

Center on Wealth and Philanthropy charitable giving indices: Social indicators of philanthropy by state 2008 release

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Center on Wealth and Philanthropy
Boston College

**Center on Wealth and Philanthropy Charitable Giving Indices:
Social Indicators of Philanthropy by State
2008 Release**

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Submitted to
The Boston Foundation

May 20, 2008

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Introduction

In November 2005 the Boston Foundation released its report, *Geography and Generosity: Boston and Beyond*, prepared by the current authors of this report, John J. Havens and Paul G. Schervish from the Center on Wealth and Philanthropy at Boston College (CWP). One of the primary objectives of the 2005 report was to present three social indicators of charitable giving relative to financial capacity for the entire population of each state and the District of Columbia. The indicators were based on charitable giving by individuals and families from individual and family financial resources. Such donations do not include additional charitable giving from family foundations, trusts, estates, or incorporated business owned by the family. These donations do, however, include donations made to family foundations.

The indicators were calculated primarily from federal data that is generally released by the government two years after it is originally collected. The report released in 2005, therefore, contained indicators for 2000 and for 2002.

The next year (2006) we joined the Boston Foundation in releasing *Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State*, presenting, this time, four indices of charitable giving by state and the District of Columbia. The 2006 analysis contained indicators for charitable giving in 2004.

This current report—*Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State, 2008 Release*—updates the 2005 and 2006 reports. Its indicators are for giving relative to income in the 2005 calendar year.

For convenience and clarity the following lists the year in which the report was released and the year or years in which the charitable giving took place. The year in which giving

took place is always earlier than the year in which the report was released because the latest available data is two years or more earlier than the year of the report's release.

Prior Reports and Findings

Year of Release	Title of Report	Year of Giving	Massachusetts Rank
2005	<i>Geography and Generosity: Boston and Beyond</i>	2000	6
same	same	2002	11
2006	<i>Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State</i>	2004	8
2008	<i>Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State, 2008 Release</i>	2005	6

Summary of Principal Findings

We find that based on giving relative to capacity to give, the residents of Massachusetts ranked 6th in relation to other states in the nation. In total, charitable giving by individuals and families in Massachusetts amounted to \$5.179 billion in 2005, an average of \$2,104 per household, which was the 12th highest average among all states, independent of variations among states in income, taxes, and cost of living. This high level of giving occurred in spite of the fact that Massachusetts had the 4th highest tax burden and also the 4th highest cost of living of all the states. When we take these factors into account in determining capacity to give, the residents of Massachusetts come out 6th among all states in the nation.

In order of ranking in 2005, the states ahead of Massachusetts were New York, Utah, California, Maryland, and Connecticut. The four states following Massachusetts were Wyoming, Arkansas, Georgia, and New Jersey (see Table 9 for the entire list).

That Massachusetts ranks so high is a tribute to its citizens, their values, and their tradition of philanthropy; the quality and diversity of nonprofit organizations and the successes of these organizations in building bridges to the citizenry of the state; and the array of local organizations that help to broaden and strengthen the tradition of philanthropy in Boston and throughout the state. It also reflects the joint efforts of business, community, religious, and government leaders who encourage and facilitate Massachusetts's residents to join together in supporting charitable causes and organizations. Finally, it reflects local and regional economic and social conditions in 2004 and 2005, which provided the financial and normative environment for philanthropy to flourish.

Organization of Report

The remainder of this report is organized in three main sections:

1. Review of Indices in Prior Reports – this section reviews the indices calculated in prior reports and gives the ranking of Massachusetts on giving relative to capacity in each report.
2. Interpretation of Charitable Giving Indices — this section reviews several general points concerning the interpretation of giving indices and contrasts the concept of generosity with our indices of giving relative to capacity. We caution that our index should not be interpreted as reflecting differences in generosity among residents of the various states.
3. Details of Calculation and Analysis of Charitable Giving Indices for Giving in 2005 – this section lists the details of the calculations of the indices for all states and presents some analysis concerning the residents of Massachusetts. Data are presented for all states in Table 2 through Table 9. States are ranked on average charitable giving per household (Table 2) before-tax income (Table 3), tax burden, i.e. aggregate taxes divided by before-tax aggregate income (Table 4), after-tax income (Table 5), cost of living (Tables 6 and 7), adjusted income (Tables 6 and 7), and giving relative to capacity to give (Tables 8 and 9).

Review of Indices in Prior Reports

The 2005 Report

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

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

household tax burden and for the cost of living raised Massachusetts from 39th based on before-tax income to 11th based on after-tax income, adjusted for cost of living, in the rankings.

The 2006 Report

In November 2006 CWP released updated values of these same indices in the report, *Center on Wealth and Philanthropy Charitable Giving Indices: Social Indicators of Philanthropy by State*. This 2006 report updated the social indicator indices from 2002 to 2004, the most recent year for which federal data was available at that time. In 2004 Massachusetts's rankings improved from 39th, 30th, and 11th, to 36th, 29th, and 10th, respectively on the three indices, again if the District of Columbia is not included. In that report we presented a fourth measure that used a new, and we believe more accurate, cost of living adjustment than that used in our original study. This fourth measure calculated the share of aggregate charitable giving in each state as a ratio of the share of aggregate after-tax household income, adjusted for cost of living using the Center on Wealth and Philanthropy's cost of living index. On this new measure Massachusetts ranked 8th, if Washington, D.C. was not included. In the 2004 rankings, Massachusetts moves up from 36th based on before-tax income to 8th based on after-tax income, adjusted for cost of living.

The 2008 Report

The current 2008 report updates these social indicator indices once again from 2004 to 2005, the most recent year for which federal data is now available. Since 2005 Massachusetts's rankings have changed from 36th, 29th, 10th and 8th to 35th, 30th, 11th and 6th, respectively on the four indices, again if the District of Columbia is not included. In the rankings of giving in 2005, Massachusetts moves up from 35th based on before-tax income to 6th based on after-tax income, adjusted for cost of living.

