	166.0	1	\$16,602	0.3%	\$38,890
Idaho	518	0.5%	\$25,611	0.5%	94.9	35	\$28,550	0.5%	\$55,163
Illinois	4,889	4.3%	\$231,204	4.2%	100.4	24	\$243,494	4.4%	\$49,804
Indiana	2,459	2.2%	\$112,731	2.1%	94.3	37	\$126,471	2.3%	\$51,428
Iowa	1,222	1.1%	\$55,831	1.0%	94.6	36	\$62,387	1.1%	\$51,072
Kansas	1,101	1.0%	\$49,446	0.9%	92.4	44	\$56,613	1.0%	\$51,429
Kentucky	1,698	1.5%	\$65,724	1.2%	92.4	43	\$75,231	1.4%	\$44,307
Louisiana	1,698	1.5%	\$60,040	1.1%	96.3	32	\$65,957	1.2%	\$38,844
Maine	544	0.5%	\$22,813	0.4%	118.4	12	\$20,381	0.4%	\$37,471
Maryland	2,125	1.9%	\$132,303	2.4%	127.4	8	\$109,828	2.0%	\$51,683
Massachusetts	2,454	2.2%	\$136,594	2.5%	124.8	9	\$115,707	2.1%	\$47,146
Michigan	3,985	3.5%	\$180,522	3.3%	100.1	25	\$190,736	3.5%	\$47,868
Minnesota	1,998	1.8%	\$115,978	2.1%	102.8	18	\$119,263	2.2%	\$59,679
Mississippi	1,091	1.0%	\$48,019	0.9%	92.1	45	\$55,144	1.0%	\$50,527
Missouri	2,307	2.0%	\$112,944	2.1%	92.1	47	\$129,738	2.4%	\$56,237
Montana	390	0.3%	\$14,358	0.3%	99.1	28	\$15,319	0.3%	\$39,290
Nebraska	698	0.6%	\$32,768	0.6%	94.0	38	\$36,850	0.7%	\$52,768
Nevada	918	0.8%	\$49,084	0.9%	107.9	15	\$48,122	0.9%	\$52,415
New Hampshire	506	0.4%	\$29,127	0.5%	120.5	11	\$25,556	0.5%	\$50,512
New Jersey	3,234	2.9%	\$187,616	3.4%	133.7	4	\$148,404	2.7%	\$45,887
New Mexico	757	0.7%	\$33,127	0.6%	102.1	21	\$34,307	0.6%	\$45,290
New York	7,454	6.6%	\$342,713	6.2%	121.9	10	\$297,394	5.4%	\$39,897
North Carolina	3,347	2.9%	\$145,869	2.7%	96.3	31	\$160,205	2.9%	\$47,870
North Dakota	272	0.2%	\$11,932	0.2%	92.1	46	\$13,703	0.2%	\$50,348
Ohio	4,536	4.0%	\$193,934	3.5%	96.0	33	\$213,660	3.9%	\$47,099
Oklahoma	1,392	1.2%	\$62,453	1.1%	89.8	50	\$73,557	1.3%	\$52,854
Oregon	1,478	1.3%	\$68,654	1.2%	108.1	14	\$67,169	1.2%	\$45,430
Pennsylvania	4,910	4.3%	\$222,551	4.1%	99.4	27	\$236,740	4.3%	\$48,214
Rhode Island	423	0.4%	\$20,939	0.4%	128.6	6	\$17,223	0.3%	\$40,731
South Carolina	1,633	1.4%	\$68,911	1.3%	96.4	30	\$75,586	1.4%	\$46,284
South Dakota	308	0.3%	\$13,136	0.2%	95.1	34	\$14,606	0.3%	\$47,348
Tennessee	2,387	2.1%	\$104,543	1.9%	89.9	48	\$122,994	2.2%	\$51,533
Texas	8,215	7.2%	\$386,260	7.0%	89.9	49	\$454,558	8.3%	\$55,330
Utah	767	0.7%	\$40,978	0.7%	92.5	40	\$46,842	0.9%	\$61,070
Vermont	258	0.2%	\$13,286	0.2%	116.2	13	\$12,090	0.2%	\$46,811
Virginia	2,846	2.5%	\$158,417	2.9%	101.8	22	\$164,584	3.0%	\$57,821
Washington	2,459	2.2%	\$129,532	2.4%	103.8	16	\$132,013	2.4%	\$53,677
West Virginia	720	0.6%	\$26,399	0.5%	92.4	42	\$30,209	0.5%	\$41,952
Wisconsin	2,247	2.0%	\$98,541	1.8%	97.2	29	\$107,251	2.0%	\$47,725
Wyoming	207	0.2%	\$10,497	0.2%	101.7	23	\$10,911	0.2%	\$52,725
United States	113,476	100.0%	\$5,493,399	100.0%			\$5,493,399	100.0%	\$48,410

Source: Calculated at the Center on Wealth and Philanthropy based on data from Table 4 and the Missouri Economic Research and Information Center.

