

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

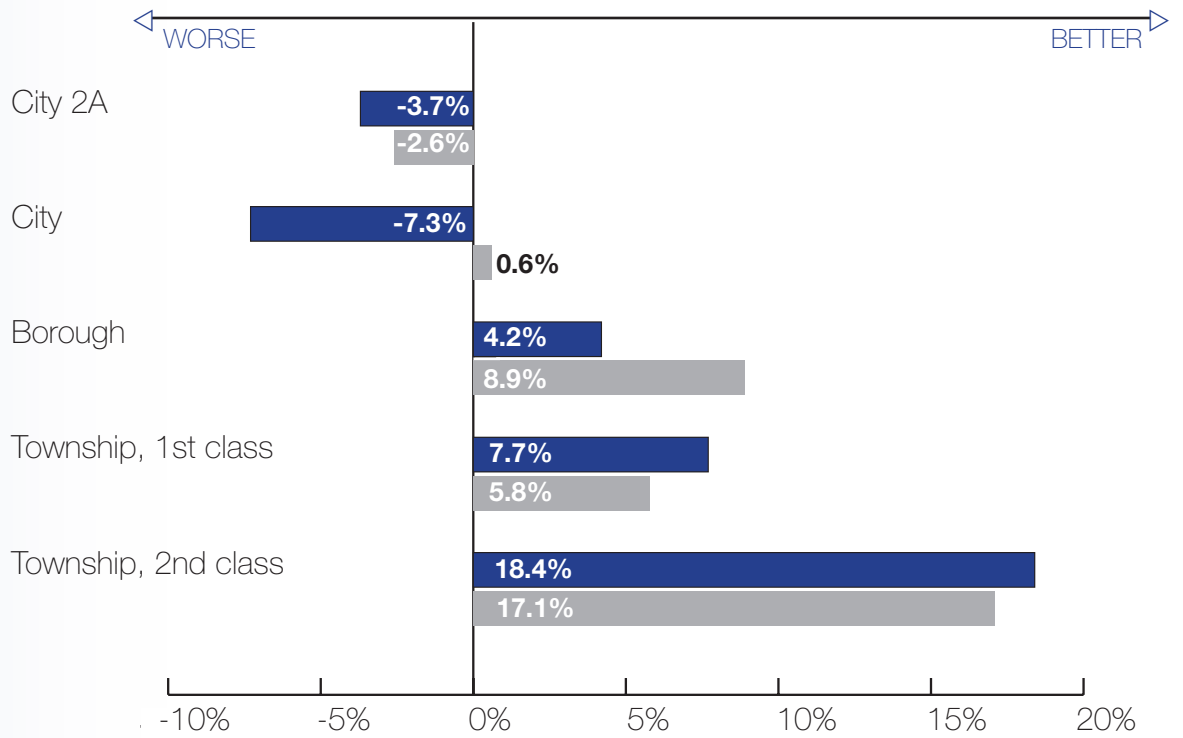
Amount and Change in Average Tax Base in 2014 Dollars: 1970, 1990 and 2014

| | 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

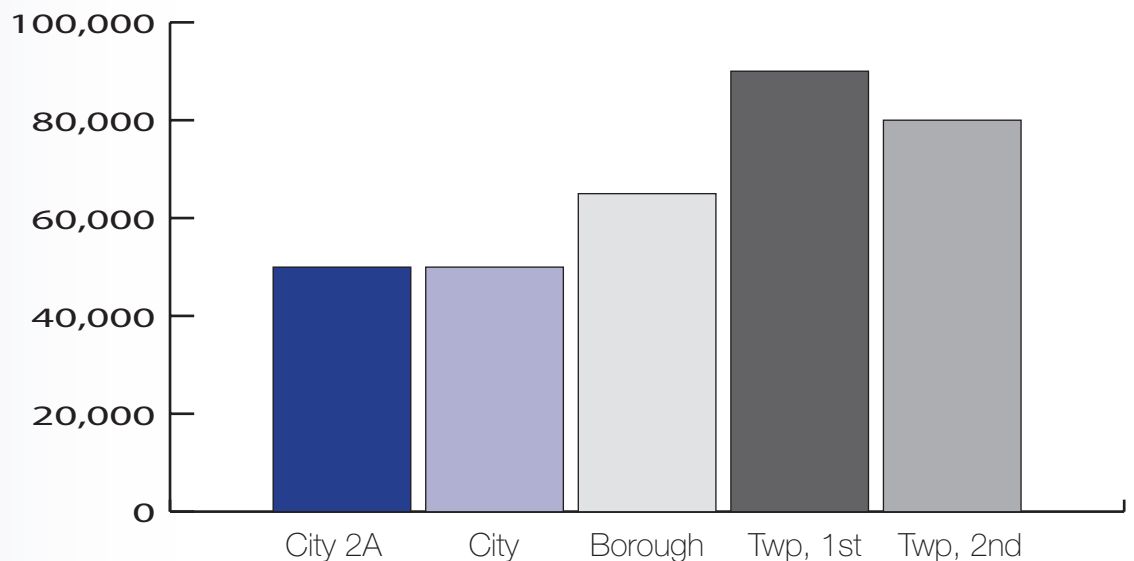


TABLE 1-2**CITIES, BOROUGHS, FIRST-CLASS TOWNSHIPS AND SECOND-CLASS TOWNSHIPS**

Change in Average Tax Burden, 1970, 1990 and 2014

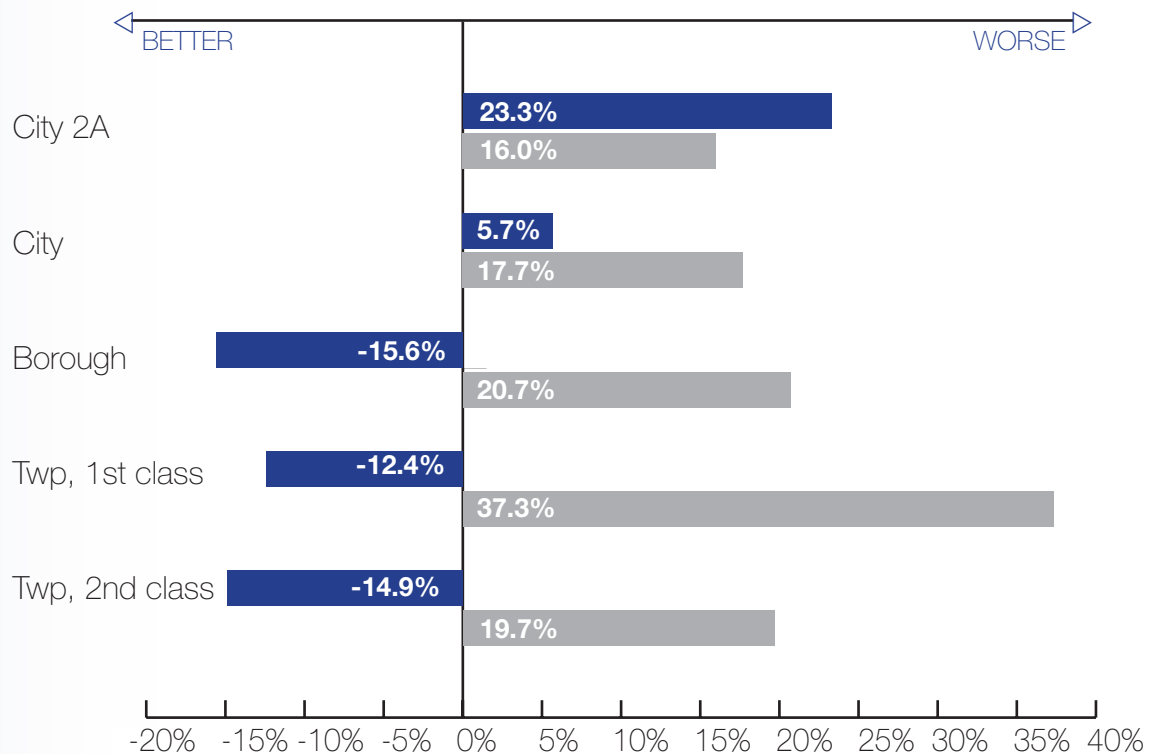
| | 1970-1990 | 1990-2014 | 1970-2014 |
|------------------|------------------|------------------|------------------|
| City 2A | 23.3% | 16.0% | 43.0% |
| City | 5.7% | 17.7% | 24.4% |
| Borough | -15.6% | 20.7% | 1.8% |
| Twp (1st) | -12.4% | 37.3% | 20.3% |
| Twp (2nd) | -14.9% | 19.7% | 1.9% |

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

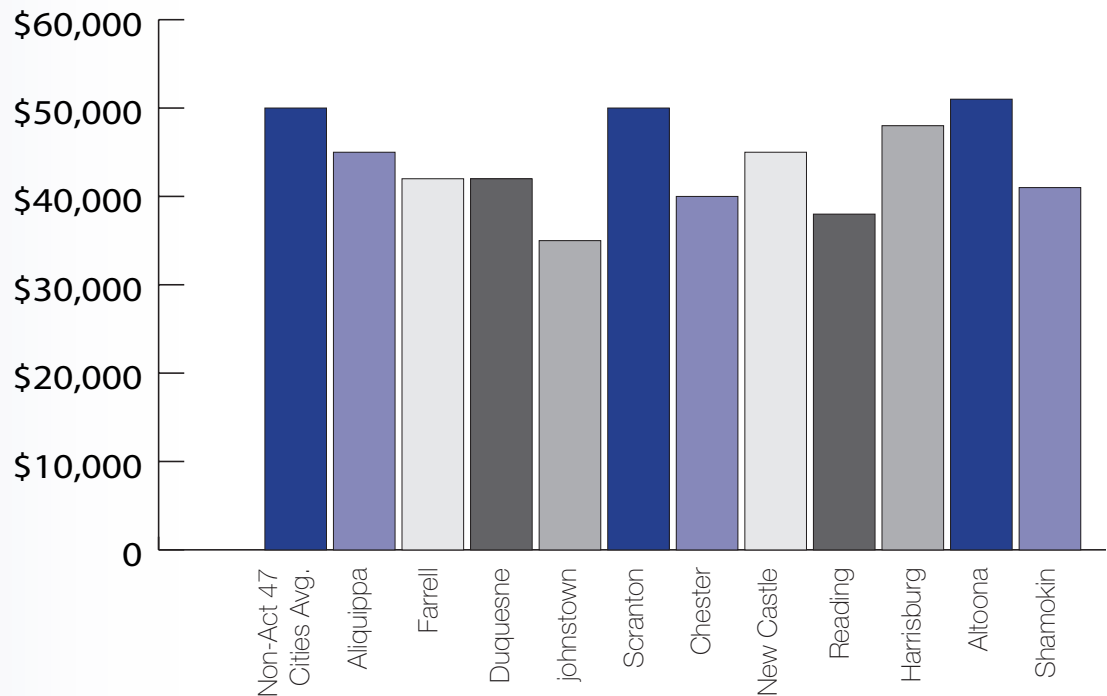
STATEWIDE CITY AVERAGE AND ACT 47 CITIES

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**

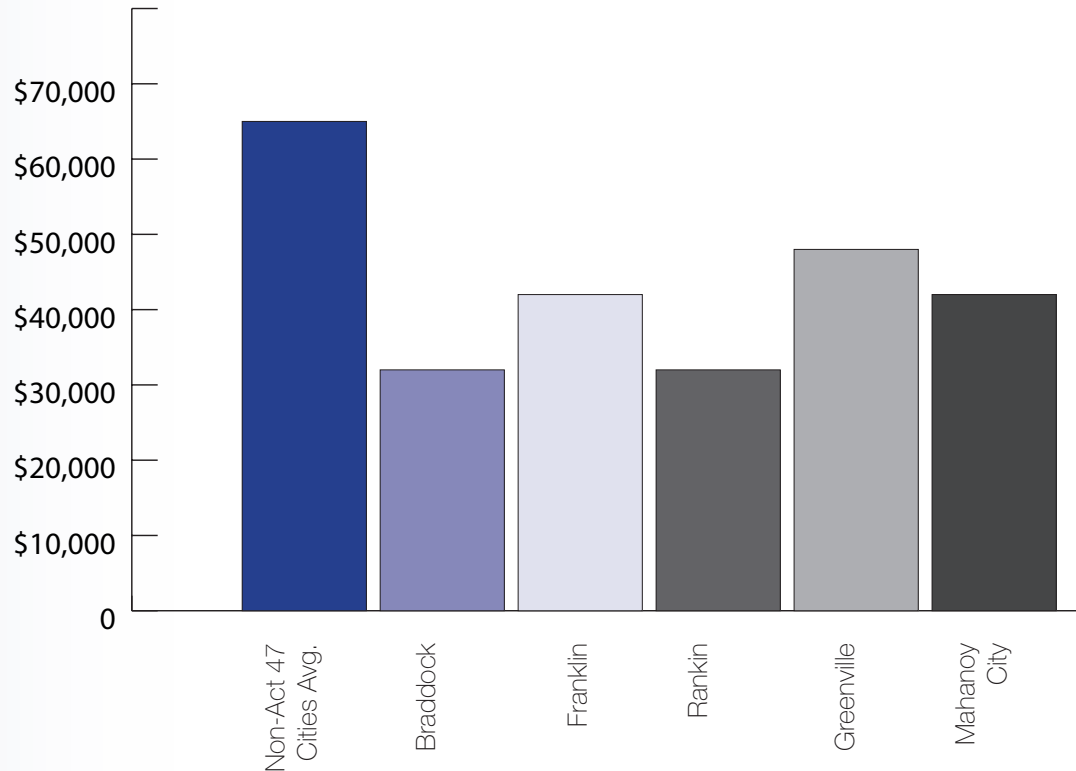
Change in Average Tax Base, 1970-2014

| 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

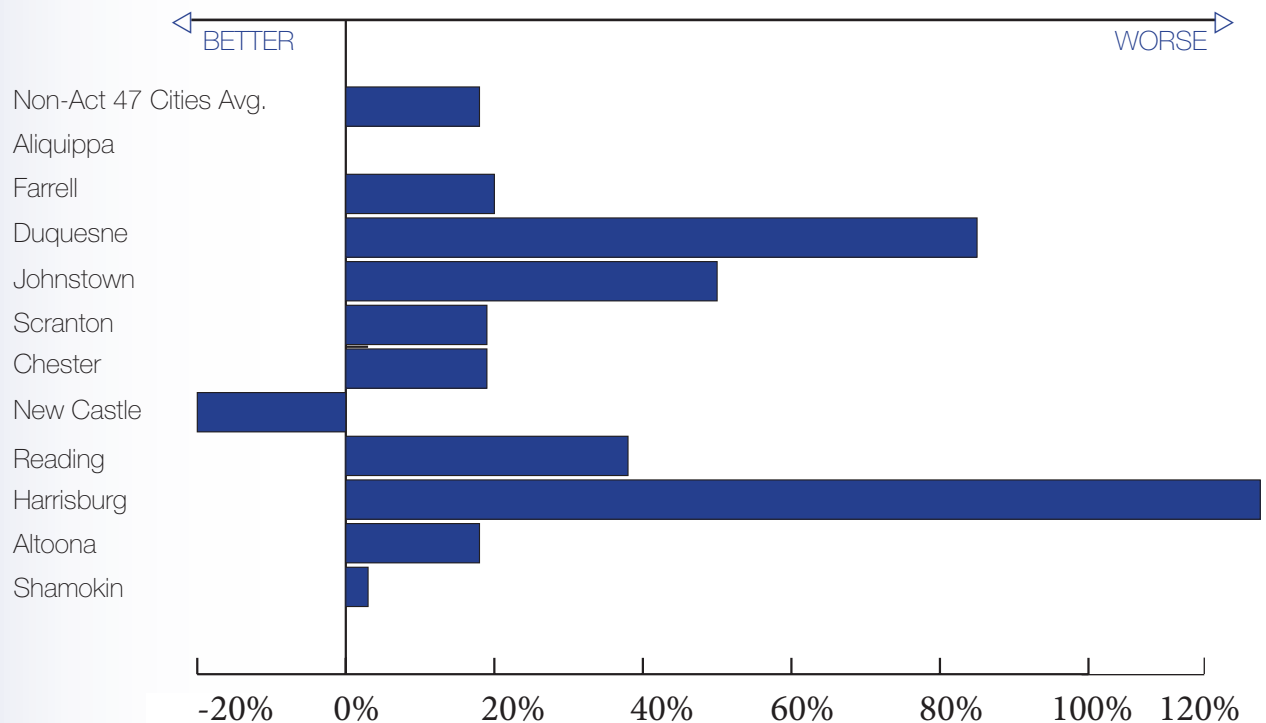


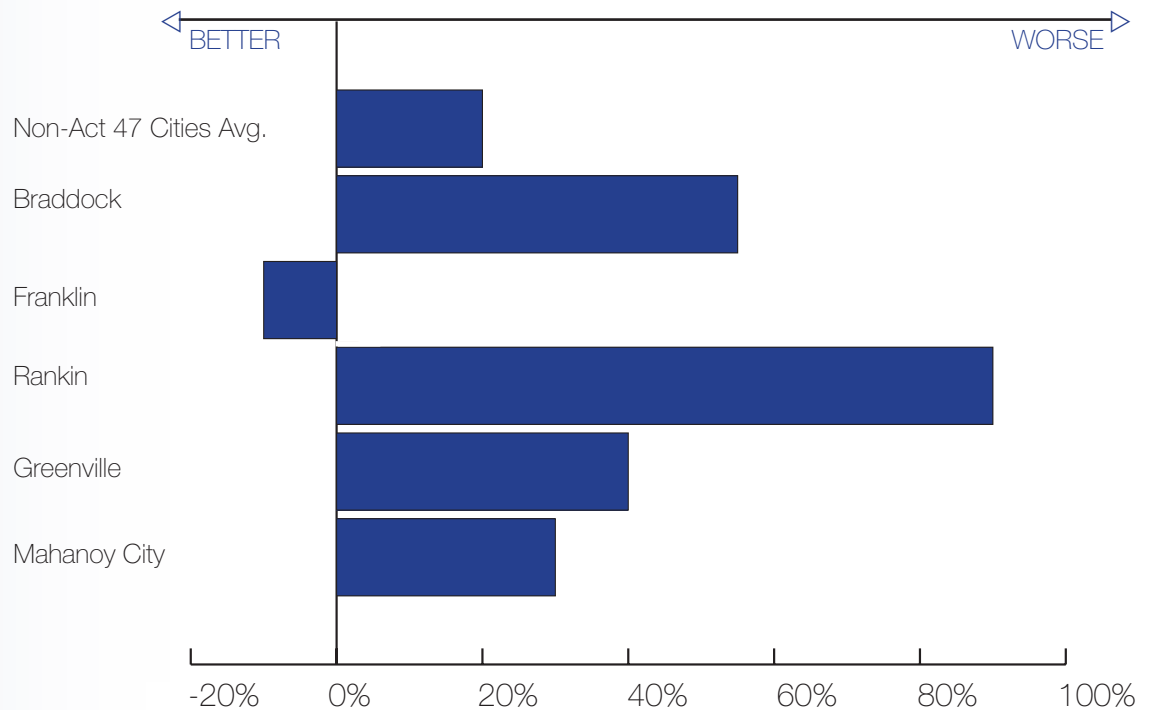
TABLE 2-5**NON-ACT 47 STATEWIDE BOROUGH AVERAGE
AND ACT 47 BOROUGHES**

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 |
| Wilkinsburg | 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% |
| Wilkinsburg | 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.

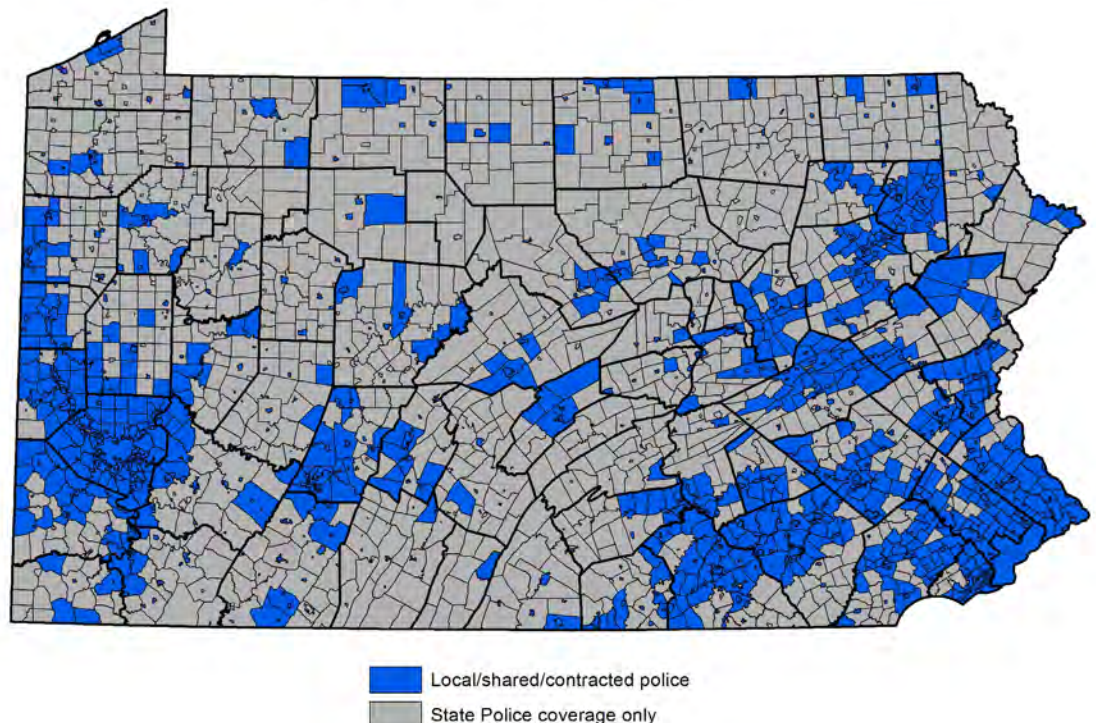
Money in the state Motor License Fund that is earmarked for road and bridge repairs across the Commonwealth is being eaten up by state police costs. The situation has resulted in calls by some – including Gov. Tom Wolf – to require that municipalities pay a fee to use the state police full time.

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.

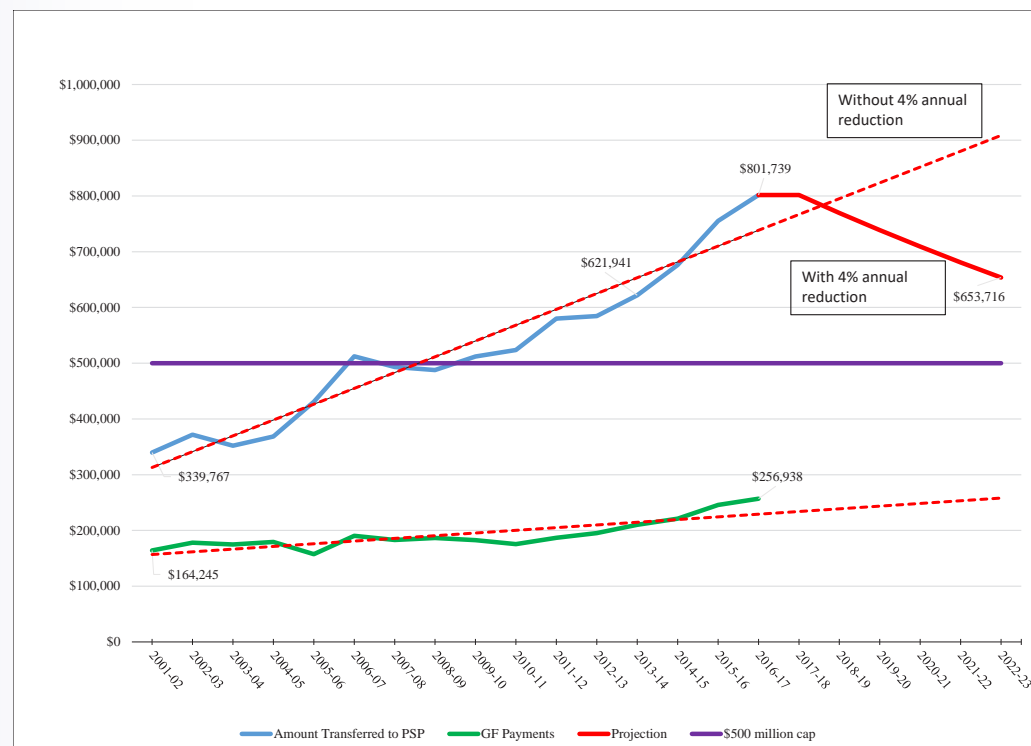
As reported by Penn Live, PennDOT officials estimated the state police's share of Motor License Fund dollars would grow at least 4 percent a year as more municipalities opt to reduce or eliminate their local police departments in order to save money. The size of the MLF itself is expected to grow by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

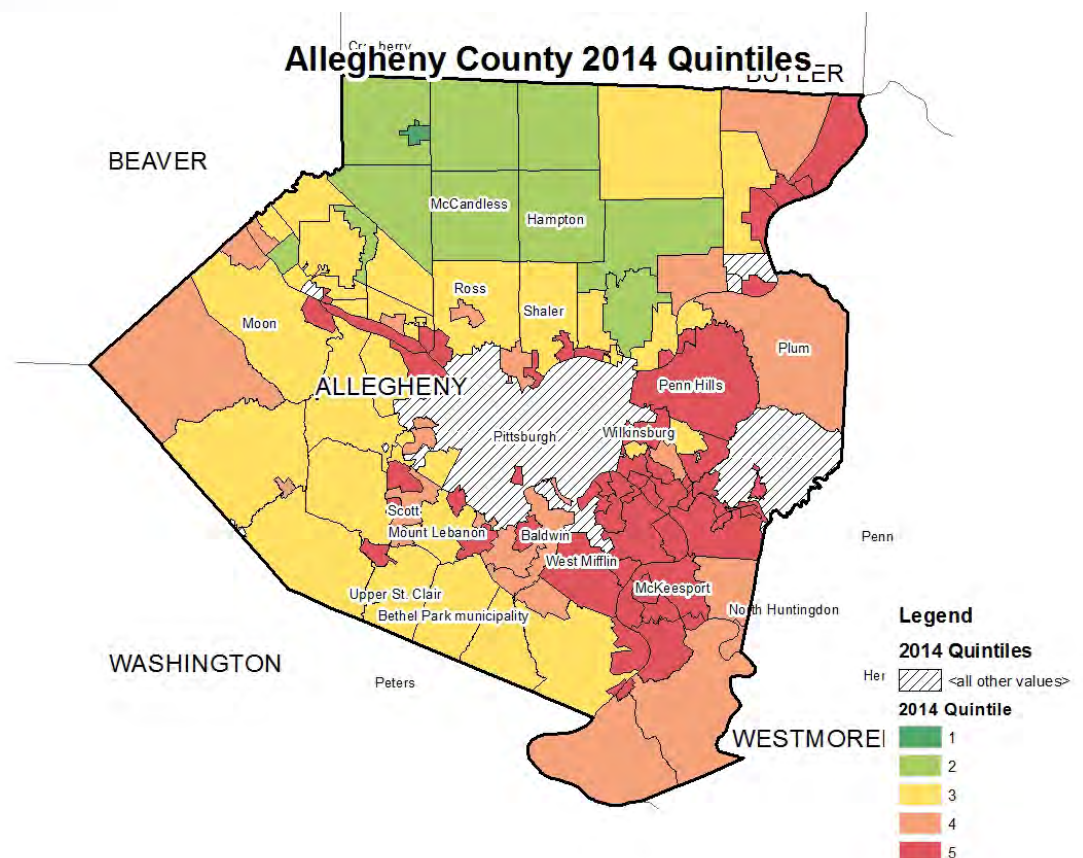
The point is not that all 2,500 plus municipalities in Pennsylvania should be mandated to have and pay for their own local police departments. Instead, policy makers need to modernize the inequitable, antiquated system for providing police coverage in the Commonwealth. All citizens should be able to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



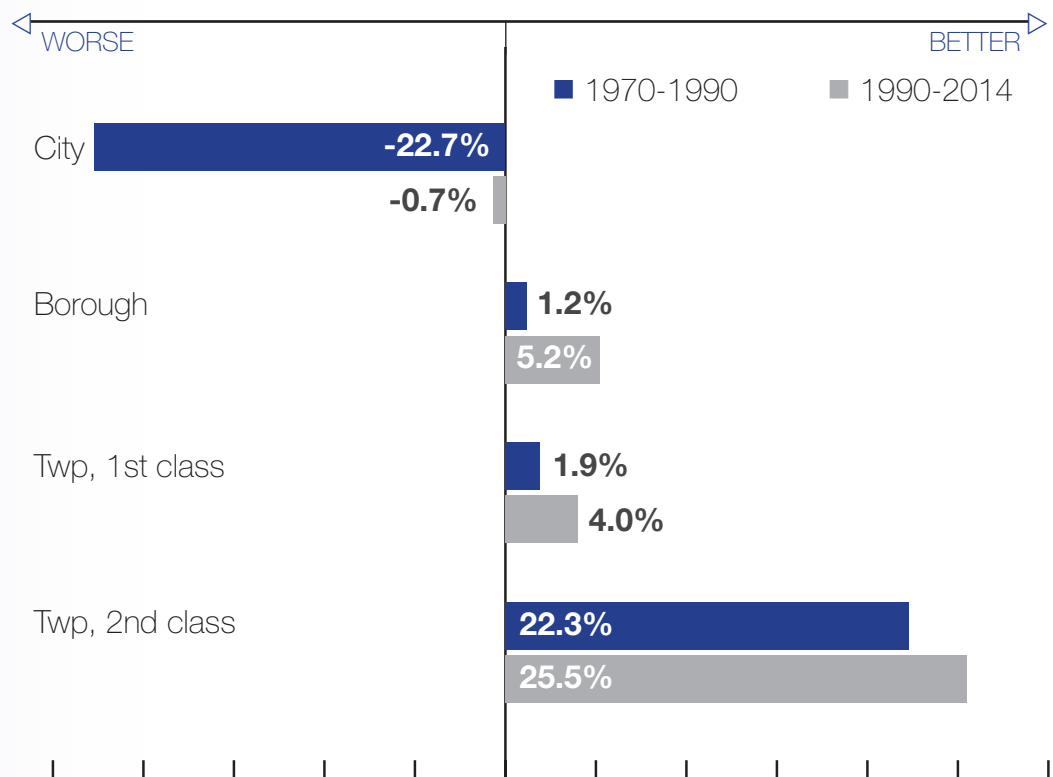
Tax Base and Tax Burden

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

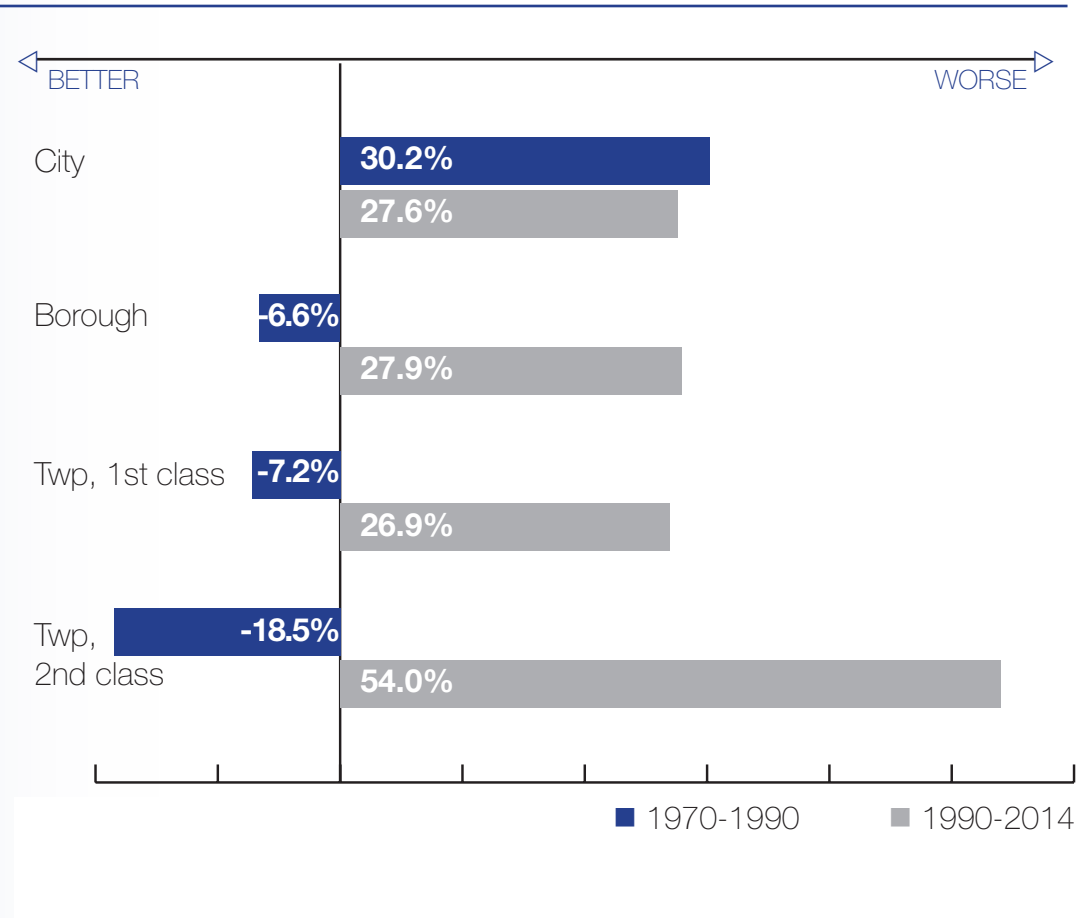
Change in Tax Base per Household (Excludes Pittsburgh), 1970-2014



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% |

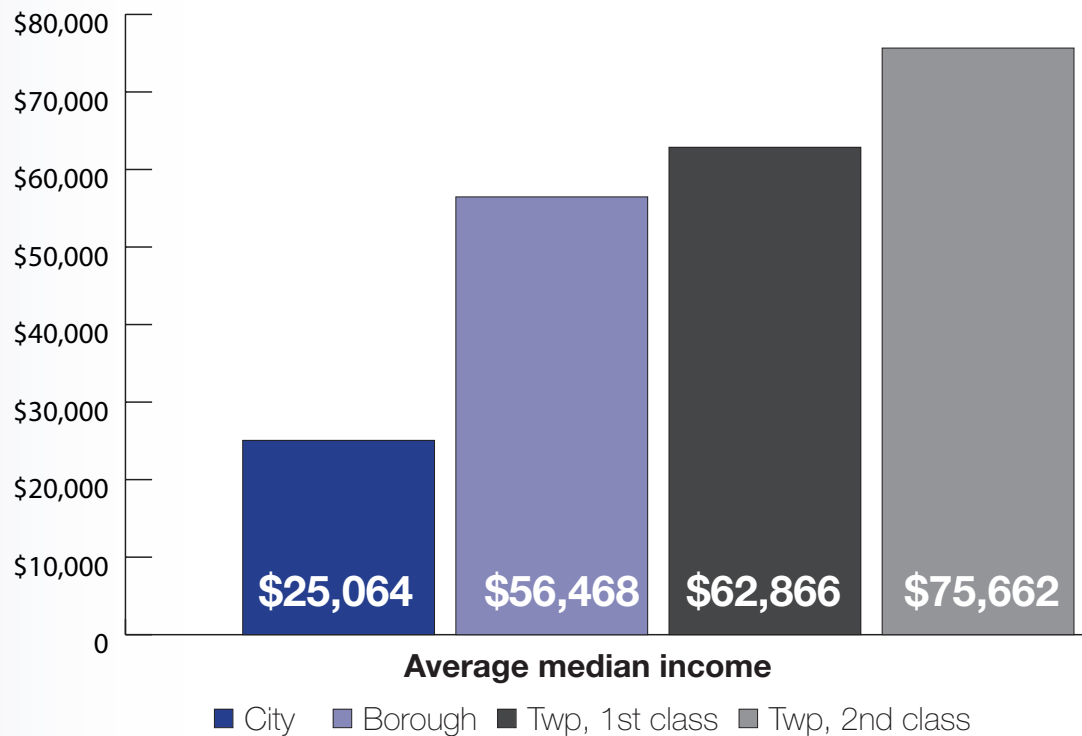
Average Median Household Income

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

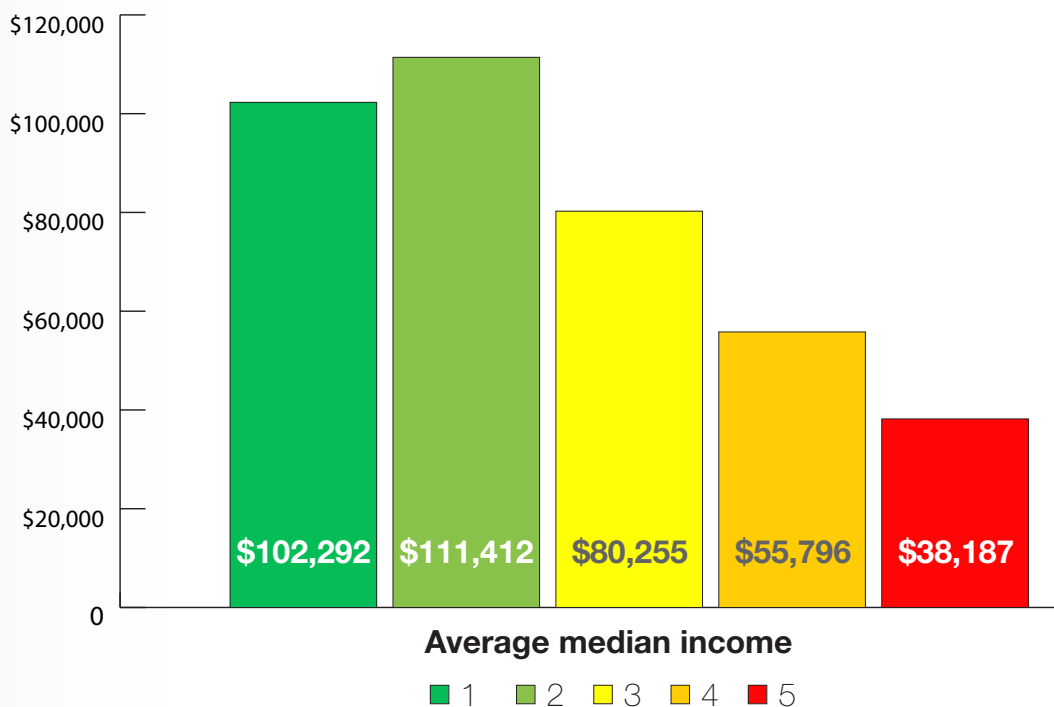
Average Median Household Income by Municipal Class (Excludes Pittsburgh), 2014



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 |

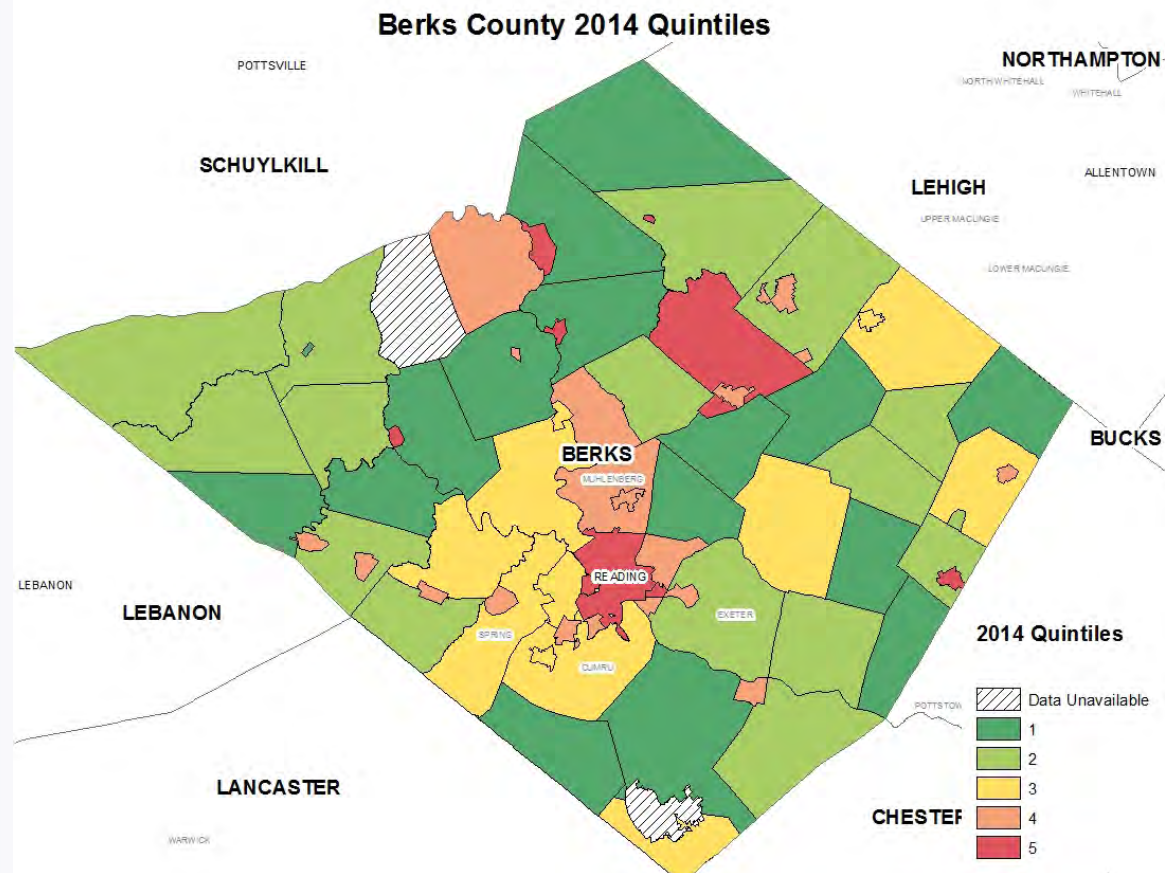
| Municipality | Type | 1970 Quintile | 1970 Quintile | 2014 Quintile | | Change 1970-2014 |
|-------------------|-----------|------------------|------------------|------------------|---|---------------------|
| North Versailles | Twp - 1st | 3 | 5 | 5 | ↓ | -2 |
| Penn Hills | Twp - 1st | 3 | 4 | 5 | ↓ | -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 | = | — |
| Rossllyn 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.