Interpretation of Charitable Giving Indices

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

It is crucial to highlight that we refer to these indicators as *charitable giving* indices rather than *generosity* indices – Generosity is a moral, spiritual, or social-psychological characteristic of individuals and perhaps families and households. It is a virtue or a personal faculty. We do not believe that the term generosity should be associated with our measures, nor any other measures that do not directly study the inner disposition and inter-personal relationship of generosity. Charitable giving is one dimension of

generosity, but not the only or, for some individuals, the major one within their purview of responsibilities and cares. Every purported generosity index that has ranked states is, in fact, a charitable giving index. Individuals contribute time, effort, goods, money, and emotional support on a daily basis to many individuals inside and outside of their immediate family—all of which are forms of generosity and not captured by any so-called state generosity measure.

Over and above the fact that generosity is far broader and deeper than charitable giving, there are several reasons why an index of charitable may be high for a state and yet not reflect the presence or absence of any deeper virtue of generosity among the residents of the state.

Giving behavior is the result of complex, intertwined processes involving many factors affecting both the giving environment and the individual donors. As a first example of such factors, there is the supply and demand for charitable donations. Non-profit organizations create the demand for donations and at the same time offer potential donors opportunities for giving. Individuals, families, and households create the supply of such donations and choose how much to give, at what time, and to which organizations. Just the density of non-profit organizations in the local geographic area has a large influence on the annual amounts given each year. Giving in large metropolitan areas is considerably higher, on average, than giving in small towns and rural areas. But this does not mean that people in large metropolitan areas are more generous in spirit than those living in rural areas.

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

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

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

Some of this complexity for Massachusetts and for the Boston metropolitan area was calculated by the Center on Wealth and Philanthropy and presented in the report, *Geography and Giving: The Culture of Philanthropy in New England and the Nation*, released in June, 2007. The report presented estimates of giving in 2002 by demographic characteristics for the residents of Massachusetts and the Boston metropolitan area. Among the findings: 70% of total giving by Massachusetts' residents was donated to secular (i.e., non religious) organizations as compared with 50% for the nation. On just the average amount of secular giving per household, unadjusted for taxes and cost of living, Massachusetts residents ranked 5th among states in 2002. High-income households in Massachusetts gave disproportionately to secular charitable causes. About 5.5% of all Massachusetts households had incomes of \$100,000 or more in 2002 but they gave more than half, 53%, of total secular giving in the state. This proportion compares with 43% of secular giving for households with incomes of \$100,000 or more in the nation. Massachusetts and Boston area breakdowns in giving by life cycle, marital status, race, education, occupation, and other demographic characteristics are described in the aforementioned report on geography and giving.

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

Details of Calculation and Analysis of Charitable Giving Indices for Giving in 2005

Data Sources and Measures

The calculations and analysis in this report are mainly based on data from federal sources, supplemented by data from the 2005 Panel Study of Income Dynamics. Most of the federal data come from the Bureau of the Census, the Bureau of Labor Statistics, the Statistics of Income Division of the Internal Revenue Service, and the Social Security Administration. The data sources and calculation methods are the same as those used in our 2005 report. In the current report, we have again calculated a fourth measure developed by CWP (and presented in our 2006 report) that we believe is a more accurate assessment of cost of living for each state than our third measure in the prior 2005 report. In this report we present the updated values of all four measures.

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

Charitable Contributions and Income for Massachusetts

Table 1 presents summary characteristics concerning charitable contributions and income for the population of Massachusetts for 2000, 2002, 2004 and 2005. From 2002 to 2005 the table portrays Massachusetts as a state with a falling population, rising income, and rising charitable giving. In Massachusetts, average household income (before-tax, after-tax, and after-tax adjusted for cost of living) was at an all time high in 2005. As a share of the national total, however, household income in Massachusetts fell from 2000 through 2004 because the income in other states increased at a greater rate than in Massachusetts. In 2005, Massachusetts share of income rose by about 0.1 percent because income in Massachusetts grew faster than in other states. Massachusetts' households also donated sufficient amounts to charity to more than keep pace with increases in the national total. Aggregate giving increased about 15 percent between 2004 and 2005; but nationally household giving increased only 11 percent, and the state's share of charitable giving also increased by about 0.1 percent from the prior year.

Charitable Contributions for Massachusetts and States

Table 2 presents the aggregate and average amount of charitable donations made by the entire population of each state and Washington, D.C. in 2005. To the best of our knowledge, there are no other consistently calculated published estimates of total giving for the entire population of each state. The methodology used in these calculations is identical to that used by *Giving USA* to calculate its national totals. Because several scholars and other professionals on its Methodology Advisory Board vet the *Giving USA* methodology, these estimates are reliable. The major portion of each state's total charitable giving comes from the IRS data on itemized charitable deductions by state. Because the percentage of households that itemize varies widely by state (from 17.6 percent in West Virginia to 59.6 percent in Maryland in 2005) the itemized charitable deductions refer to different proportions of the population of each state. To obtain estimates for the entire population, we use state-specific estimates of giving by non-itemizing households, based on the Indiana University Center on Philanthropy Panel Study module that is part of the 2005 Panel Study of Income Dynamics, housed at the University of Michigan. Based on this data we estimate giving by non-itemizing households and add this to the itemized charitable deductions for each state to produce the total amount of charitable contributions in 2005 for the given state.

We find that the 2.461 million households in Massachusetts (2.2 percent of national households) donated \$5.179 billion to charity (2.4 percent of the national total) or \$2,104 per household when averaged over all households in the state in 2005. The state has 2.2 percent of the nation's households but gave 2.4 percent of the nation's charitable donations and ranked 12th among all states with respect to average giving per household.

At the national level we find that 113.7 million households donated \$220 billion to charity for an average of \$1,936 per household. On average, therefore, Massachusetts' households gave 8.6 percent more to charity than the national average.

On average the residents of Utah gave the largest amount to charity (\$3,662 per household) and the residents of West Virginia gave the least (\$952 per household). These average values, however, do not take account of the financial capacity of the residents of each state, which we consider below.

Before-tax Household Income for Massachusetts and States

Table 3 presents the before-tax household income by state. The 2005 money income values for households in each state were obtained from the 2006 Current Population Survey (CPS) data, which records income for the prior year. The money values include income from interest, dividends, rents, royalties, and trusts but they do not include income from net capital gains. Aggregate net capital gain income was taken from federal income tax statistics for 2005 and added to CPS money income to obtain aggregate before-tax household income by state.