Table 7: Household After Tax Income Adjusted for Cost of Living Using CWP Cost of Living Index by State, 2004 (2004 Dollars)

State	Households		After Tax Income		CWP Cost of Living Index	Cost of Living Rank	After Tax Income Adjusted for Cost of Living		
	Number (Thousands)	Share	Amount (Millions)	Share			Amount (Millions)	Share	Average Adjusted Income
Alabama	1,849	1.6%	\$77,672	1.4%	83.8	43	\$90,543	1.6%	\$48,956
Alaska	241	0.2%	\$13,777	0.3%	110.0	10	\$12,237	0.2%	\$50,877
Arizona	2,193	1.9%	\$112,161	2.0%	87.2	30	\$125,622	2.3%	\$57,275
Arkansas	1,118	1.0%	\$45,823	0.8%	80.8	50	\$55,387	1.0%	\$49,535
California	12,860	11.3%	\$688,668	12.5%	132.3	3	\$508,574	9.3%	\$39,548
Colorado	1,790	1.6%	\$101,440	1.8%	89.9	26	\$110,258	2.0%	\$61,588
Connecticut	1,430	1.3%	\$75,686	1.4%	115.3	7	\$64,148	1.2%	\$44,864
Delaware	325	0.3%	\$15,577	0.3%	93.3	20	\$16,309	0.3%	\$50,167
District of Columbia	255	0.2%	\$14,135	0.3%	122.9	4	\$11,238	0.2%	\$44,031
Florida	7,077	6.2%	\$350,041	6.4%	91.4	23	\$374,333	6.8%	\$52,891
Georgia	3,456	3.0%	\$156,976	2.9%	85.9	35	\$178,535	3.2%	\$51,664
Hawaii	427	0.4%	\$26,058	0.5%	144.8	1	\$17,582	0.3%	\$41,188
Idaho	518	0.5%	\$25,611	0.5%	86.1	33	\$29,056	0.5%	\$56,141
Illinois	4,889	4.3%	\$231,204	4.2%	102.3	13	\$220,745	4.0%	\$45,151
Indiana	2,459	2.2%	\$112,731	2.1%	85.5	37	\$128,865	2.3%	\$52,402
Iowa	1,222	1.1%	\$55,831	1.0%	83.9	42	\$65,009	1.2%	\$53,218
Kansas	1,101	1.0%	\$49,446	0.9%	84.2	41	\$57,346	1.0%	\$52,095
Kentucky	1,698	1.5%	\$65,724	1.2%	84.3	40	\$76,194	1.4%	\$44,874
Louisiana	1,698	1.5%	\$60,040	1.1%	86.9	31	\$67,475	1.2%	\$39,738
Maine	544	0.5%	\$22,813	0.4%	107.7	11	\$20,689	0.4%	\$38,037
Maryland	2,125	1.9%	\$132,303	2.4%	95.9	19	\$134,764	2.5%	\$63,418
Massachusetts	2,454	2.2%	\$136,594	2.5%	119.7	5	\$111,527	2.0%	\$45,443
Michigan	3,985	3.5%	\$180,522	3.3%	92.5	21	\$190,693	3.5%	\$47,857
Minnesota	1,998	1.8%	\$115,978	2.1%	91.5	22	\$123,856	2.3%	\$61,978