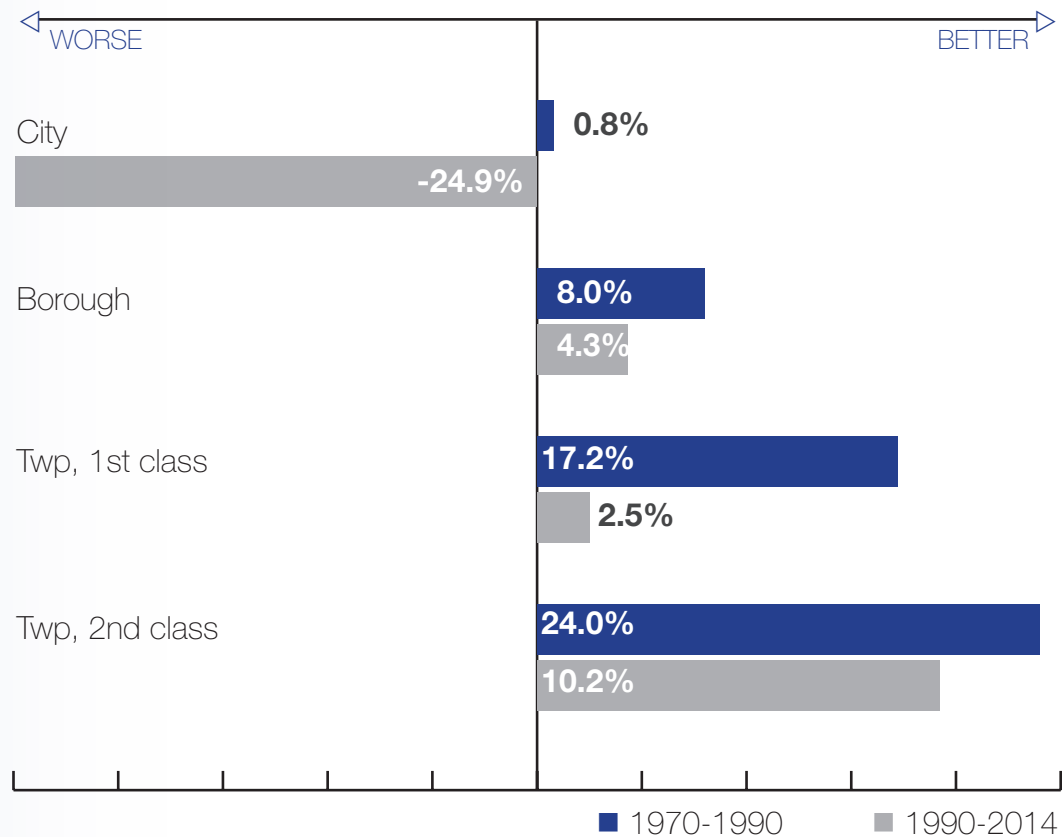
Tax Base and Tax Burden

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

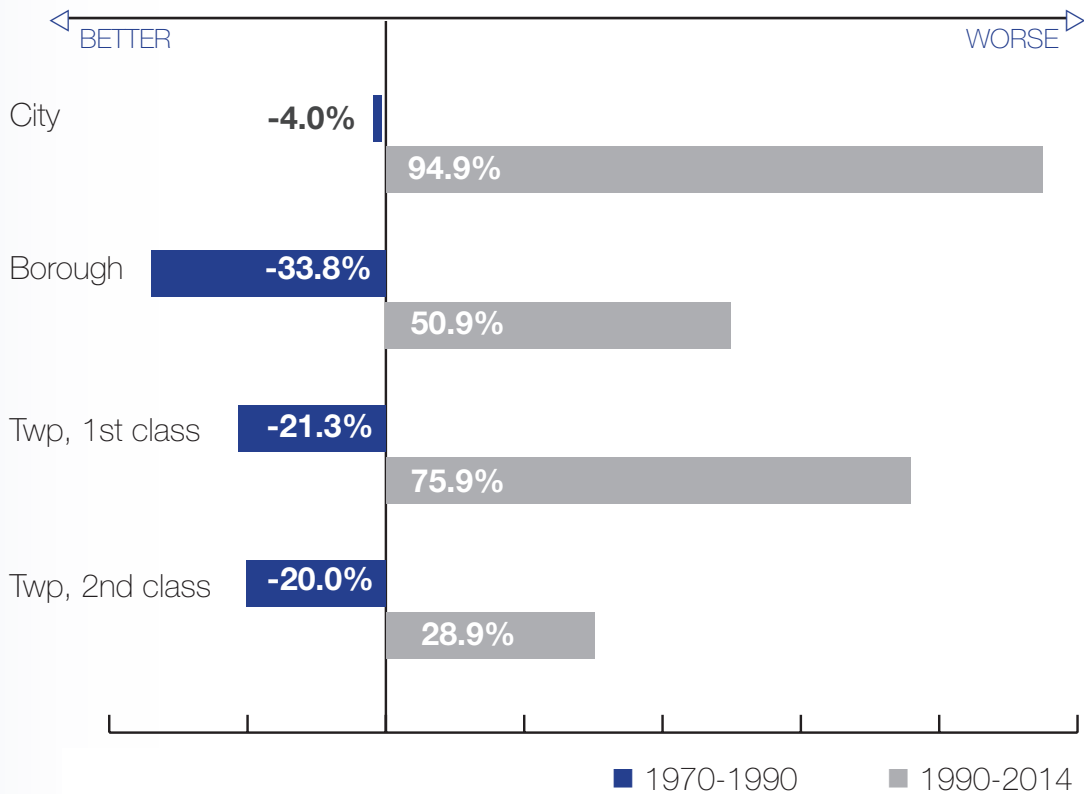
BERKS COUNTY

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

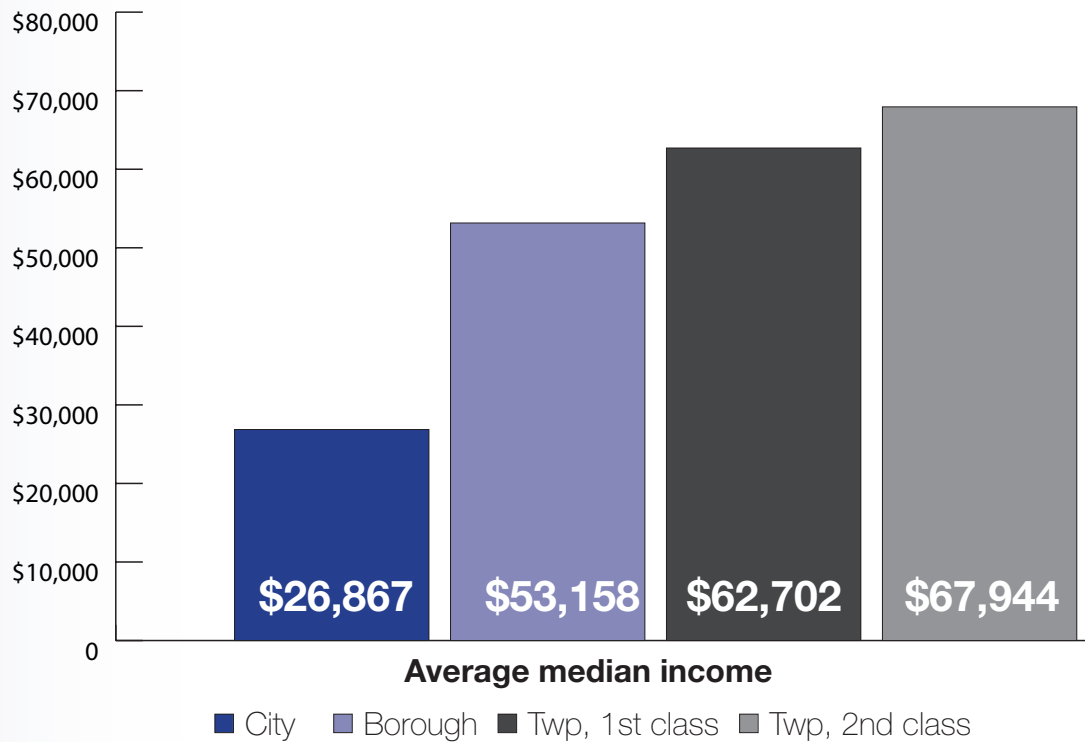
| | Number of municipalities | 1970 | 1990 | 2010 | 1970-2010 |
|---------------|-------------------------------------|---------------|----------------|----------------|------------------|
| City | 1 | 32,357 | 31,299 | 30,435 | -5.9% |
| Borough | 27 | 23,449 | 28,872 | 30,652 | 30.7% |
| Twp-1 | 3 | 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.)

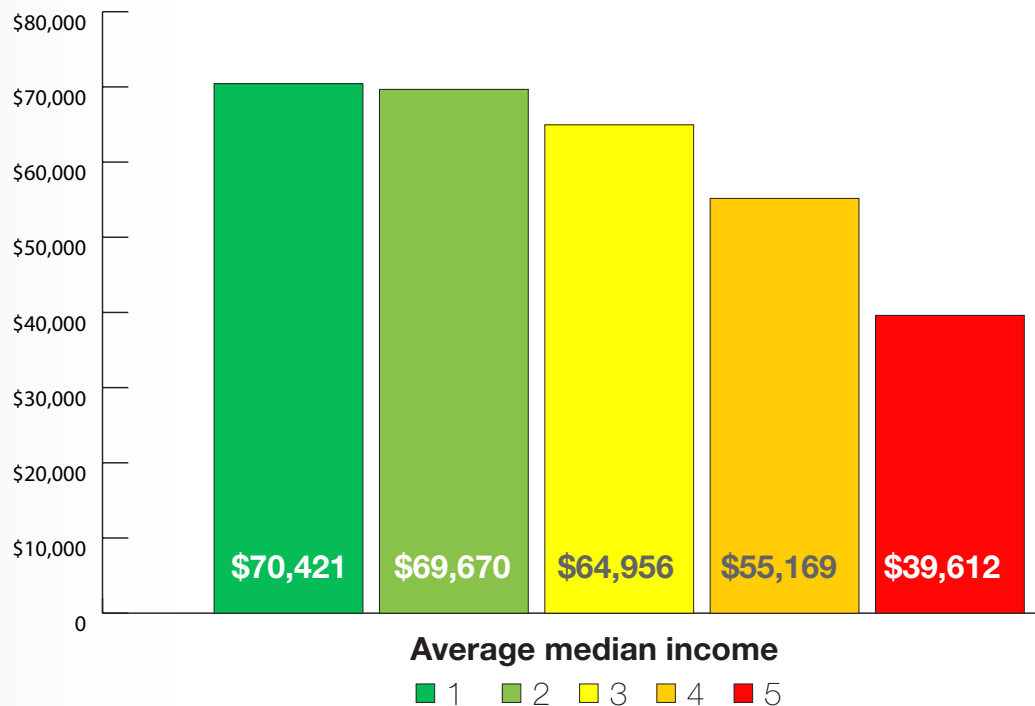
GRAPH 4 BERKS COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5 BERKS COUNTY

Average Median Household Income by Quintile, 2014



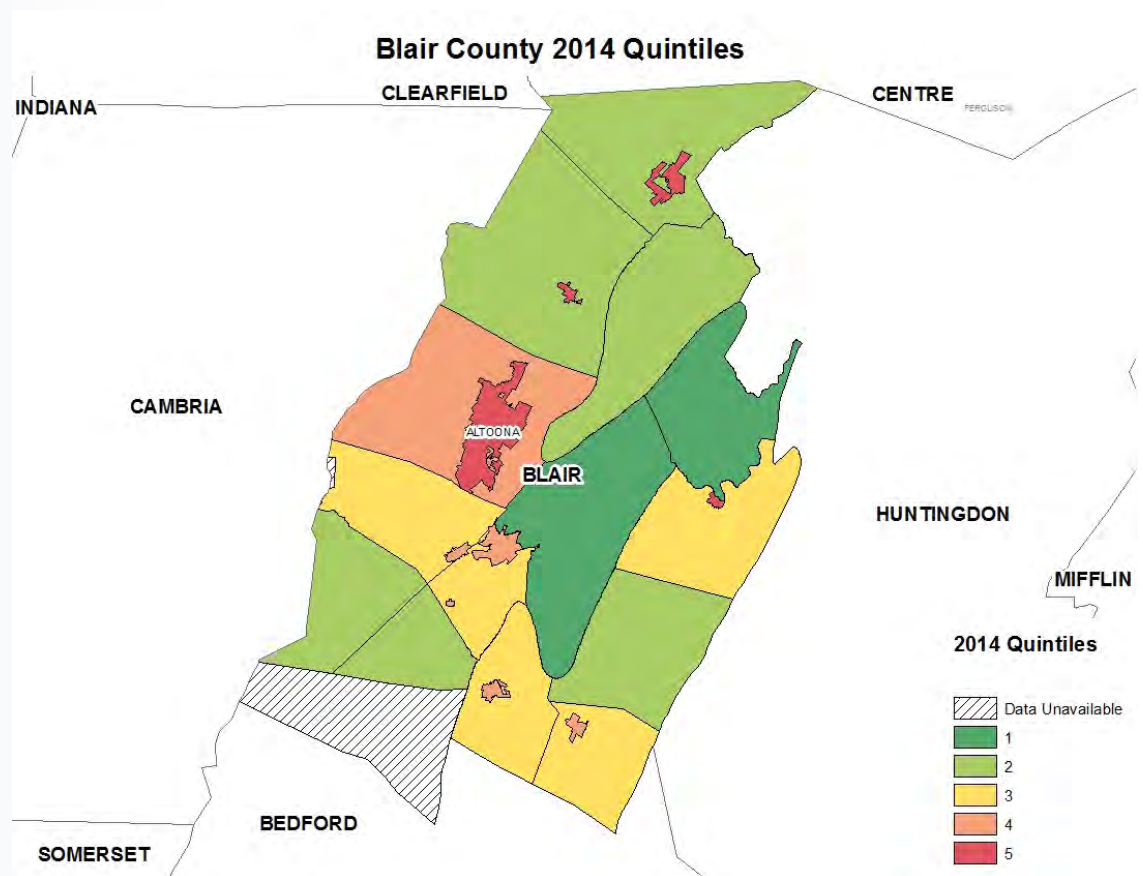
| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|---------------------|-----------|------------------|------------------|------------------|------------------|----|
| Bernville | Borough | 5 | 4 | 5 | = | — |
| Boyertown | Borough | 4 | 4 | 5 | ↓ | -1 |
| 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

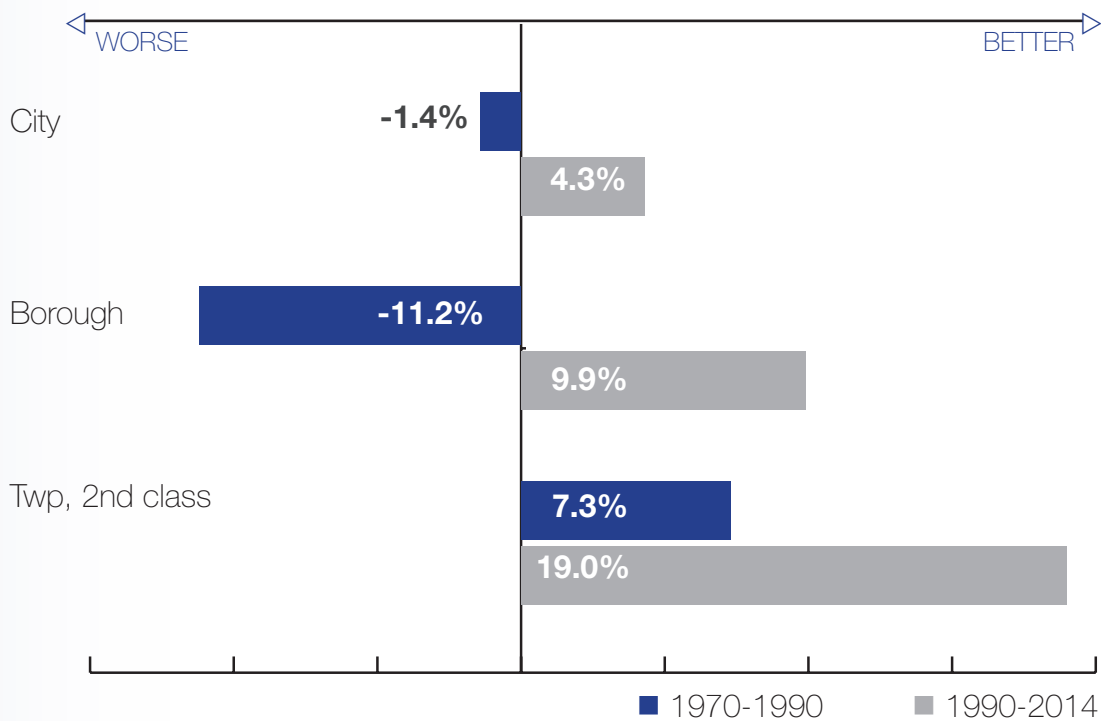
The city of Altoona was in the fifth quintile from 1970 to 2014. All of the eight boroughs were in the lowest two quintiles as of 2014. The majority of second class townships were in the first and second quintiles by 2014. Altoona is in the Act 47 program for distressed municipalities.



Tax Base and Tax Burden

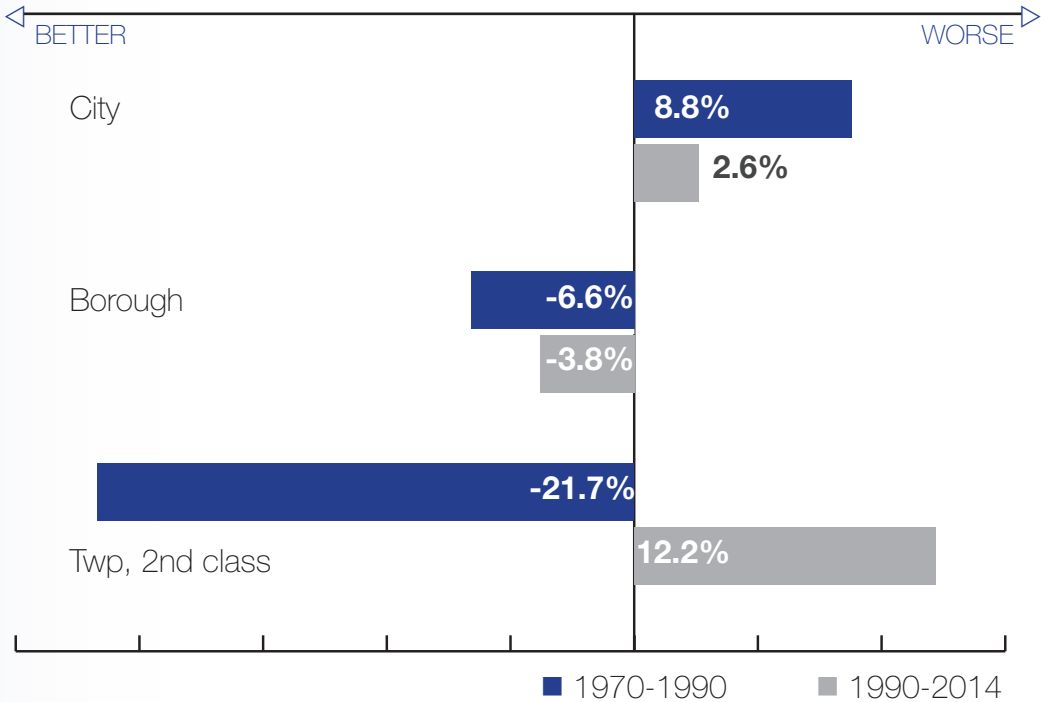
Tax base in Altoona and in the boroughs decreased from 1970 to 1990 but then grew from 1990 to 2014. Tax base grew throughout the review period in second class townships. (See Graph 1.)

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

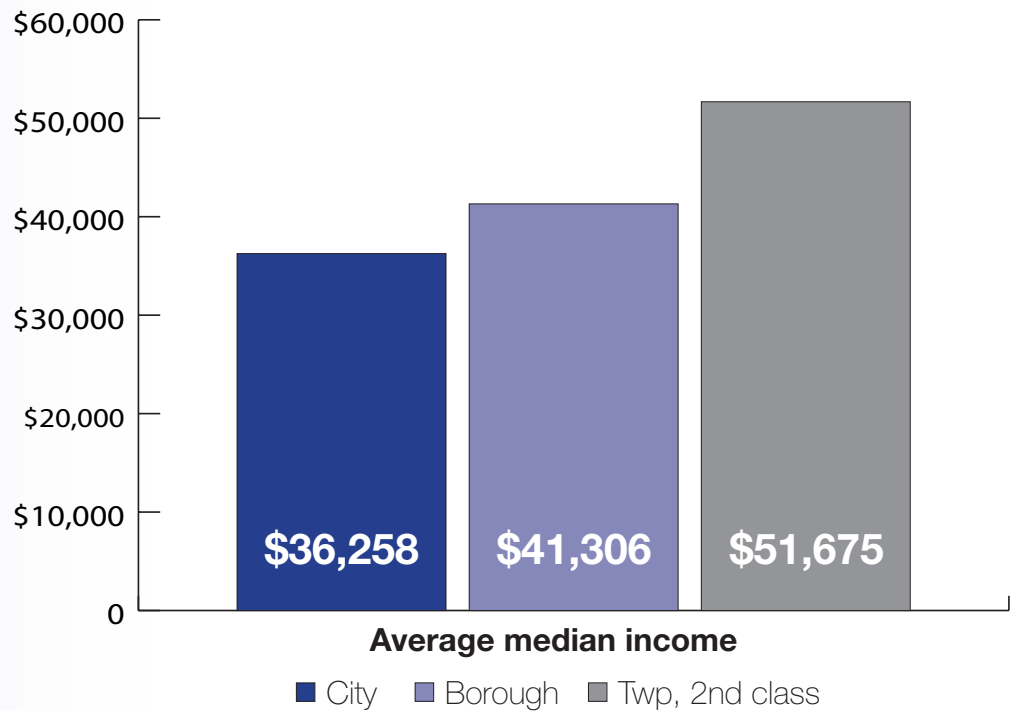
| | Number of municipalities | 1970 | 1990 | 2010 | 1970-2010 |
|---------------|-----------------------------|---------------|---------------|---------------|--------------|
| City | 1 | 21,085 | 20,623 | 18,755 | -11.1% |
| Borough | 8 | 8,346 | 8,614 | 8,839 | 5.9% |
| Twp-2 | 14 | 12,911 | 19,586 | 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.)

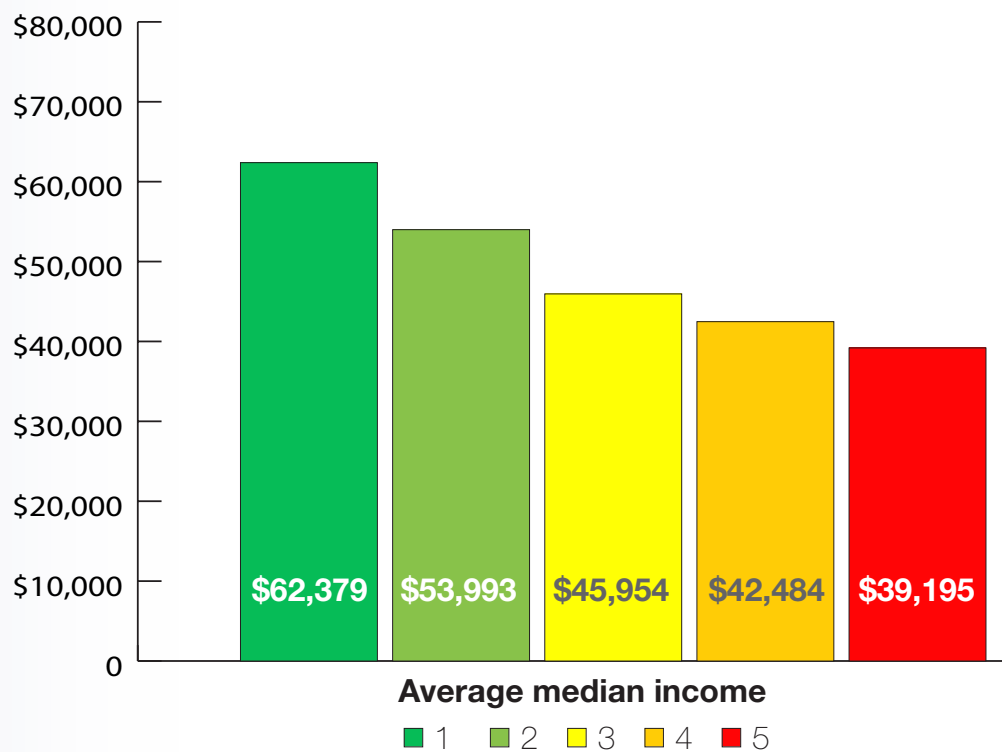
GRAPH 4
BLAIR COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
BLAIR COUNTY

Average Median Household Income by Quintile, 2014

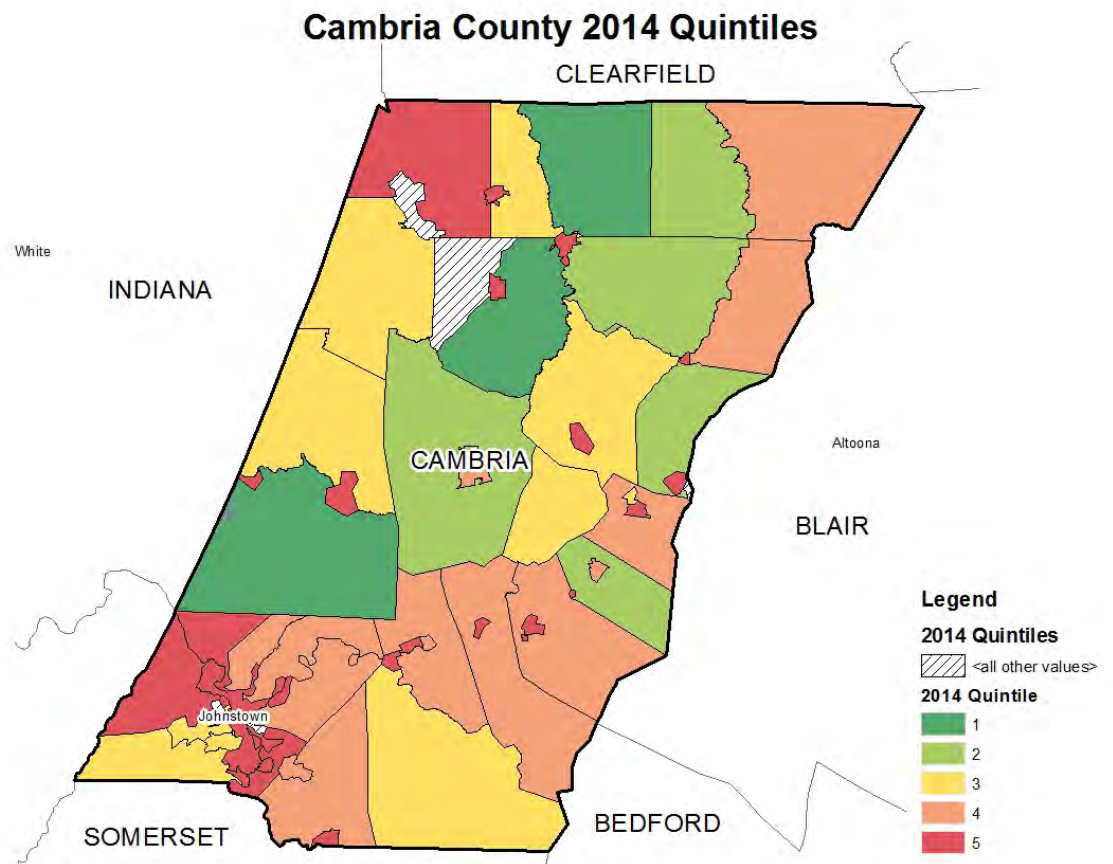


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|----------------|-----------|------------------|------------------|------------------|------------------|----|
| Bellwood | Borough | 4 | 5 | 5 | ↓ | -1 |
| Tyrone | Borough | 5 | 5 | 5 | = | — |
| Williamsburg | 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

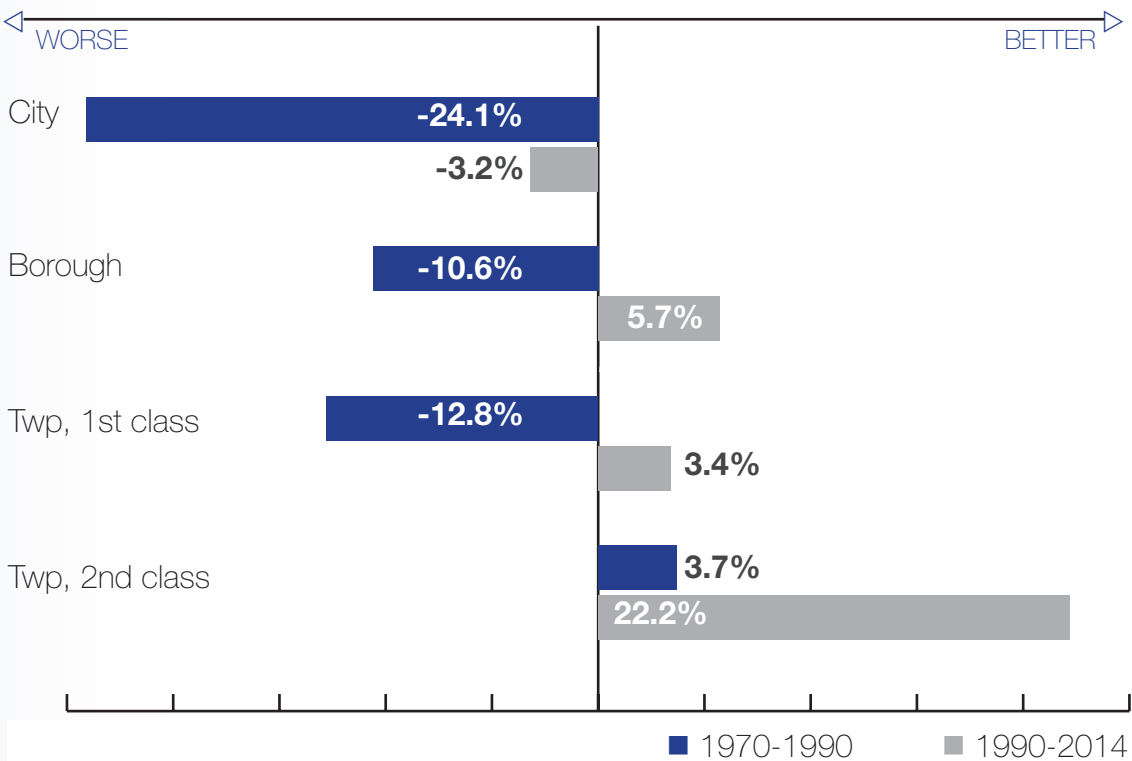
The city of Johnstown, which is an Act 47 distressed municipality, was ranked in the fifth quintile from 1970 to 2014. The majority of the 28 boroughs were also in the fifth quintile throughout the review period. Cambria's only first class township sunk from the fourth quintile to the fifth quintile, 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

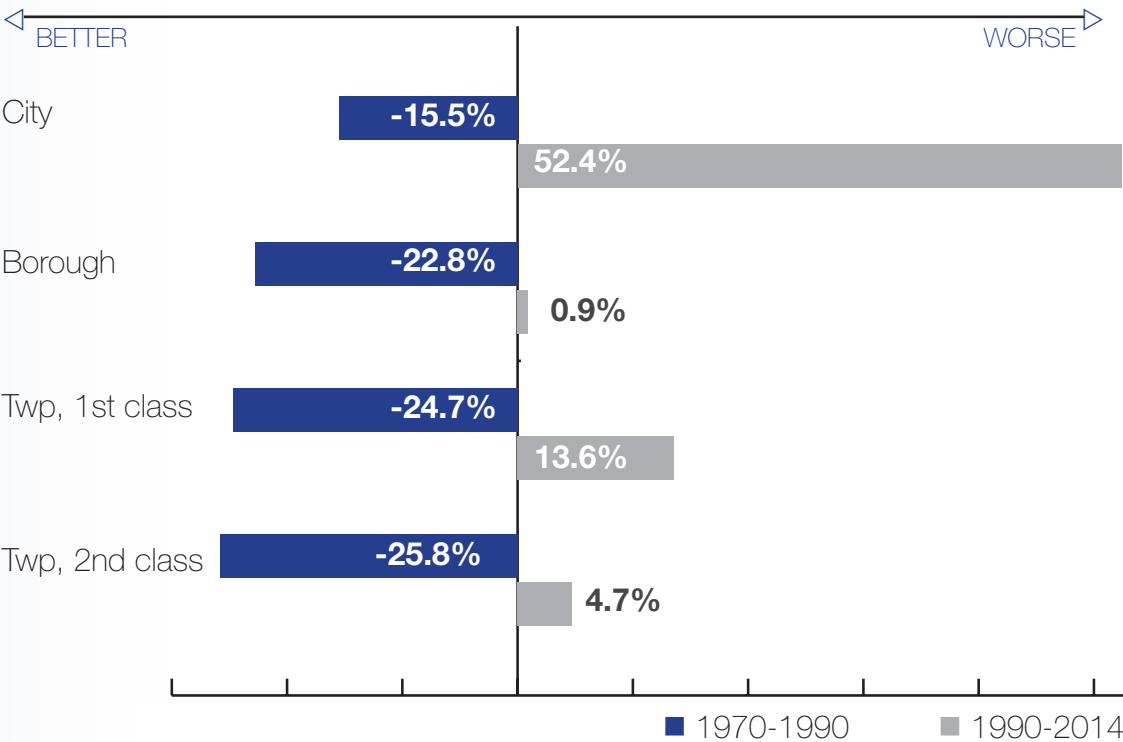
Tax base in Johnstown decreased from 1970 to 2014. In boroughs, the first class township, and second class townships, tax base diminished from 1970 to 1990, but then increased from 1990 to 2014, growing the most in second class townships. (See Graph 1.)

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% |

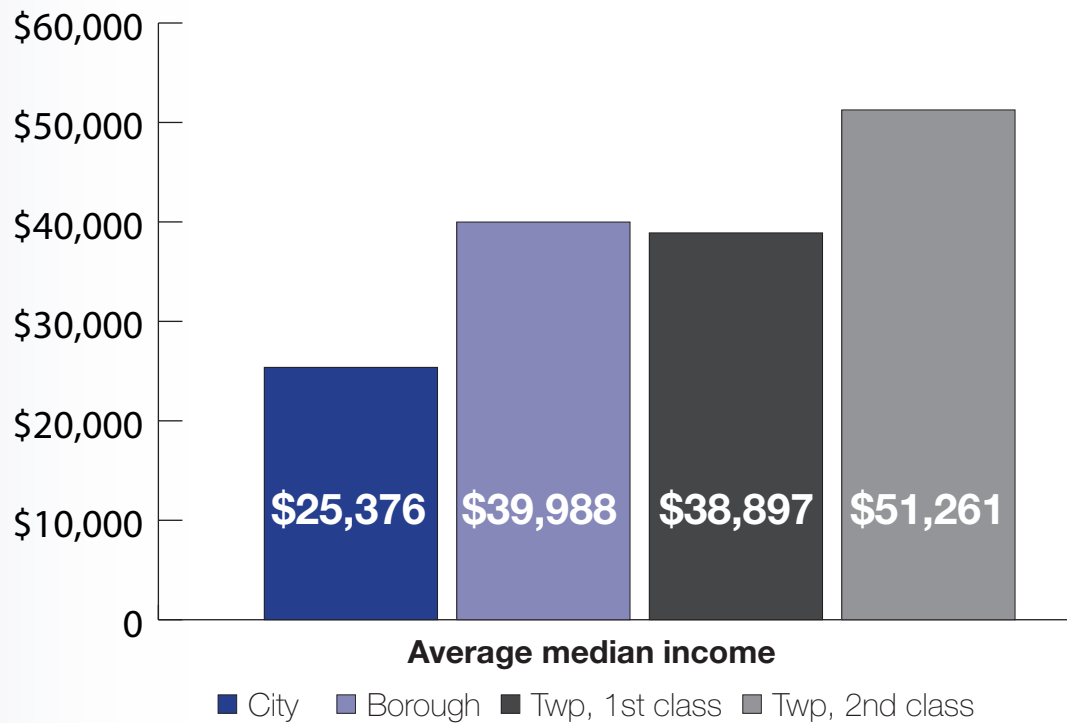
Average Median Household Income

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

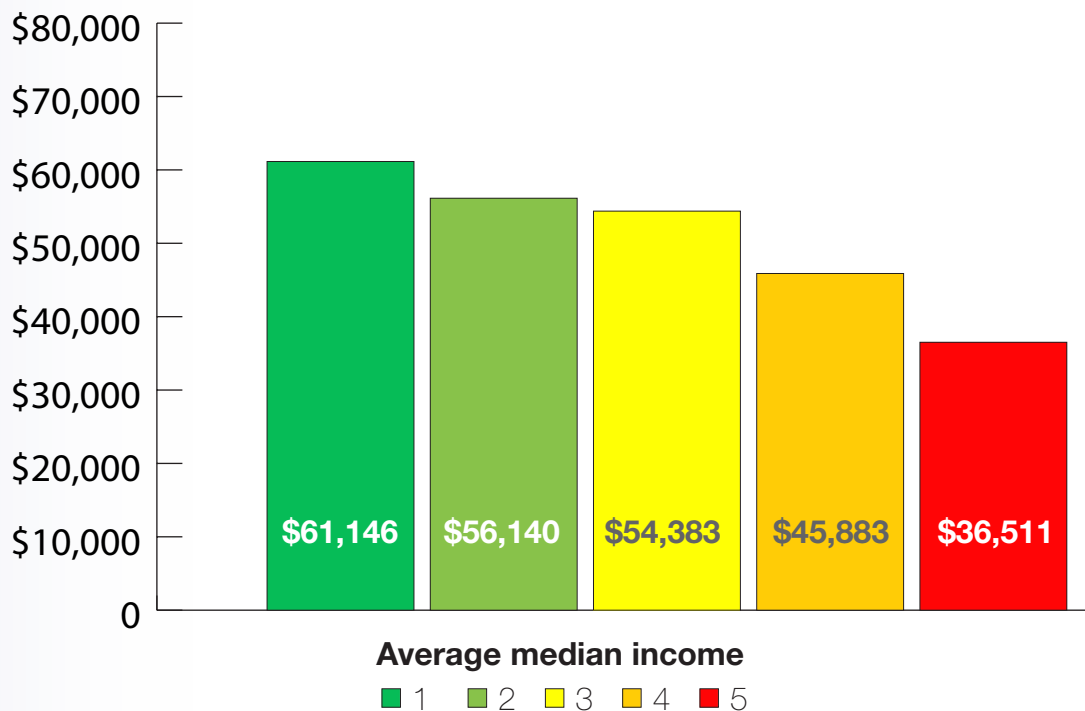
Average Median Household Income by Municipal Class, 2014



GRAPH 5

CAMBRIA COUNTY

Average Median Household Income by Quintile, 2014



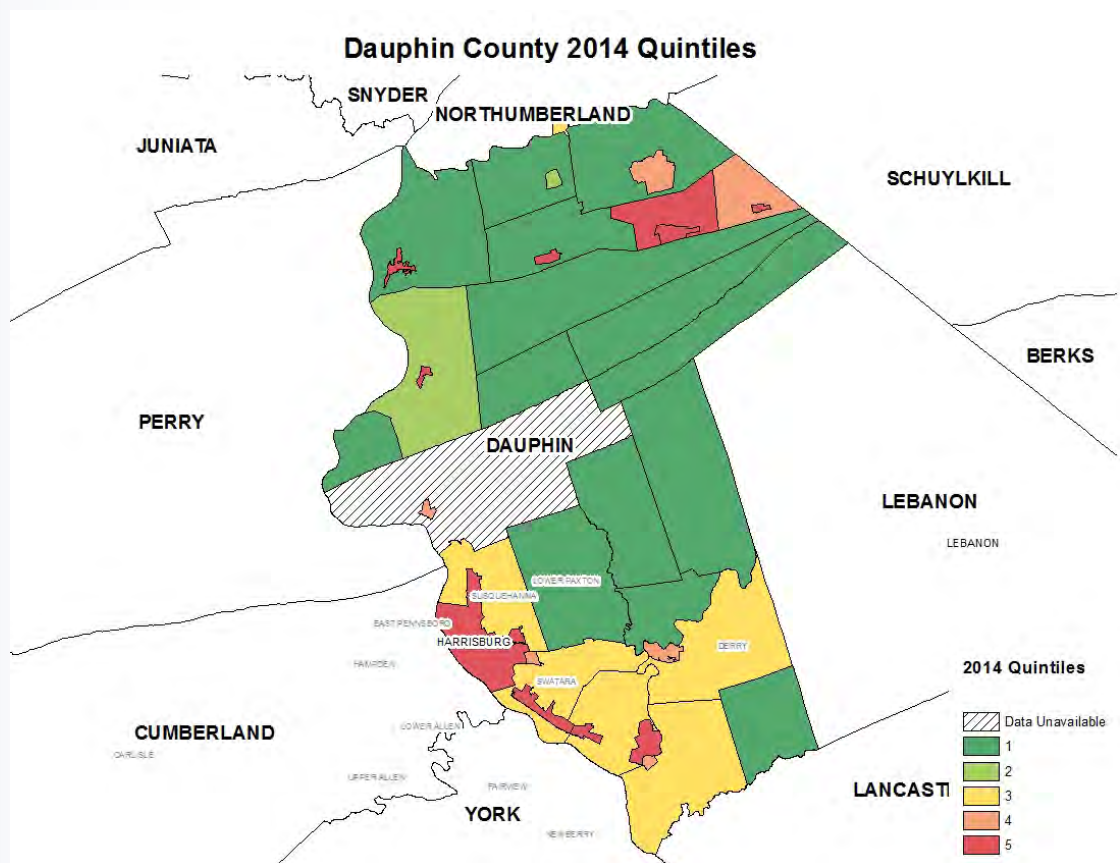
| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|----------------|-----------|------------------|------------------|------------------|------------------|----|
| Ashville | Borough | 5 | 2 | 5 | = | — |
| Carrolltown | Borough | 5 | 5 | 5 | = | — |
| Cassandra | 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.