We find that the 2.461 million households in Massachusetts (2.2 percent of the national total number of all households) earned \$212 billion in before-tax income (2.7 percent of the national total). The \$212 billion included \$20.9 billion in net capital gains. Capital gains income is important because it is more highly related to charitable giving than wage and salary income. In Massachusetts the \$20.9 billion in net capital gains is only about two thirds the \$30.3 billion in net capital gains earned by Massachusetts' households in 2000. In 2005 capital gains income in Massachusetts was still well below its level in 2000. In 2005 the average before-tax income in Massachusetts was \$85,940 per household, which was the second highest average for all states.

Nationally, the 113.7 million households earned \$7.864 trillion (\$616 billion in net capital gains) in before-tax income in 2005 – an average of \$69,151 per household. The capital gains income was about 6 percent higher than its national value in 2000. Households in New Jersey had the highest average before-tax income (\$91,917 per household), and those in West Virginia had the lowest (\$50,049 per household).

We find that the 2.2 percent of households in Massachusetts earned 2.7 percent of the nation's before-tax household income – its average amount was 24 percent above the national average. Although it also had high amounts of capital gains income, the 2005 level was only about two thirds of its level in 2000 as compared with national levels of capital gains, which was actually 6 percent higher than its level in 2000. Of course before-tax income is just that, before-taxes. After-taxes are paid there is less disposable income available for charity in every state.

Taxes and Medicare Costs for Massachusetts and States

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

We find that Massachusetts' residents paid \$58.5 billion in the aforementioned taxes in 2005 – 3.0 percent of all such taxes collected nationally or an average of \$23,767 per household – 40 percent above the national average of \$17,029 per household. The 2.2 percent of households in Massachusetts pay well above its 2.2 percent share of households in each category of tax except for sales taxes (1.5 percent share). In fact Massachusetts's share of each tax category (excepting sales taxes and Social Security taxes) is above its 2.7 percent share of before-tax income. Massachusetts' residents bear a heavy tax burden: aggregate taxes are 27.7 percent of aggregate before-tax income. As in 2004, Massachusetts residents rank 4th in terms of tax burden. Only households in Connecticut, New York, and Louisiana (low income due to the Katrina disaster) paid a larger proportion of their incomes in these six categories of taxes than those in Massachusetts.

After-tax Income for Massachusetts and States

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

We find that after-tax income in Massachusetts was \$153.0 billion, 2.6 percent of the national totals for after-tax household income, and an average of \$62,173 per household in 2005. On average taxes reduce before-tax income by 27.7 percent among Massachusetts households. In 2005 this was the 4th largest tax burden among the states and Washington, D.C.

Nationally the average after-tax household income was \$52,122 per household and the national tax burden was 24.6 percent.

Cost of Living Adjustment for Massachusetts and States

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

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

In Massachusetts, after-tax aggregate household income was \$128.7 billion expressed in terms of purchasing power in Massachusetts in 2005. The \$128.7 billion constituted a 15.9 percent reduction in the pre-adjusted aggregate after-tax income of the residents of the state. Therefore the total reduction in before-tax income due to both taxes and cost of living amounts to 39 percent for the residents of Massachusetts. The Massachusetts share of after-tax income adjusted for cost of living using the MERIC index is 2.2% of the national total for after-tax household income, adjusted for cost of living. The average income in Massachusetts when expressed in terms of purchasing power is just \$52,300

per household or 0.3 percent above the national average of \$52,122. The cost of living in Massachusetts is 7th highest among all states in the nation based on the MERIC index.

The MERIC index counts each geographic place within each state equally when calculating the index (as an average cost of living of all ACCRA estimates for places within the state). This does not reflect the population distribution among places. For example, it would count Boston equal with Pittsfield in Massachusetts. Using Census data we therefore calculated a weighted average of the ACCRA estimates for places within each state. The weights were calculated as the proportion of households in each place. Boston is weighted more heavily than Pittsfield in the CWP cost of living index for Massachusetts. In all states, large cities and metropolitan areas count more heavily in the calculation of the CWP cost of living index than do small ones. In addition, the national average of the CWP index for all households is 100. Thus a value of 126 would indicate that the cost of living is 26 percent higher than the national average.

Table 7 is a replica of Table 6 except it uses the CWP cost of living index for 2005 instead of the MERIC index. The table contains columns for the after-tax aggregate household income, the CWP cost of living index, the after-tax aggregate household income adjusted for cost of living, the share of this adjusted income, and the average value of this adjusted income per household.

When using the CWP cost of living index, we find that for Massachusetts, after-tax aggregate household income was \$124.7 billion expressed in terms of purchasing power in 2005. The \$124.7 billion constituted an 18.5 percent reduction in the pre-adjusted aggregate after-tax income of the residents of the state. Therefore the total reduction in before-tax income due to both taxes and cost of living amounted to 41 percent for the residents of Massachusetts. The Massachusetts share of after-tax income adjusted for cost of living using the CWP index is 2.1% of the national total for after-tax household income, adjusted for cost of living. The average income in Massachusetts when expressed in terms of purchasing power is just \$50,675 per household, or 3 percent below the national average of \$52,122. The cost of living in Massachusetts is 4th highest among all states in the nation when using the CWP cost of living index.

Before turning to the calculation of our four social indicator indices, we summarize the key findings we have calculated thus far for Massachusetts. In 2005 the residents of Massachusetts bore the 4th highest tax burden as compared with the residents of all other states and also the 4th highest cost of living. The impact of these two factors on the share of income was to reduce it from 2.7 percent of before-tax income to 2.1 percent of after-tax income, adjusted by the CWP index for cost of living. Even though the residents of Massachusetts were financially struggling they increased their share of charitable donations to 2.4 percent of the national total.

Four Indicators of Giving Relative to Income for Massachusetts and States

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

Composition of the Four Indicators

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

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

CWP Measure 1

If we use before-tax income as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 1), the share of giving in Massachusetts is 13 percent lower than its share of before-tax income, which ranks Massachusetts at 36 out of 51 (50 states and Washington, D.C.). However, families have to pay their taxes and cannot give their tax money to charity so before-tax income does not seem a good measure of the financial capacity of the population.