Mississippi	1,091	1.0%	\$48,019	0.9%	82.3	46	\$57,029	1.0%	\$52,255
Missouri	2,307	2.0%	\$112,944	2.1%	84.9	39	\$129,966	2.4%	\$56,336
Montana	390	0.3%	\$14,358	0.3%	88.3	28	\$15,893	0.3%	\$40,761
Nebraska	698	0.6%	\$32,768	0.6%	83.5	44	\$38,325	0.7%	\$54,881
Nevada	918	0.8%	\$49,084	0.9%	97.0	17	\$49,437	0.9%	\$53,847
New Hampshire	506	0.4%	\$29,127	0.5%	111.7	9	\$25,475	0.5%	\$50,351
New Jersey	3,234	2.9%	\$187,616	3.4%	117.5	6	\$155,994	2.8%	\$48,234
New Mexico	757	0.7%	\$33,127	0.6%	90.9	24	\$35,606	0.6%	\$47,005
New York	7,454	6.6%	\$342,713	6.2%	141.4	2	\$236,884	4.3%	\$31,780
North Carolina	3,347	2.9%	\$145,869	2.7%	86.0	34	\$165,767	3.0%	\$49,532
North Dakota	272	0.2%	\$11,932	0.2%	81.0	49	\$14,385	0.3%	\$52,858
Ohio	4,536	4.0%	\$193,934	3.5%	87.7	29	\$216,177	3.9%	\$47,654
Oklahoma	1,392	1.2%	\$62,453	1.1%	82.7	45	\$73,827	1.3%	\$53,048
Oregon	1,478	1.3%	\$68,654	1.2%	98.7	15	\$67,939	1.2%	\$45,951
Pennsylvania	4,910	4.3%	\$222,551	4.1%	96.4	18	\$225,573	4.1%	\$45,940
Rhode Island	423	0.4%	\$20,939	0.4%	114.5	8	\$17,871	0.3%	\$42,263
South Carolina	1,633	1.4%	\$68,911	1.3%	85.5	36	\$78,712	1.4%	\$48,199
South Dakota	308	0.3%	\$13,136	0.2%	85.1	38	\$15,083	0.3%	\$48,893
Tennessee	2,387	2.1%	\$104,543	1.9%	80.8	51	\$126,476	2.3%	\$52,992
Texas	8,215	7.2%	\$386,260	7.0%	82.1	47	\$459,554	8.4%	\$55,938
Utah	767	0.7%	\$40,978	0.7%	86.7	32	\$46,161	0.8%	\$60,181
Vermont	258	0.2%	\$13,286	0.2%	103.8	12	\$12,511	0.2%	\$48,440
Virginia	2,846	2.5%	\$158,417	2.9%	97.5	16	\$158,737	2.9%	\$55,767
Washington	2,459	2.2%	\$129,532	2.4%	99.4	14	\$127,280	2.3%	\$51,752
West Virginia	720	0.6%	\$26,399	0.5%	81.8	48	\$31,531	0.6%	\$43,788
Wisconsin	2,247	2.0%	\$98,541	1.8%	88.4	27	\$108,862	2.0%	\$48,442
Wyoming	207	0.2%	\$10,497	0.2%	90.3	25	\$11,361	0.2%	\$54,897
United States	113,476	100.0%	\$5,493,399	100.0%			\$5,493,399	100.0%	\$48,410

Source: Calculated at the Center on Wealth and Philanthropy based on data from Table 4 and the ACCRA Group.