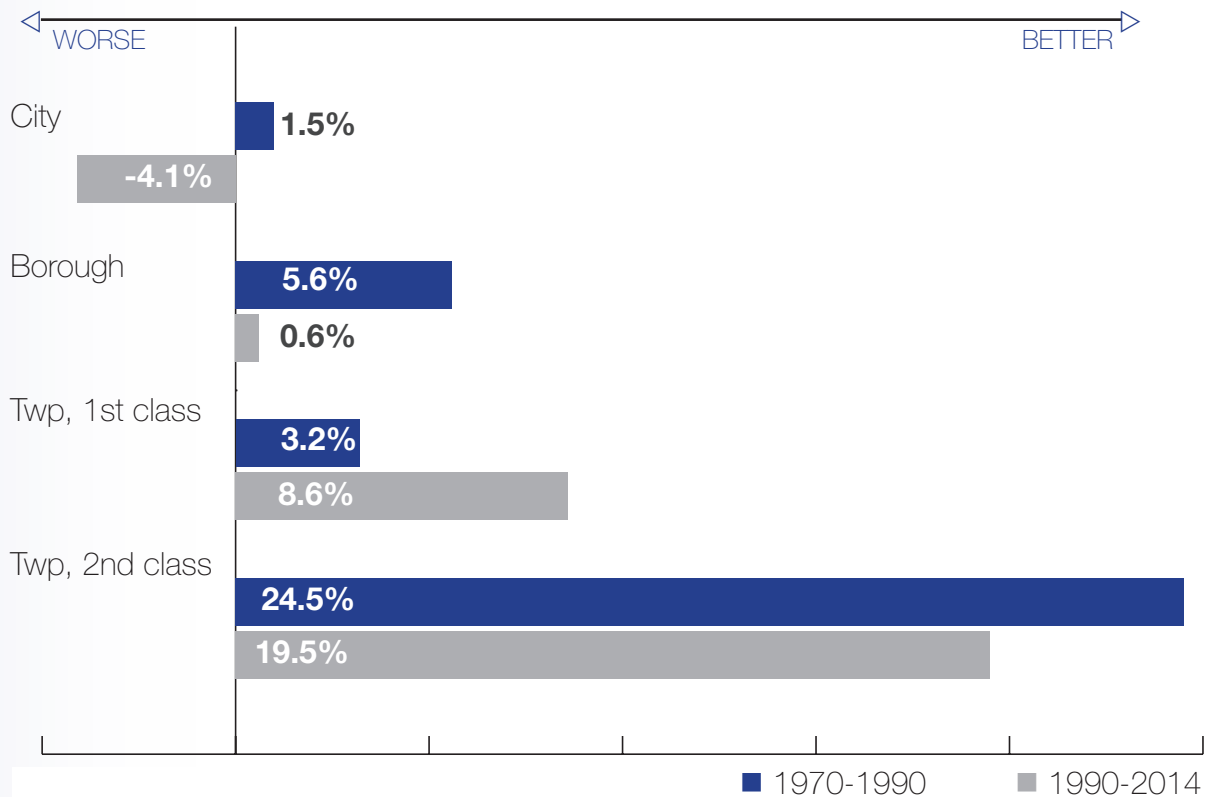
Tax Base and Tax Burden

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

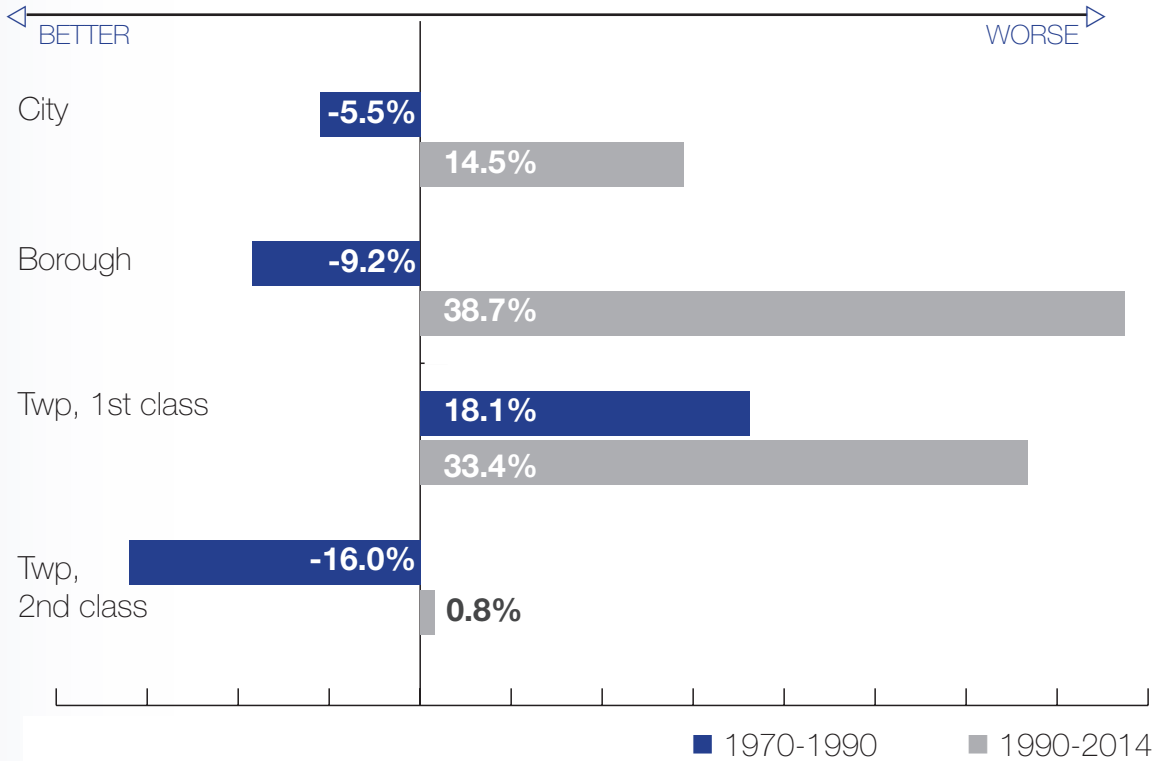
DAUPHIN COUNTY

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

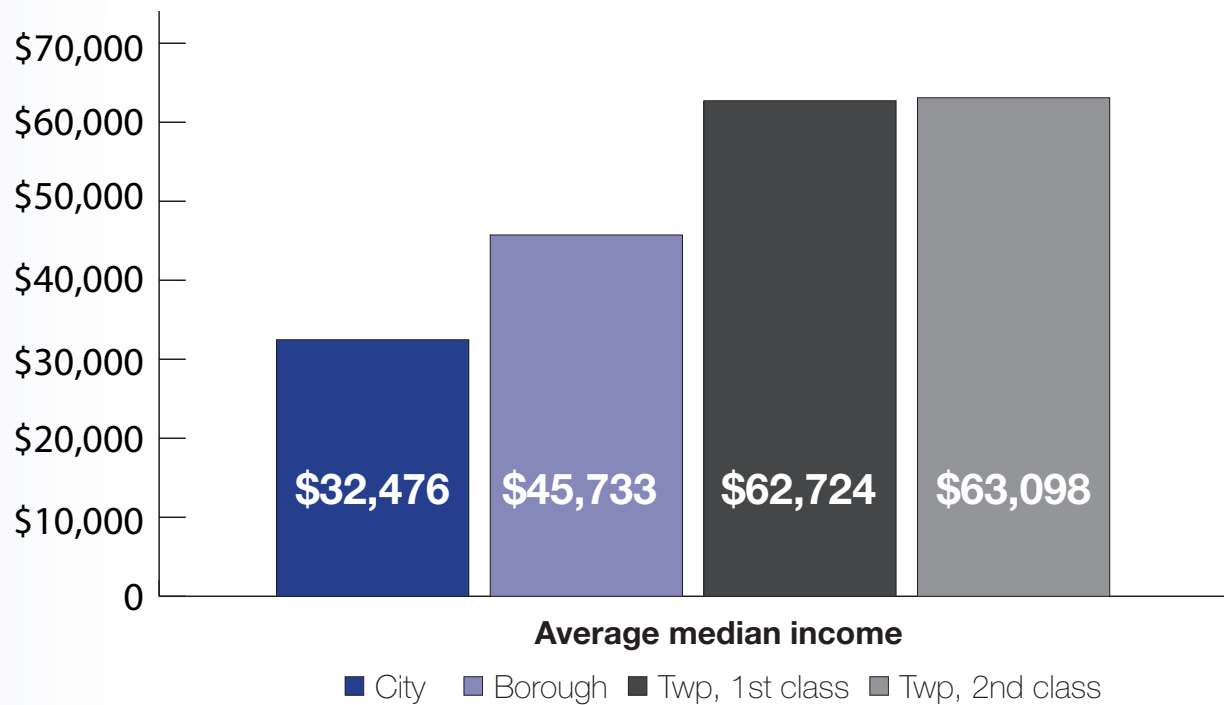
| | Number of municipalities | 1970 | 1990 | 2014 |
|---------------|-------------------------------------|---------------|---------------|----------------|
| City | 1 | 25,672 | 21,450 | 20,346 |
| Borough | 16 | 15,368 | 15,867 | 15,368 |
| Twp-1 | 3 | 11,913 | 17,928 | 22,601 |
| Twp-2 | 19 | 21,099 | 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.)

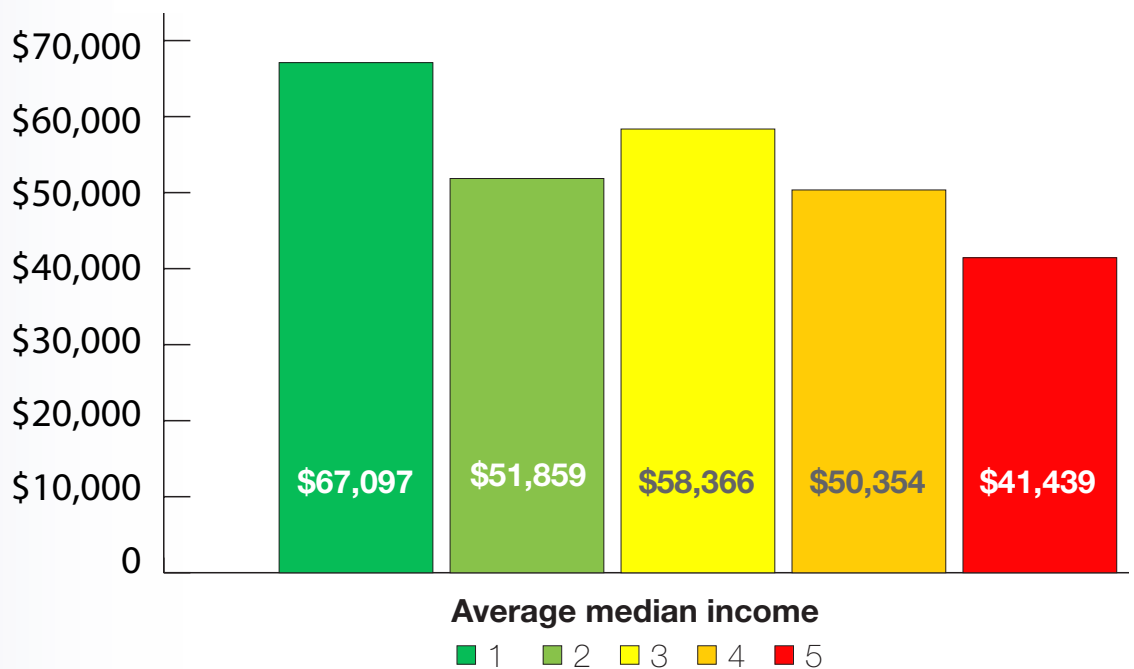
GRAPH 4 DAUPHIN COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5 DAUPHIN COUNTY

Average Median Household Income by Quintile, 2014

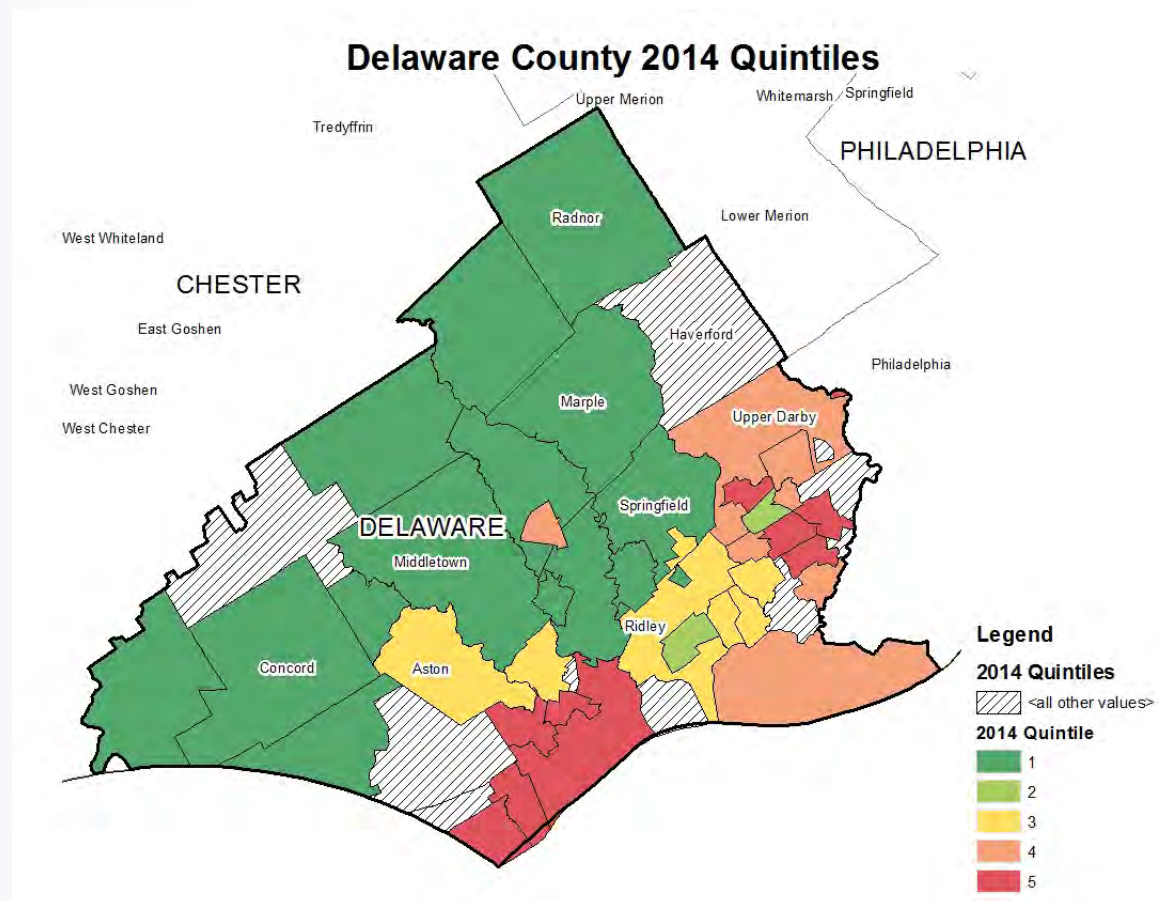


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|----------------|-----------|---------------|---------------|---------------|---------------------|----|
| Elizabethville | Borough | 4 | 4 | 5 | ↓ | -1 |
| Halifax | Borough | 4 | 3 | 5 | ↓ | -1 |
| Highspire | 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

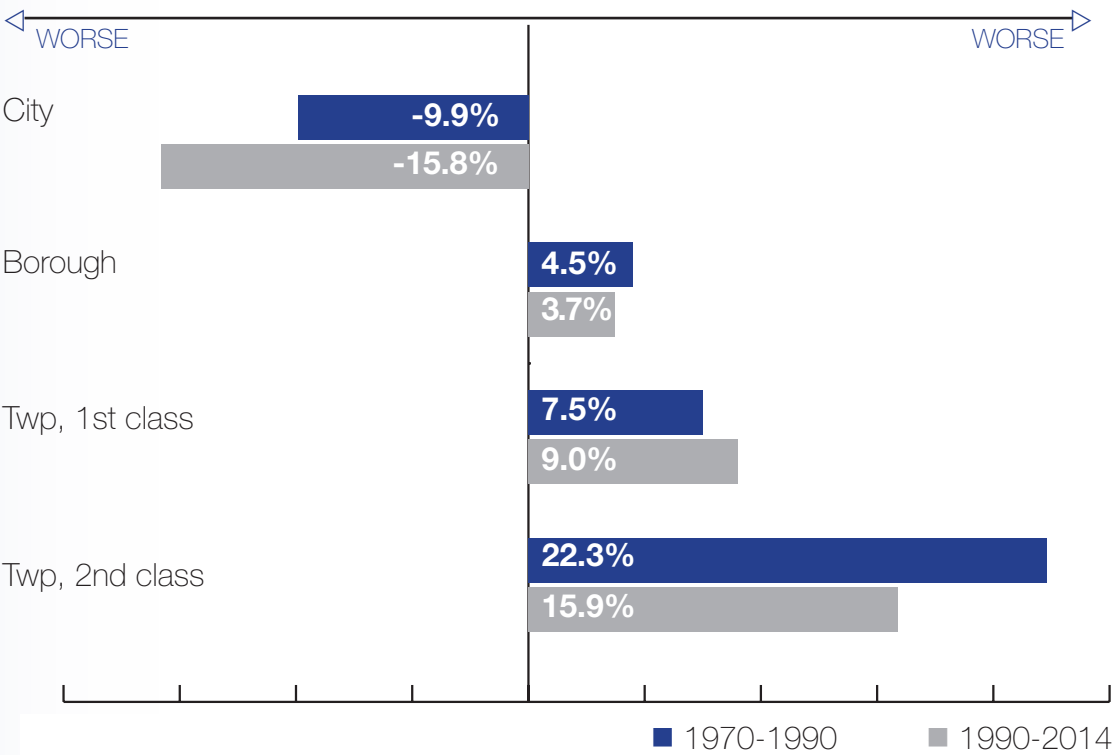
The city of Chester, which is in the state's Act 47 municipal distress program, was in the fifth quintile from 1970 to 2014. Meanwhile, many Delaware County boroughs dropped their position from 1970 to 2014, with more in the fourth and fifth quintiles. Like boroughs, some first class townships slid down 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

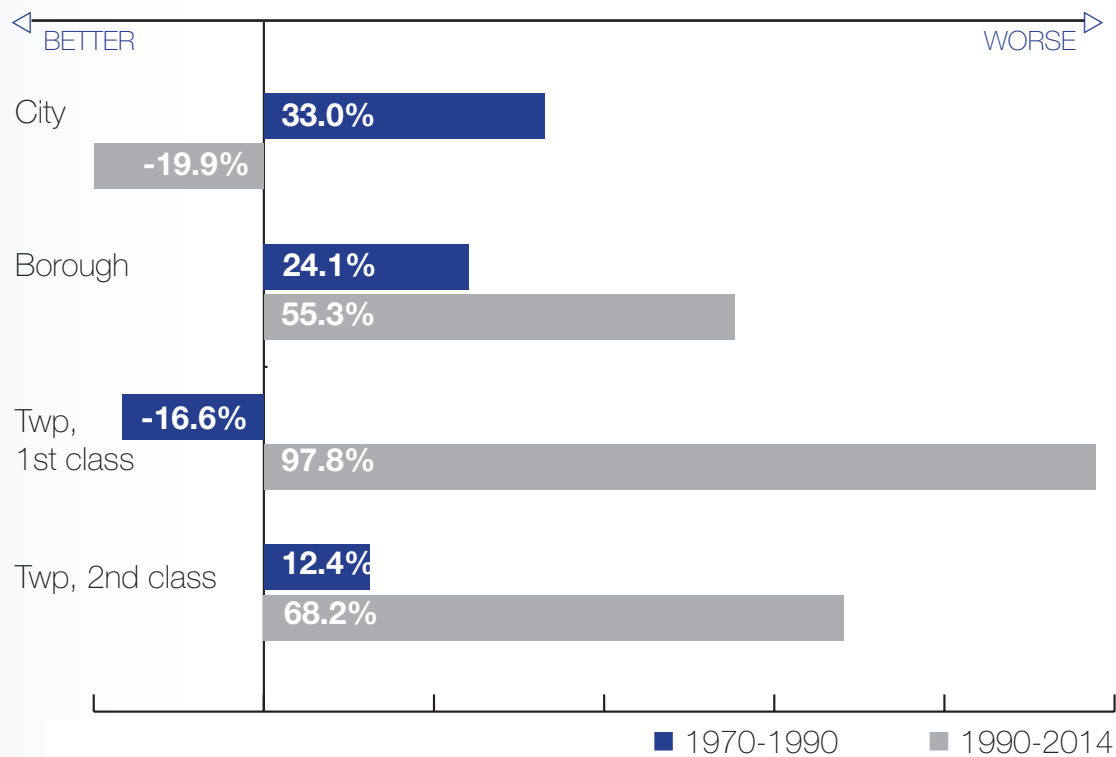
The size of the tax base in the city of Chester declined from 1970 to 2014, while tax base in boroughs and townships steadily grew during the same period, with second class townships increasing the most. (See Graph 1.)

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

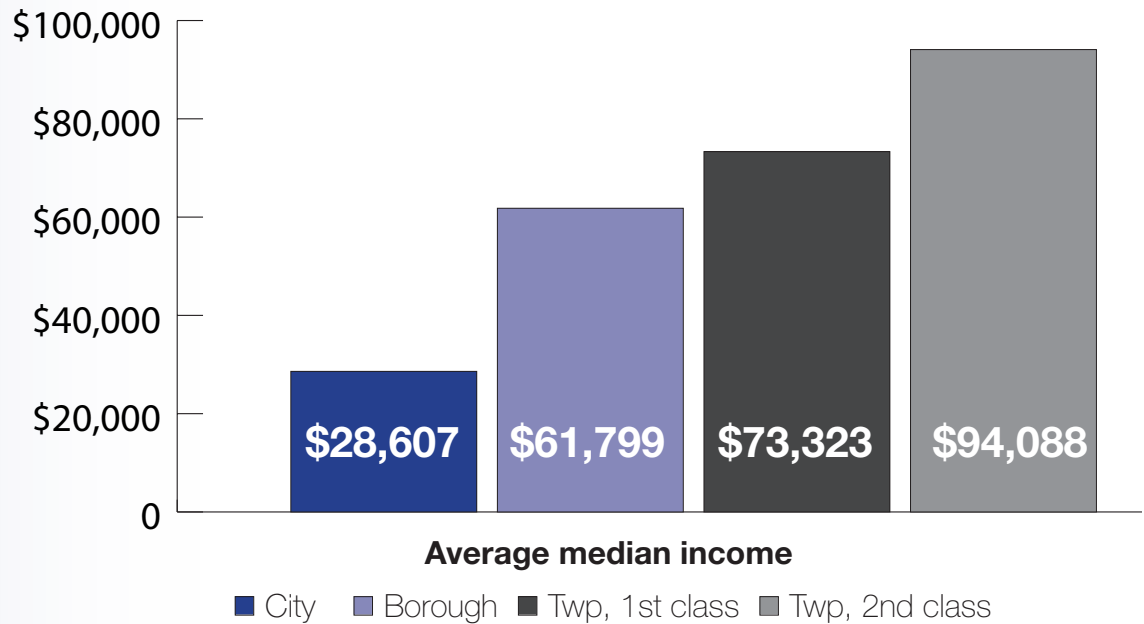
| | Number of municipalities | 1970 | 1990 | 2010 | Change, 1970-2010 |
|---------|-------------------------------------|-------------|-------------|-------------|------------------------------|
| City | 1 | 17,871 | 14,424 | 12,917 | -27.7% |
| Borough | 21 | 40,181 | 44,015 | 40,840 | 1.6% |
| Twp-1 | 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.)

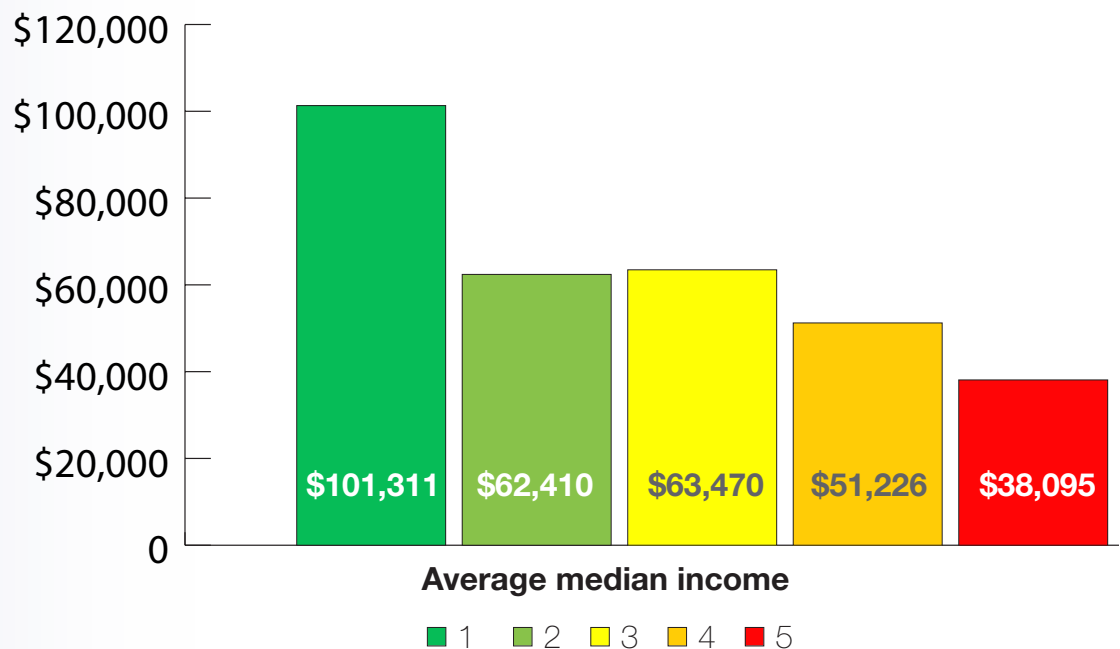
GRAPH 4
DELAWARE COUNTY

Average Median Household Income by Municipal Class, 2014



GRAPH 5
DELAWARE COUNTY

Average Median Household Income by Quintile, 2014

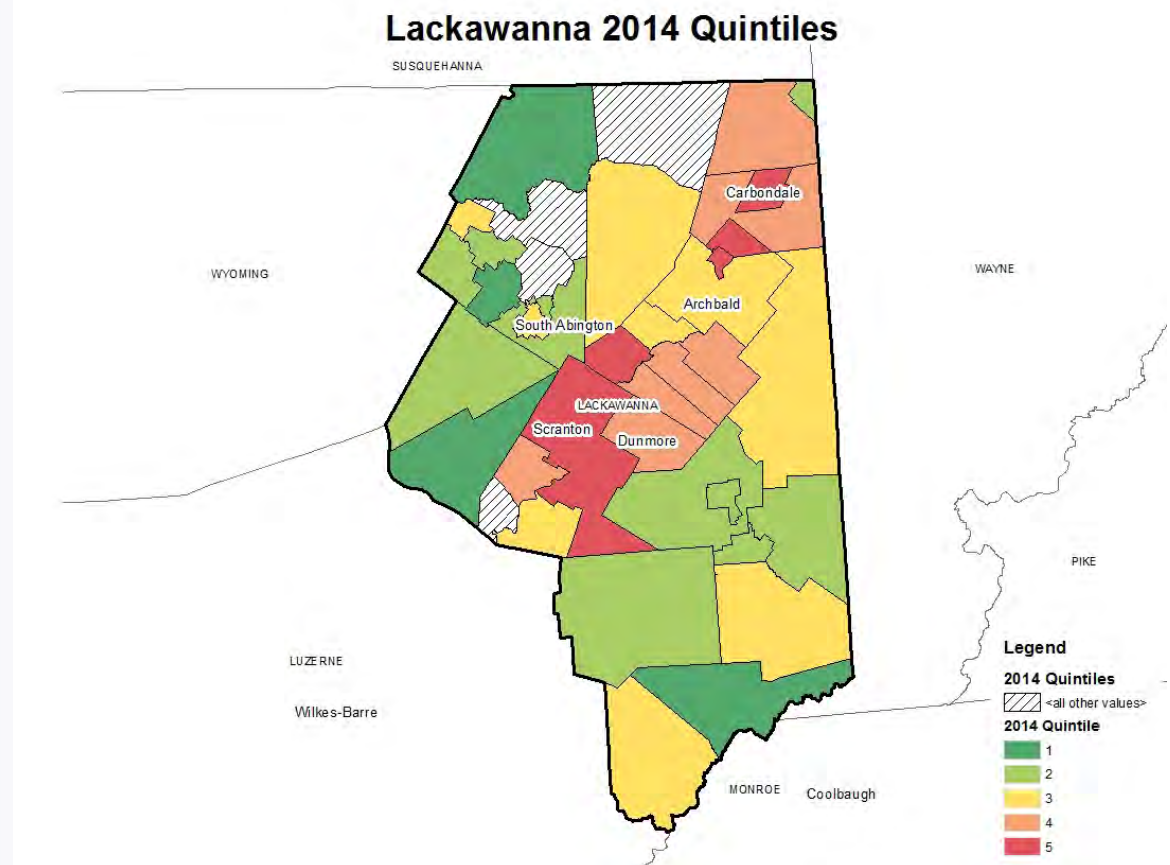


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|--------------------------|-----------|------------------|------------------|------------------|------------------|----|
| Clifton Heights | Borough | 3 | 4 | 5 | ↓ | -2 |
| Darby | Borough | 5 | 5 | 5 | = | — |
| 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.



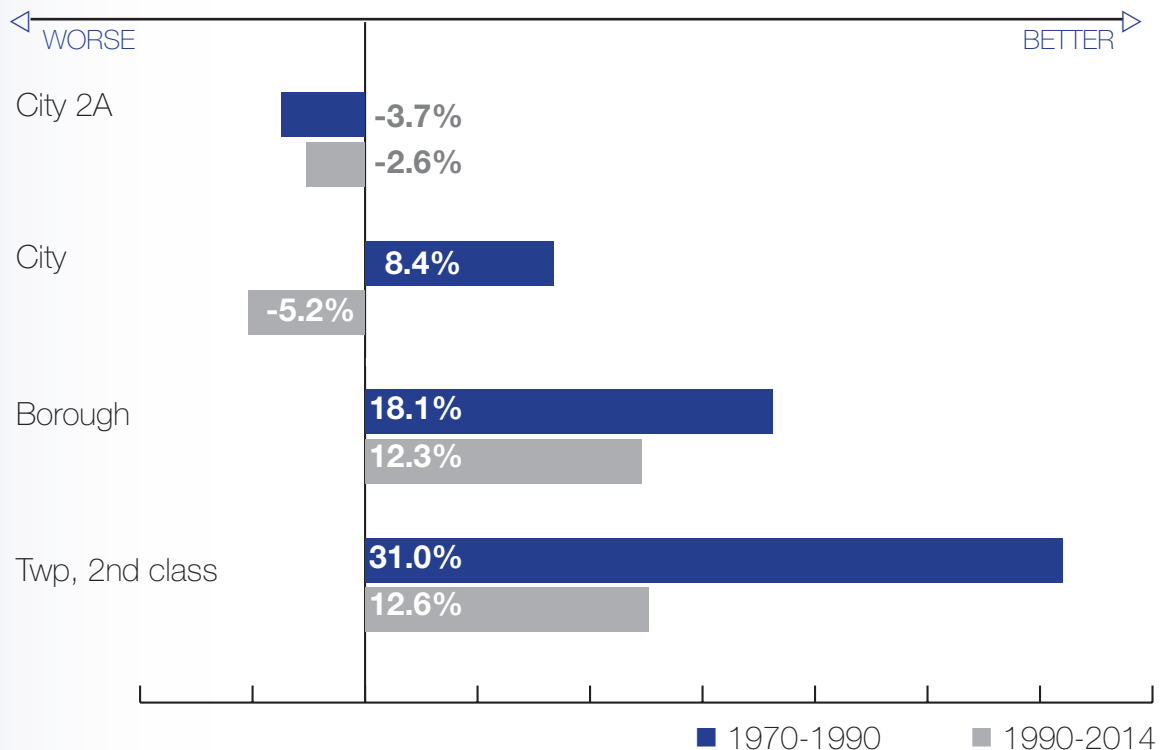
Tax Base and Tax Burden

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

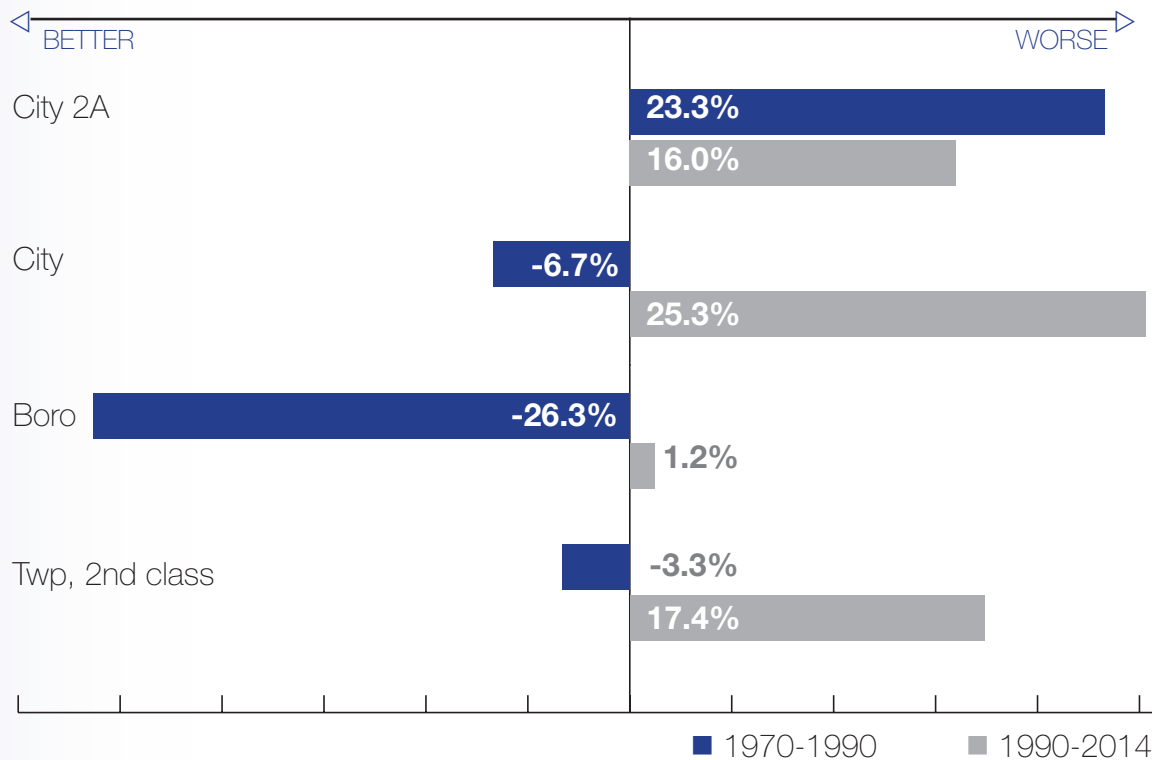
LACKAWANNA COUNTY

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% |

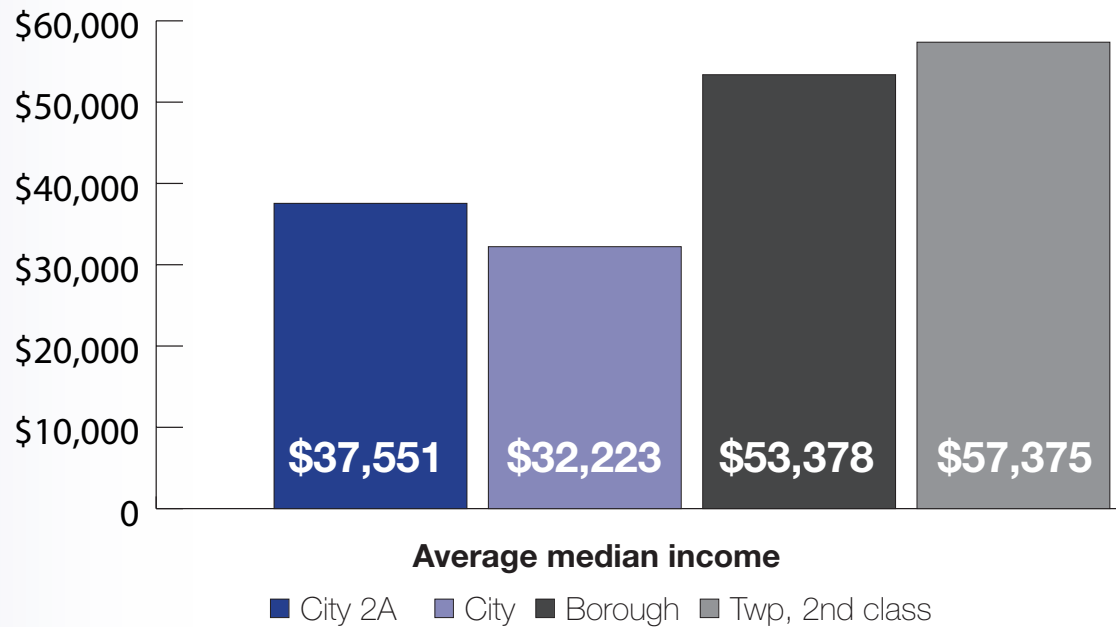
Average Median Household Income

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

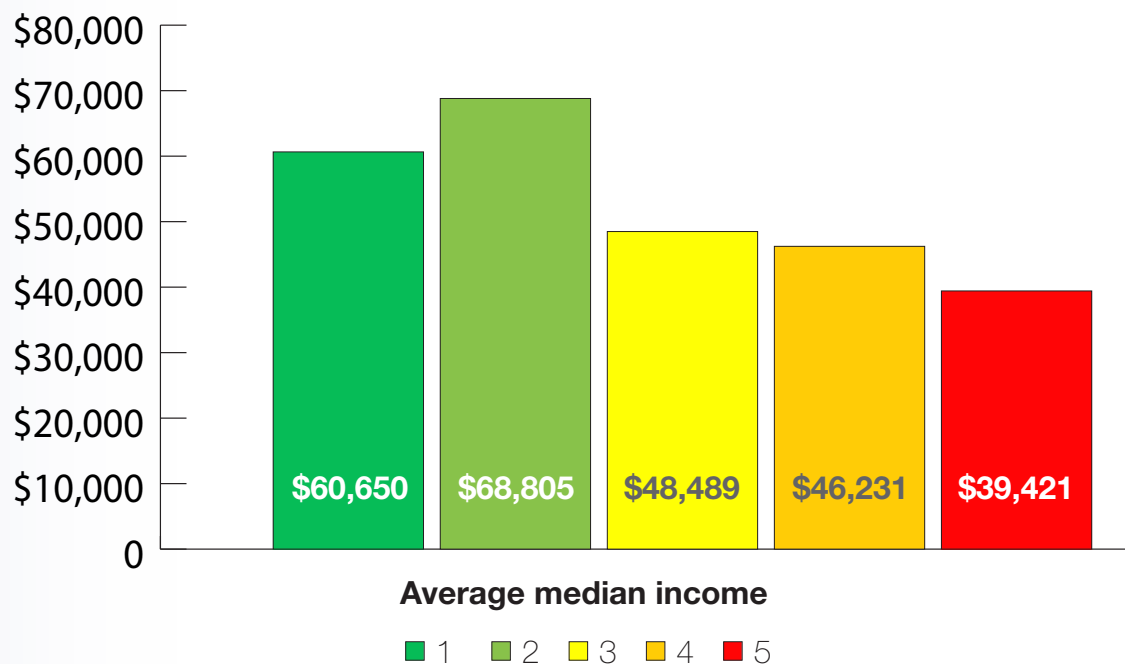
Average Median Household Income by Municipal Class, 2014



GRAPH 5

LACKAWANNA COUNTY

Average Median Household Income by Quintile, 2014

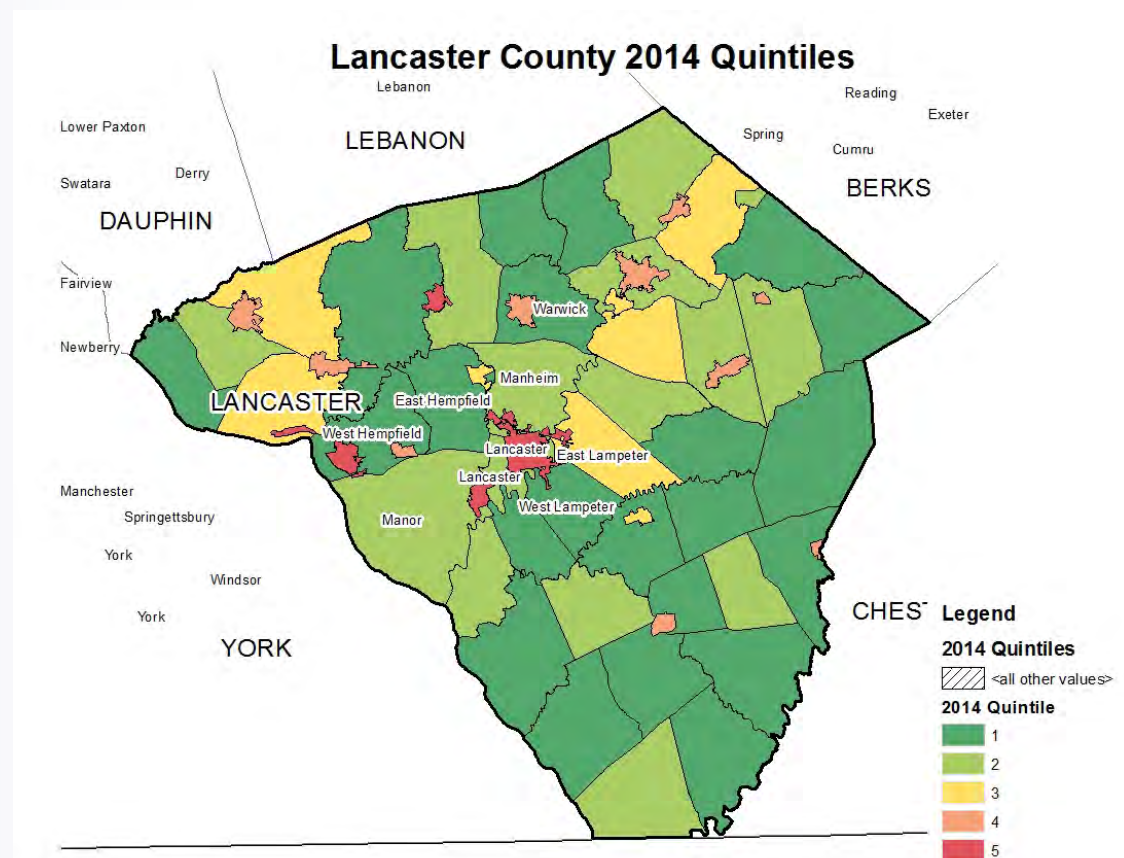


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | | Change 1970- 2014 |
|---------------------|-----------|------------------|------------------|------------------|---|----------------------|
| Dickson City | Borough | 5 | 5 | 5 | = | — |
| Jermyn | Borough | 5 | 5 | 5 | = | — |
| 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.