CWP Measure 2

If we use after-tax income as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 2), the share of giving in Massachusetts is 9 percent lower than its share of after-tax income, which ranks Massachusetts at 31 out of 51. After-tax income is a better measure of financial capacity of the population than before-tax income but it does not account for the high cost of living in the state.

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

CWP Measure 3

If we use after-tax income, adjusted for cost of living using the MERIC cost of living index as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 3), the share of giving in Massachusetts is 8 percent higher than its share of after-tax income adjusted for cost of living, which ranks Massachusetts at 12 out of 51. The cost of living is so high in Massachusetts that it affects the great majority of households in middle, lower middle, and lower income levels, and these households constitute the majority of the population of every state. Since our objective is to develop indicators that measure giving of the entire population of each state in relation to the capacity of the entire population to give to charity, we believe that adjustment for state differences in the cost of living gives a more accurate measure than indicators that do not adjust for cost of living.

The MERIC Cost of Living Index Compared to the CWP Index

The MERIC cost of living index is based on data provided by the ACCRA group. ACCRA, which the Bureau of Labor Statistics cites as providing geographic comparisons of cost of living, conducts quarterly cost of living assessments throughout the United States and markets the data from these assessments. The MERIC cost of living index is just the average value of the ACCRA values for all the places reported by ACCRA within the state. This method counts large and small places equally in producing an average cost of living measure for a state. In Massachusetts, Boston (with a high cost of living) and Pittsfield (with a substantially lower cost of living) count equally toward the state cost of living in the MERIC index. Using the ACCRA data, we calculated our own index which

weights each place proportionally to the population in that place. In our index, Boston counts more heavily than Pittsfield in calculating the cost of living for the population of the state. We believe this is a more accurate representation of the cost of living for the entire population of Massachusetts and of all other states as well.

CWP Measure 4

If we use after-tax income, adjusted for cost of living applying the new CWP cost of living index as our measure of financial capacity for the population of Massachusetts and all other states (CWP Measure 4), the share of giving in Massachusetts is 12 percent higher than its share of after-tax income adjusted for cost of living. This ranks Massachusetts at 7 out of 51 (states plus District of Columbia) or 6th out of the 50 states. We believe that of our four measures, CWP Measure 4 best reflects the giving of the entire population of each state relative to its financial capacity (based on income) to give.

State Ranking

Table 9 presents the values of CWP Measure 4 in rank order. New York holds the highest rank among states in 2005 because its average giving per household from Table 2 is the 3rd largest amount of all states (excluding Washington, D.C.), and because it has only moderately high average income but a high tax burden and a high cost of living. Utah is ranked 2nd among the states but third when Washington, D.C. is included. Utah has the highest average amount of charitable giving per household; and like New York, it also has moderately high average income but a lower tax burden and a considerably lower cost of living as compared with New York. In 2005, West Virginia ranked last of all the states. West Virginia is a rural state whose economy is based principally on mining, agriculture, and industries associated with mining and agriculture. Across the country, farm owners and people employed in the agricultural industry tend to give less to charity than people employed in other industries – perhaps this is because their cost of doing business includes weather-related risks, which motivates them to keep a bit more of their resources in reserve. Perhaps a sparsely populated state has a lower associational density in the form of non-profit organizations in any local area compared with more densely populated states that have populations concentrated in cities and metropolitan areas. Regardless, the population of West Virginia should not be held in less esteem than that of New York because an aggregate level indicator places their state at the bottom of the state rankings and New York at the top.

In Table 9, Massachusetts is ranked 7th relative to all states and Washington, D.C. When Washington, D.C. is not included (since it is not a state), Massachusetts rises to rank 6. We interpret the Massachusetts ranking to mean that the opportunities for giving, the efforts of local fund-raisers and community organizations, the distribution of income and wealth in the state, the demographic characteristics of its population, and its trend toward high levels of secular giving result in its share of giving levels that are high in light of its high tax burden and high cost of living. There are undoubtedly generous people in

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Appendix

Table 10 presents the value of the “Generosity Index” as it has been calculated in recent years. We present this index (which we believe to be biased against high income and in favor of low income states) as a point of comparison with the indicator and rankings of Table 9.

We note that New York is ranked 28th by the Generosity Index and 1st among states by our most accurate indicator. We note that Utah is ranked 10^h by the Generosity Index and 2nd among states by our indicator. We note that Massachusetts is ranked 48th by the Generosity Index and 6th among states by our indicator. We note that New Jersey is ranked last (51st) by the Generosity Index and 10th among states by our indicator. We note that Arkansas and Mississippi are ranked 1st and 2nd, respectively, by the Generosity Index and 8th and 31st among states, respectively, by our indicator. We note that New Hampshire is ranked 50th by the Generosity Index and 42nd among states by our indicator.

In our 2005 report we gave an extensive critique of this index. We concluded that it was highly biased. We leave it to the reader to assess the validity of the two measures. A common sense test would be to envision yourself as a national fundraiser and ask yourself if you would be inclined to rank Arkansas and Mississippi above New York and Utah in giving by the population relative the population’s financial capacity to give?

Massachusetts as there are in all states; there are undoubtedly people who give nothing to charity in Massachusetts as there are in all states. It is the mix of people and organizations in Massachusetts that places it 6th among states in 2005. It is not that its population is somehow less morally generous than that of New York or more generous than that of West Virginia.