Table 8: Four Social Indicators of Giving Relative to Income by State, 2004

State	Share of HHs	Share of Charitable Contributions	Share of Gross Income	CWP Measure 1		Share of After-Tax Income	CWP Measure 2		Share of After Tax Income Adjusted by MERIC Cost of Living	CWP Measure 3		Share of After Tax Income Adjusted by CWP Cost of Living	CWP Measure 4	
				Value	Rank		Value	Rank		Value	Rank		Value	Rank
Alabama	1.6%	1.6%	1.3%	1.18	8	1.4%	1.10	9	1.6%	0.97	17	1.6%	0.95	17
Alaska	0.2%	0.2%	0.2%	0.72	47	0.3%	0.68	47	0.2%	0.83	33	0.2%	0.77	38
Arizona	1.9%	1.7%	1.9%	0.92	31	2.0%	0.86	36	2.1%	0.83	34	2.3%	0.76	39
Arkansas	1.0%	0.9%	0.8%	1.10	10	0.8%	1.03	14	1.0%	0.85	31	1.0%	0.85	28
California	11.3%	12.9%	12.8%	1.01	17	12.5%	1.03	13	9.2%	1.41	5	9.3%	1.40	4
Colorado	1.6%	1.7%	1.8%	0.94	28	1.8%	0.91	29	1.9%	0.88	25	2.0%	0.84	29
Connecticut	1.3%	1.6%	1.6%	1.00	18	1.4%	1.13	8	1.1%	1.37	6	1.2%	1.33	5
Delaware	0.3%	0.3%	0.3%	1.08	12	0.3%	1.09	10	0.3%	1.06	13	0.3%	1.04	12
District of Columbia	0.2%	0.4%	0.3%	1.41	2	0.3%	1.46	2	0.2%	1.93	1	0.2%	1.84	2
Florida	6.2%	6.1%	6.2%	0.98	20	6.4%	0.95	24	6.7%	0.90	24	6.8%	0.89	23
Georgia	3.0%	3.6%	2.8%	1.31	3	2.9%	1.27	4	3.3%	1.11	9	3.2%	1.12	8
Hawaii	0.4%	0.3%	0.5%	0.76	44	0.5%	0.73	44	0.3%	1.14	8	0.3%	1.08	10
Idaho	0.5%	0.5%	0.4%	1.05	14	0.5%	0.97	20	0.5%	0.87	28	0.5%	0.85	27
Illinois	4.3%	4.2%	4.3%	0.96	25	4.2%	0.99	19	4.4%	0.94	19	4.0%	1.04	15
Indiana	2.2%	1.7%	2.0%	0.85	39	2.1%	0.81	39	2.3%	0.73	44	2.3%	0.71	44
Iowa	1.1%	0.8%	1.0%	0.81	41	1.0%	0.76	41	1.1%	0.68	47	1.2%	0.66	47
Kansas	1.0%	0.9%	0.9%	0.98	21	0.9%	0.95	25	1.0%	0.83	35	1.0%	0.82	33
Kentucky	1.5%	1.1%	1.2%	0.97	22	1.2%	0.94	26	1.4%	0.82	36	1.4%	0.81	35
Louisiana	1.5%	1.1%	1.2%	0.94	29	1.1%	1.00	18	1.2%	0.91	22	1.2%	0.89	25
Maine	0.5%	0.3%	0.4%	0.67	48	0.4%	0.66	48	0.4%	0.74	42	0.4%	0.73	42
Maryland	1.9%	2.9%	2.4%	1.19	7	2.4%	1.20	6	2.0%	1.45	4	2.5%	1.18	6
Massachusetts	2.2%	2.3%	2.6%	0.86	37	2.5%	0.91	30	2.1%	1.08	11	2.0%	1.12	9
Michigan	3.5%	3.2%	3.3%	0.97	23	3.3%	0.96	23	3.5%	0.91	21	3.5%	0.91	21
Minnesota	1.8%	1.9%	2.1%	0.91	32	2.1%	0.90	33	2.2%	0.87	26	2.3%	0.84	30