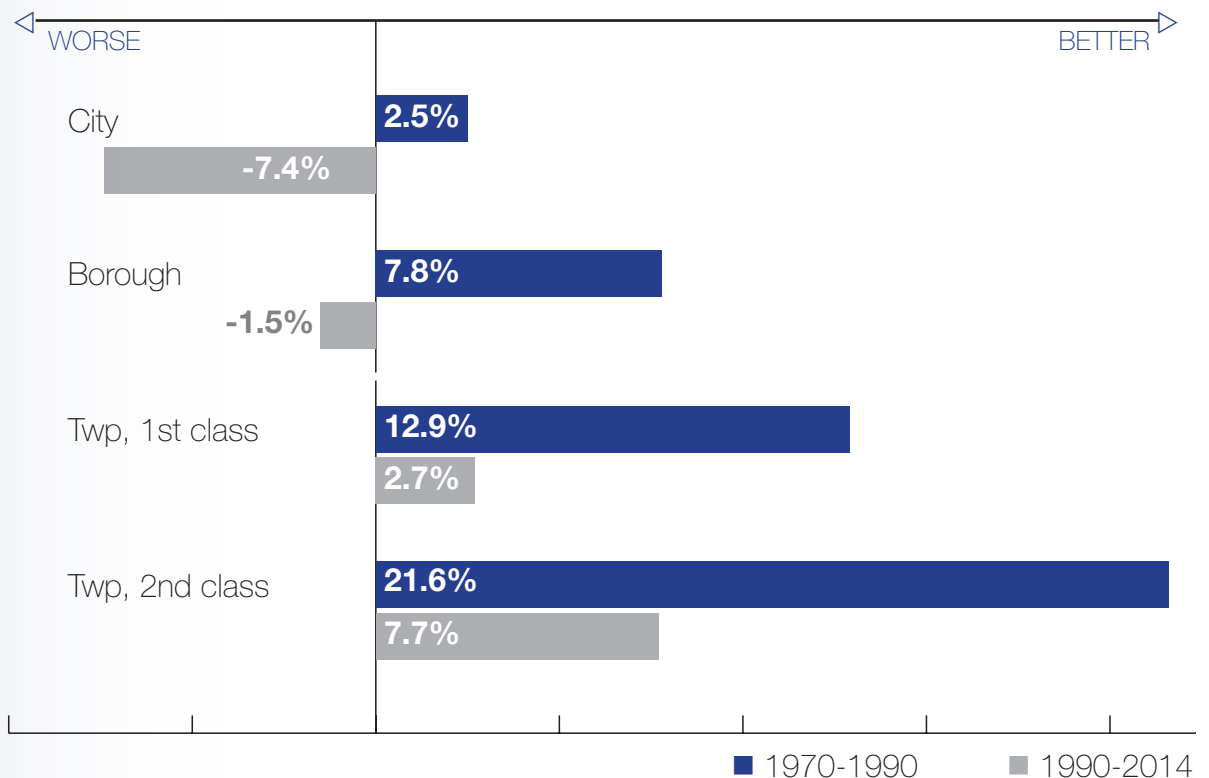
Tax Base and Tax Burden

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

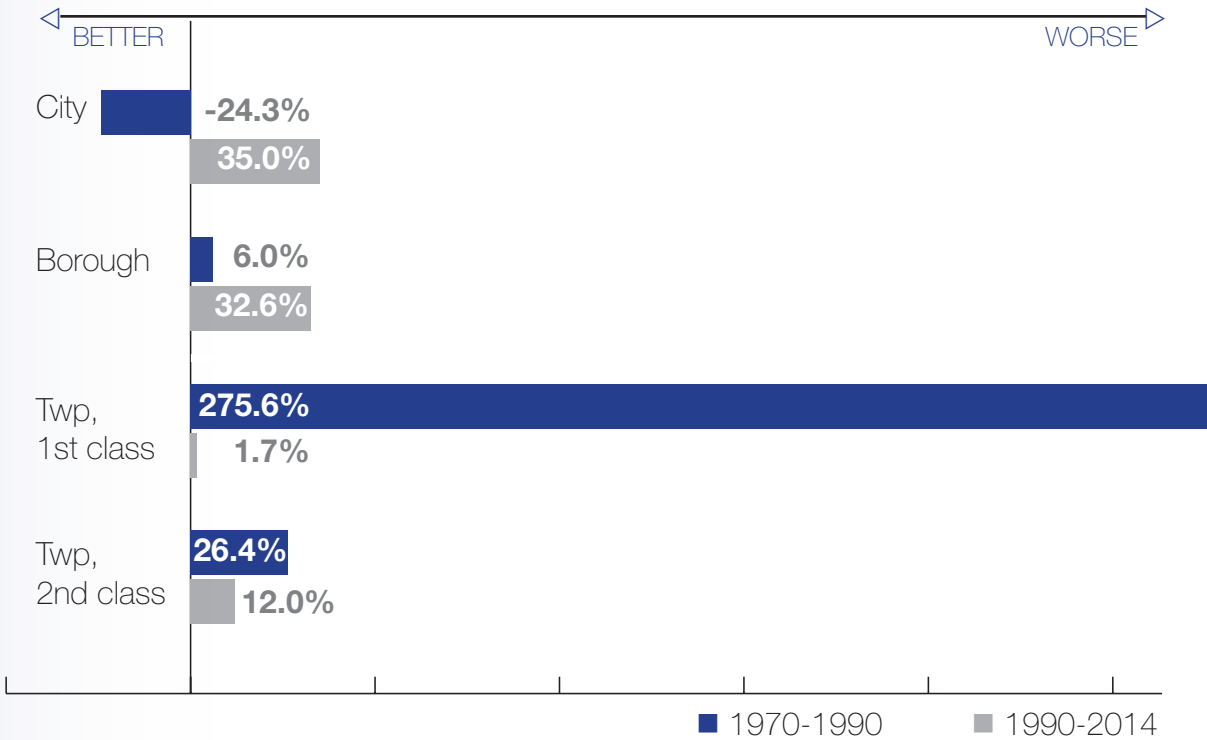
LANCASTER COUNTY

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% |

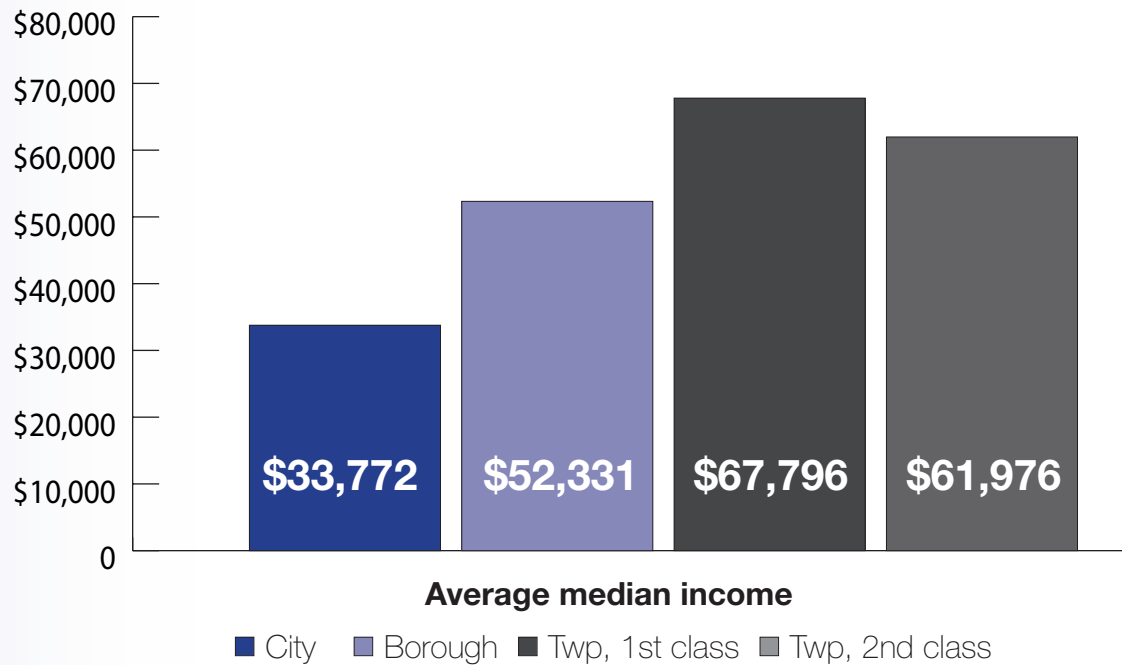
Average Median Household Income

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

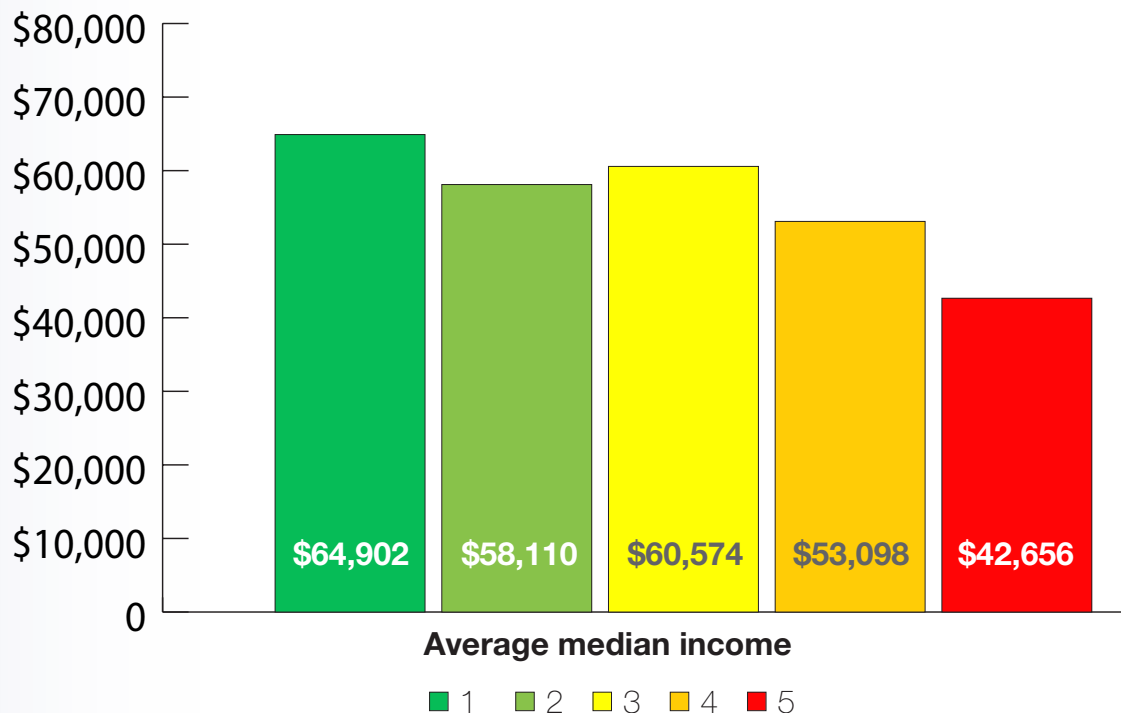
Average Median Household Income by Municipal Class, 2014



GRAPH 5

LANCASTER COUNTY

Average Median Household Income by Quintile, 2014

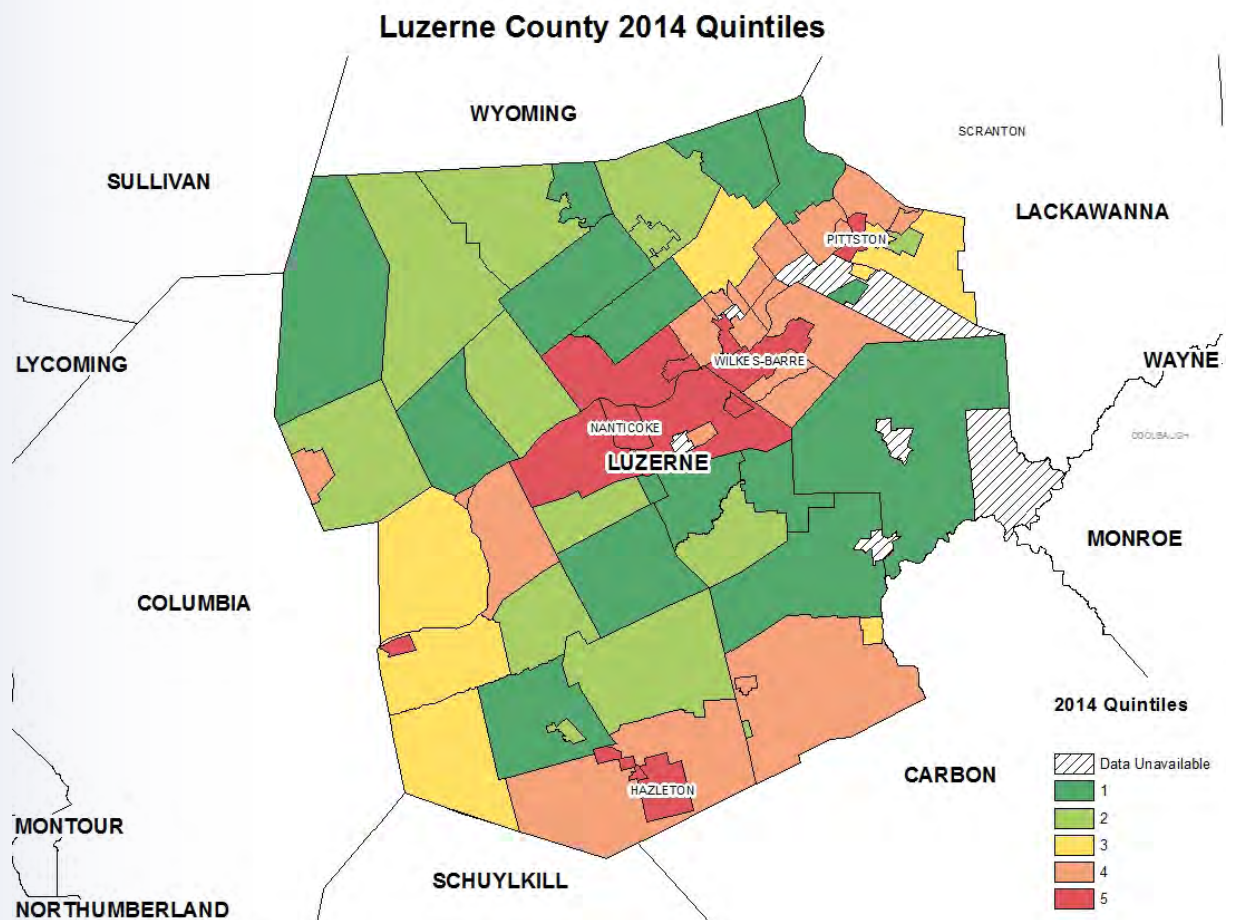


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970- 2014 | |
|-------------------|-----------|------------------|------------------|------------------|----------------------|----|
| Columbia | Borough | 4 | 5 | 5 | ↓ | -1 |
| Manheim | Borough | 3 | 4 | 5 | ↓ | -2 |
| 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

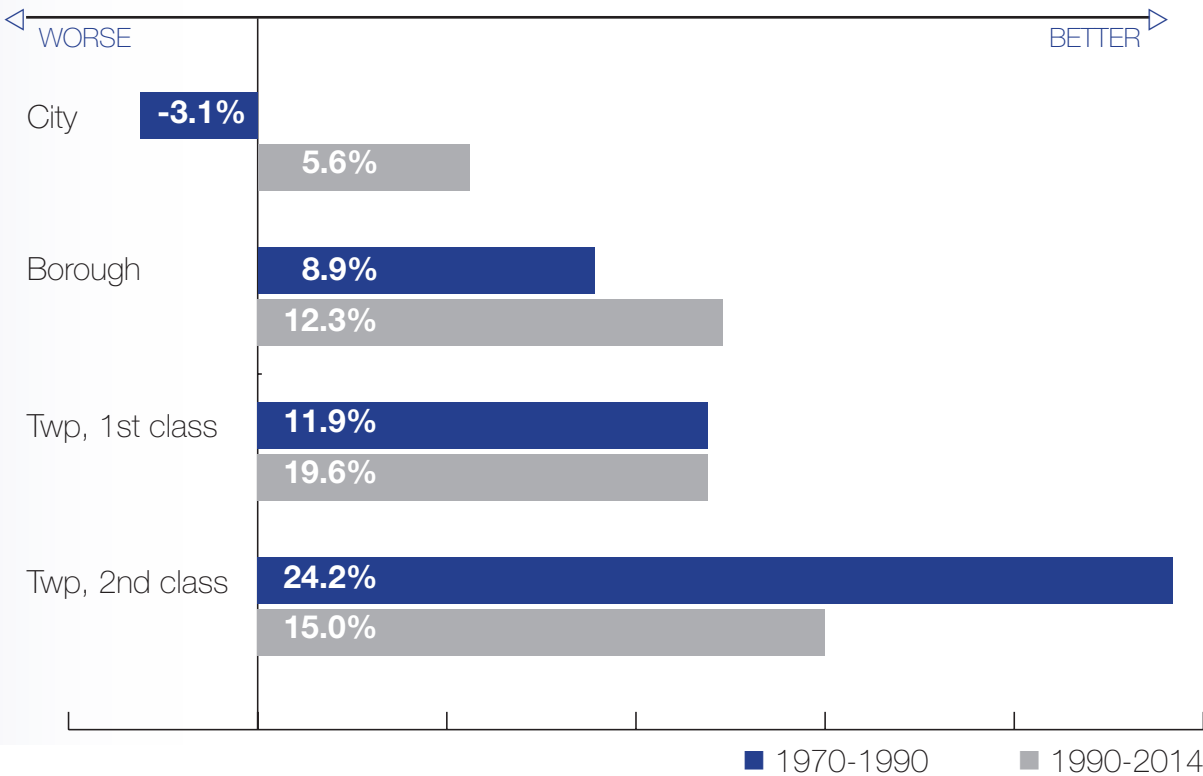
The cities of Hazleton, Nanticoke, Pittston and Wilkes-Barre were in the fifth quintile from 1970 to 2014. The majority of boroughs and the four first class townships were in the fourth quintile and fifth quintiles for the entire period. Second class townships showed improvement with more moving into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

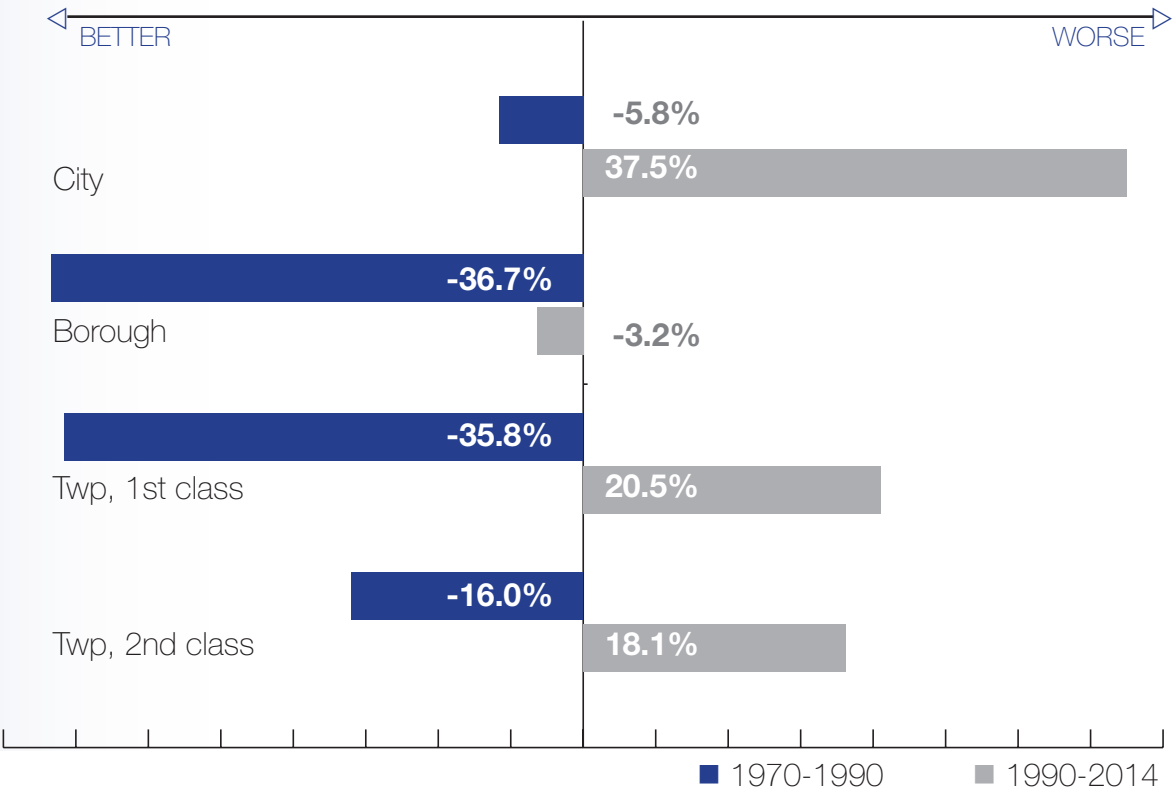
GRAPH 1
LUZERNE COUNTY
Change in Tax Base per Household, 1970-2014



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 |

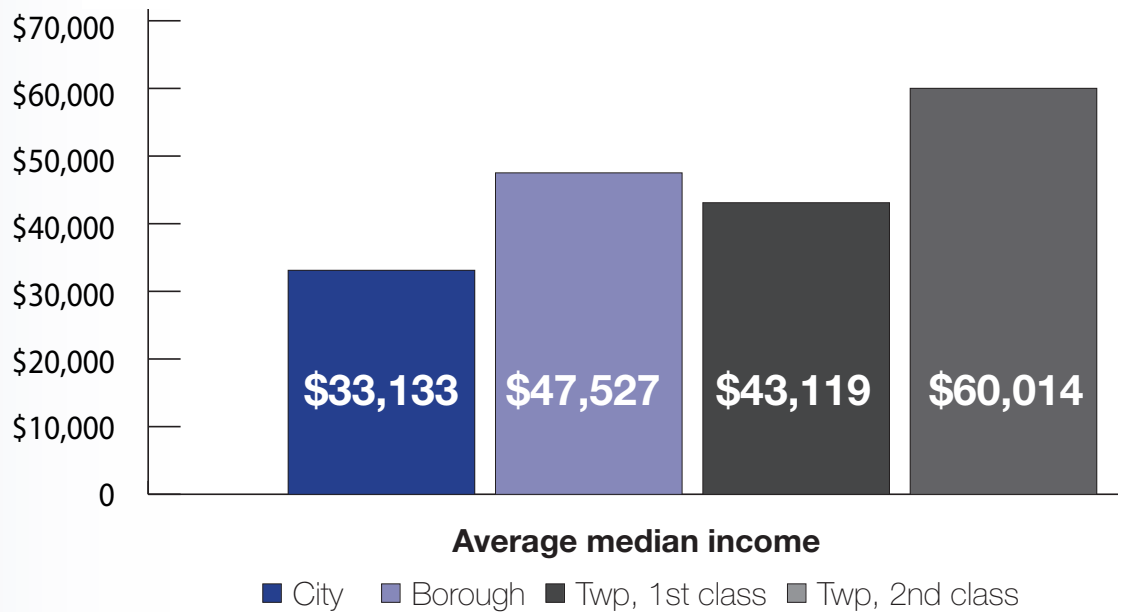
Average Median Household Income

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

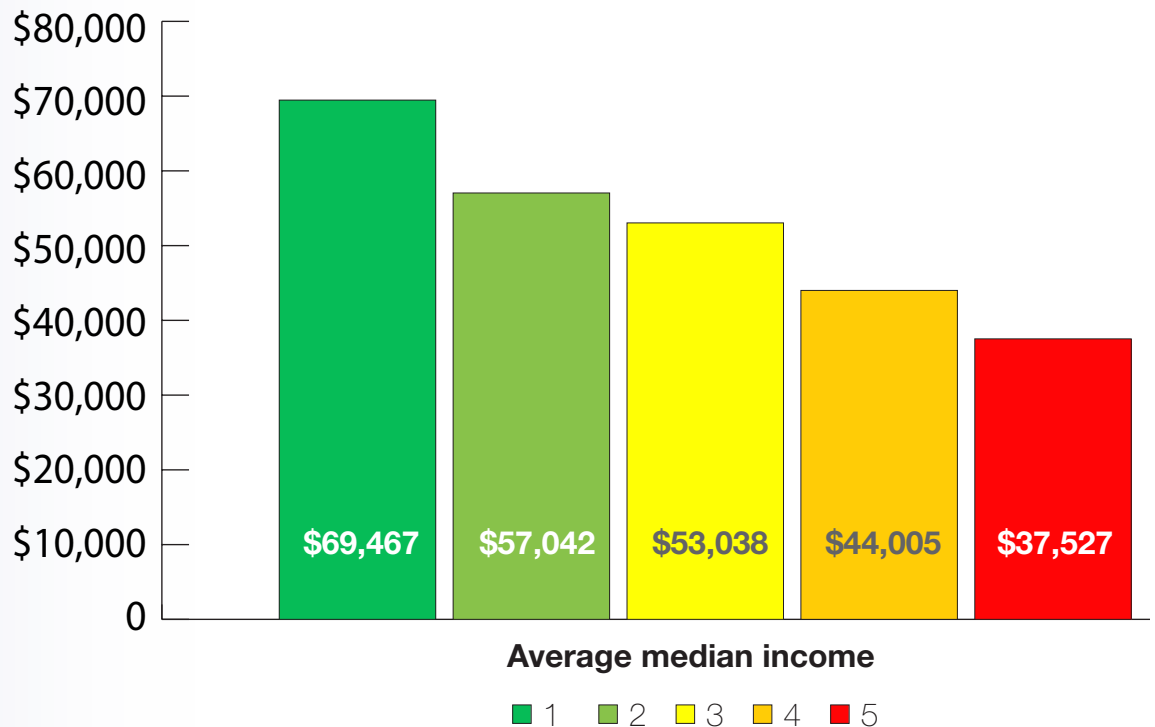
Average Median Household Income by Municipal Class, 2014



GRAPH 5

LUZERNE COUNTY

Average Median Household Income by Quintile, 2014



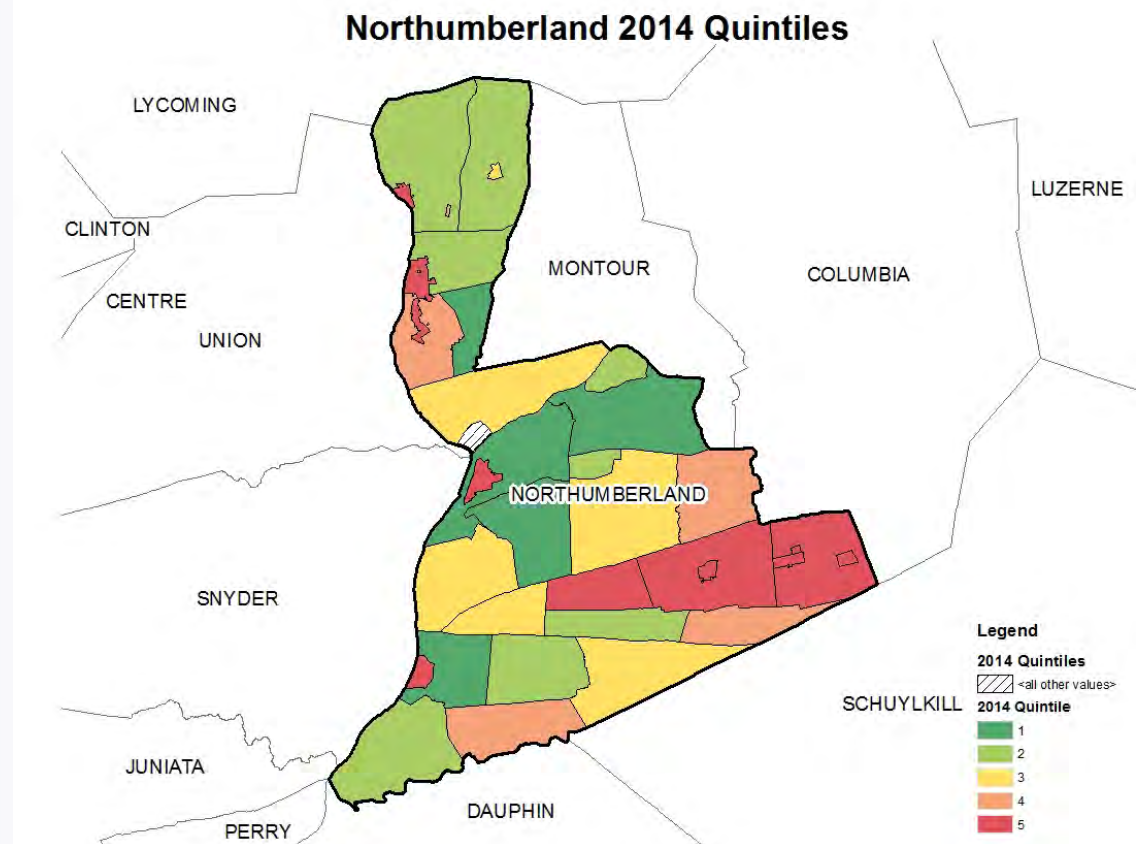
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|--------------|-----------|---------|---------------|---------------|---------------|---------------------|----|
| Harveys Lake | Borough | Luzerne | 1 | 3 | 1 | = | — |
| Laflin | Borough | Luzerne | 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 |
| 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 | = | — |
| 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 |
| 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

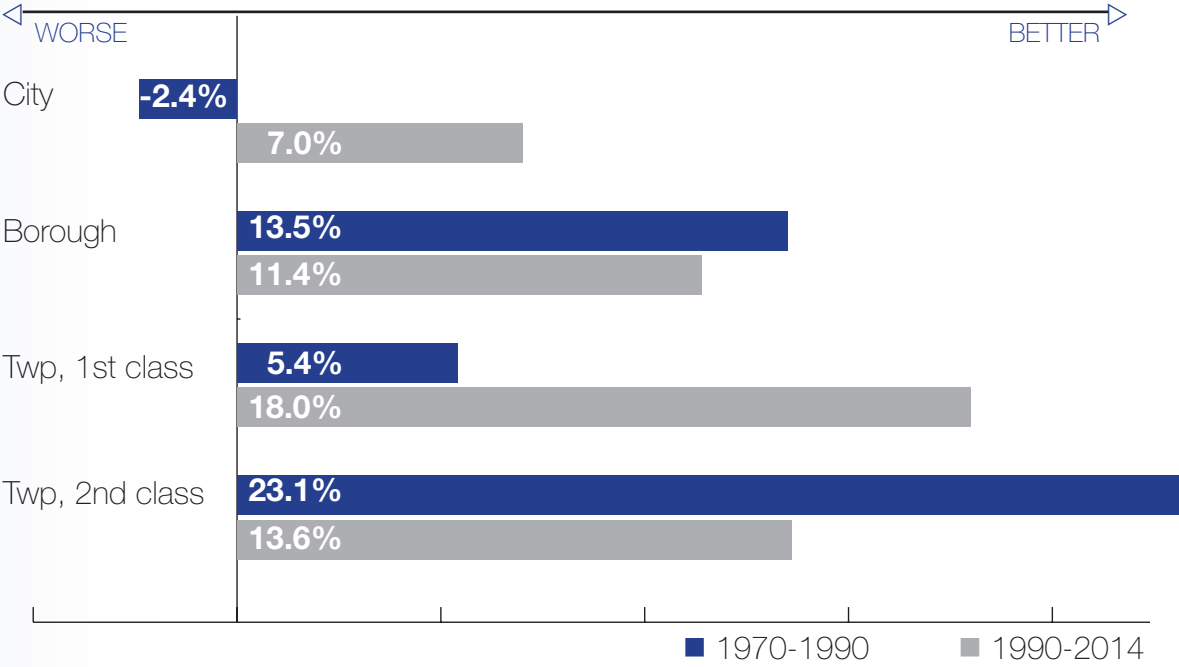
The cities of Shamokin and Sunbury were in the fifth quintile from 1970 to 2014. Most of the boroughs as of 2014 were in the lowest two quintiles. The first class township of Coal was in the fifth quintile from 1970 to 2014. More second class townships were in the first and second quintiles than in the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



Tax Base and Tax Burden

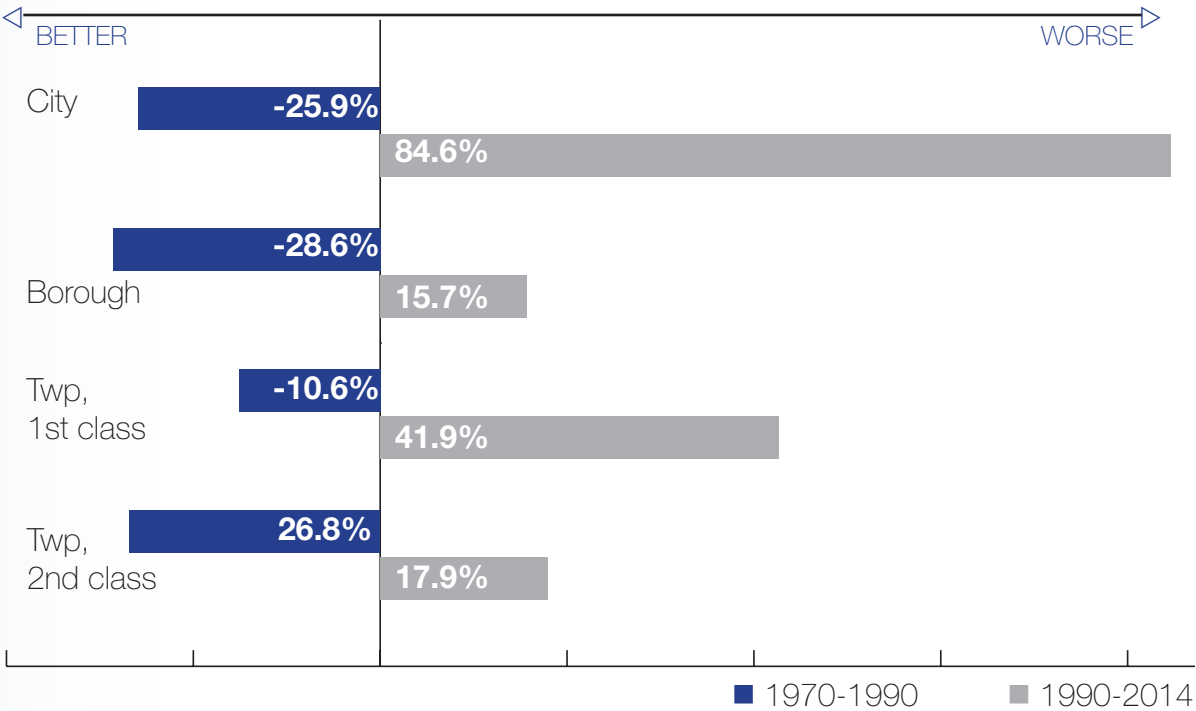
Tax base in the cities of Shamokin and Sunbury decreased from 1970 to 1990 but then grew from 1990 to 2014. Tax base grew throughout the review period in all other municipalities. (See Graph 1.)

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% |

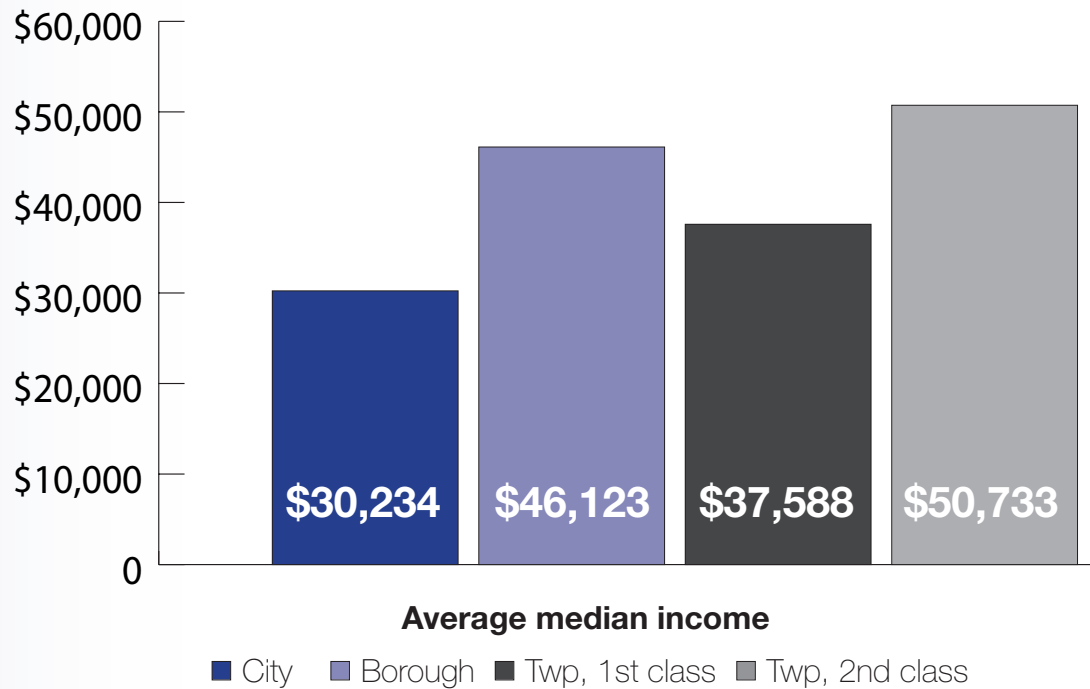
Average Median Household Income

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

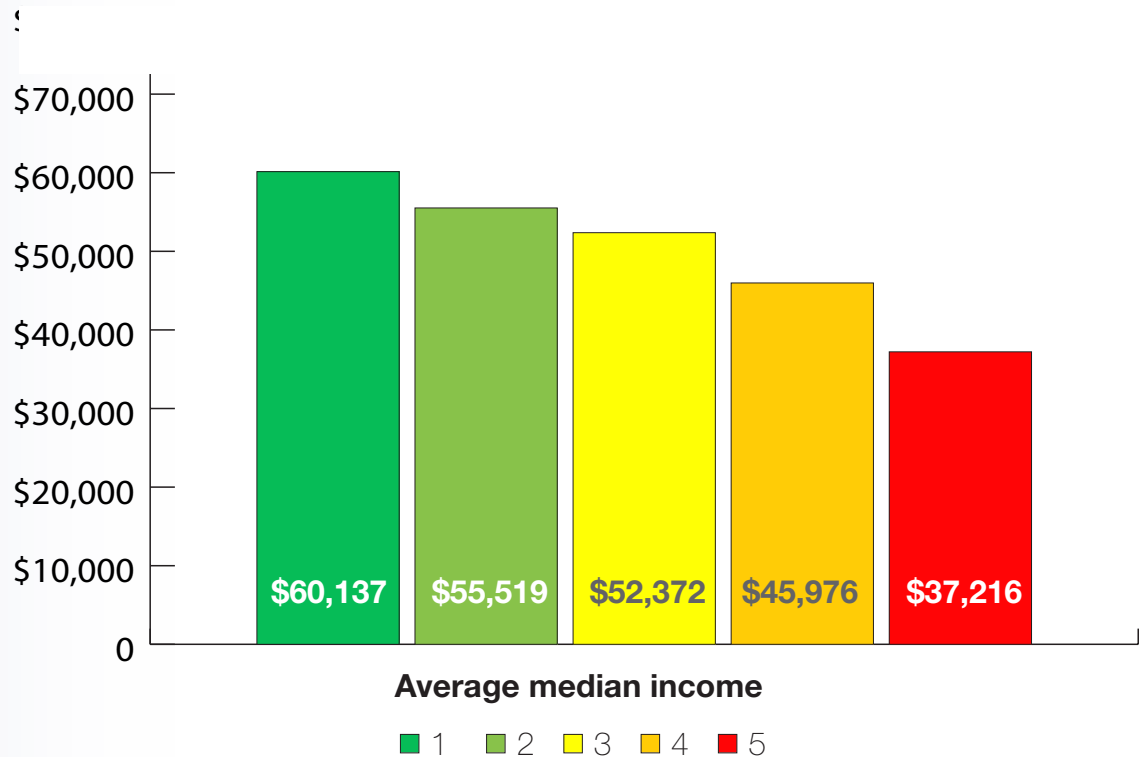
Average Median Household Income by Municipal Class, 2014



GRAPH 5

NORTHUMBERLAND COUNTY

Average Median Household Income by Quintile, 2014

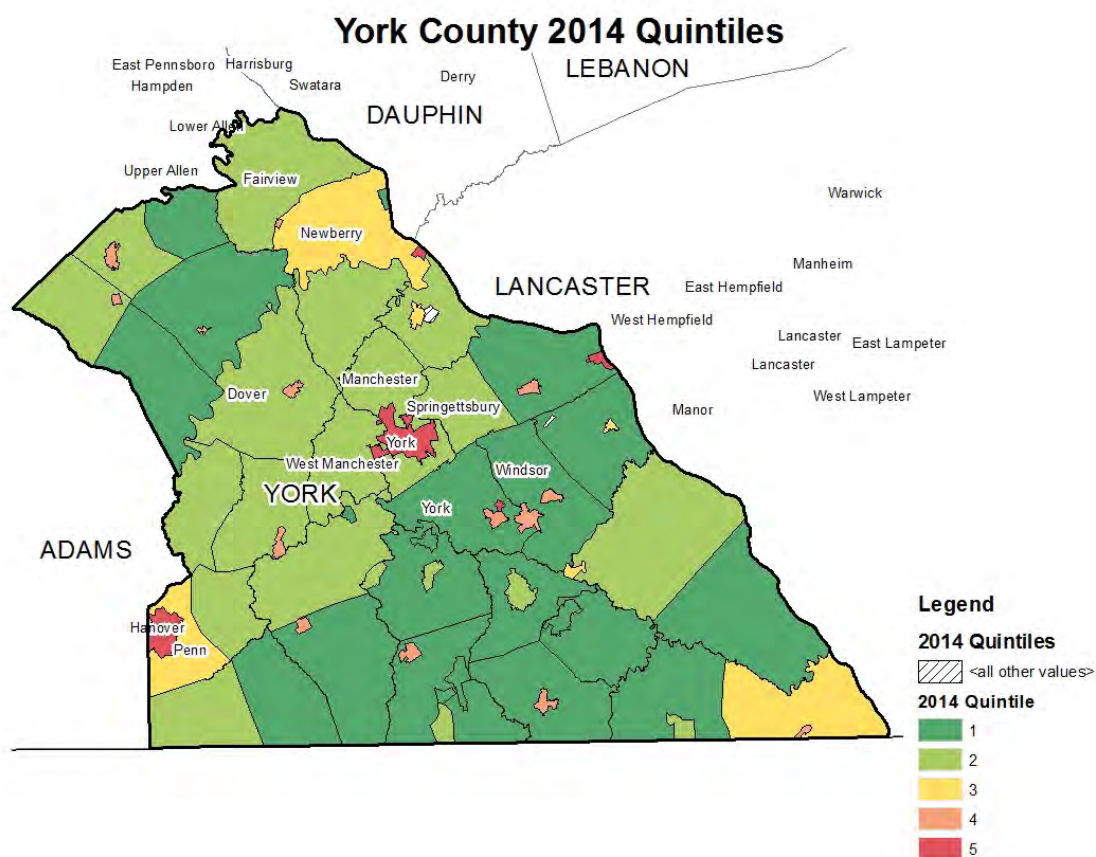


| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | | Change 1970-2014 | |
|-------------------|-----------|------------------|------------------|------------------|--|------------------|----|
| Herndon | Borough | 3 | 5 | 5 | | ↓ | -2 |
| Kulpmont | Borough | 4 | 5 | 5 | | ↓ | -1 |
| 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 |

York County: City of York — 70 of 72 York County Municipalities

Quintile Rankings

The city of York was in the fifth quintile in the rankings from 1970 to 2014. Meanwhile, the position of the county's 34 boroughs in the sample worsened from 1970 to 2014, with more in the lower quintiles by the end of the review period. The majority of the 35 townships in the sample were in the first and second quintile throughout the review period.

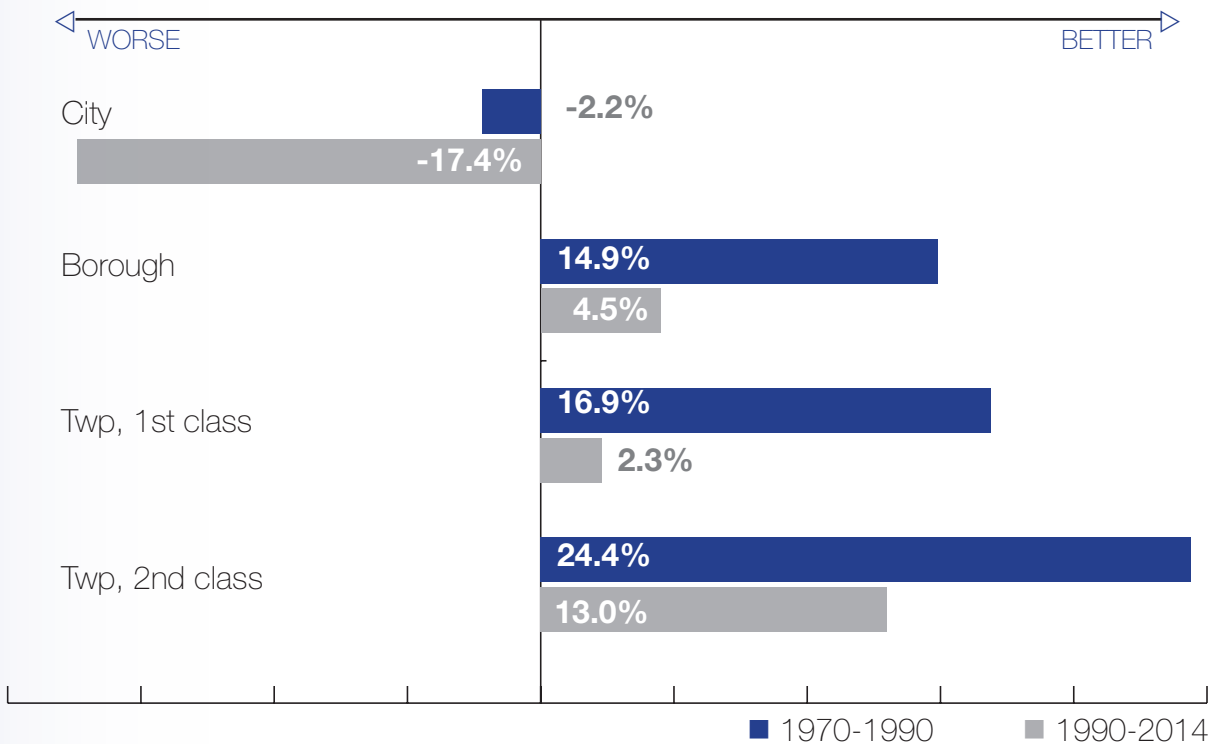


Tax Base and Tax Burden

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,

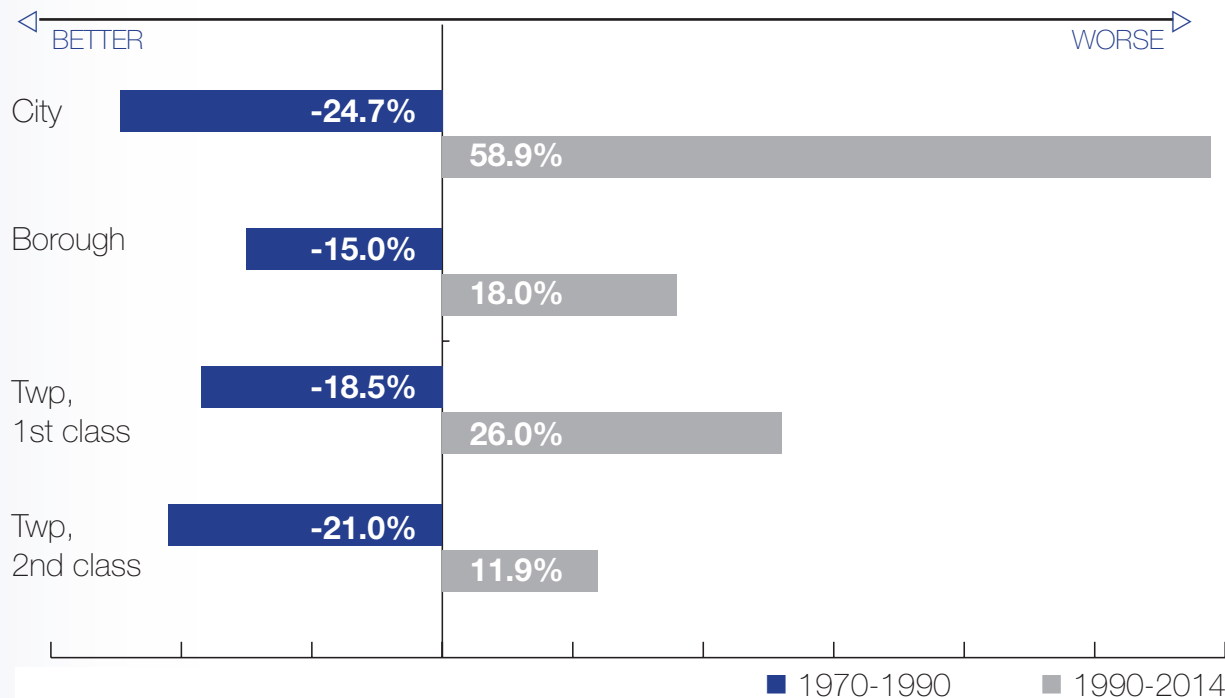
GRAPH 1
YORK COUNTY

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

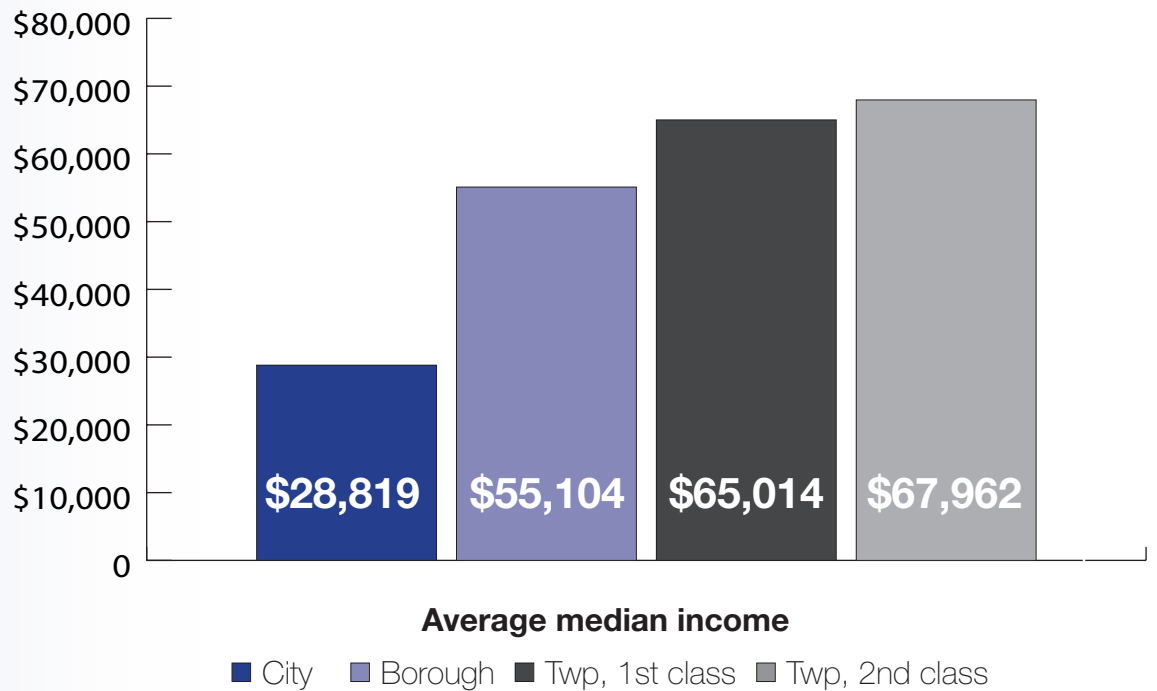
| | Number of municipalities | 1970 | 1990 | 2010 | Change, 1970-2010 |
|---------|-------------------------------------|-------------|-------------|-------------|------------------------------|
| City | 1 | 18,397 | 16,833 | 16,482 | -10.4% |
| Borough | 34 | 20,973 | 25,462 | 30,074 | 43.4% |
| Twp-1 | 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.)