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2008 Release**

Tables 1 - 10

Table 1: Charitable Contributions and Income of Massachusetts Households for 2000, 2002, 2004 and 2005

Category	2000		2002		2004		2005	
	Amount	Share	Amount	Share	Amount	Share	Amount	Share
Number of Households	2.565 million	2.4%	2.633 million	2.4%	2.454 million	2.2%	2.461 million	2.2%
Aggregate Charitable Contribution by Households	\$4.751 billion	2.8%	\$3.980 billion	2.3%	\$4.509 billion	2.3%	\$5.179 billion	2.4%
Average Charitable Contribution per Household	\$1,852	-	\$1,512	-	\$1,837	-	\$2,104	-
Aggregate Before Tax Household Income	\$196.1 billion	2.9%	\$180.2 billion	2.7%	\$191.9 billion	2.6%	\$211.5 billion	2.7%
Average Before Tax Income per Household	\$76,460	-	\$68,428	-	\$78,172	-	\$85,940	-
Aggregate After Tax Household Income	\$131.2 billion	2.7%	\$127.3 billion	2.6%	\$136.6 billion	2.5%	\$153.0 billion	2.6%
Average After Tax Income per Household	\$51,148	-	\$48,361	-	\$55,657	-	\$62,173	-
Aggregate After Tax Income adjusted by MERIC Cost of Living	\$106.9 billion	2.2%	\$107.3 billion	2.2%	\$115.7 billion	2.1%	\$128.7 billion	2.2%
Average After Tax Income adjusted by MERIC Cost of Living per Household	\$41,659	-	\$40,760	-	\$47,146	-	\$52,300	-
Aggregate After Tax Income adjusted by CWP Cost of Living	-	-	-	-	\$111.5 billion	2.0%	\$124.7 billion	2.1%
Average After Tax Income adjusted by CWP Cost of Living per Household	-	-	-	-	\$45,443	-	\$50,675	-

Source: Center on Wealth and Philanthropy at Boston College.

Table 2: Households and Charitable Contributions by State, 2005 (2005 Dollars)

States	Household		Number of Itemizing HHs (Thousands)	Item. Char. Deductions (Millions)	Number of Non-Item. HHs (Thousands)	Non-Item. Char. Contributions (Millions)	Total Charitable Contributions (Millions)	Mean Charitable Contribution Per Household	Share of Total Charitable Contributions	Rank by Mean Charitable Contribution
	Number (Thousands)	Share								
	1	2	3	4	5	6	7	8	9	10
Alabama	1,841	1.7%	553	\$2,786	1,288	\$713	\$3,499	\$1,901	1.6%	23
Alaska	243	0.2%	83	\$276	160	\$58	\$334	\$1,374	0.2%	45
Arizona	2,212	2.0%	883	\$3,374	1,329	\$731	\$4,105	\$1,856	1.9%	25
Arkansas	1,115	1.0%	267	\$1,595	848	\$570	\$2,164	\$1,941	1.0%	21
California	12,805	11.4%	5,871	\$24,450	6,934	\$3,080	\$27,530	\$2,150	12.5%	11
Colorado	1,817	1.5%	877	\$3,153	940	\$562	\$3,715	\$2,044	1.7%	15
Connecticut	1,427	1.3%	715	\$2,928	712	\$475	\$3,403	\$2,384	1.5%	6
Delaware	328	0.3%	141	\$534	187	\$130	\$664	\$2,027	0.3%	16
District of Columbia	255	0.2%	114	\$748	141	\$99	\$847	\$3,319	0.4%	2
Florida	7,154	6.4%	2,534	\$11,346	4,619	\$2,714	\$14,060	\$1,965	6.4%	19
Georgia	3,474	3.1%	1,441	\$6,529	2,033	\$1,326	\$7,855	\$2,261	3.6%	8
Hawaii	432	0.4%	198	\$600	234	\$105	\$705	\$1,632	0.3%	33
Idaho	527	0.5%	205	\$872	322	\$174	\$1,047	\$1,986	0.5%	18
Illinois	4,892	4.3%	2,028	\$7,617	2,863	\$1,365	\$8,982	\$1,836	4.1%	26
Indiana	2,460	2.2%	839	\$2,965	1,622	\$693	\$3,657	\$1,486	1.7%	39
Iowa	1,221	1.1%	409	\$1,284	812	\$494	\$1,778	\$1,456	0.8%	41
Kansas	1,096	1.0%	366	\$1,513	730	\$431	\$1,944	\$1,774	0.9%	28
Kentucky	1,696	1.5%	521	\$1,795	1,175	\$622	\$2,417	\$1,425	1.1%	42
Louisiana	1,659	1.5%	381	\$1,657	1,278	\$867	\$2,524	\$1,522	1.1%	38
Maine	544	0.5%	186	\$482	358	\$177	\$659	\$1,212	0.3%	49
Maryland	2,116	1.9%	1,261	\$5,154	855	\$891	\$6,045	\$2,857	2.7%	3
Massachusetts	2,461	2.2%	1,225	\$4,365	1,237	\$814	\$5,179	\$2,104	2.4%	13
Michigan	3,978	3.5%	1,625	\$5,417	2,353	\$1,113	\$6,530	\$1,641	3.0%	32
Minnesota	2,013	1.7%	982	\$3,376	1,031	\$787	\$4,163	\$2,068	1.9%	14
Mississippi	1,084	1.0%	258	\$1,380	826	\$405	\$1,785	\$1,647	0.8%	31
Missouri	2,320	2.0%	784	\$2,968	1,536	\$891	\$3,859	\$1,663	1.8%	30
Montana	391	0.3%	131	\$394	261	\$132	\$526	\$1,343	0.2%	46
Nebraska	706	0.6%	242	\$980	464	\$281	\$1,261	\$1,787	0.6%	27
Nevada	923	0.8%	396	\$1,750	528	\$283	\$2,033	\$2,202	0.9%	10
New Hampshire	510	0.4%	224	\$637	285	\$168	\$805	\$1,579	0.4%	36
New Jersey	3,219	2.8%	1,783	\$5,823	1,435	\$1,046	\$6,869	\$2,134	3.1%	12
New Mexico	763	0.7%	216	\$685	546	\$243	\$929	\$1,217	0.4%	48
New York	7,448	6.6%	3,231	\$15,734	4,217	\$2,341	\$18,075	\$2,427	8.2%	4
North Carolina	3,366	3.0%	1,328	\$5,465	2,038	\$1,278	\$6,742	\$2,003	3.1%	17
North Dakota	272	0.2%	55	\$196	218	\$108	\$305	\$1,119	0.1%	50
Ohio	4,577	4.0%	1,820	\$5,234	2,756	\$1,276	\$6,510	\$1,422	3.0%	43
Oklahoma	1,409	1.2%	428	\$2,432	981	\$714	\$3,146	\$2,232	1.4%	9
Oregon	1,467	1.3%	642	\$2,014	825	\$343	\$2,357	\$1,606	1.1%	34
Pennsylvania	4,905	4.4%	1,791	\$6,259	3,114	\$1,539	\$7,798	\$1,590	3.5%	35
Rhode Island	421	0.4%	182	\$447	240	\$138	\$586	\$1,391	0.3%	44
South Carolina	1,645	1.5%	586	\$2,549	1,059	\$615	\$3,165	\$1,924	1.4%	22
South Dakota	311	0.3%	65	\$359	245	\$124	\$483	\$1,555	0.2%	37
Tennessee	2,379	2.1%	637	\$3,545	1,743	\$895	\$4,440	\$1,866	2.0%	24
Texas	8,270	7.4%	2,337	\$11,901	5,933	\$4,314	\$16,215	\$1,961	7.4%	20
Utah	780	0.7%	395	\$2,601	385	\$256	\$2,857	\$3,662	1.3%	1
Vermont	258	0.2%	89	\$248	169	\$87	\$334	\$1,296	0.2%	47
Virginia	2,860	1.7%	1,378	\$5,316	1,482	\$1,158	\$6,474	\$2,264	2.9%	7
Washington	2,484	2.2%	1,032	\$3,722	1,452	\$586	\$4,307	\$1,734	2.0%	29
West Virginia	729	0.6%	128	\$431	600	\$263	\$694	\$952	0.3%	51
Wisconsin	2,264	2.0%	978	\$2,689	1,286	\$641	\$3,329	\$1,471	1.5%	40
Wyoming	209	0.2%	52	\$436	157	\$68	\$504	\$2,414	0.2%	5
United States	113,734	100.0%	44,892	\$181,009	68,843	\$39,184	\$220,193	\$1,936	100.0%	