Mississippi	1.0%	0.7%	0.8%	0.95	27	0.9%	0.85	37	1.0%	0.74	41	1.0%	0.72	43
Missouri	2.0%	1.7%	1.9%	0.86	36	2.1%	0.81	40	2.4%	0.71	45	2.4%	0.70	45
Montana	0.3%	0.2%	0.3%	0.96	24	0.3%	0.93	27	0.3%	0.87	27	0.3%	0.84	31
Nebraska	0.6%	0.5%	0.6%	0.93	30	0.6%	0.90	32	0.7%	0.80	38	0.7%	0.77	37
Nevada	0.8%	0.9%	0.9%	1.03	16	0.9%	1.02	16	0.9%	1.04	14	0.9%	1.01	16
New Hampshire	0.4%	0.3%	0.5%	0.66	49	0.5%	0.64	49	0.5%	0.73	43	0.5%	0.73	41
New Jersey	2.9%	3.3%	3.7%	0.90	33	3.4%	0.96	22	2.7%	1.22	7	2.8%	1.16	7
New Mexico	0.7%	0.4%	0.6%	0.76	43	0.6%	0.71	45	0.6%	0.69	46	0.6%	0.66	46
New York	6.6%	8.5%	7.0%	1.21	6	6.2%	1.35	3	5.4%	1.56	2	4.3%	1.96	1
North Carolina	2.9%	3.1%	2.6%	1.21	5	2.7%	1.18	7	2.9%	1.07	12	3.0%	1.04	13
North Dakota	0.2%	0.1%	0.2%	0.65	50	0.2%	0.61	50	0.2%	0.53	51	0.3%	0.50	51
Ohio	4.0%	3.1%	3.6%	0.86	38	3.5%	0.87	35	3.9%	0.79	39	3.9%	0.78	36
Oklahoma	1.2%	1.2%	1.1%	1.15	9	1.1%	1.08	11	1.3%	0.92	20	1.3%	0.91	20
Oregon	1.3%	1.2%	1.2%	0.95	26	1.2%	0.92	28	1.2%	0.94	18	1.2%	0.93	19
Pennsylvania	4.3%	3.7%	4.1%	0.89	35	4.1%	0.90	31	4.3%	0.85	32	4.1%	0.89	24
Rhode Island	0.4%	0.3%	0.4%	0.74	45	0.4%	0.74	43	0.3%	0.90	23	0.3%	0.87	26
South Carolina	1.4%	1.5%	1.2%	1.27	4	1.3%	1.20	5	1.4%	1.10	10	1.4%	1.05	11
South Dakota	0.3%	0.2%	0.2%	0.77	42	0.2%	0.75	42	0.3%	0.68	48	0.3%	0.65	48
Tennessee	2.1%	1.9%	1.8%	1.08	13	1.9%	1.01	17	2.2%	0.86	30	2.3%	0.83	32
Texas	7.2%	6.8%	6.8%	0.99	19	7.0%	0.96	21	8.3%	0.82	37	8.4%	0.81	34
Utah	0.7%	1.3%	0.7%	1.84	1	0.7%	1.76	1	0.9%	1.54	3	0.8%	1.56	3
Vermont	0.2%	0.1%	0.2%	0.60	51	0.2%	0.57	51	0.2%	0.63	49	0.2%	0.61	49
Virginia	2.5%	3.0%	2.9%	1.05	15	2.9%	1.04	12	3.0%	1.00	15	2.9%	1.04	14
Washington	2.2%	2.1%	2.3%	0.90	34	2.4%	0.88	34	2.4%	0.87	29	2.3%	0.90	22
West Virginia	0.6%	0.3%	0.5%	0.72	46	0.5%	0.69	46	0.5%	0.60	50	0.6%	0.58	50
Wisconsin	2.0%	1.5%	1.8%	0.81	40	1.8%	0.83	38	2.0%	0.77	40	2.0%	0.76	40
Wyoming	0.2%	0.2%	0.2%	1.09	11	0.2%	1.02	15	0.2%	0.99	16	0.2%	0.95	18
United States	100.0%	100.0%	100.0%	1.00		100.0%	1.00		100.0%	1.00		100.0%	1.00	

Source: Calculated at the Center on Wealth and Philanthropy based on data from Tables 2, 3, 4, 5, 6, and 7 of this report.