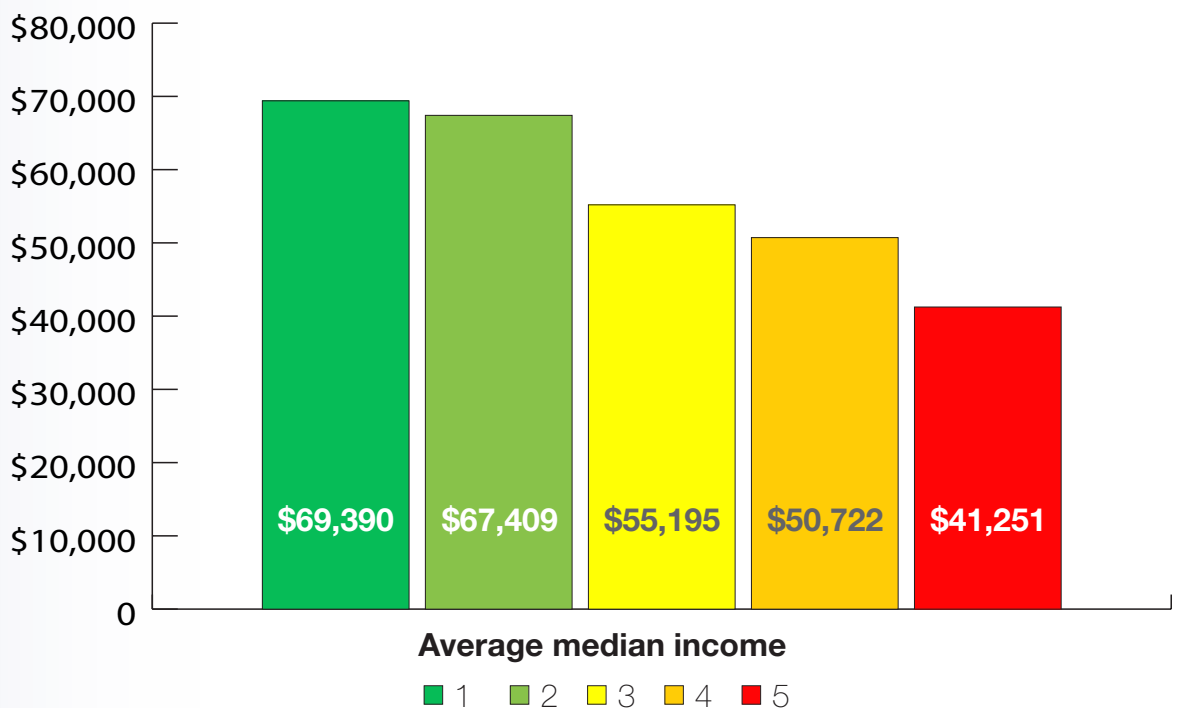
GRAPH 4
YORK COUNTY

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 |

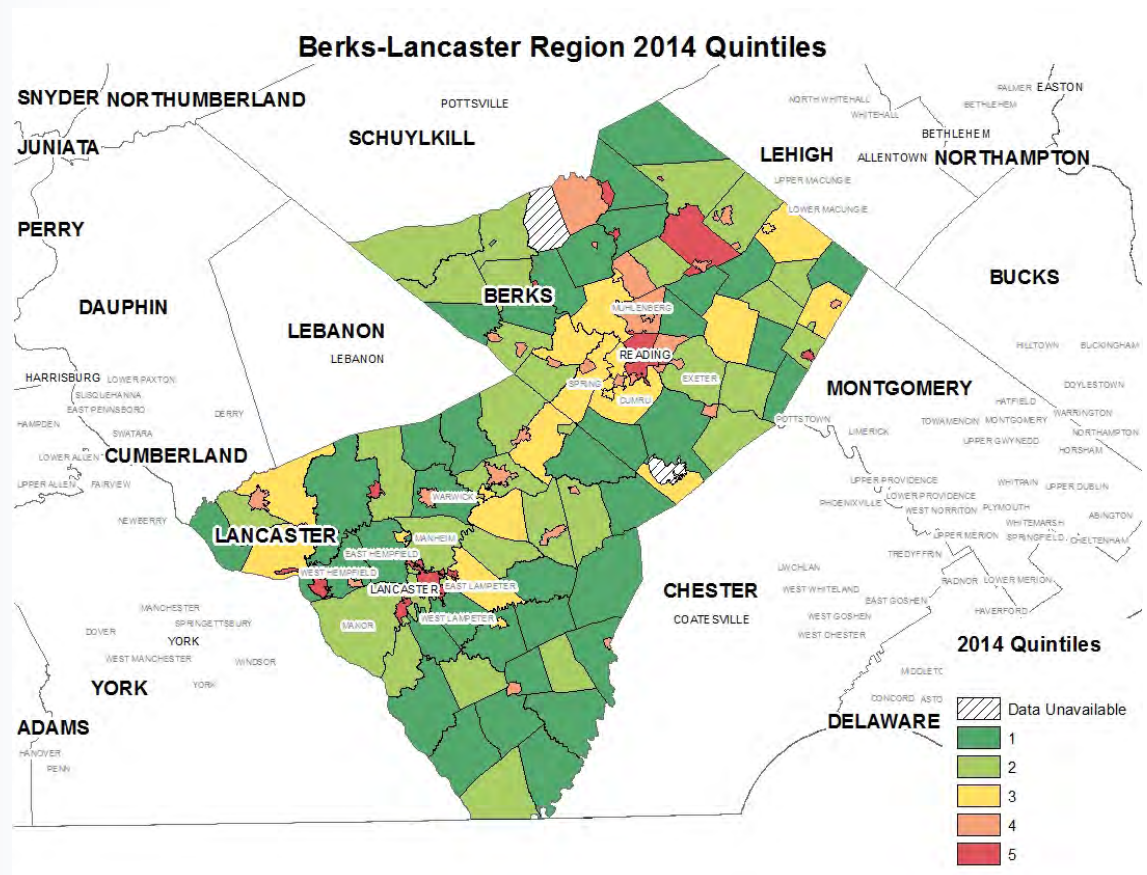
| Municipality | Type | 1970 Quintile | 1990 Quintile | 2014 Quintile | | Change 1970- 2014 |
|------------------|-----------|------------------|------------------|------------------|---|----------------------|
| Railroad | Borough | 4 | 5 | 1 | ↑ | +3 |
| Shrewsbury | Borough | 1 | 1 | 1 | = | — |
| 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.



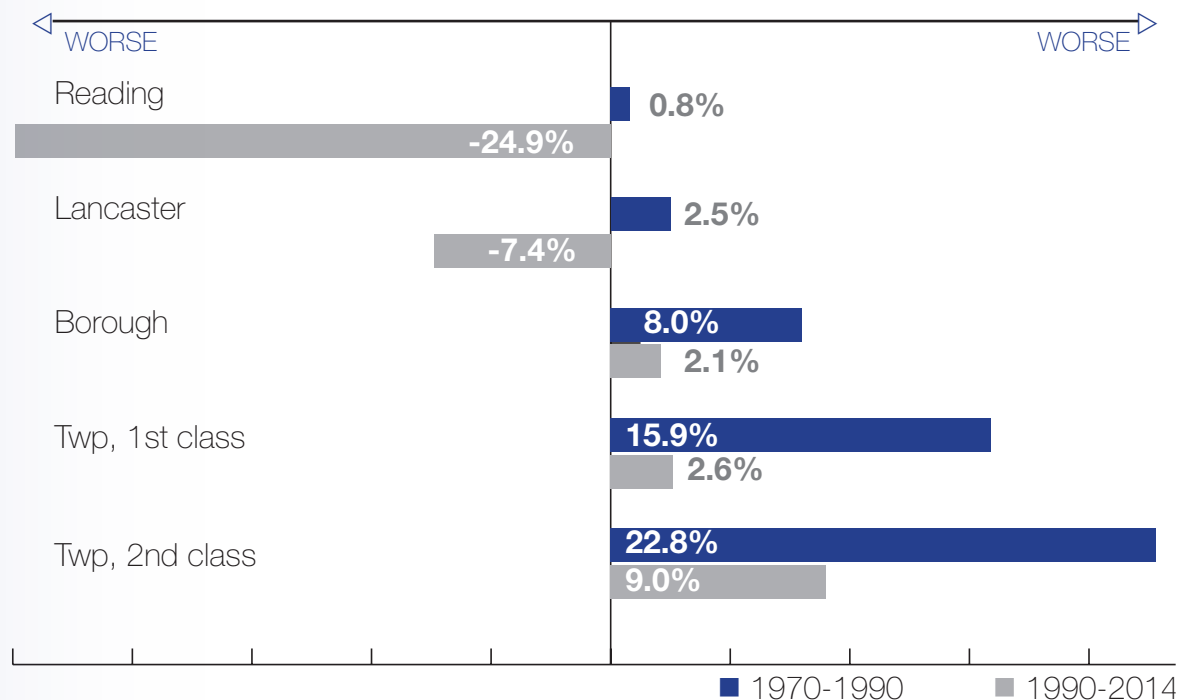
Tax Base and Tax Burden

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

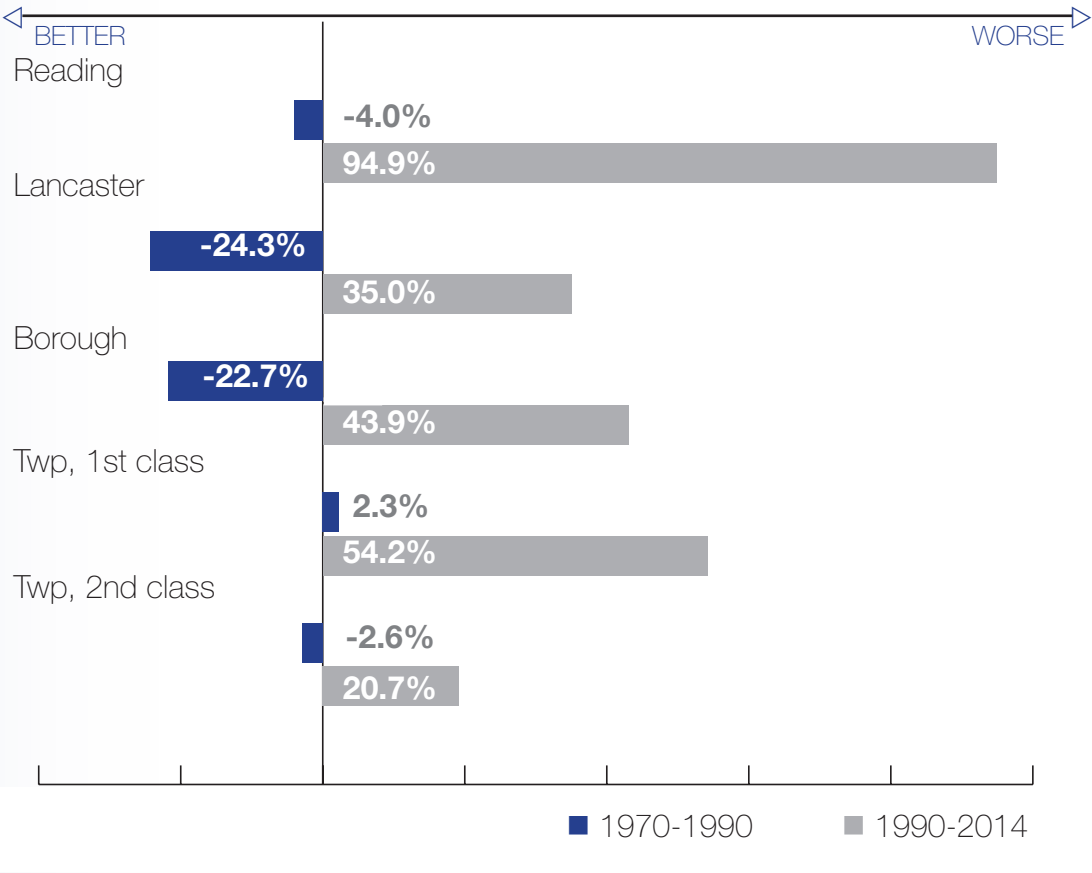
Change in Tax Base per Household, 1970-2014



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% |

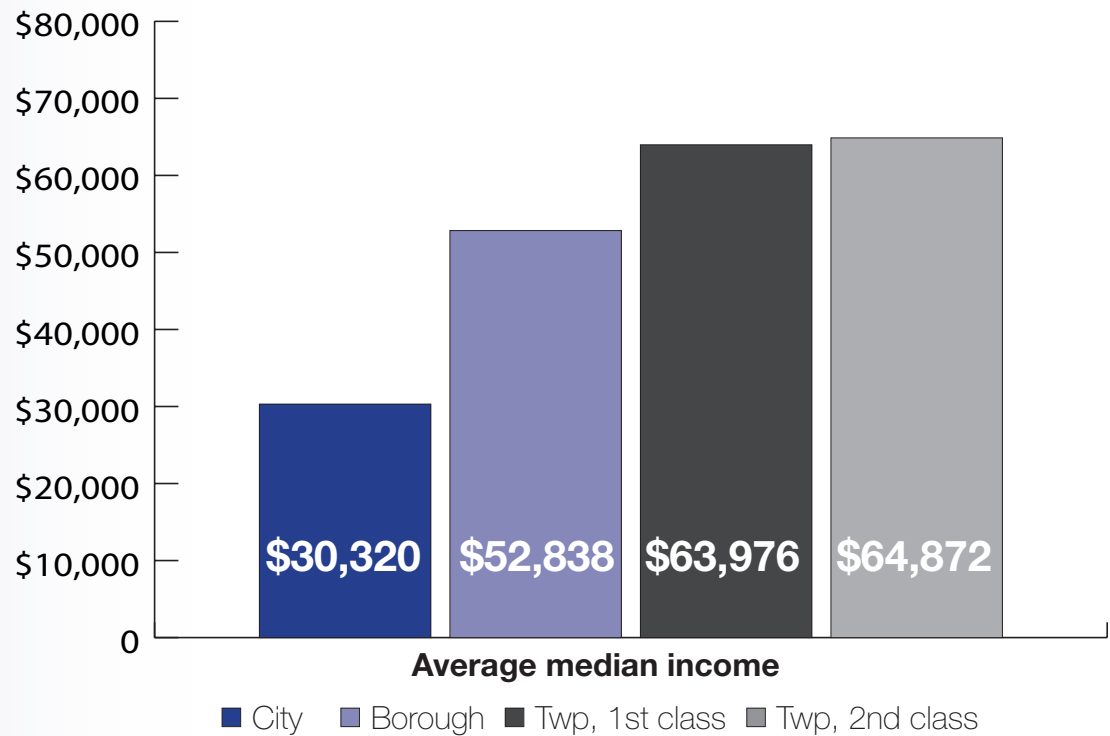
Average Median Household Income

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

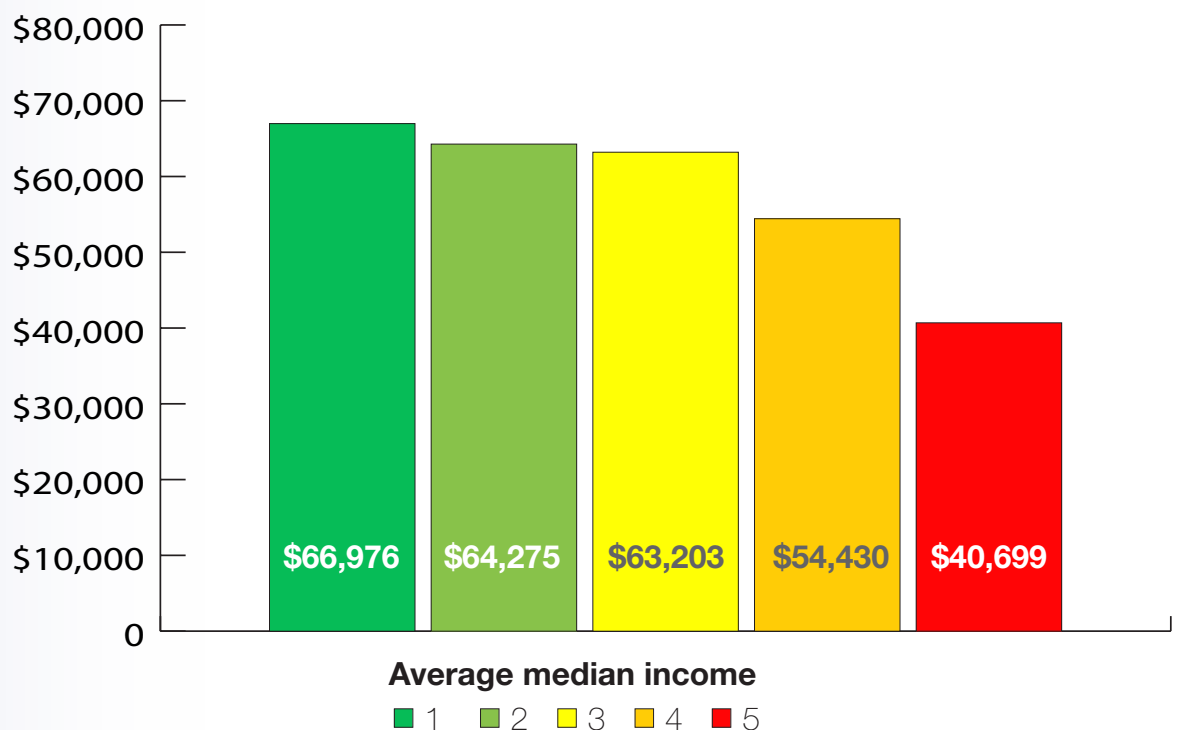
Average Median Household Income by Municipal Class, 2014



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 | = | — |

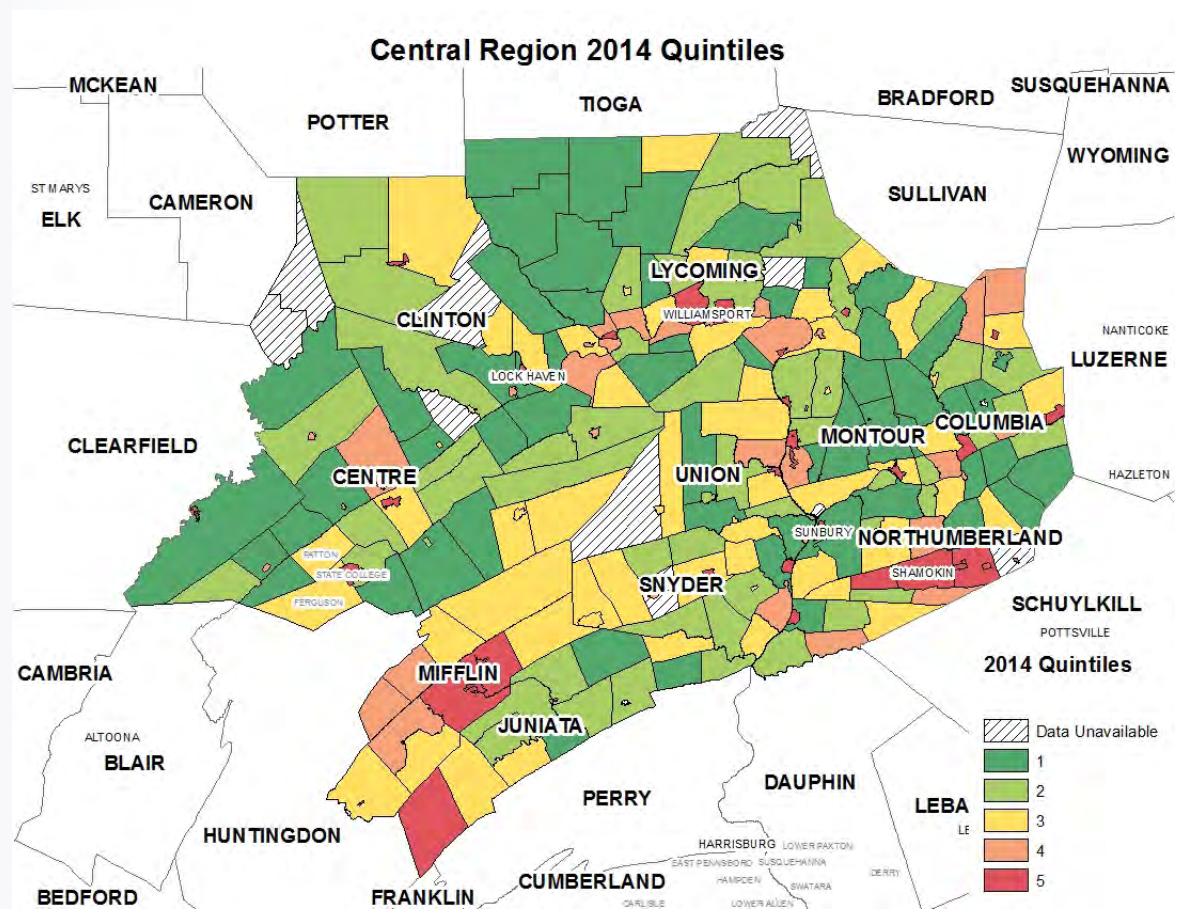
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|---------------------|-----------|-----------|------------------|------------------|------------------|---------------------|----|
| Oley | Twp - 2nd | Berks | 2 | 1 | 3 | ↓ | -1 |
| Washington | Twp - 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 | 3 | 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 |
| Martie | 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.



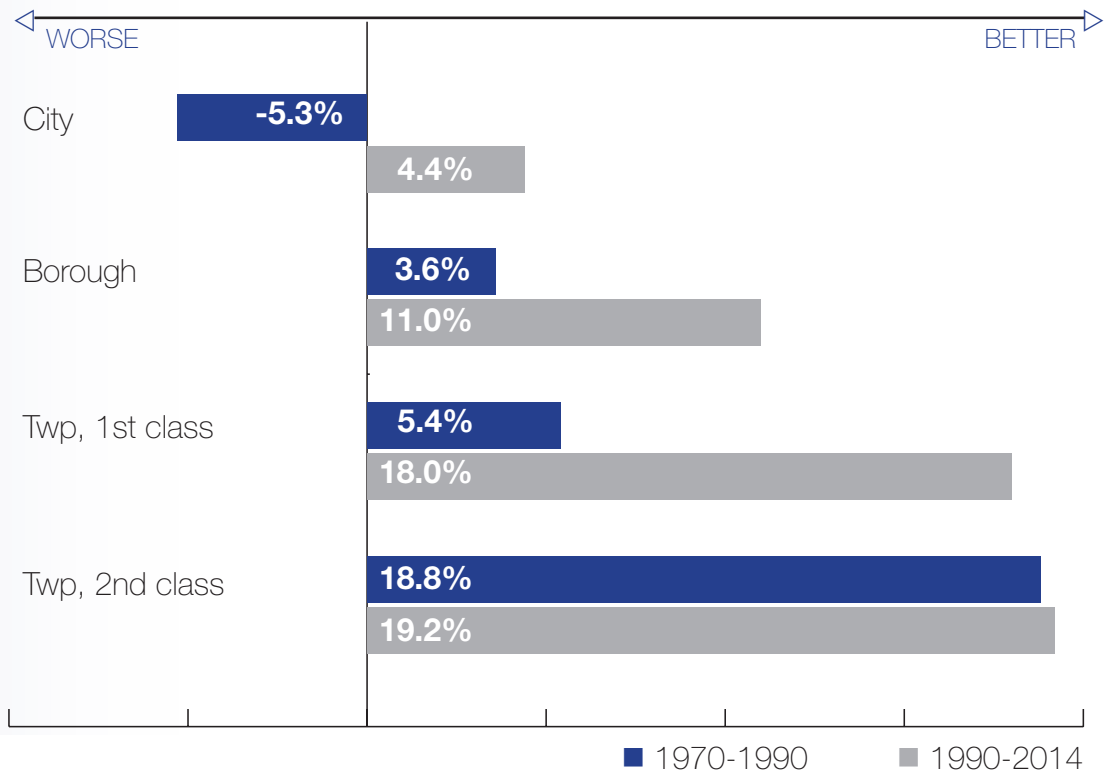
Tax Base and Tax Burden

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

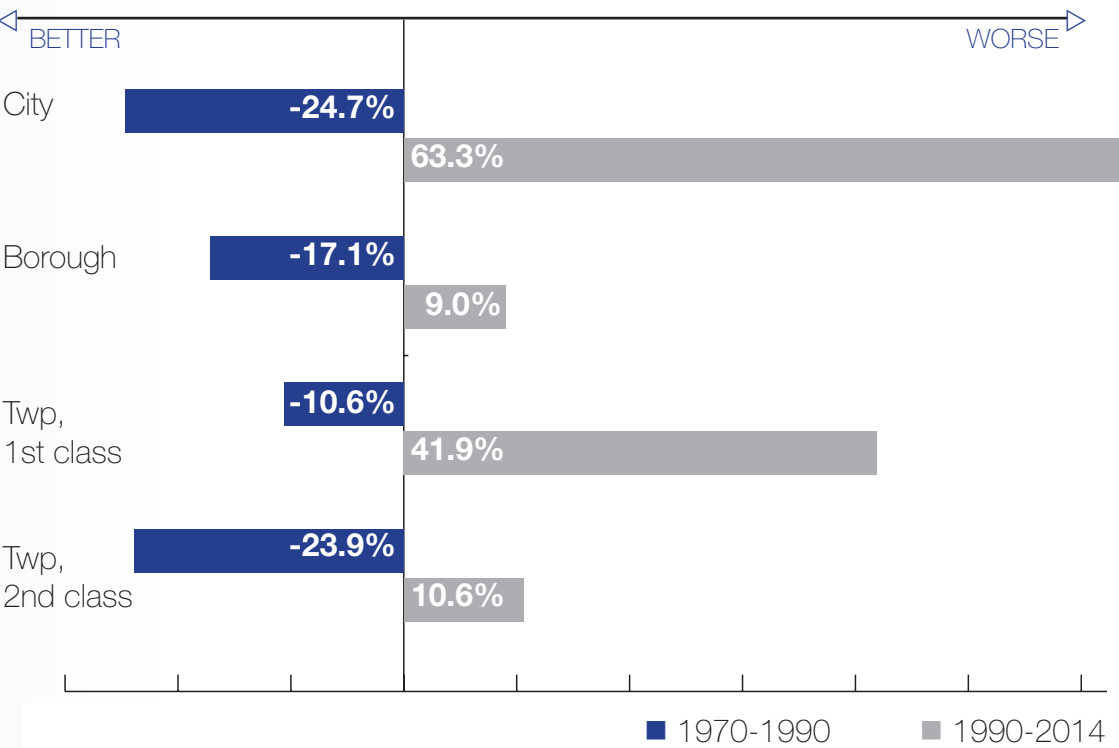
CENTRAL REGION

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% |

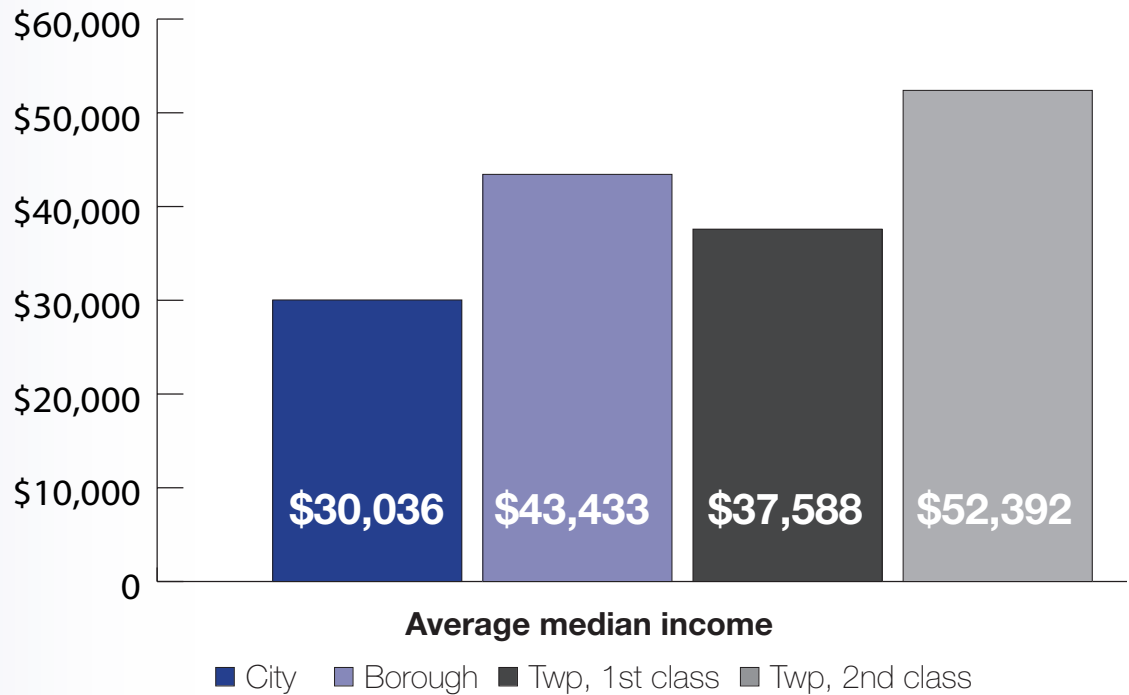
Average Median Household Income

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

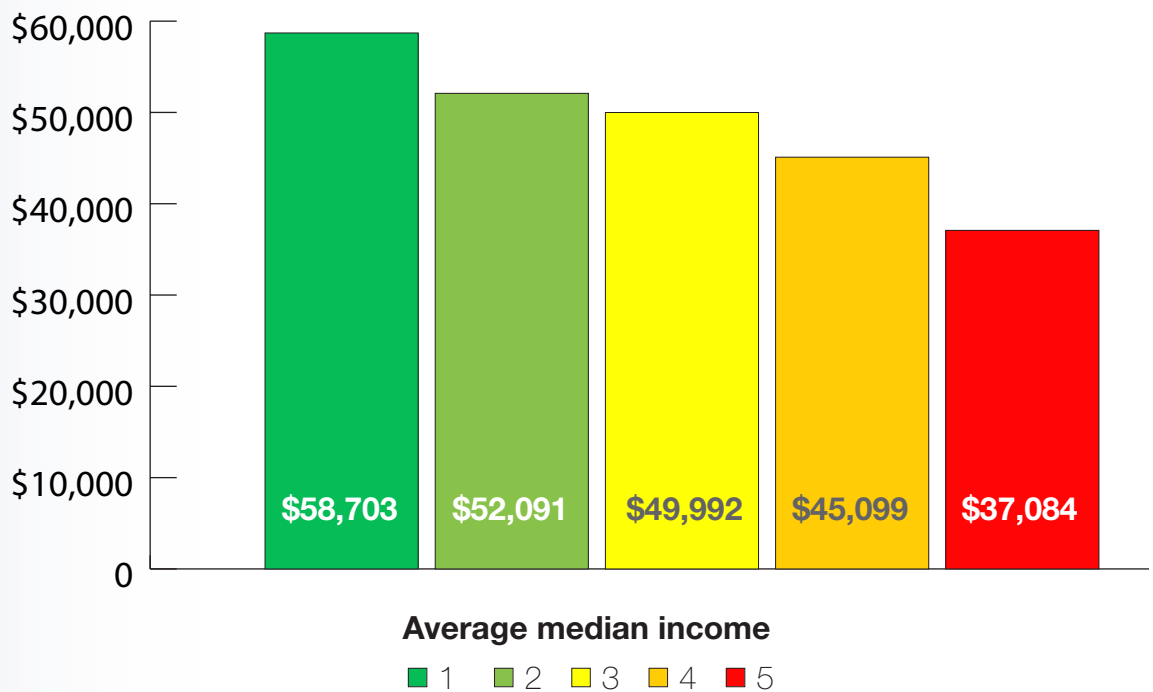
Average Median Household Income by Municipal Class, 2014



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 | = - |
| Duboisstown | 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 | = - |
| Ralpho | 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 | = | — |

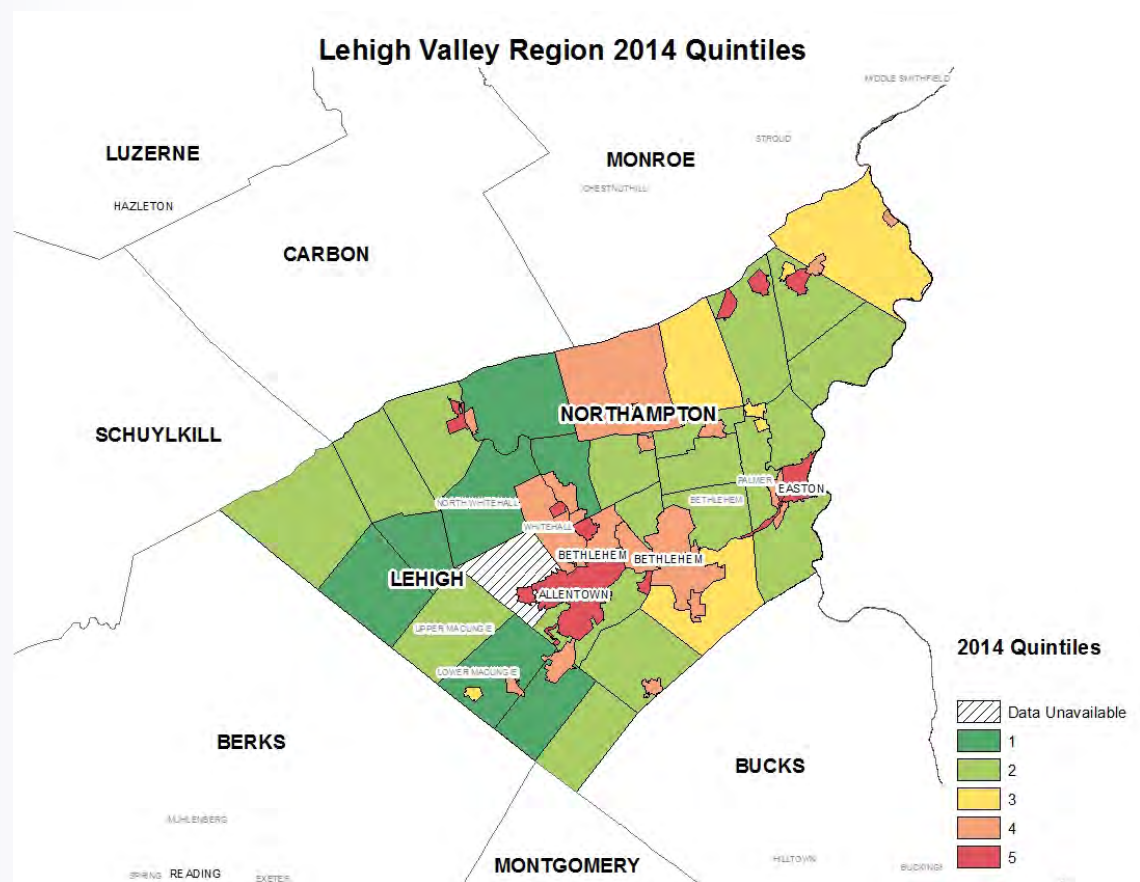
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|-----------------|-----------|----------------|------------------|------------------|------------------|---------------------|----|
| Milford | Twp - 2nd | Juniata | 2 | 1 | 2 | = | — |
| Susquehanna | 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 |

Lehigh Valley Region: Lehigh and Northampton Counties — Cities of Allentown, Bethlehem and Easton

Quintile Rankings

The cities of Allentown, Bethlehem and Easton were ranked in the fourth and fifth quintile from 1970 to 2014. The position of the region's 27 boroughs worsened over the review period, with the majority of boroughs moving into the fourth and fifth quintile by 2014. Two of the three first class townships remained in the second quintile for most of the review period, while the third was in the fourth quintile by 2014. Conditions in the 28 second class townships remained positive with the majority in the first and second quintile as of 2014.