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

Table 3: Households and Before Tax Household Income by State, 2005 (2005 Dollars)

States	Households		CPS Money Income		IRS Capital Gains		Before-Tax Income			
	Number (thousands)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share	Mean per HH	Rank
	1	2	3	4	5	6	7	8	9	10
Alabama	1,841	1.7%	\$93,895	1.3%	\$5,443	0.9%	\$99,337	1.3%	\$53,960	47
Alaska	243	0.2%	\$17,317	0.2%	\$815	0.1%	\$18,132	0.2%	\$74,603	14
Arizona	2,212	2.0%	\$133,161	1.8%	\$14,784	2.4%	\$147,946	1.9%	\$66,883	22
Arkansas	1,115	1.0%	\$53,495	0.7%	\$2,693	0.4%	\$56,189	0.7%	\$50,404	49
California	12,805	11.4%	\$907,128	12.5%	\$101,693	16.5%	\$1,008,821	12.8%	\$78,786	8
Colorado	1,817	1.5%	\$128,976	1.8%	\$12,301	2.0%	\$141,277	1.8%	\$77,744	9
Connecticut	1,427	1.3%	\$107,583	1.5%	\$13,765	2.2%	\$121,348	1.5%	\$85,014	3
Delaware	328	0.3%	\$21,966	0.3%	\$1,843	0.3%	\$23,809	0.3%	\$72,671	18
District of Columbia	255	0.2%	\$19,220	0.3%	\$2,238	0.4%	\$21,458	0.3%	\$84,062	4
Florida	7,154	6.4%	\$450,649	6.2%	\$72,956	11.8%	\$523,605	6.7%	\$73,191	17
Georgia	3,474	3.1%	\$204,390	2.8%	\$14,743	2.4%	\$219,133	2.8%	\$63,084	32
Hawaii	432	0.4%	\$33,277	0.5%	\$2,945	0.5%	\$36,222	0.5%	\$83,899	5
Idaho	527	0.5%	\$32,209	0.4%	\$2,758	0.4%	\$34,966	0.4%	\$66,372	25
Illinois	4,892	4.3%	\$318,423	4.4%	\$27,199	4.4%	\$345,622	4.4%	\$70,657	21
Indiana	2,460	2.2%	\$139,749	1.9%	\$6,517	1.1%	\$146,265	1.9%	\$59,449	40
Iowa	1,221	1.1%	\$72,183	1.0%	\$2,766	0.4%	\$74,950	1.0%	\$61,378	35
Kansas	1,096	1.0%	\$63,083	0.9%	\$3,336	0.5%	\$66,419	0.8%	\$60,591	37
Kentucky	1,696	1.5%	\$88,134	1.2%	\$4,027	0.7%	\$92,161	1.2%	\$54,328	45
Louisiana	1,659	1.5%	\$79,028	1.1%	\$4,432	0.7%	\$83,460	1.1%	\$50,310	50
Maine	544	0.5%	\$31,494	0.4%	\$1,959	0.3%	\$33,453	0.4%	\$61,544	34
Maryland	2,116	1.9%	\$165,020	2.3%	\$11,532	1.9%	\$176,551	2.2%	\$83,437	6
Massachusetts	2,461	2.2%	\$190,587	2.6%	\$20,940	3.4%	\$211,527	2.7%	\$85,940	2
Michigan	3,978	3.5%	\$247,689	3.4%	\$10,674	1.7%	\$258,363	3.3%	\$64,945	26
Minnesota	2,013	1.7%	\$139,124	1.9%	\$8,849	1.4%	\$147,973	1.9%	\$73,505	16
Mississippi	1,084	1.0%	\$56,665	0.8%	\$2,116	0.3%	\$58,781	0.7%	\$54,248	46
Missouri	2,320	2.0%	\$137,967	1.9%	\$6,549	1.1%	\$144,516	1.8%	\$62,280	33
Montana	391	0.3%	\$19,267	0.3%	\$1,698	0.3%	\$20,965	0.3%	\$53,552	48
Nebraska	706	0.6%	\$42,482	0.6%	\$2,318	0.4%	\$44,800	0.6%	\$63,458	30
Nevada	923	0.8%	\$57,671	0.8%	\$11,417	1.9%	\$69,088	0.9%	\$74,817	13
New Hampshire	510	0.4%	\$36,450	0.5%	\$3,172	0.5%	\$39,623	0.5%	\$77,727	10
New Jersey	3,219	2.8%	\$277,346	3.8%	\$18,492	3.0%	\$295,838	3.8%	\$91,917	1
New Mexico	763	0.7%	\$42,316	0.6%	\$2,227	0.4%	\$44,544	0.6%	\$58,395	41
New York	7,448	6.6%	\$491,184	6.8%	\$58,164	9.4%	\$549,348	7.0%	\$73,760	15
North Carolina	3,366	3.0%	\$190,316	2.6%	\$11,503	1.9%	\$201,819	2.6%	\$59,963	39
North Dakota	272	0.2%	\$14,930	0.2%	\$603	0.1%	\$15,533	0.2%	\$57,048	42
Ohio	4,577	4.0%	\$268,513	3.7%	\$11,446	1.9%	\$279,958	3.6%	\$61,170	36
Oklahoma	1,409	1.2%	\$80,620	1.1%	\$4,104	0.7%	\$84,724	1.1%	\$60,123	38
Oregon	1,467	1.3%	\$88,031	1.2%	\$6,379	1.0%	\$94,410	1.2%	\$64,353	28
Pennsylvania	4,905	4.4%	\$306,953	4.2%	\$19,395	3.1%	\$326,348	4.1%	\$66,529	24
Rhode Island	421	0.4%	\$28,256	0.4%	\$1,751	0.3%	\$30,007	0.4%	\$71,253	19
South Carolina	1,645	1.5%	\$87,609	1.2%	\$5,630	0.9%	\$93,238	1.2%	\$56,688	43
South Dakota	311	0.3%	\$18,421	0.3%	\$1,281	0.2%	\$19,702	0.3%	\$63,428	31
Tennessee	2,379	2.1%	\$126,346	1.7%	\$8,391	1.4%	\$134,737	1.7%	\$56,625	44
Texas	8,270	7.4%	\$496,863	6.9%	\$39,790	6.5%	\$536,654	6.8%	\$64,895	27
Utah	780	0.7%	\$54,643	0.8%	\$3,991	0.6%	\$58,635	0.7%	\$75,147	12
Vermont	258	0.2%	\$15,861	0.2%	\$1,370	0.2%	\$17,231	0.2%	\$66,828	23
Virginia	2,860	1.7%	\$211,461	2.9%	\$15,707	2.5%	\$227,168	2.9%	\$79,436	7
Washington	2,484	2.2%	\$175,917	2.4%	\$16,080	2.6%	\$191,997	2.4%	\$77,296	11
West Virginia	729	0.6%	\$35,184	0.5%	\$1,289	0.2%	\$36,473	0.5%	\$50,049	51
Wisconsin	2,264	2.0%	\$137,283	1.9%	\$7,635	1.2%	\$144,918	1.8%	\$64,015	29
Wyoming	209	0.2%	\$12,473	0.2%	\$2,318	0.4%	\$14,791	0.2%	\$70,862	20
United States	113,734	100%	\$7,248,805	100%	\$616,026	100%	\$7,864,831	100%	\$69,151	