Table 9: CWP Measure 4 of Giving Relative to Income Ranked by State, 2004

State	Share of Households	Share of Charitable Contributions	Share of After Tax Income Adjusted by CWP Cost of Living	CWP Measure 4	
				Value	Rank
New York	6.6%	8.5%	4.3%	1.96	1
District of Columbia	0.2%	0.4%	0.2%	1.84	2
Utah	0.7%	1.3%	0.8%	1.56	3
California	11.3%	12.9%	9.3%	1.40	4
Connecticut	1.3%	1.6%	1.2%	1.33	5
Maryland	1.9%	2.9%	2.5%	1.18	6
New Jersey	2.9%	3.3%	2.8%	1.16	7
Georgia	3.0%	3.6%	3.2%	1.12	8
Massachusetts	2.2%	2.3%	2.0%	1.12	9
Hawaii	0.4%	0.3%	0.3%	1.08	10
South Carolina	1.4%	1.5%	1.4%	1.05	11
Delaware	0.3%	0.3%	0.3%	1.04	12
North Carolina	2.9%	3.1%	3.0%	1.04	13
Virginia	2.5%	3.0%	2.9%	1.04	14
Illinois	4.3%	4.2%	4.0%	1.04	15
Nevada	0.8%	0.9%	0.9%	1.01	16
Alabama	1.6%	1.6%	1.6%	0.95	17
Wyoming	0.2%	0.2%	0.2%	0.95	18
Oregon	1.3%	1.2%	1.2%	0.93	19
Oklahoma	1.2%	1.2%	1.3%	0.91	20
Michigan	3.5%	3.2%	3.5%	0.91	21
Washington	2.2%	2.1%	2.3%	0.90	22
Florida	6.2%	6.1%	6.8%	0.89	23
Pennsylvania	4.3%	3.7%	4.1%	0.89	24
Louisiana	1.5%	1.1%	1.2%	0.89	25
Rhode Island	0.4%	0.3%	0.3%	0.87	26
Idaho	0.5%	0.5%	0.5%	0.85	27
Arkansas	1.0%	0.9%	1.0%	0.85	28
Colorado	1.6%	1.7%	2.0%	0.84	29
Minnesota	1.8%	1.9%	2.3%	0.84	30
Montana	0.3%	0.2%	0.3%	0.84	31
Tennessee	2.1%	1.9%	2.3%	0.83	32
Kansas	1.0%	0.9%	1.0%	0.82	33
Texas	7.2%	6.8%	8.4%	0.81	34
Kentucky	1.5%	1.1%	1.4%	0.81	35
Ohio	4.0%	3.1%	3.9%	0.78	36
Nebraska	0.6%	0.5%	0.7%	0.77	37
Alaska	0.2%	0.2%	0.2%	0.77	38
Arizona	1.9%	1.7%	2.3%	0.76	39
Wisconsin	2.0%	1.5%	2.0%	0.76	40
New Hampshire	0.4%	0.3%	0.5%	0.73	41
Maine	0.5%	0.3%	0.4%	0.73	42
Mississippi	1.0%	0.7%	1.0%	0.72	43
Indiana	2.2%	1.7%	2.3%	0.71	44
Missouri	2.0%	1.7%	2.4%	0.70	45
New Mexico	0.7%	0.4%	0.6%	0.66	46
Iowa	1.1%	0.8%	1.2%	0.66	47
South Dakota	0.3%	0.2%	0.3%	0.65	48
Vermont	0.2%	0.1%	0.2%	0.61	49
West Virginia	0.6%	0.3%	0.6%	0.58	50
North Dakota	0.2%	0.1%	0.3%	0.50	51
United States	100.0%	100.0%	100.0%	1.00	

Source: Calculated at the Center on Wealth and Philanthropy based on data from Table 8 of this report.