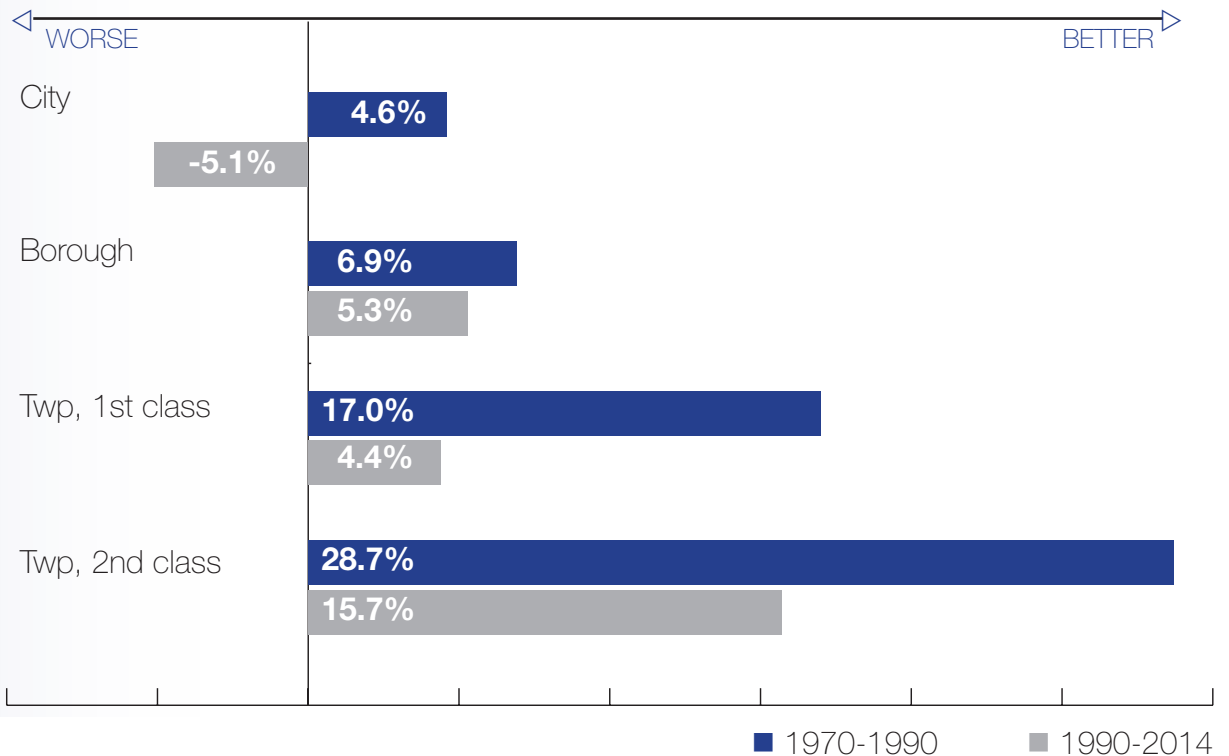
Tax Base and Tax Burden

Tax base in the 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

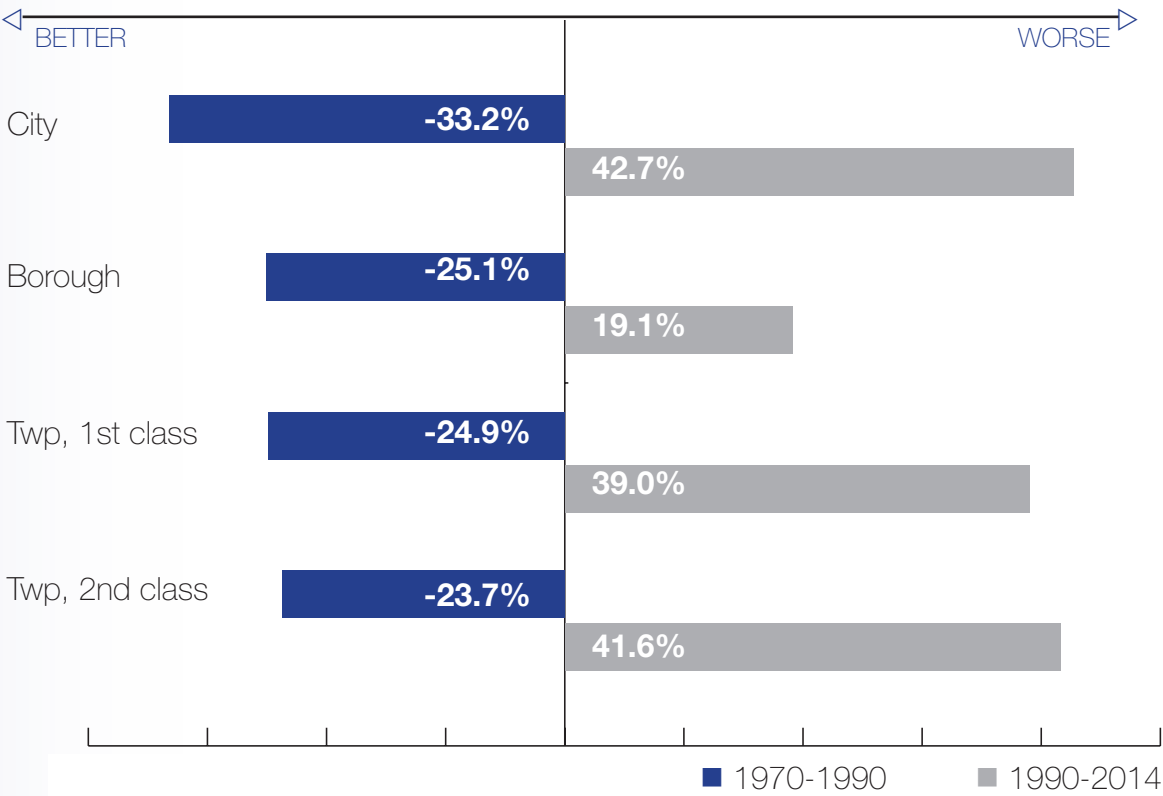
LEHIGH VALLEY REGION

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% |

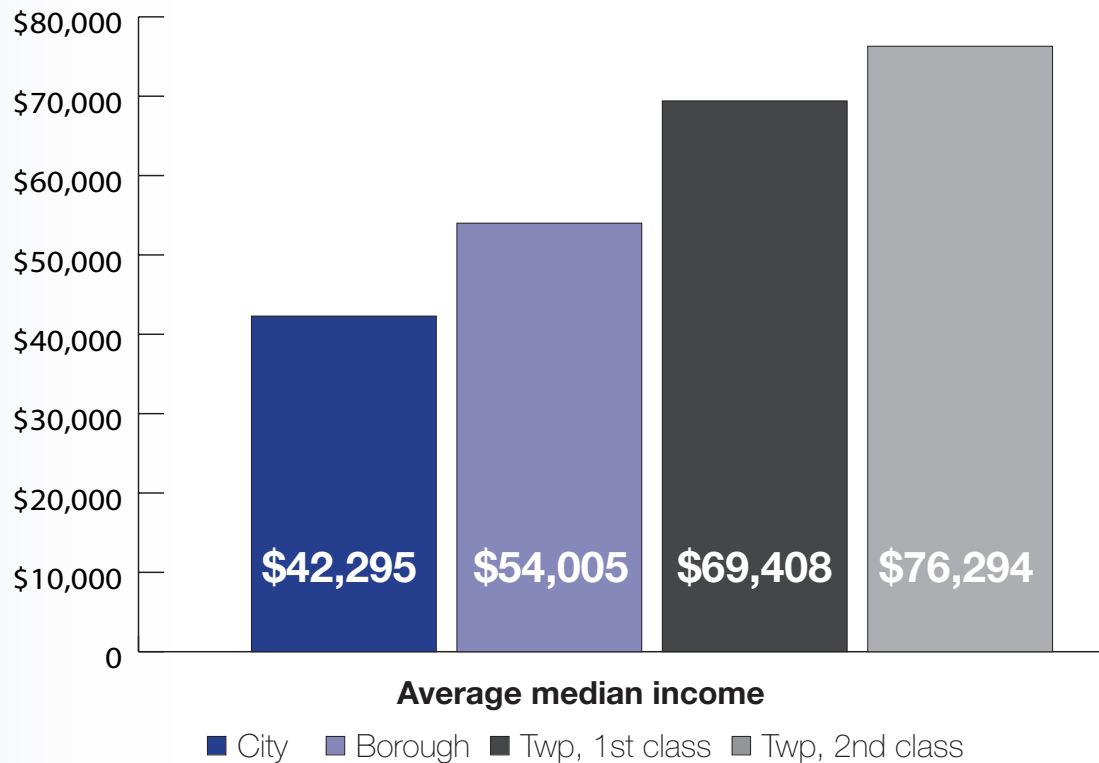
Average Median Household Income

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

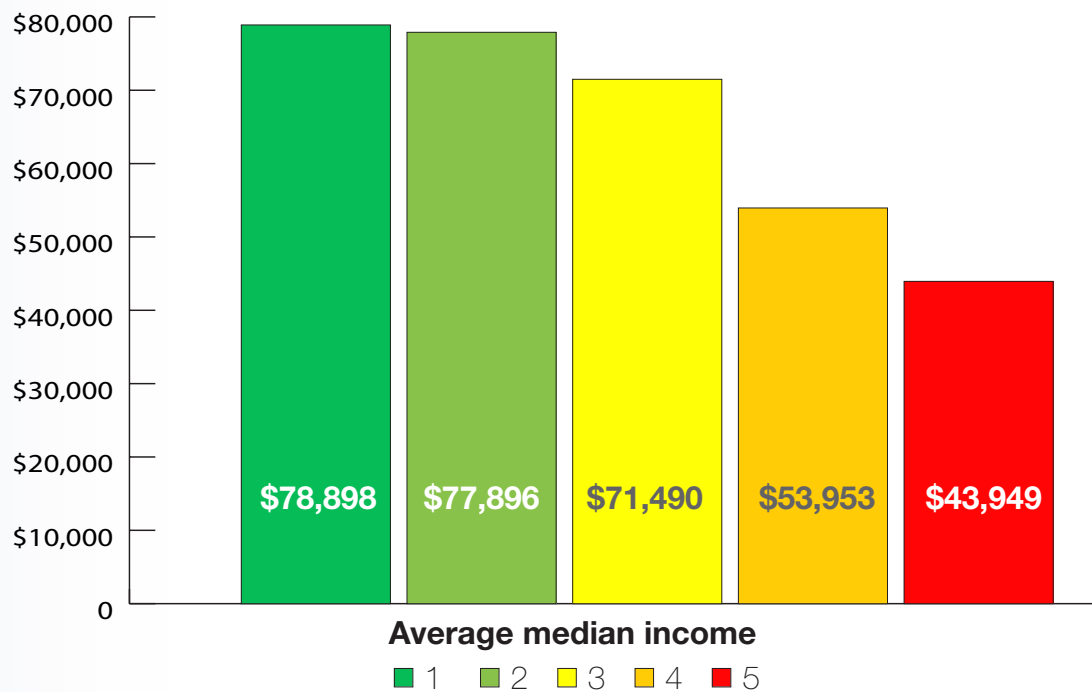
Average Median Household Income by Municipal Class, 2014



GRAPH 5

LEHIGH VALLEY REGION

Average Median Household Income by Quintile, 2014



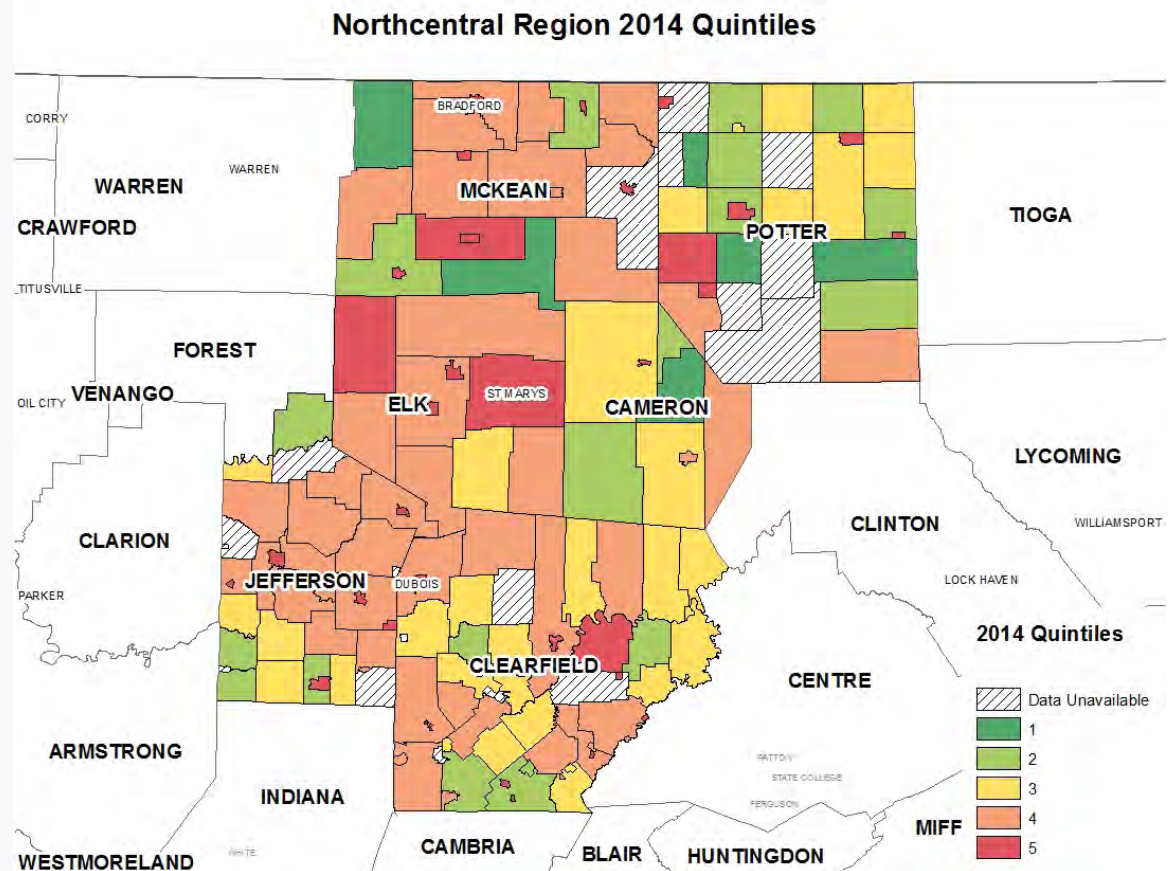
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970 2014 |
|------------------------|-----------|-------------|------------------|------------------|------------------|---------------------|
| Catasauqua | Borough | Lehigh | 4 | 4 | 5 | ↓ -1 |
| Coplay | Borough | 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

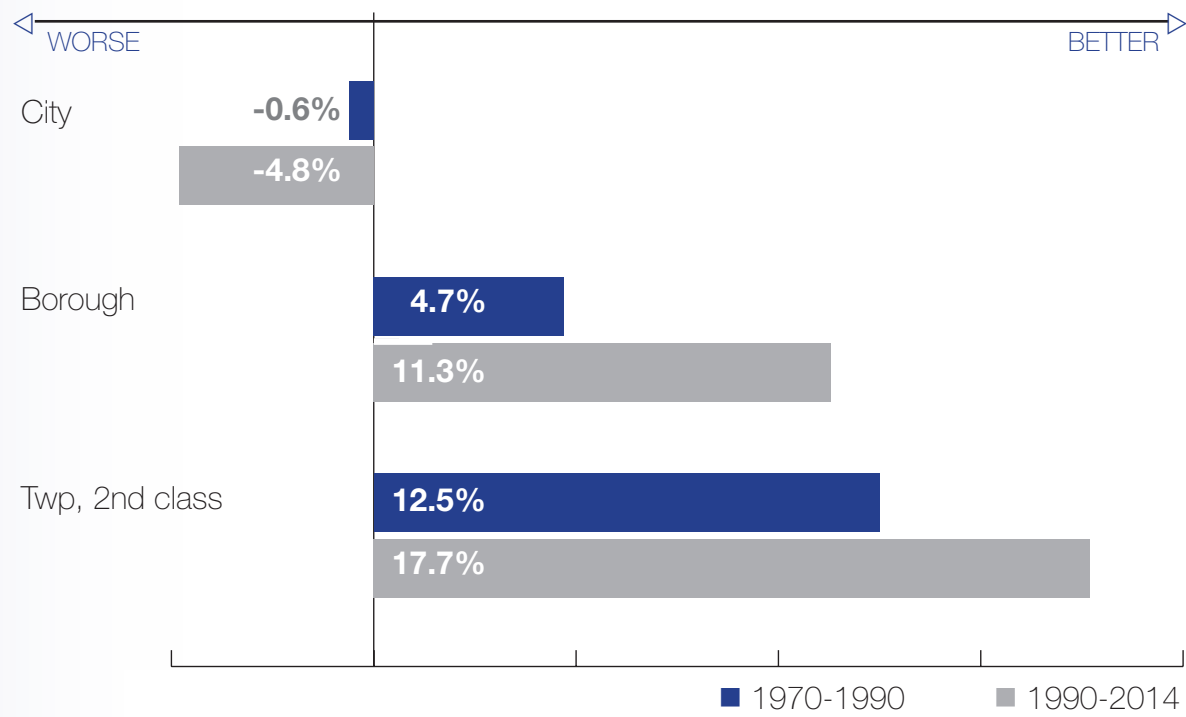
For the most part, the three cities in the North Central Region were ranked in the fifth quintile from 1970 to 2014. The position of the region's 40 boroughs in the sample also showed virtually no improvement, with the majority in the fourth and fifth quintile throughout the review period. Second class 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

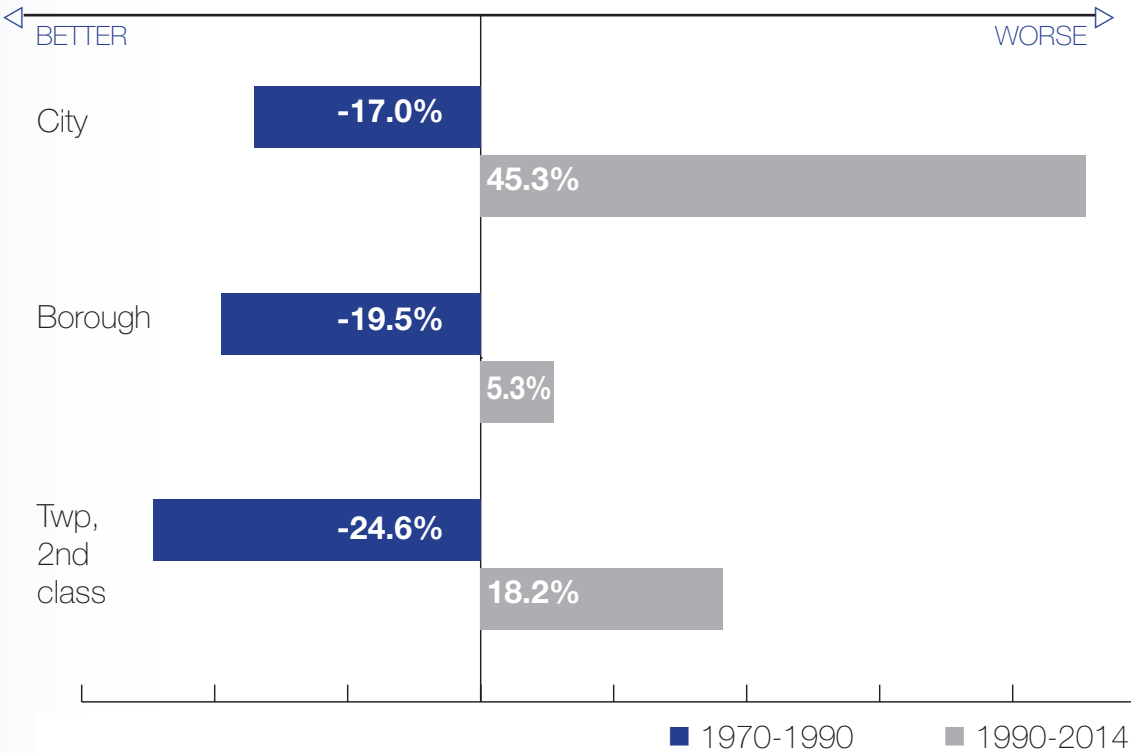
Tax base in the North Central Region cities fell from 1970 to 2014. Tax base increased throughout the review period for boroughs and second class townships, growing the most in second class townships. In 2014, the highest average tax base per household was in second class townships (\$62,146). (See Graph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

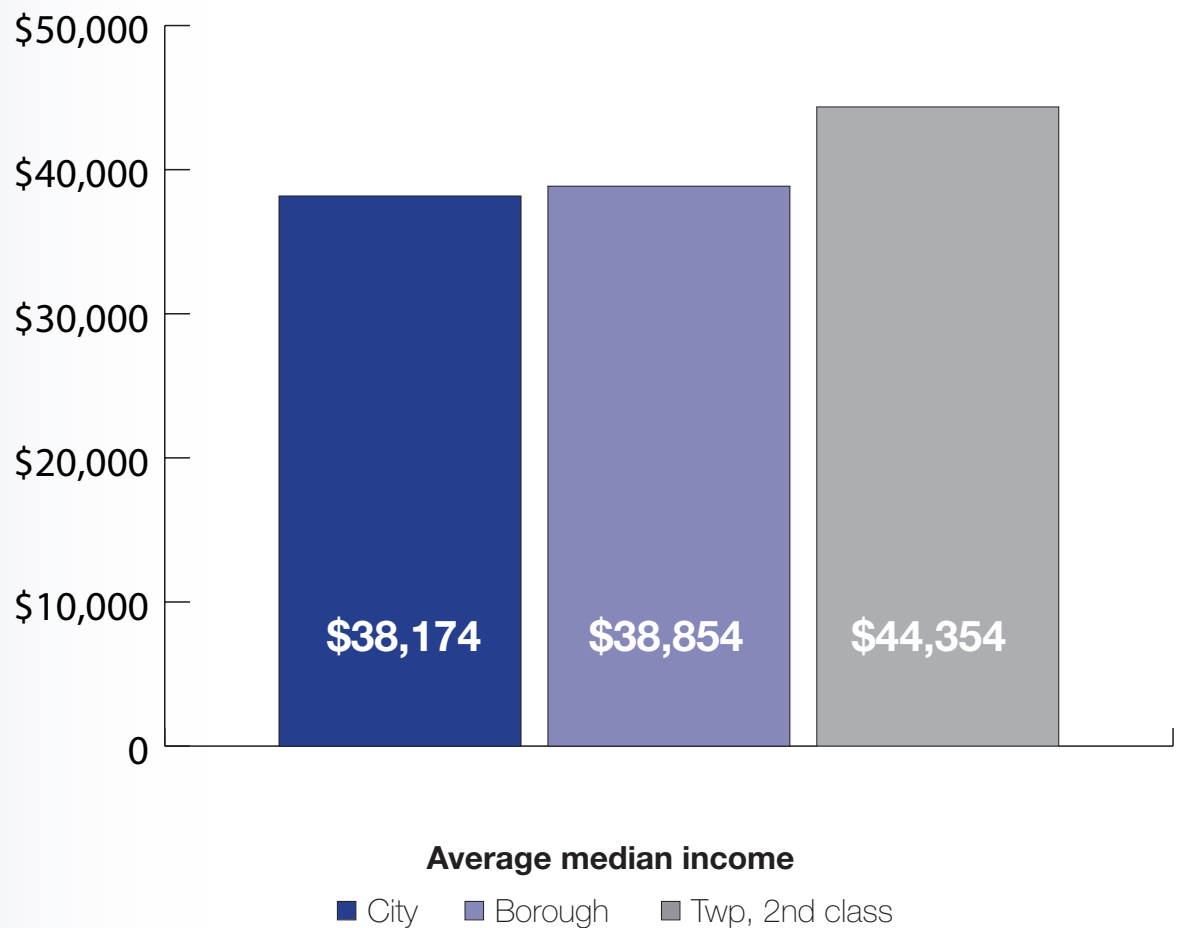
Average Median Household Income

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

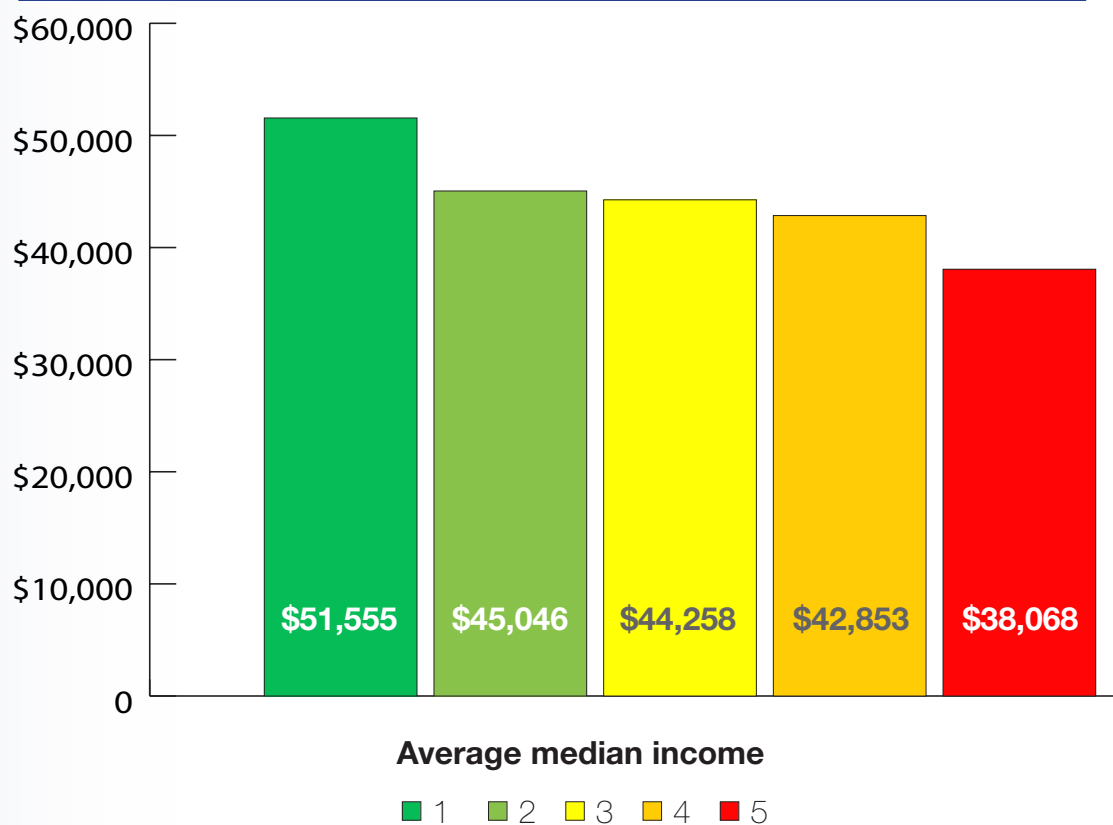
Average Median Household Income by Municipal Class, 2014



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. Marvs (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 |

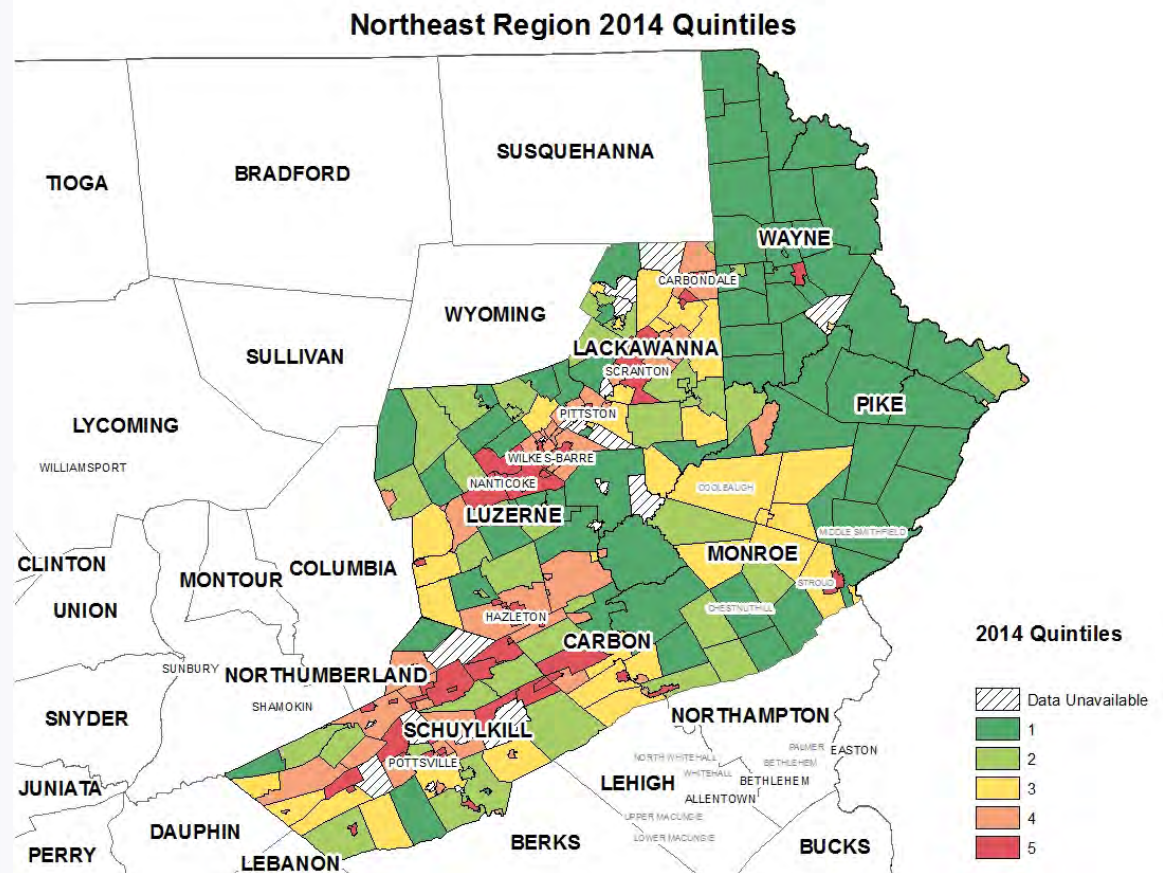
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 |
|--------------|-----------|------------|------------------|------------------|------------------|---------------------|
| Horton | Twp - 2nd | Elk | 3 | 3 | 4 | ↓ -1 |
| Jay | Twp - 2nd | Elk | 2 | 2 | 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.



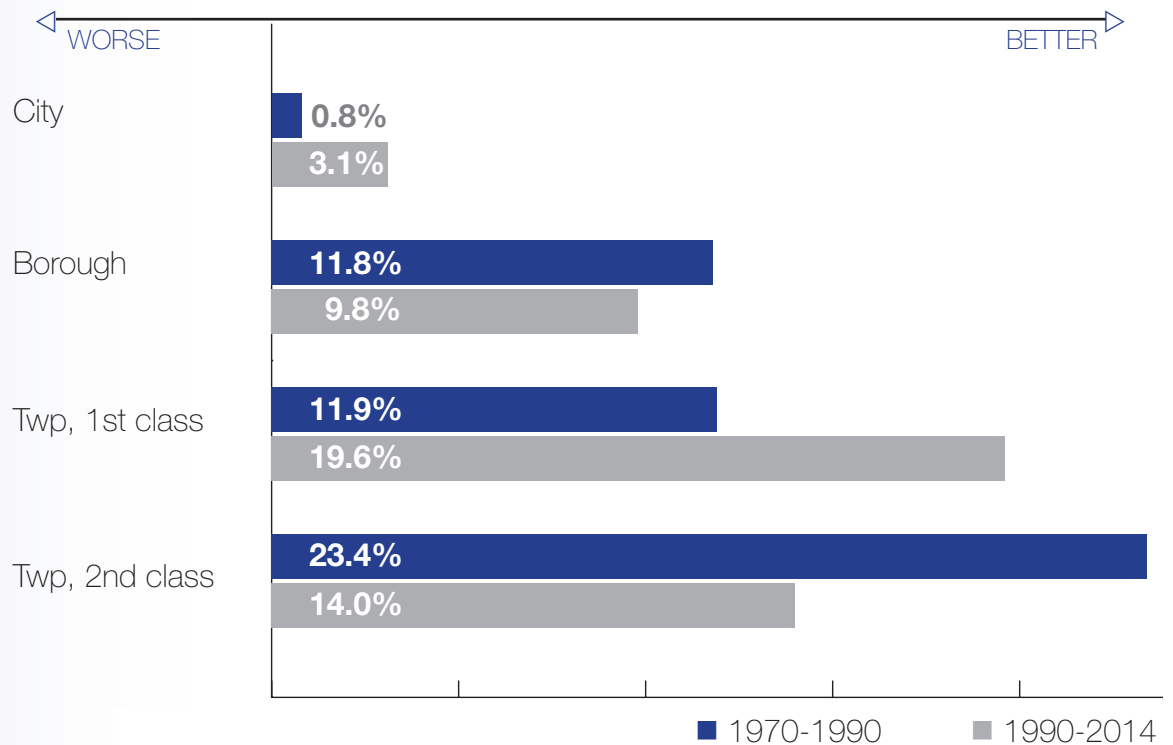
Tax Base and Tax Burden

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

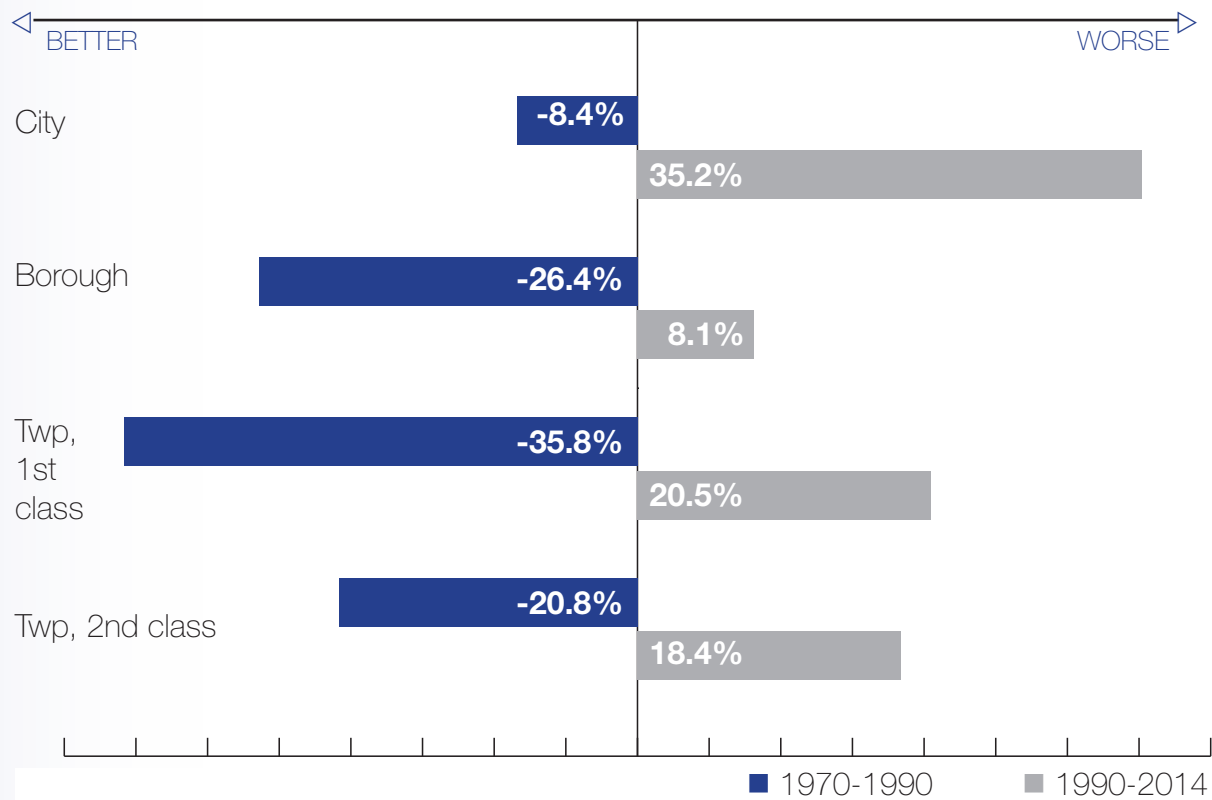
NORTHEAST REGION

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

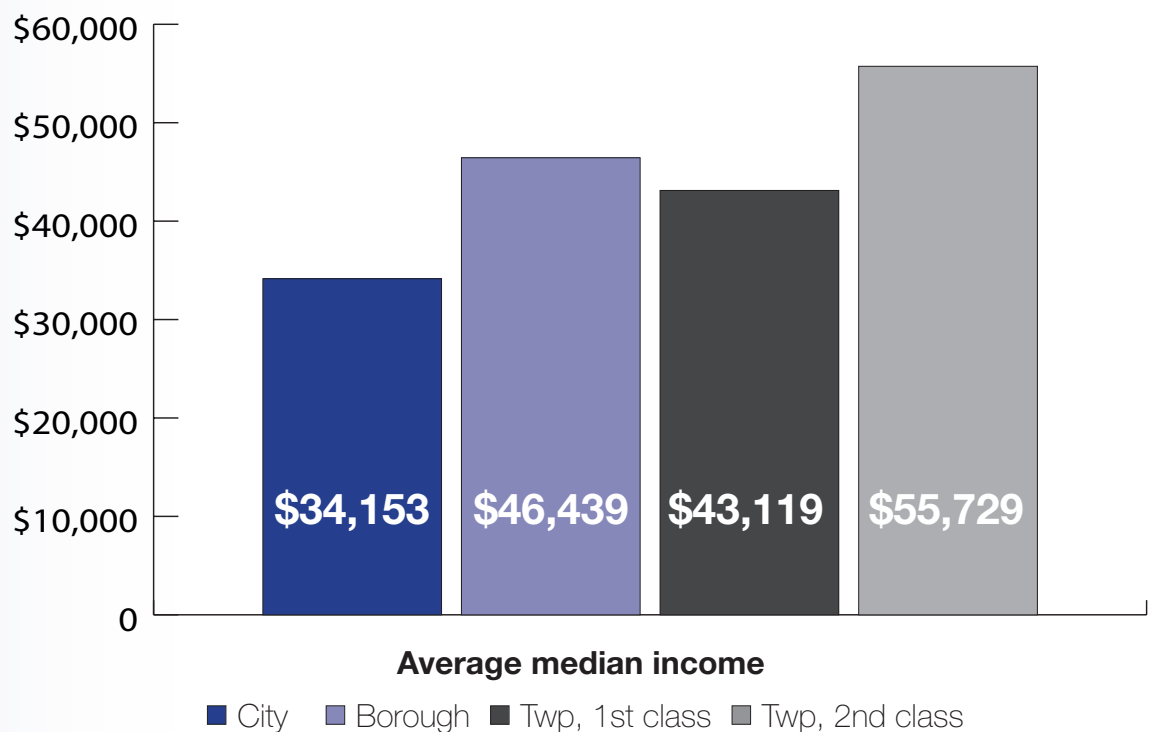
| | Number of municipalities | 1970 | 1990 | 2010 | Change, 1970-2010 |
|---------|-----------------------------|---------|---------|---------|----------------------|
| City | 7 | 50,067 | 49,902 | 42,472 | -15.2% |
| Borough | 96 | 111,775 | 122,315 | 118,976 | 6.4% |
| Twp-1 | 4 | 10,540 | 12,342 | 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**

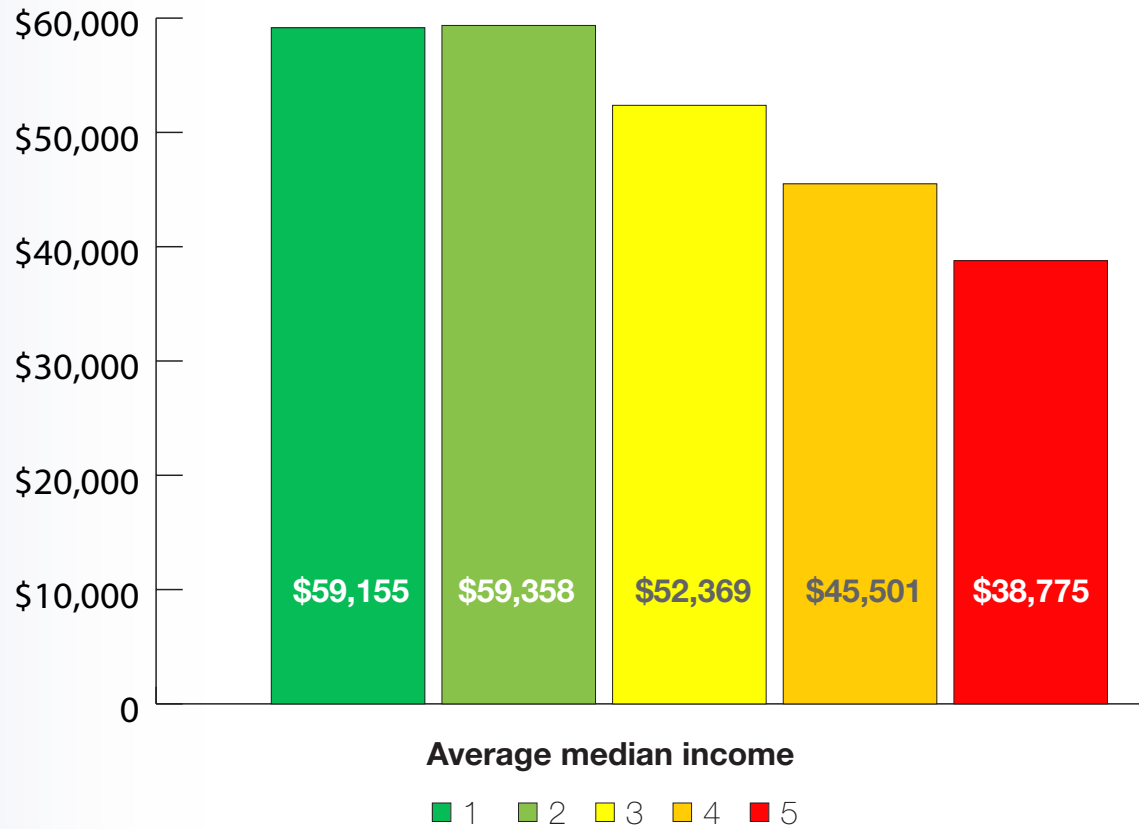
Average Median Household Income by Municipal Class, 2014



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 |
| Conyngham | 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 |

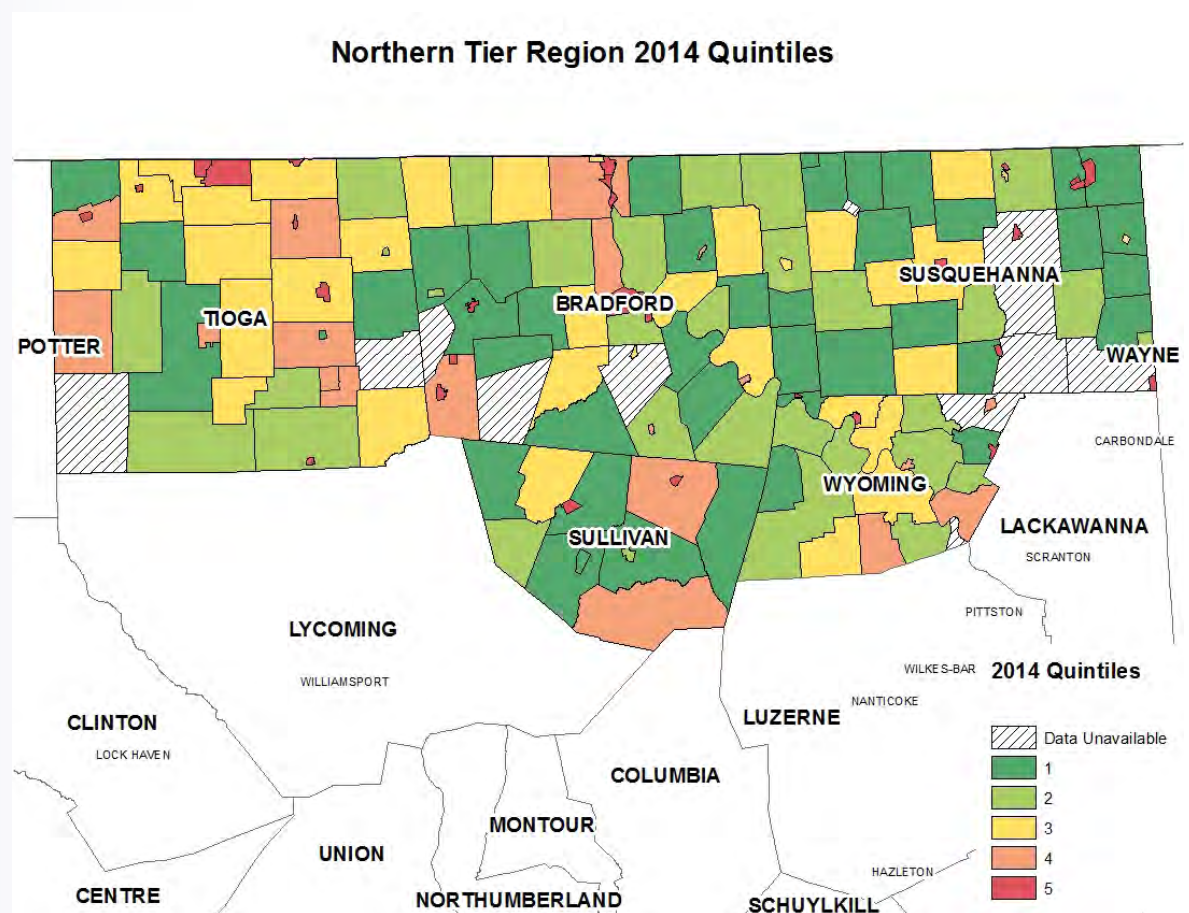
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|-------------------|-----------|------------|------------------|------------------|------------------|---------------------|----|
| Dallas | Twp - 2nd | Luzerne | 1 | 1 | 2 | ↓ | -1 |
| Hollenback | 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.