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

Table 4: Households, Taxes & Medicare Payments by State, 2005 (2005 Dollars)

States	Households		Federal Income Tax		State Income Tax		Soc. Sec. & Retirement		Medicare Payment		Property Tax		Sales Tax		Total Taxes		Tax Burden	Rank by Tax Burden
	Number (thousands)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
Alabama	1,841	1.7%	\$10,435	1.1%	\$2,537	1.1%	\$4,012	1.3%	\$1,100	1.2%	\$1,015	0.6%	\$3,245	1.8%	\$22,342	1.2%	22.5%	35
Alaska	243	0.2%	\$2,215	0.2%	\$0	0.0%	\$763	0.3%	\$233	0.3%	\$316	0.2%	\$142	0.1%	\$3,669	0.2%	20.2%	49
Arizona	2,212	2.0%	\$17,288	1.8%	\$2,848	1.3%	\$5,446	1.8%	\$1,486	1.7%	\$1,676	1.1%	\$2,860	1.6%	\$31,605	1.6%	21.4%	41
Arkansas	1,115	1.0%	\$5,382	0.5%	\$1,875	0.8%	\$2,346	0.8%	\$599	0.7%	\$571	0.4%	\$2,101	1.1%	\$12,874	0.7%	22.9%	28
California	12,805	11.4%	\$136,859	13.9%	\$42,992	19.4%	\$36,495	12.0%	\$11,806	13.3%	\$14,892	9.5%	\$21,436	11.7%	\$264,479	13.7%	26.2%	7
Colorado	1,817	1.5%	\$16,947	1.7%	\$3,771	1.7%	\$4,632	1.5%	\$1,409	1.6%	\$2,299	1.5%	\$2,651	1.4%	\$31,709	1.6%	22.4%	36
Connecticut	1,427	1.3%	\$22,513	2.3%	\$5,033	2.3%	\$4,627	1.5%	\$1,717	1.9%	\$2,999	1.9%	\$2,149	1.2%	\$39,038	2.0%	32.2%	1
Delaware	328	0.3%	\$3,086	0.3%	\$882	0.4%	\$1,058	0.3%	\$281	0.3%	\$410	0.3%	\$342	0.2%	\$6,060	0.3%	25.5%	12
District of Columbia	255	0.2%	\$3,164	0.3%	\$1,160	0.5%	\$864	0.3%	\$296	0.3%	\$208	0.1%	\$233	0.1%	\$5,925	0.3%	27.6%	6
Florida	7,154	6.4%	\$69,938	7.1%	\$0	0.0%	\$16,582	5.4%	\$4,876	5.5%	\$11,168	7.1%	\$16,315	8.9%	\$118,878	6.1%	22.7%	31
Georgia	3,474	3.1%	\$24,999	2.5%	\$7,326	3.3%	\$8,728	2.9%	\$2,480	2.8%	\$2,815	1.8%	\$3,474	1.9%	\$49,823	2.6%	22.7%	29
Hawaii	432	0.4%	\$3,786	0.4%	\$1,381	0.6%	\$1,447	0.5%	\$395	0.4%	\$349	0.2%	\$1,236	0.7%	\$8,594	0.4%	23.7%	19
Idaho	527	0.5%	\$3,288	0.3%	\$1,041	0.5%	\$1,323	0.4%	\$332	0.4%	\$488	0.3%	\$644	0.4%	\$7,116	0.4%	20.4%	48
Illinois	4,892	4.3%	\$46,754	4.8%	\$7,937	3.6%	\$13,463	4.4%	\$4,118	4.6%	\$9,530	6.1%	\$8,512	4.6%	\$90,314	4.7%	26.1%	9
Indiana	2,460	2.2%	\$15,673	1.6%	\$4,213	1.9%	\$6,734	2.2%	\$1,752	2.0%	\$2,721	1.7%	\$2,593	1.4%	\$33,686	1.7%	23.0%	26
Iowa	1,221	1.1%	\$6,918	0.7%	\$2,254	1.0%	\$3,077	1.0%	\$785	0.9%	\$1,797	1.1%	\$1,717	0.9%	\$16,547	0.9%	22.1%	38
Kansas	1,096	1.0%	\$7,428	0.8%	\$2,051	0.9%	\$2,841	0.9%	\$758	0.9%	\$1,106	0.7%	\$1,242	0.7%	\$15,425	0.8%	23.2%	24