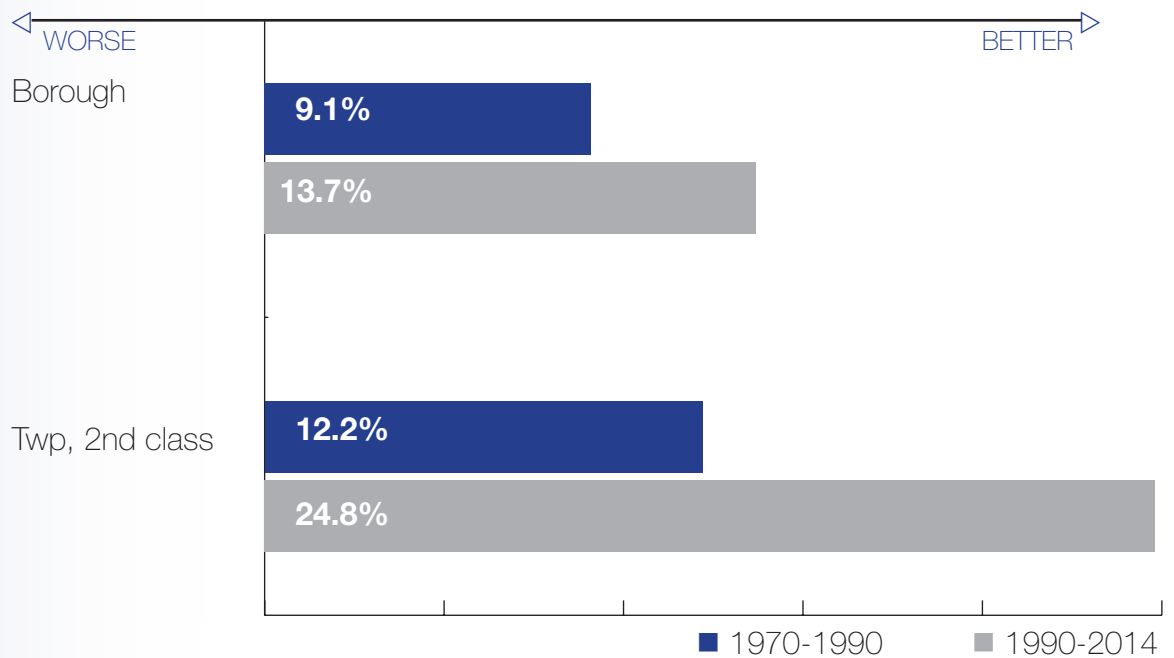
Tax Base and Tax Burden

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

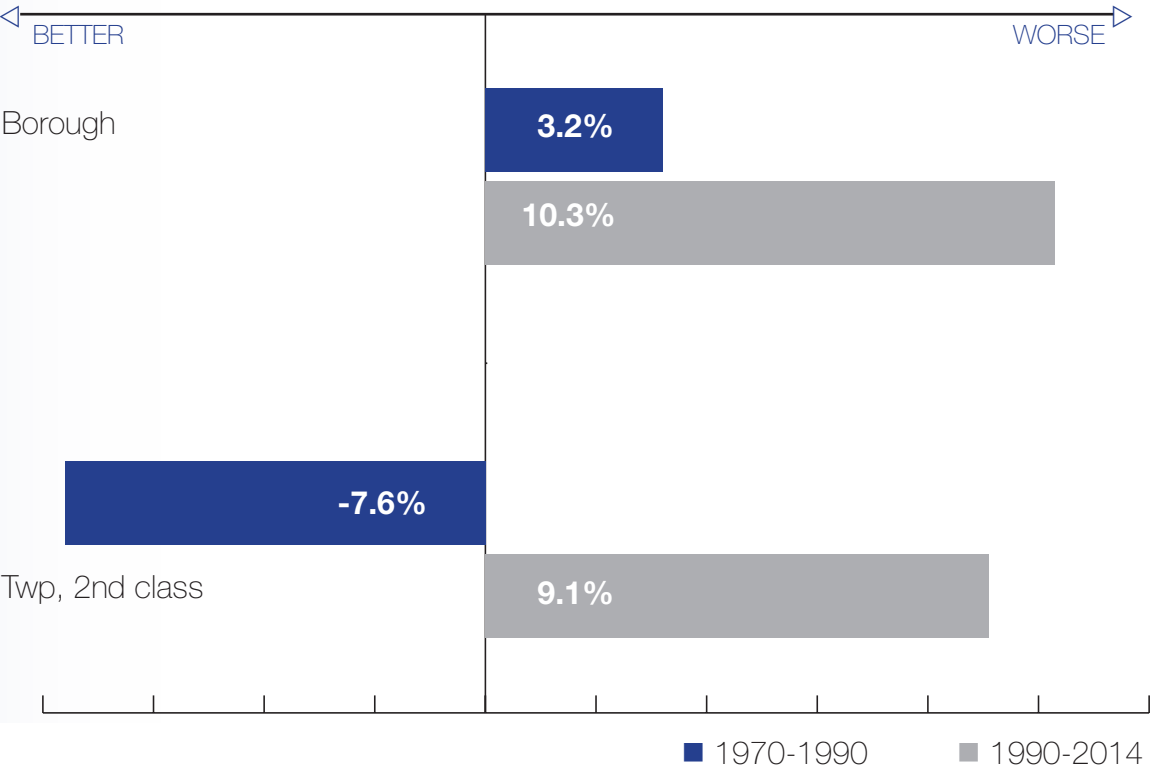
Change in Tax Base per Household, 1970-2014



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% |

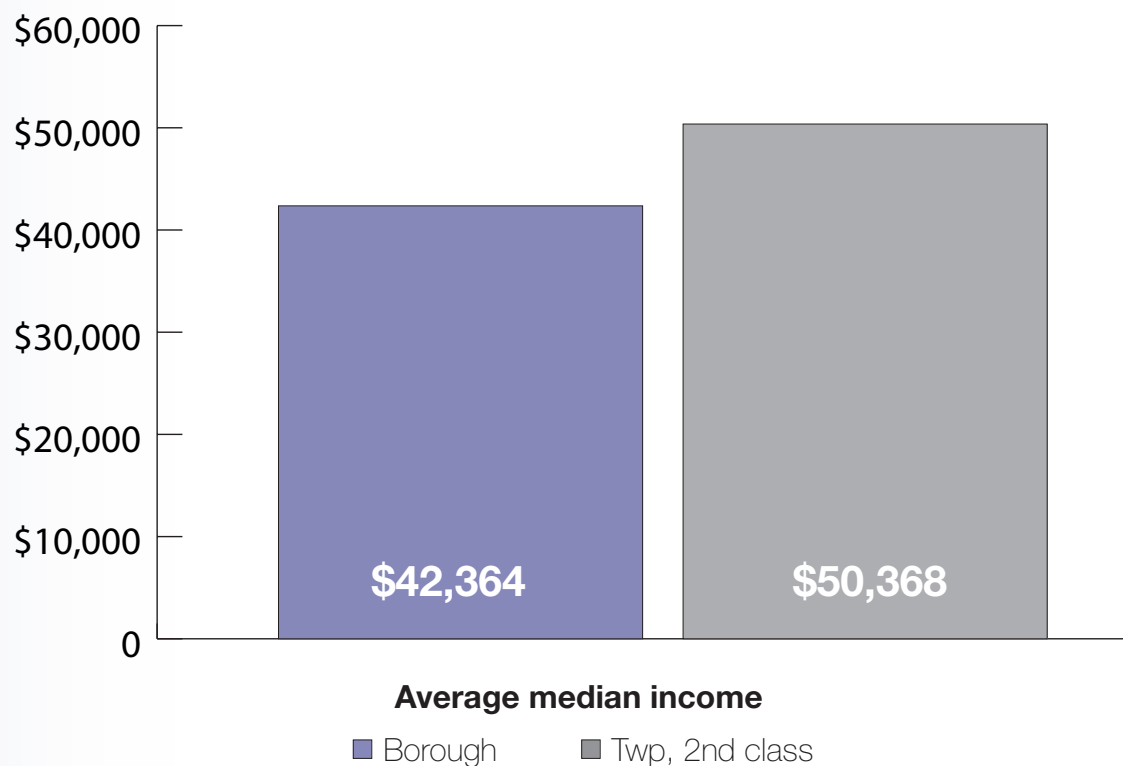
Average Median Household Income

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

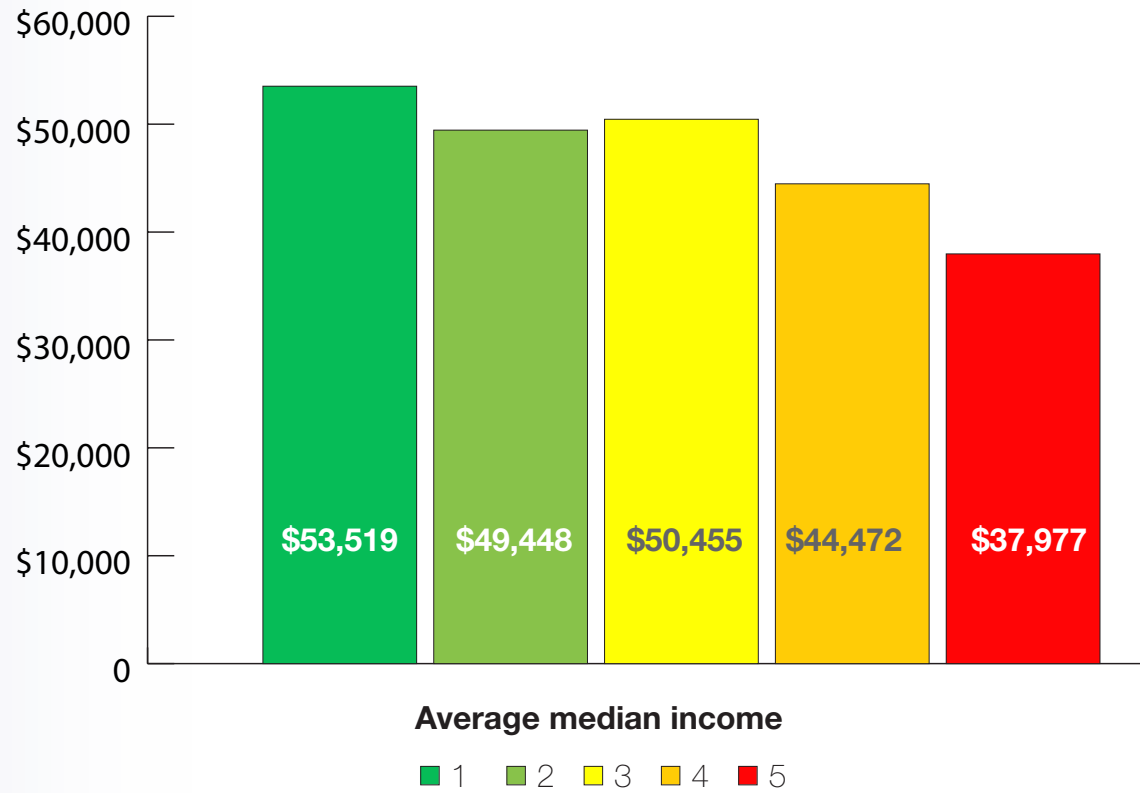
Average Median Household Income by Municipal Class, 2014



GRAPH 5

NORTHERN TIER REGION

Average Median Household Income by Quintile, 2014



| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 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 |

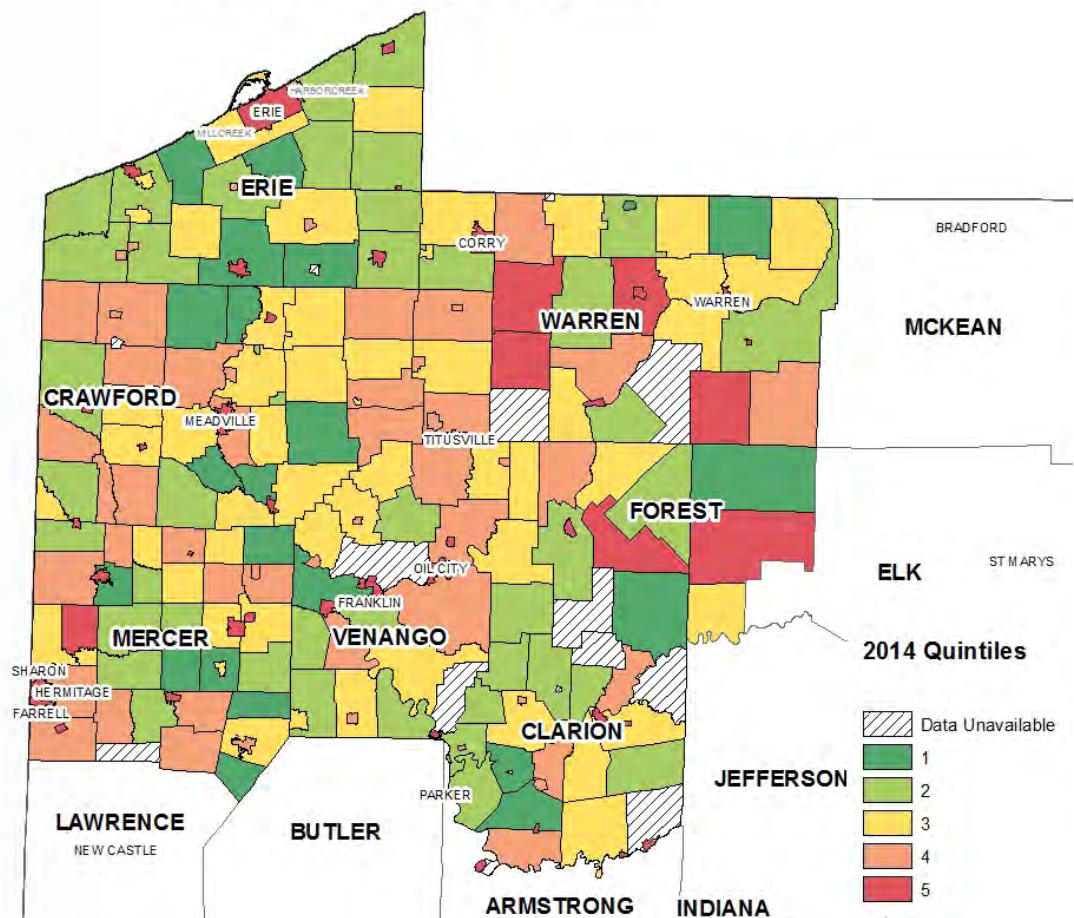
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|-----------------|-----------|-------------|------------------|------------------|------------------|---------------------|----|
| Shippen | Twp - 2nd | Tioga | 3 | 4 | 2 | ↑ | +1 |
| Forkston | Twp - 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.

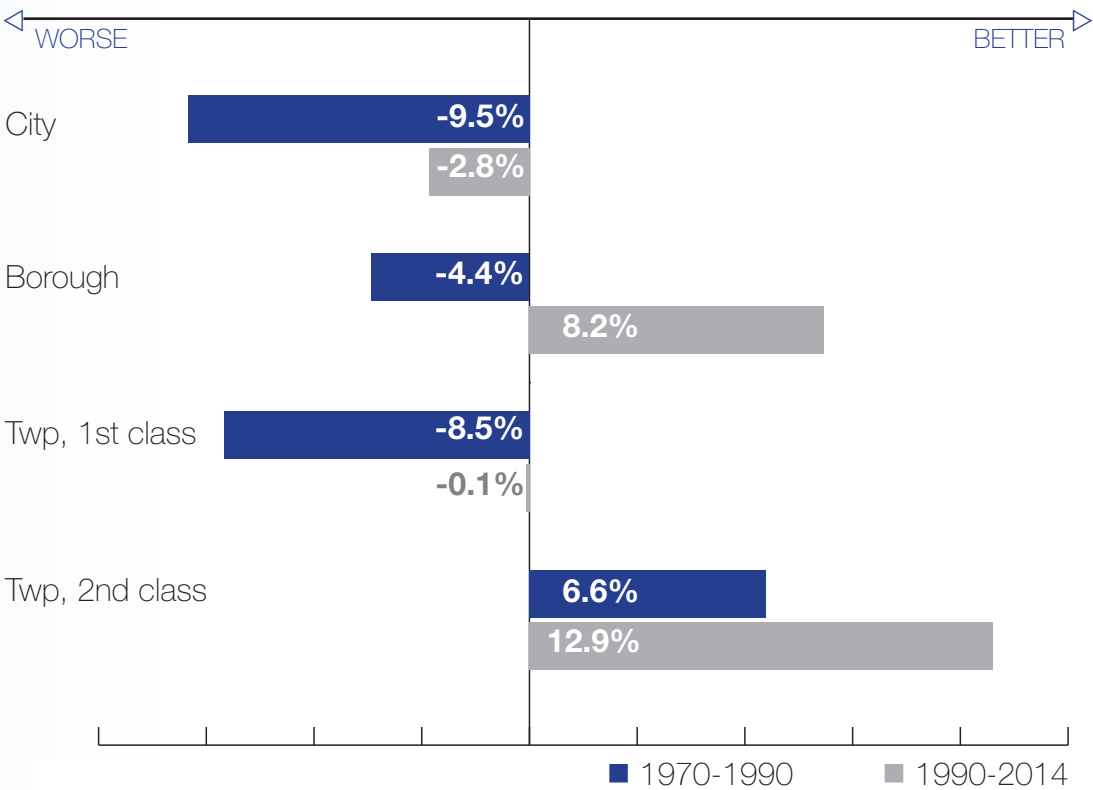
Northwest Region 2014 Quintiles



Tax Base and Tax Burden

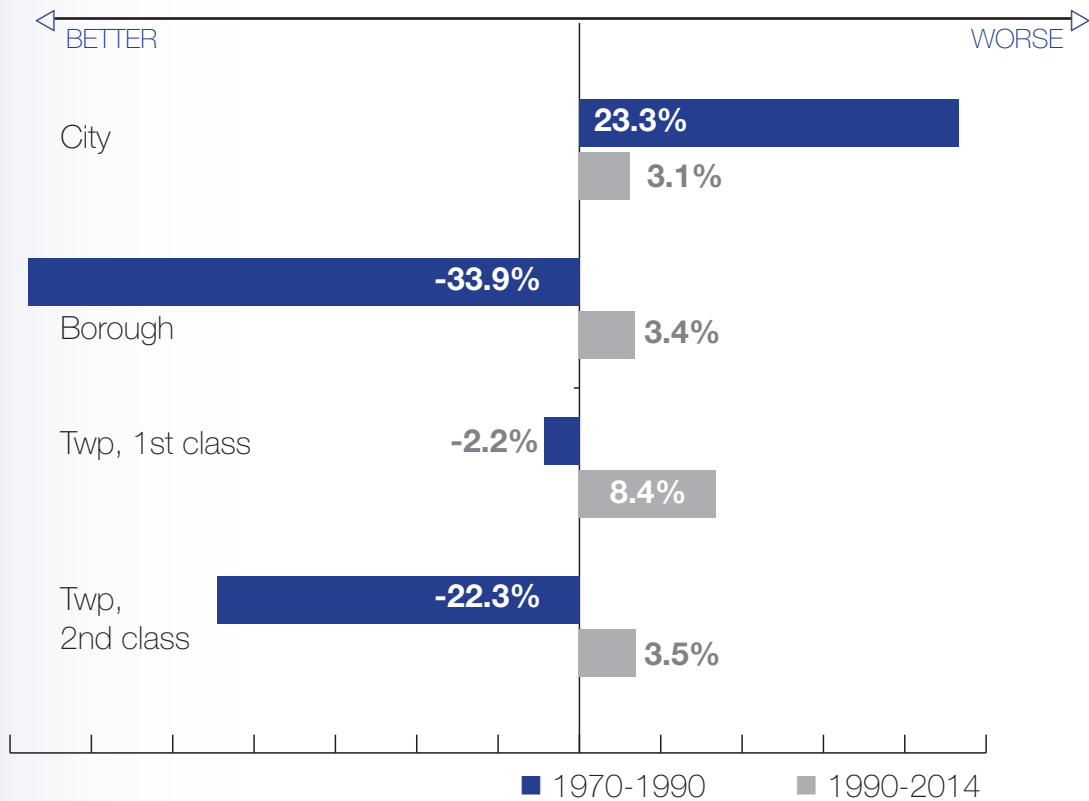
Tax base in the Northwest Region cities steadily declined from 1970 to 2014. In boroughs, tax base declined from 1970 to 1990 but then increased from 1990 to 2014. The first class township experienced an overall decrease in tax base from 1970 to 2014. Tax base rose throughout the review period in second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

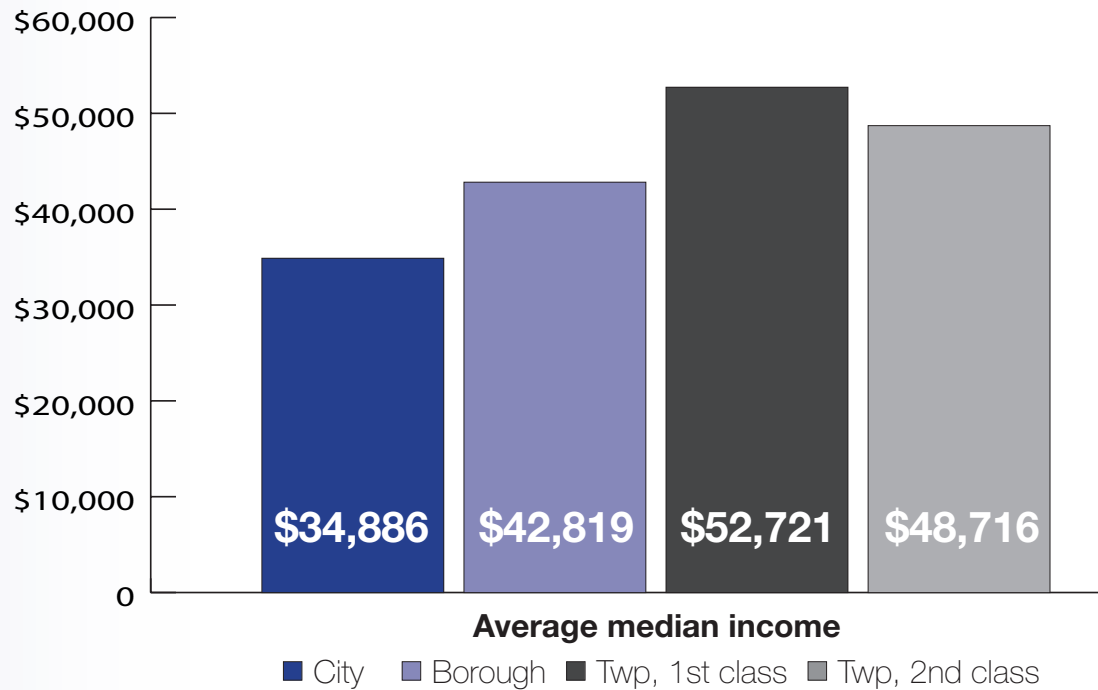
Average Median Household Income

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

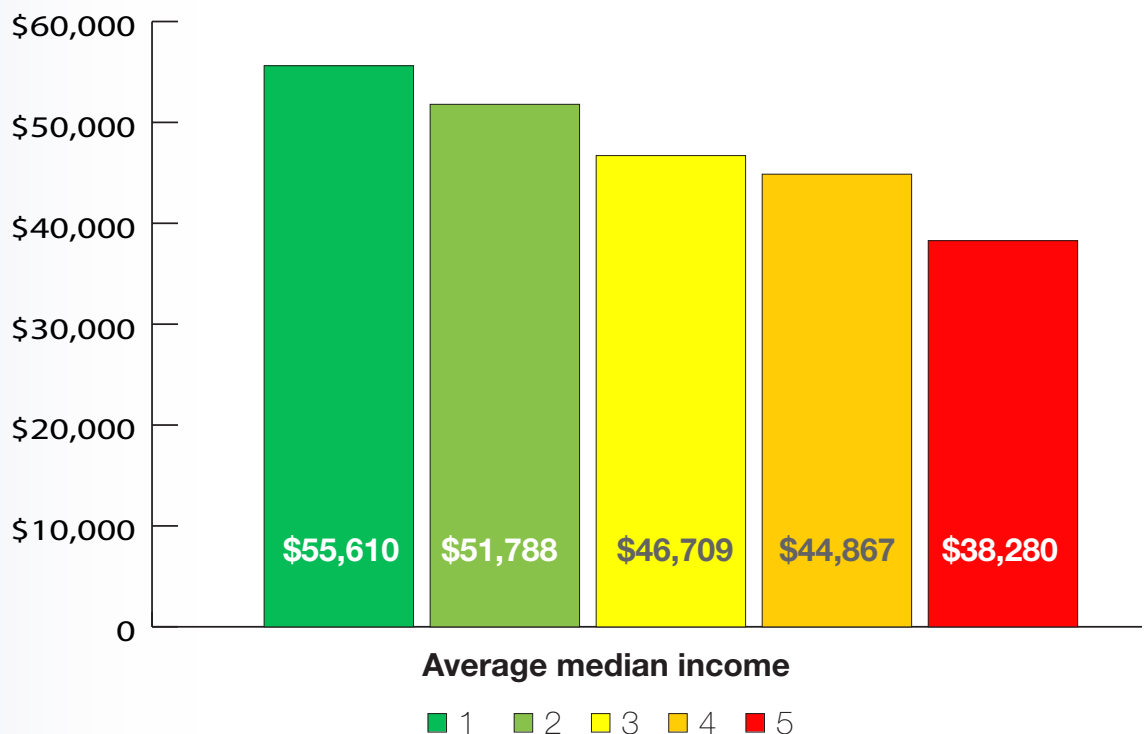
Average Median Household Income by Municipal Class, 2014



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 | = - |
| Cochrannton | Borough | Crawford | 4 | 5 | 5 | ↓ -1 |
| Conneaut Lake | Borough | Crawford | 4 | 4 | 5 | ↓ -1 |
| Linesville | 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 |

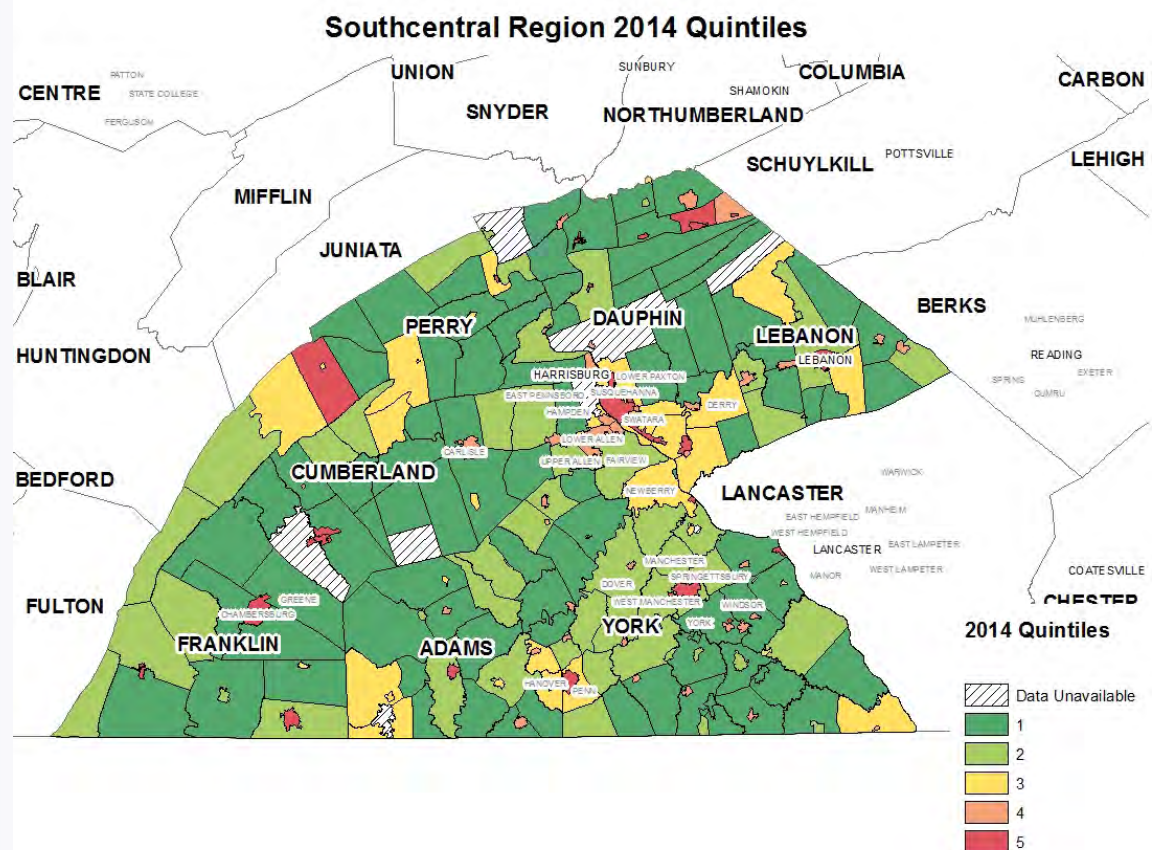
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 |
|-------------------|-----------|----------|------------------|------------------|------------------|---------------------|
| Ashland | Twp - 2nd | Clarion | 4 | 4 | 2 | ↑ +2 |
| Elk | Twp - 2nd | Clarion | 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

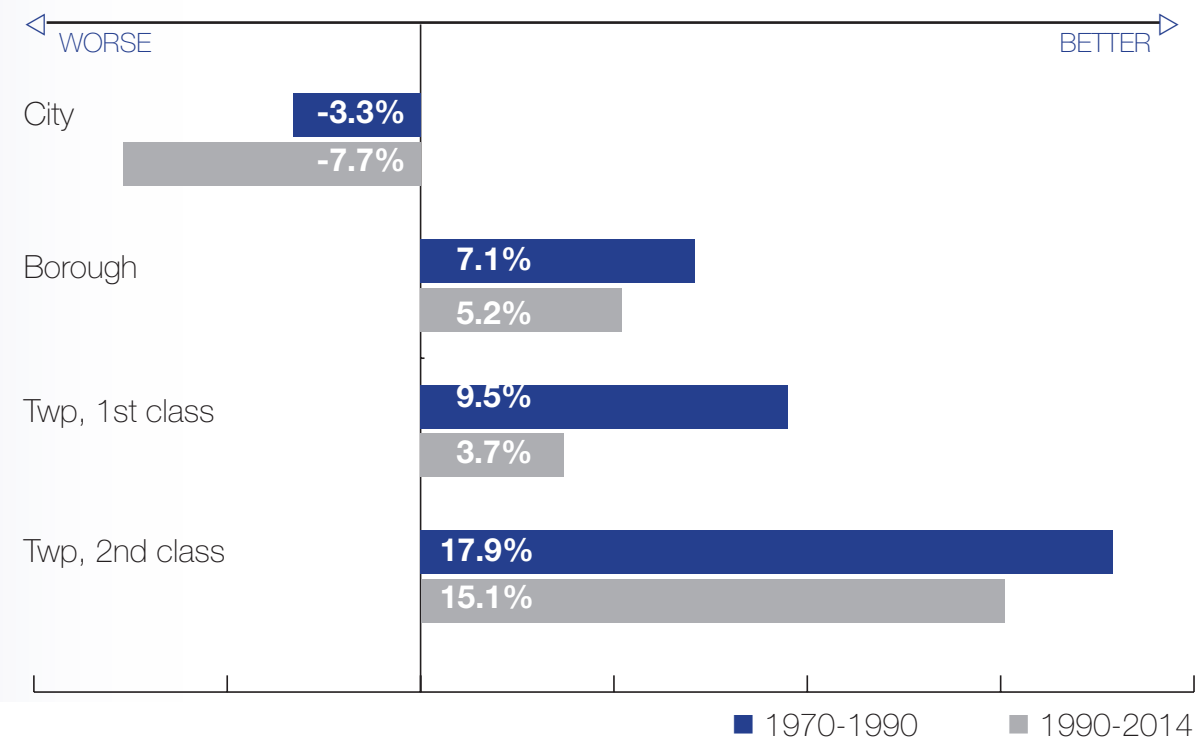
All three cities in the Southcentral Region were ranked in the fifth quintile from 1970 to 2014. The position of the region's 94 boroughs in the sample generally worsened from 1970 to 2014, with the number in the lower quintiles increasing from 35 to 60. The 11 first class townships in the sample also 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.)

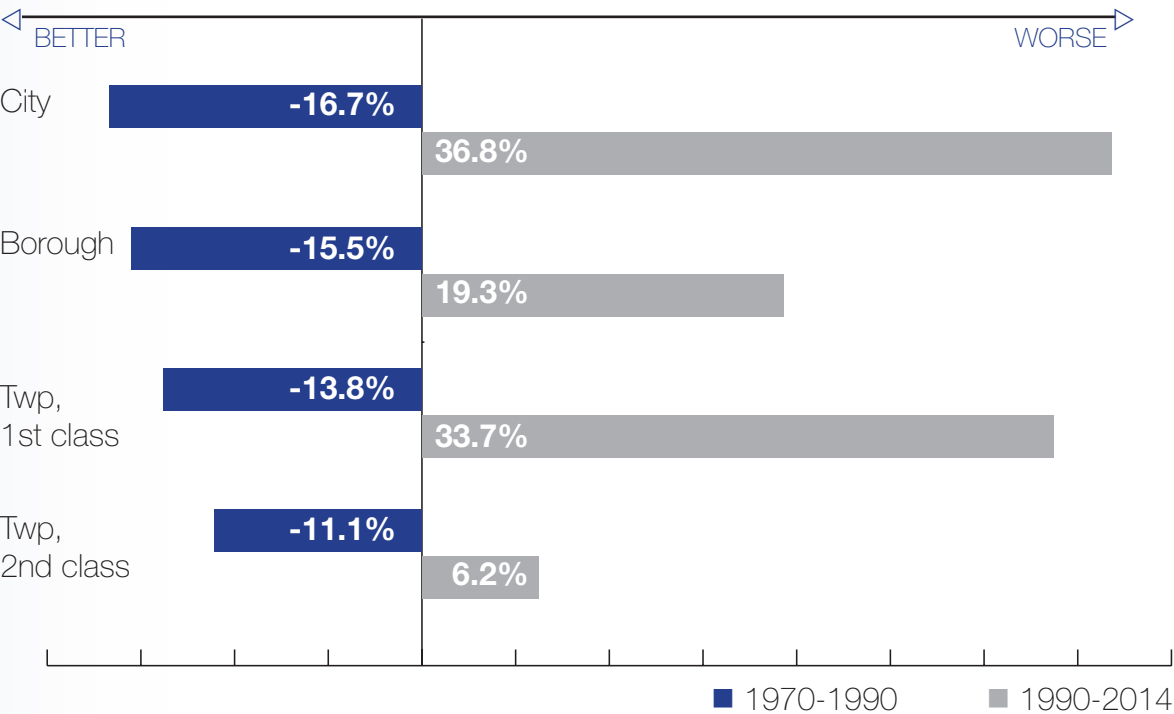
GRAPH 1
SOUTHCENTRAL REGION
Change in Tax Base per Household, 1970-2014



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% |

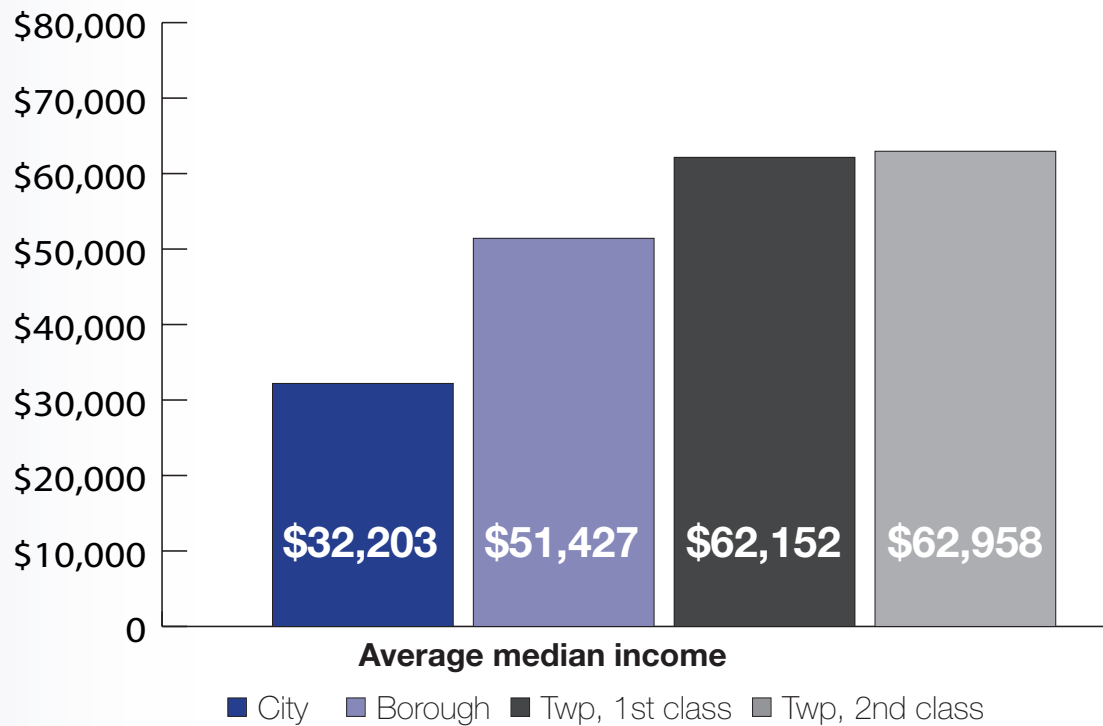
Average Median Household Income

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

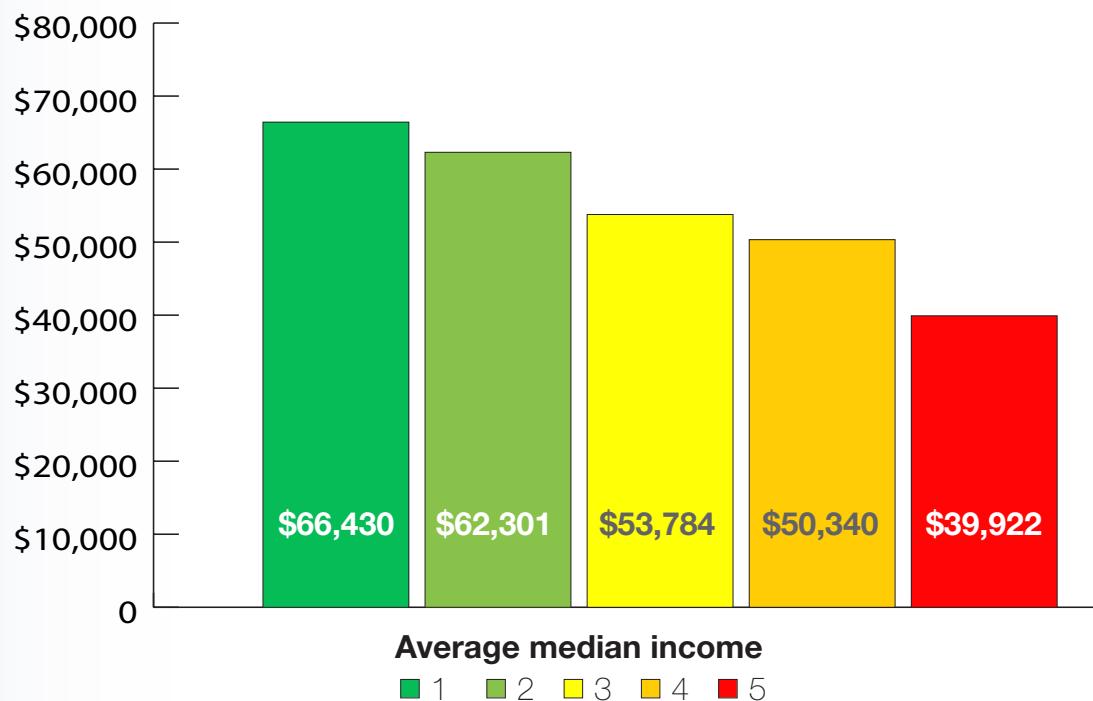
Average Median Household Income by Municipal Class, 2014



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 | = | — |

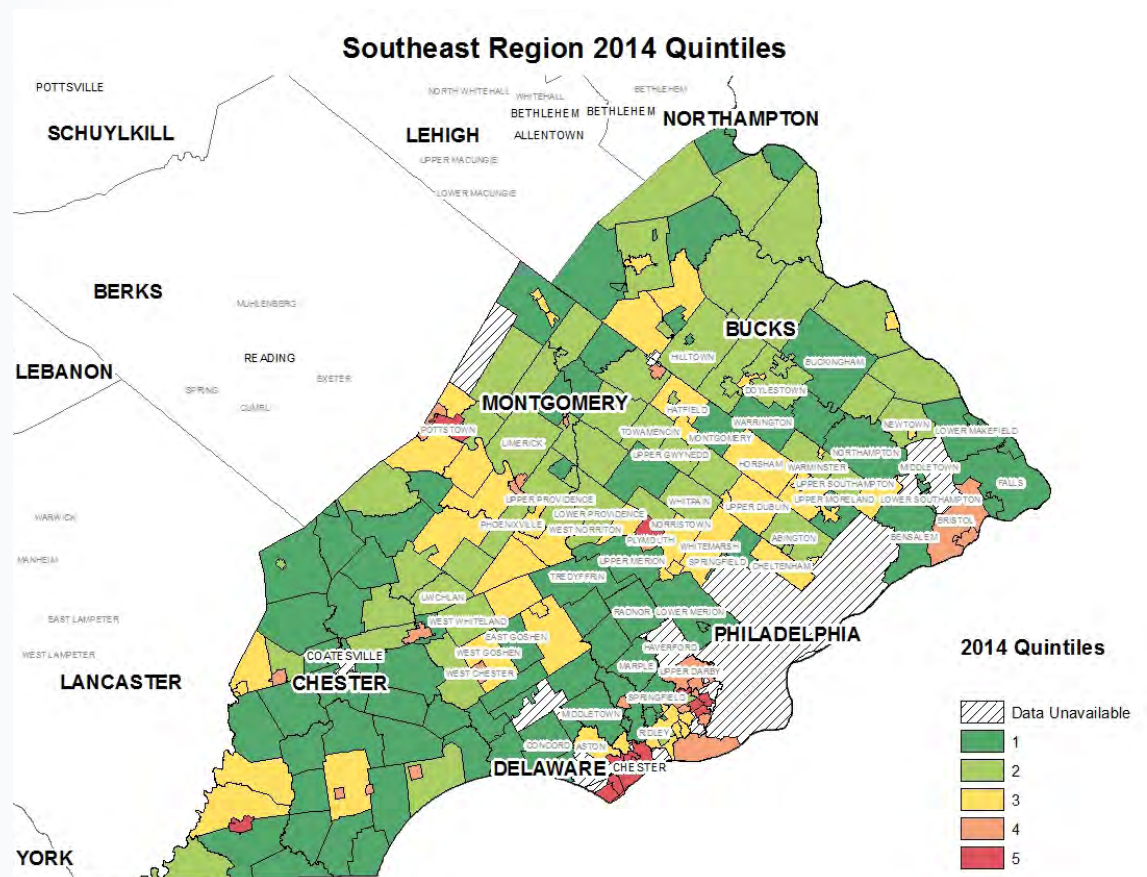
| Municipality | Type | County2 | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|-----------------|-----------|------------|------------------|------------------|------------------|---------------------|----|
| Butler | Twp - 2nd | Adams | 1 | 1 | 1 | = | — |
| Franklin | Twp - 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 |

Southeast Region: Bucks, Chester, Delaware and Montgomery Counties — Cities of Chester and Coatesville

Quintile Rankings

For the most part, the two cities in the Southeast Region were ranked in the fifth quintile from 1970 to 2014 (Note: As mentioned earlier in the report, Philadelphia is not included in the rankings due to its size and unique tax structure). The position of the region's 80 boroughs and 25 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 overwhelming majority of the 116 second class townships remained in the first and second quintiles throughout the period, but many more were in the second quintile by 2014. The Southeast Region includes the Act 47 distressed municipalities of the city of Chester and the borough of Colwyn, both in Delaware County. Colwyn is not included in this report because information was not available.



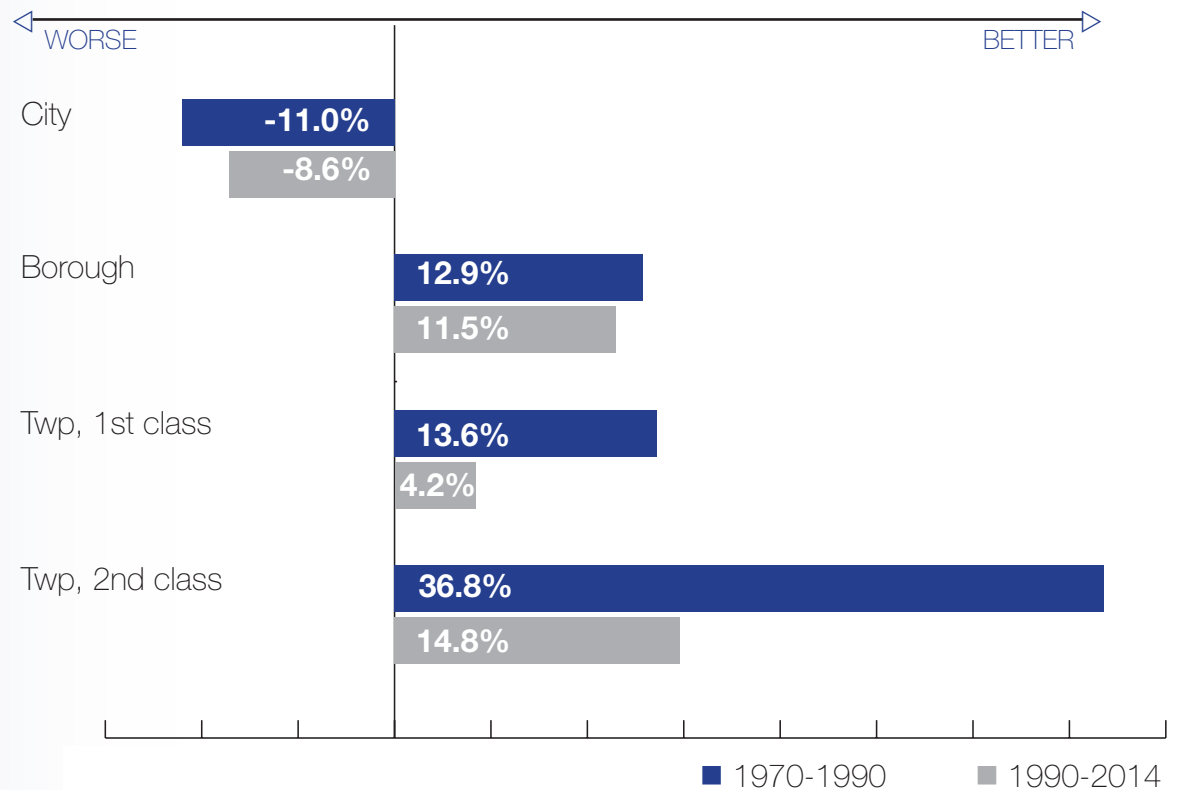
Tax Base and Tax Burden

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

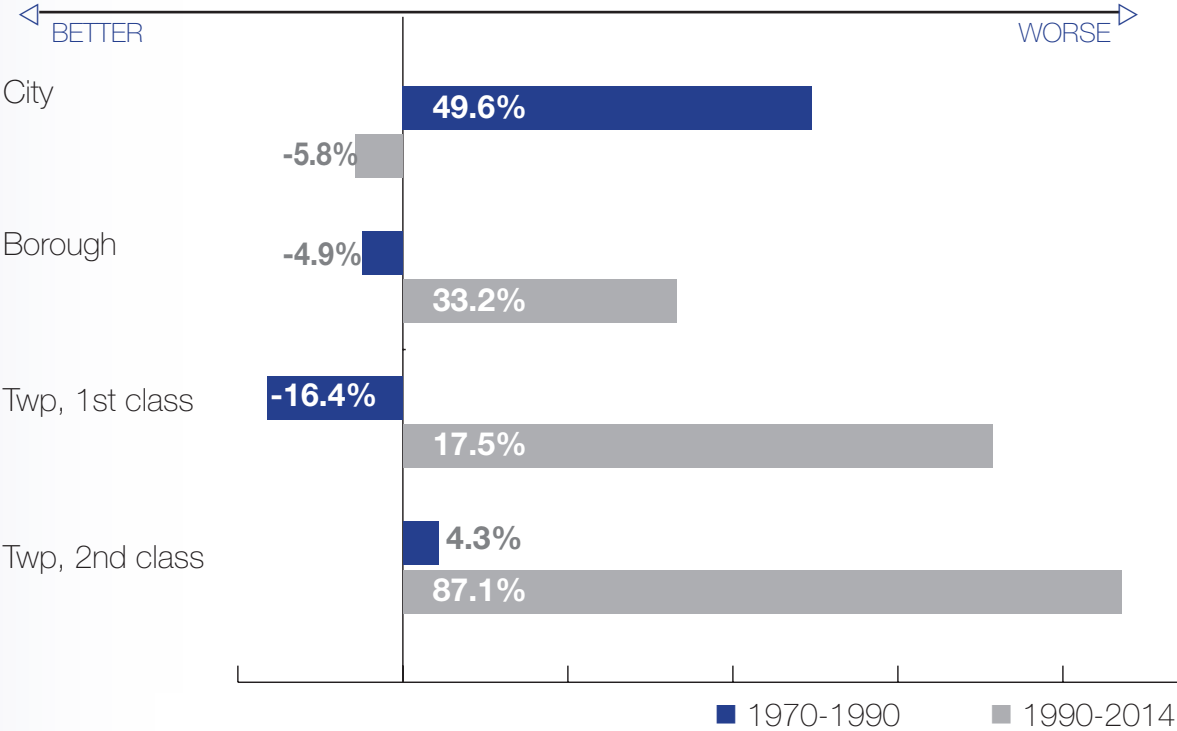
SOUTHEAST REGION

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% |

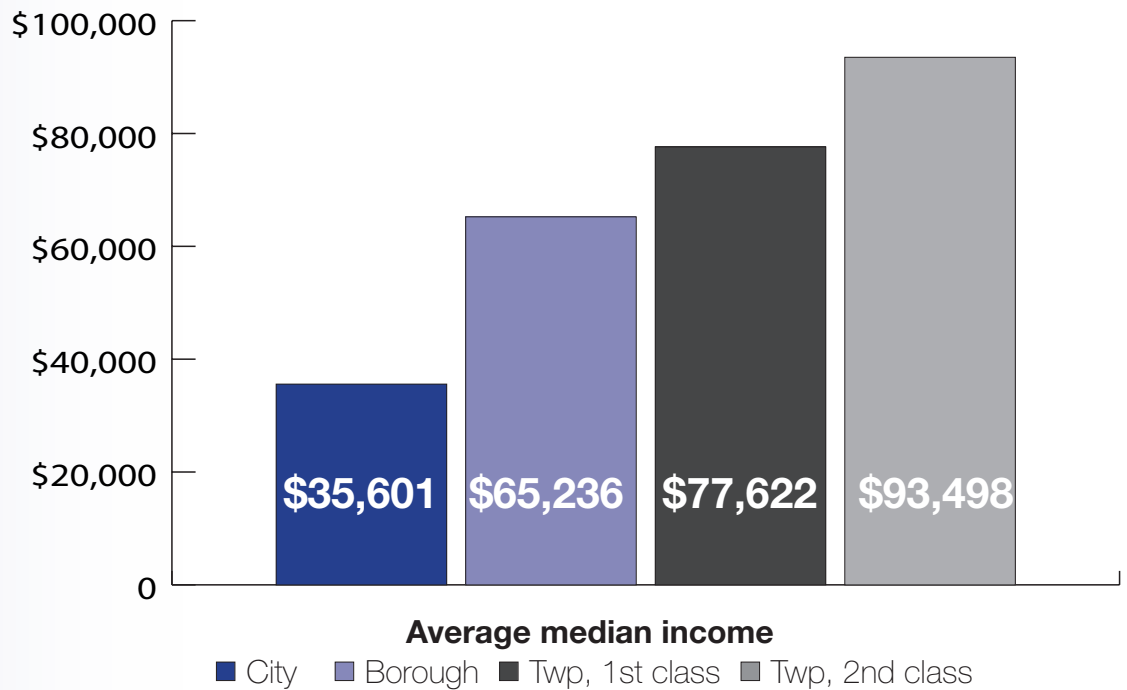
Average Median Household Income

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

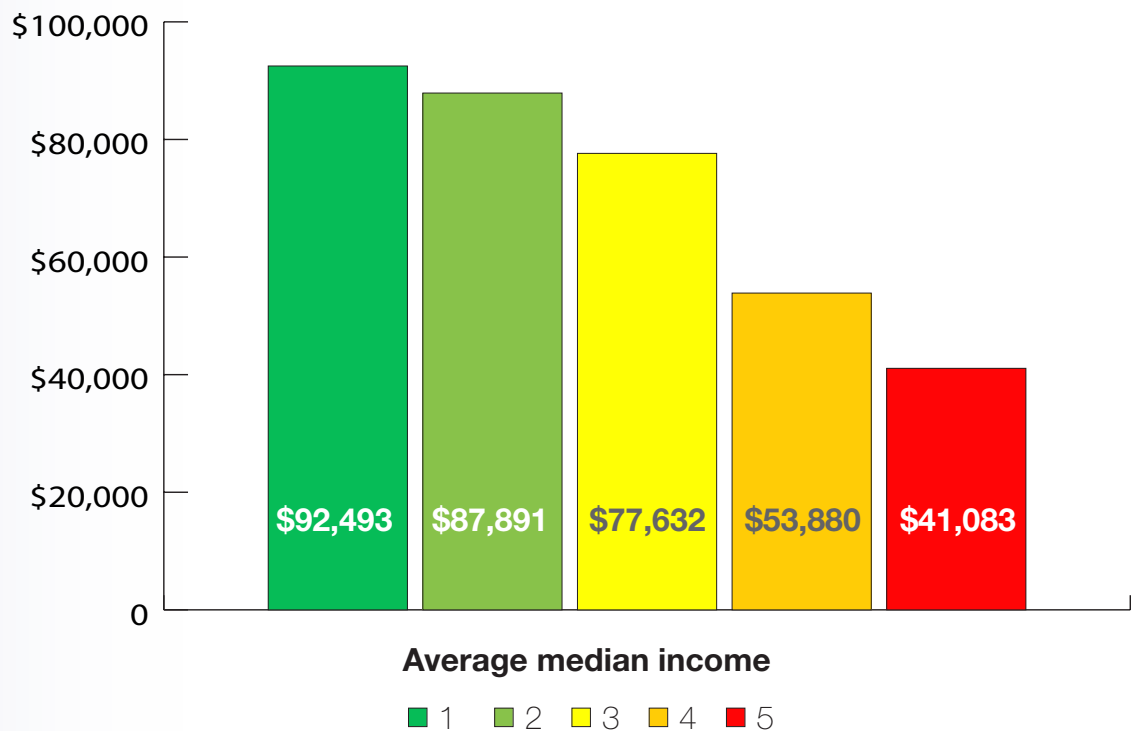
Average Median Household Income by Municipal Class, 2014



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 | = | — |

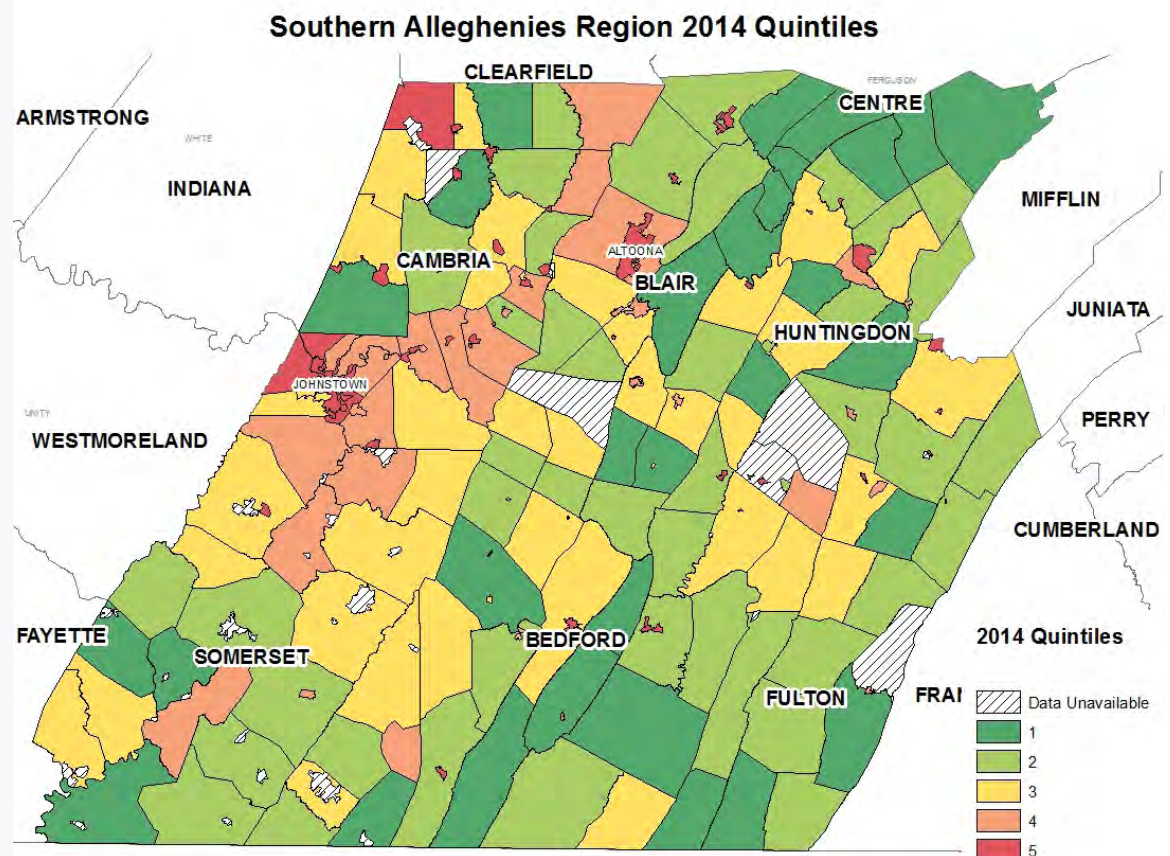
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|------------------|-----------|------------|------------------|------------------|------------------|---------------------|----|
| Middletown | Twp - 2nd | Delaware | 1 | 1 | 1 | = | — |
| Newtown | 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.

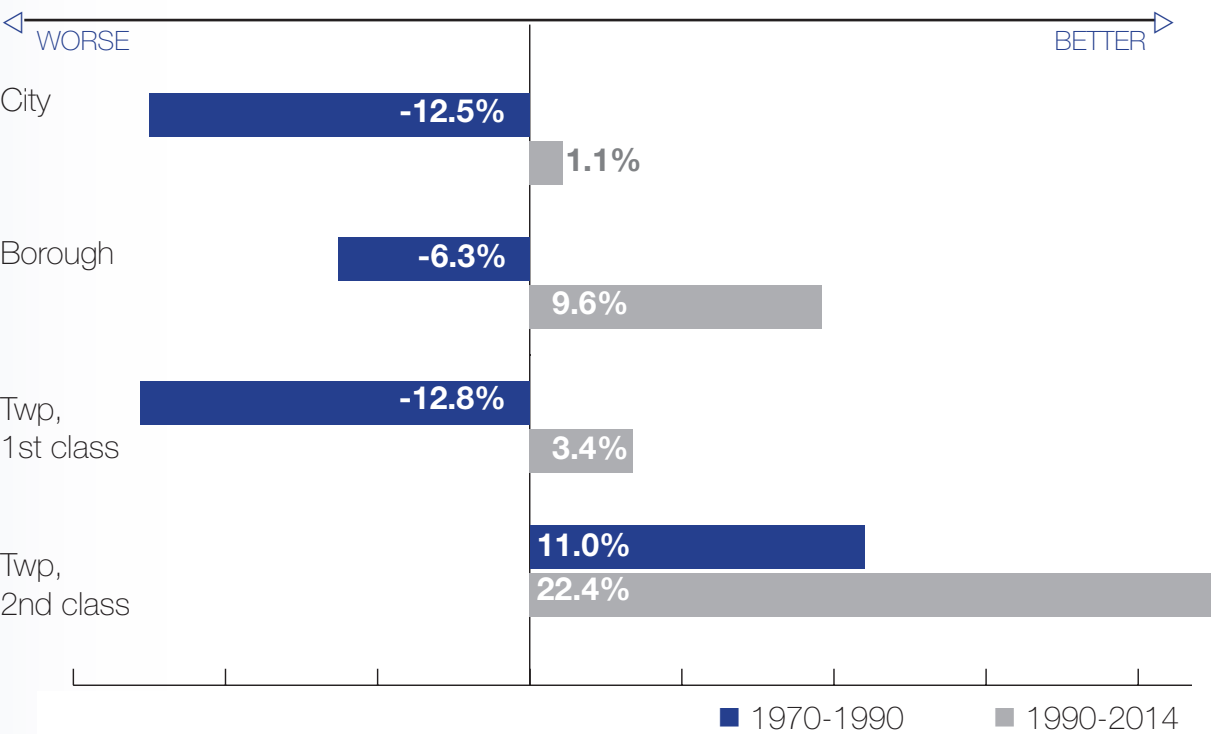
The opposite was true for the 132 second class townships, which saw more rise to the upper quintiles. The only first class township in the sample, Stoney Creek Township in Cambria County, dropped from the fourth to the fifth quintile by 2014. Act 47 distressed municipalities in this region include the 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

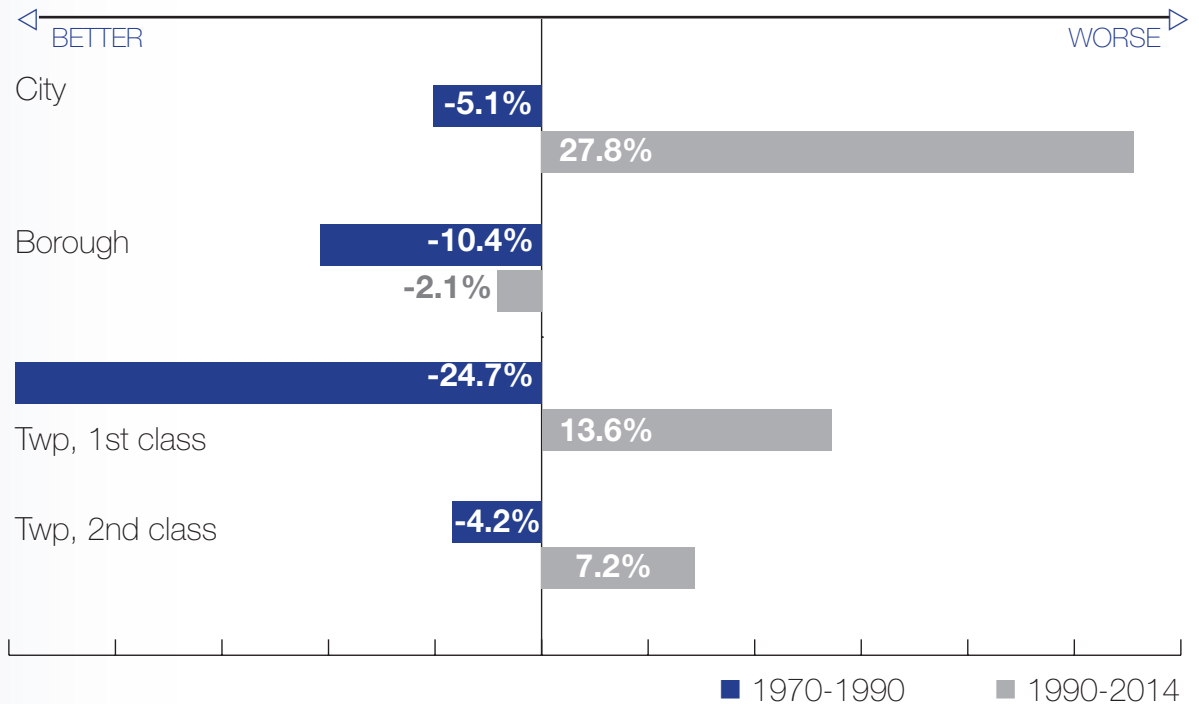


All municipalities except for boroughs demonstrated the same fluctuation in tax burden with decreases from 1970 to 1990 followed by increases from 1990 to 2014, with the largest increase in the cities. The tax burden declined in boroughs throughout the review period, dropping almost 13 percent. (See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

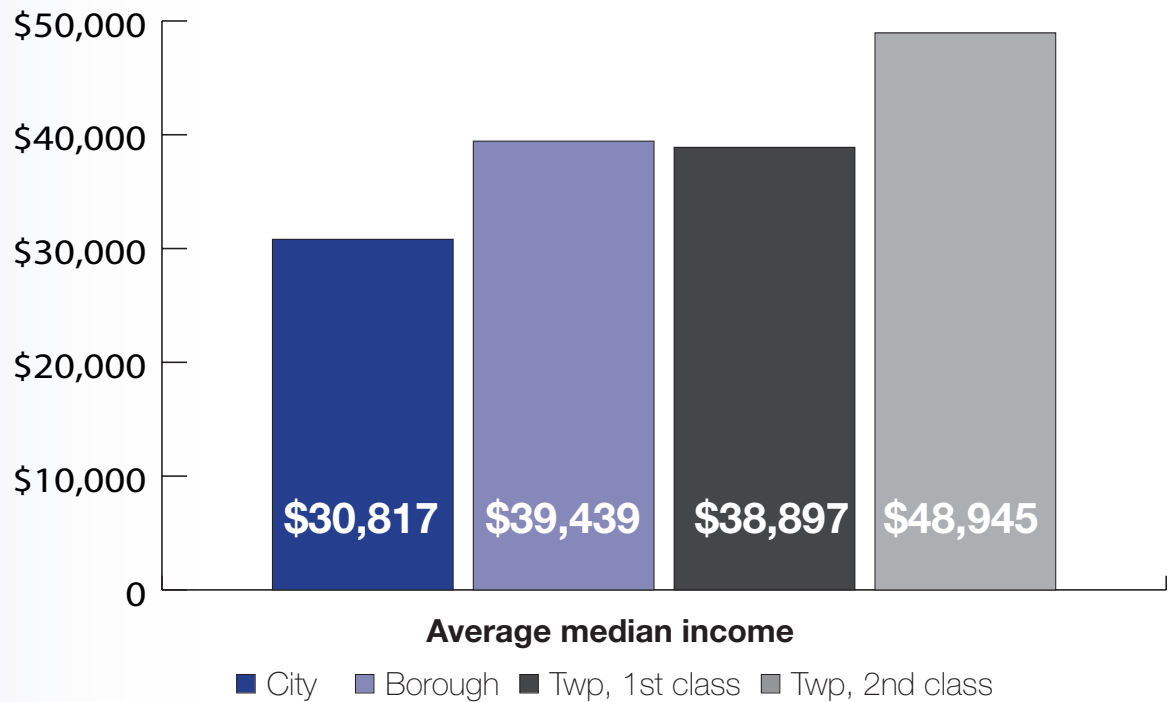
Average Median Household Income

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

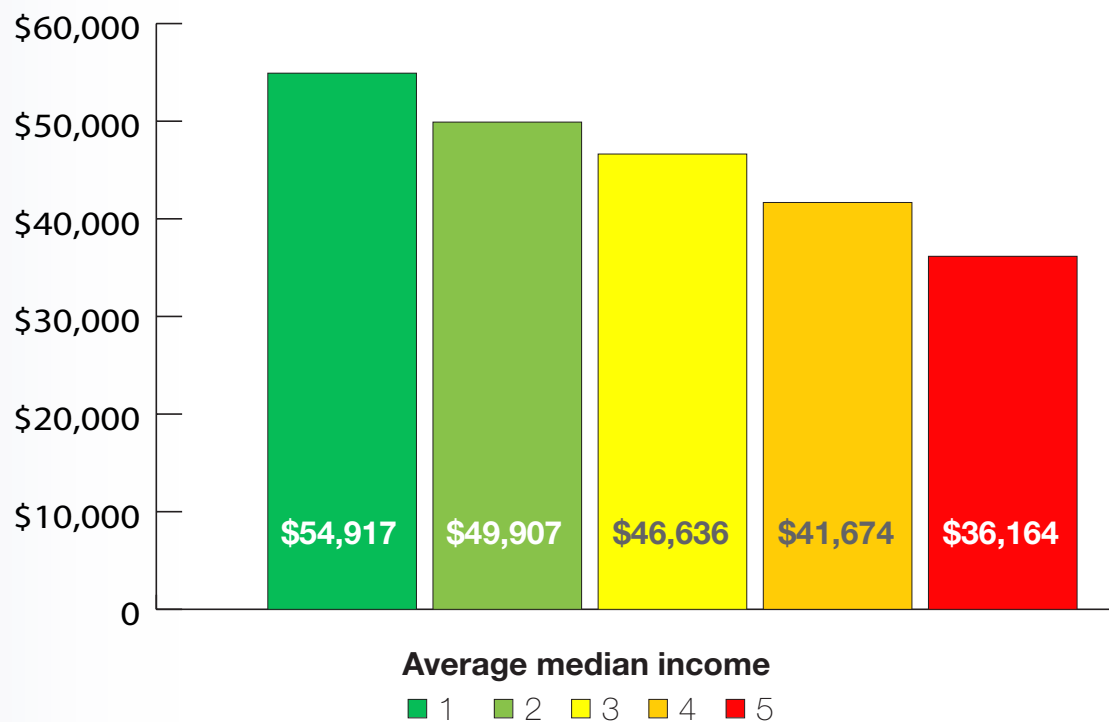
Average Median Household Income by Municipal Class, 2014



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 |

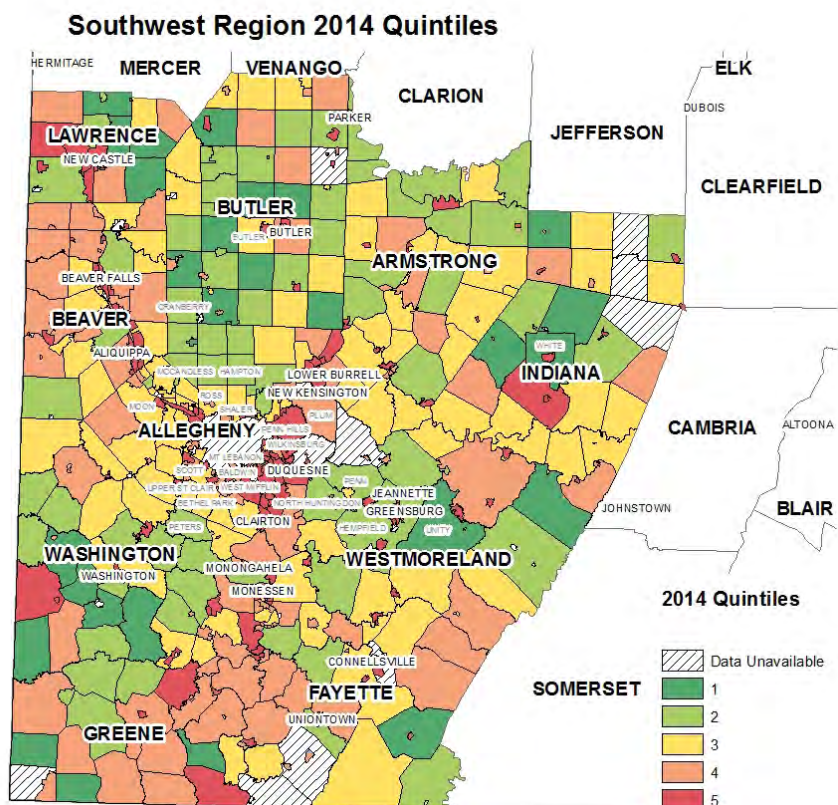
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 |
|------------------|-----------|------------|------------------|------------------|------------------|---------------------|
| Upper Yoder | Twp - 2nd | Cambria | 2 | 3 | 3 | ↓ -1 |
| Taylor | Twp - 2nd | 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.



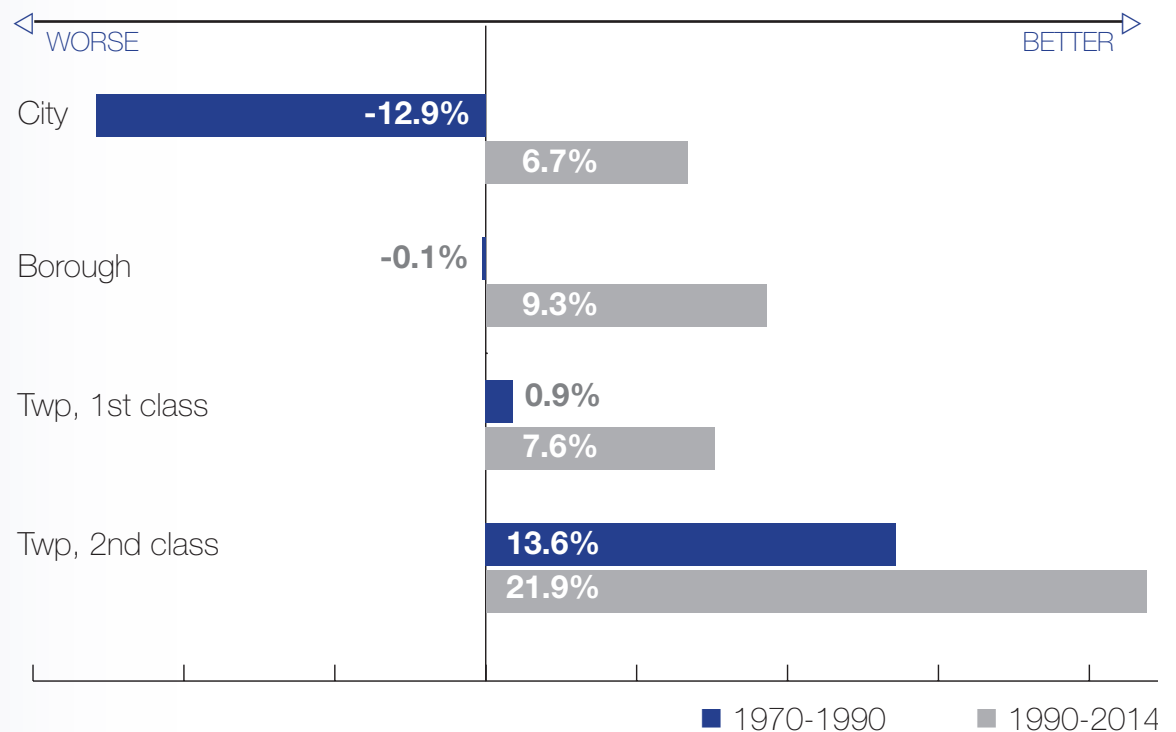
Tax Base and Tax Burden

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

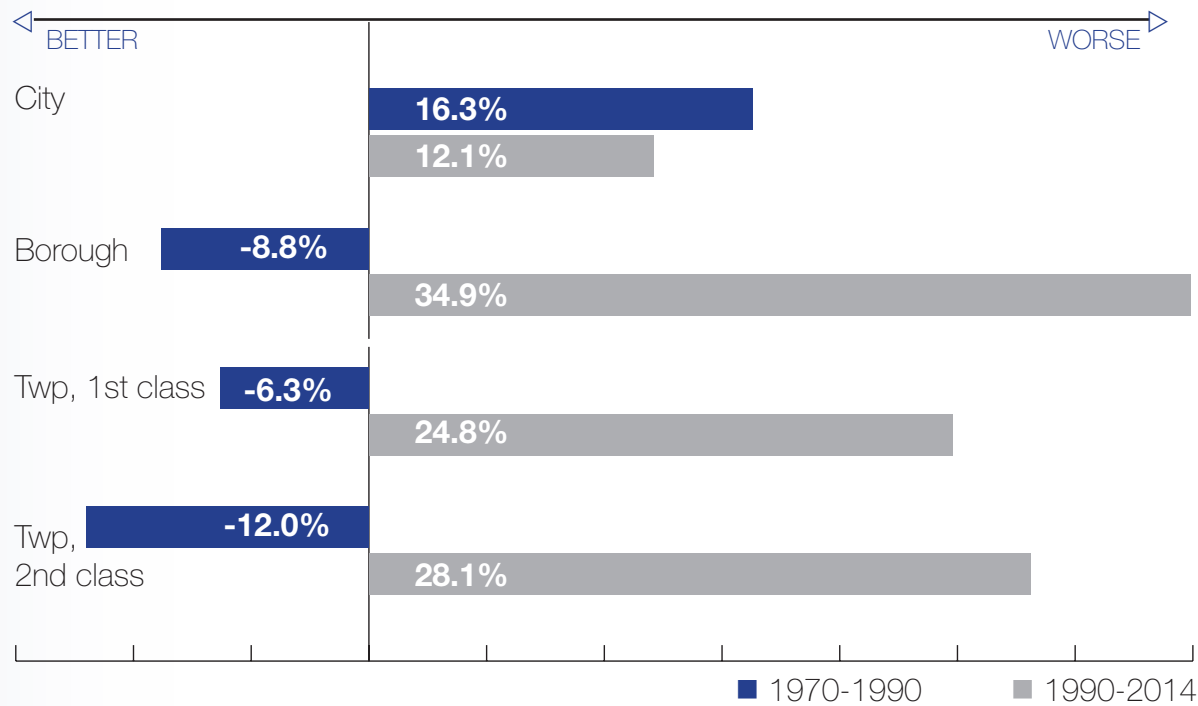
SOUTHWEST REGION

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% |

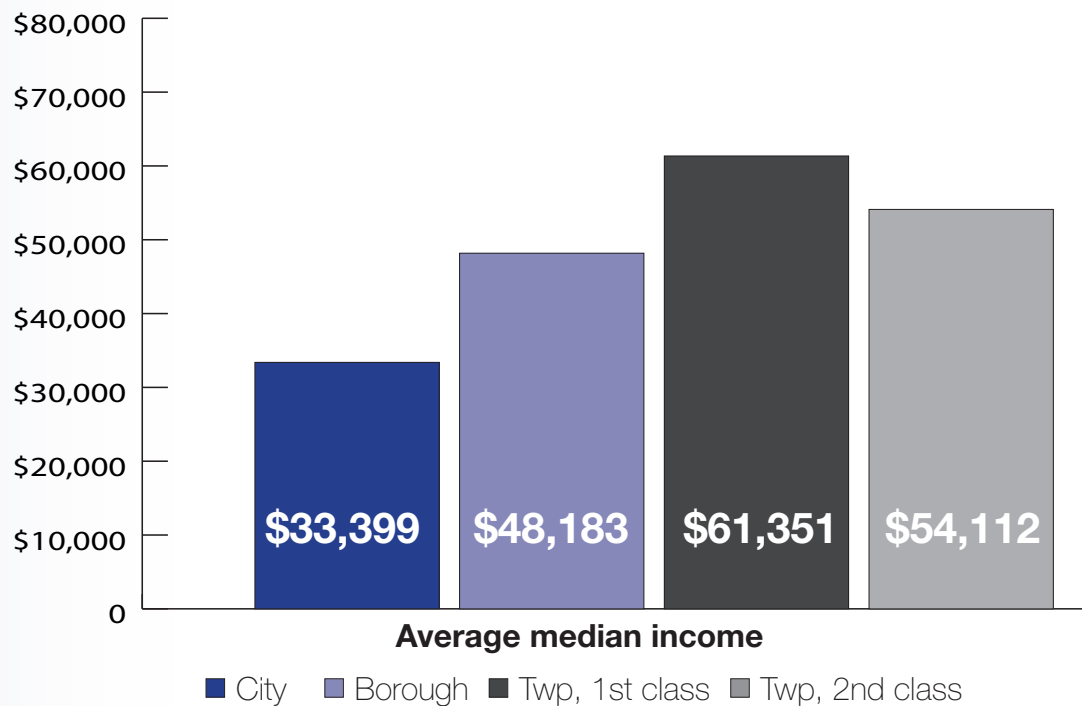
Average Median Household Income

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

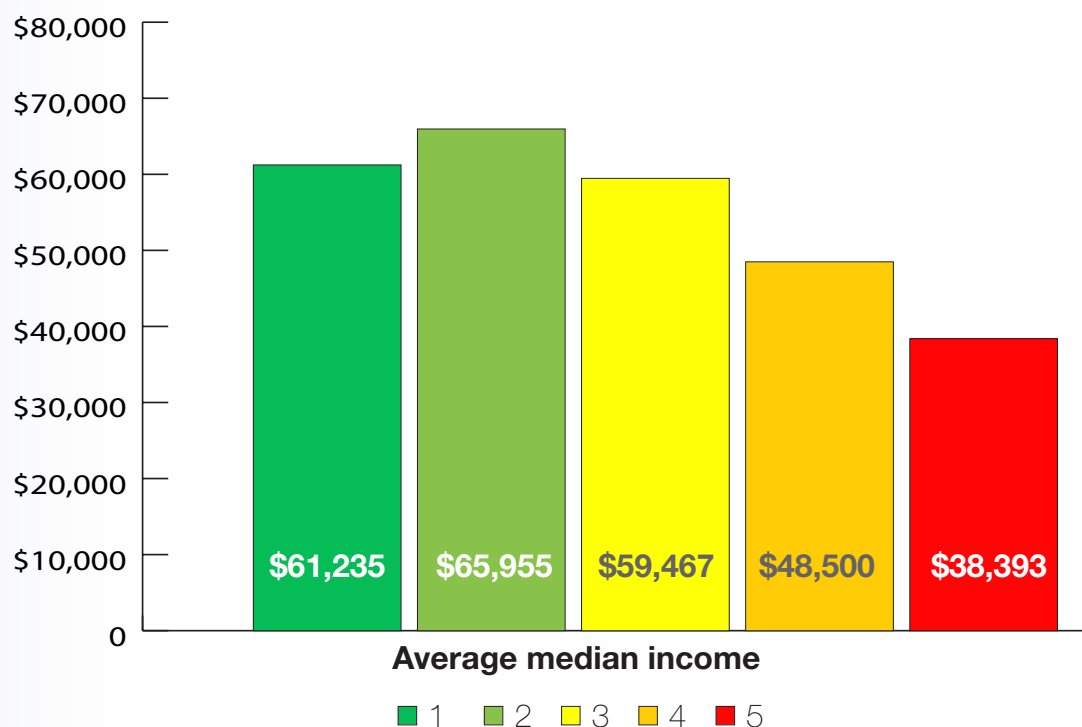
Average Median Household Income by Municipal Class, 2014



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 | 5 | ↓ | -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 |
| Zelienople | 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 |
| Speers | 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 | = | — |

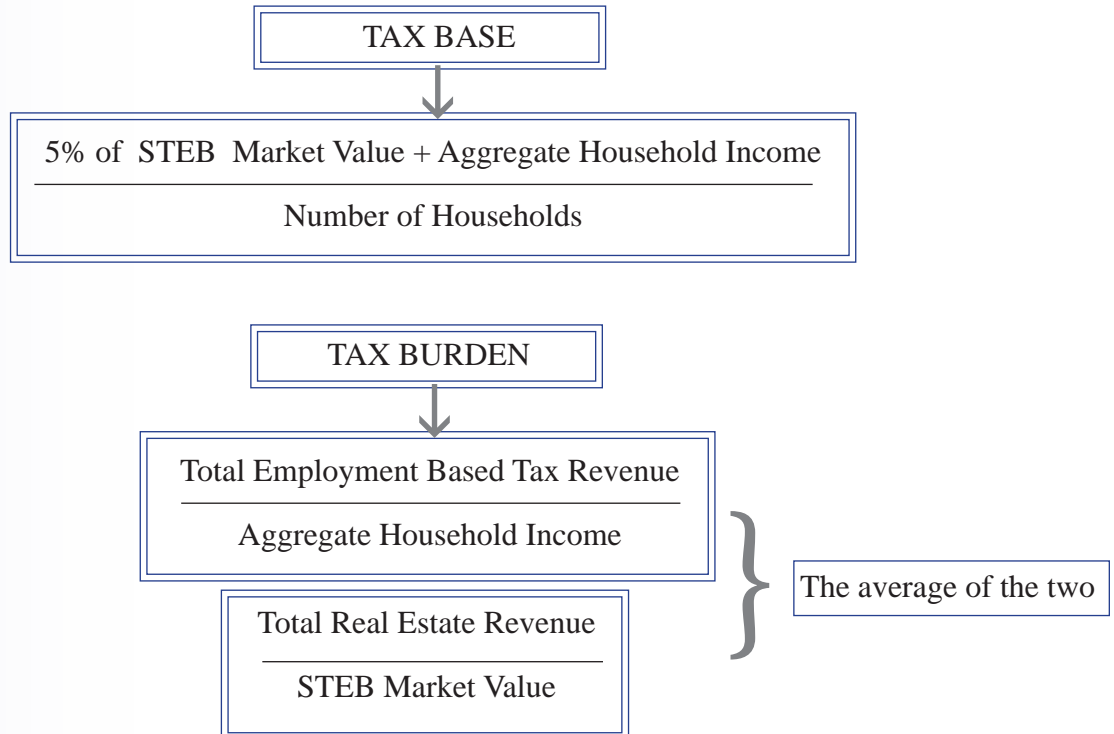
| Municipality | Type | County | 1970 Quintile | 1990 Quintile | 2014 Quintile | Change 1970-2014 | |
|--------------------------|-----------|--------------|------------------|------------------|------------------|---------------------|----|
| Morris | Twp - 2nd | Washington | 2 | 3 | 2 | = | — |
| North 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 |
| Hunkar | 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:

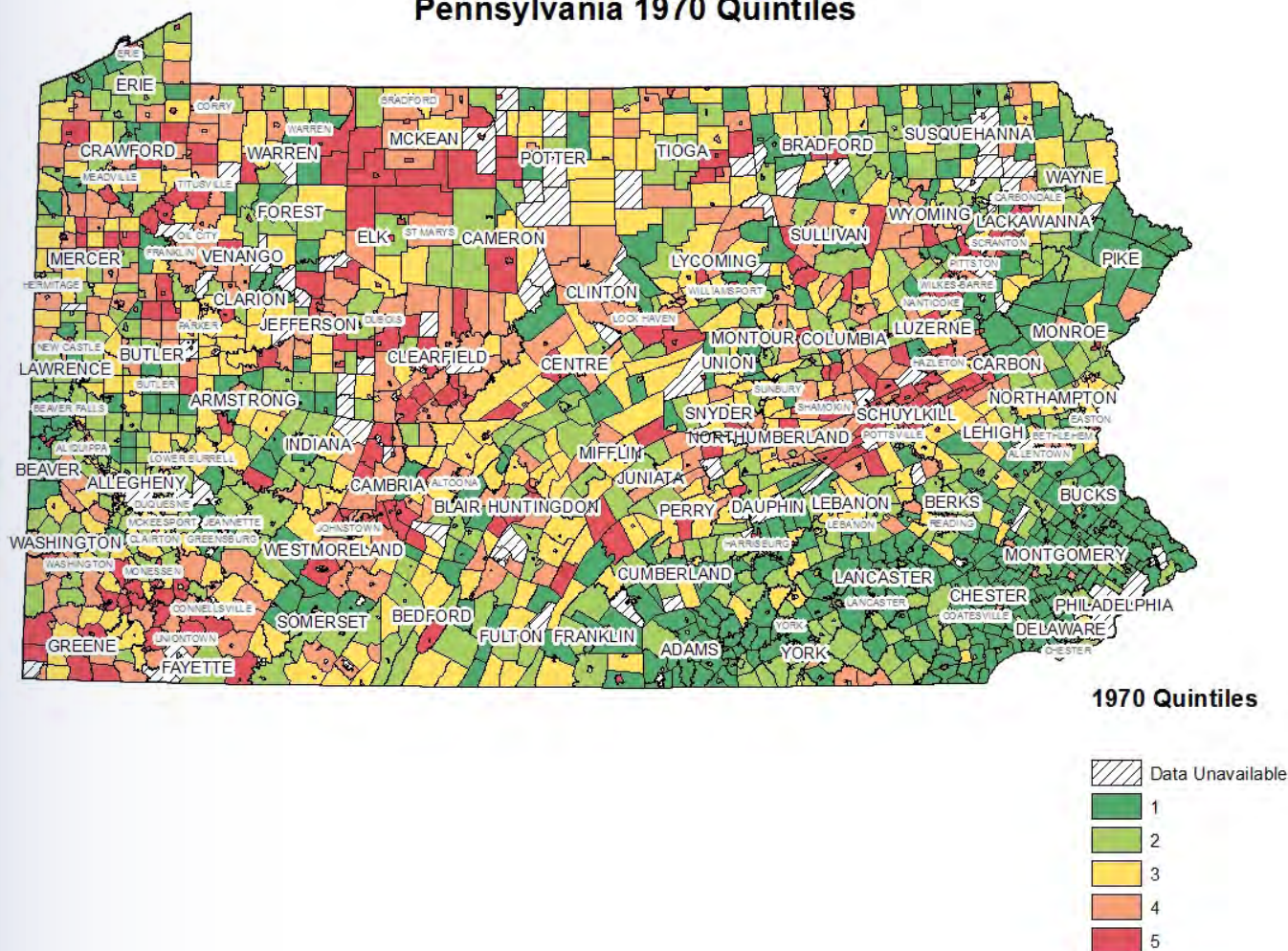
- Tax Base — High to Low, 1 to 2,388
- Tax Burden — Low to High, 1 to 2,388

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.

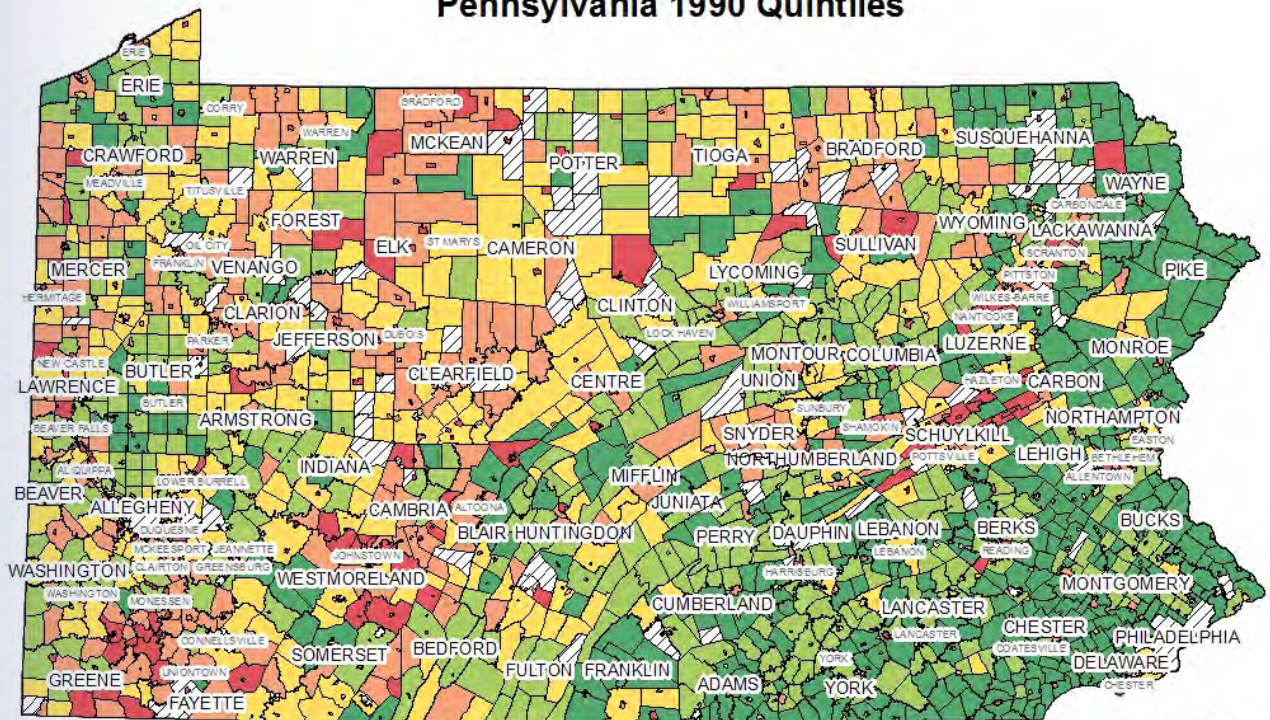
ⁱ State Tax Equalization Board. The primary function of the Board is to annually determine the aggregate market value of taxable real estate property in each political subdivision and school district throughout the Commonwealth of Pennsylvania.

APPENDIX B: PENNSYLVANIA QUINTILE MAPS, 1970-2014

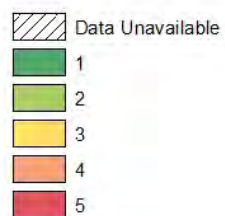
Pennsylvania 1970 Quintiles









Pennsylvania 1990 Quintiles



1990 Quintiles



[illegible]

 Data Unavailable
 1
 2
 3
 4
 5