Kentucky	1,696	1.5%	\$8,759	0.9%	\$3,036	1.4%	\$3,668	1.2%	\$1,011	1.1%	\$1,689	1.1%	\$3,495	1.9%	\$21,658	1.1%	23.5%	21
Louisiana	1,659	1.5%	\$9,031	0.9%	\$2,393	1.1%	\$3,576	1.2%	\$1,023	1.1%	\$2,290	1.5%	\$7,237	4.0%	\$25,551	1.3%	30.6%	2
Maine	544	0.5%	\$3,138	0.3%	\$1,299	0.6%	\$1,417	0.5%	\$384	0.4%	\$987	0.6%	\$625	0.3%	\$7,850	0.4%	23.5%	23
Maryland	2,116	1.9%	\$22,826	2.3%	\$5,661	2.6%	\$7,563	2.5%	\$2,236	2.5%	\$3,384	2.2%	\$3,484	1.9%	\$45,154	2.3%	25.6%	10
Massachusetts	2,461	2.2%	\$30,926	3.2%	\$9,690	4.4%	\$7,866	2.6%	\$2,491	2.8%	\$4,781	3.0%	\$2,743	1.5%	\$58,497	3.0%	27.7%	4
Michigan	3,978	3.5%	\$27,538	2.8%	\$6,109	2.8%	\$10,819	3.6%	\$2,882	3.2%	\$6,957	4.4%	\$6,346	3.5%	\$60,650	3.1%	23.5%	22
Minnesota	2,013	1.7%	\$17,597	1.8%	\$6,341	2.9%	\$6,492	2.1%	\$1,726	1.9%	\$2,879	1.8%	\$3,747	2.0%	\$38,783	2.0%	26.2%	8
Mississippi	1,084	1.0%	\$4,713	0.5%	\$1,174	0.5%	\$2,217	0.7%	\$566	0.6%	\$862	0.5%	\$1,570	0.9%	\$11,102	0.6%	18.9%	51
Missouri	2,320	2.0%	\$14,860	1.5%	\$4,015	1.8%	\$5,542	1.8%	\$1,526	1.7%	\$3,741	2.4%	\$5,603	3.1%	\$35,286	1.8%	24.4%	16
Montana	391	0.3%	\$2,064	0.2%	\$713	0.3%	\$853	0.3%	\$220	0.2%	\$429	0.3%	\$198	0.1%	\$4,477	0.2%	21.4%	42
Nebraska	706	0.6%	\$4,434	0.5%	\$1,394	0.6%	\$1,895	0.6%	\$496	0.6%	\$1,199	0.8%	\$1,321	0.7%	\$10,739	0.6%	24.0%	18
Nevada	923	0.8%	\$10,495	1.1%	\$0	0.0%	\$2,262	0.7%	\$668	0.8%	\$691	0.4%	\$1,589	0.9%	\$15,706	0.8%	22.7%	30
New Hampshire	510	0.4%	\$5,094	0.5%	\$68	0.0%	\$1,780	0.6%	\$491	0.6%	\$974	0.6%	\$259	0.1%	\$8,665	0.4%	21.9%	40
New Jersey	3,219	2.8%	\$42,461	4.3%	\$8,224	3.7%	\$11,640	3.8%	\$3,551	4.0%	\$10,367	6.6%	\$5,529	3.0%	\$81,773	4.2%	27.6%	5
New Mexico	763	0.7%	\$4,119	0.4%	\$1,086	0.5%	\$1,594	0.5%	\$410	0.5%	\$503	0.3%	\$1,664	0.9%	\$9,377	0.5%	21.1%	45
New York	7,448	6.6%	\$84,126	8.6%	\$28,100	12.7%	\$21,909	7.2%	\$7,115	8.0%	\$12,684	8.1%	\$10,391	5.7%	\$164,324	8.5%	29.9%	3
North Carolina	3,366	3.0%	\$22,001	2.2%	\$8,428	3.8%	\$8,393	2.8%	\$2,270	2.5%	\$2,348	1.5%	\$3,431	1.9%	\$46,870	2.4%	23.2%	25
North Dakota	272	0.2%	\$1,515	0.2%	\$242	0.1%	\$669	0.2%	\$167	0.2%	\$361	0.2%	\$461	0.3%	\$3,414	0.2%	22.0%	39
Ohio	4,577	4.0%	\$29,799	3.0%	\$9,434	4.3%	\$10,723	3.5%	\$3,260	3.7%	\$6,187	3.9%	\$6,585	3.6%	\$65,989	3.4%	23.6%	20
Oklahoma	1,409	1.2%	\$8,223	0.8%	\$2,469	1.1%	\$3,006	1.0%	\$779	0.9%	\$1,005	0.6%	\$2,276	1.2%	\$17,757	0.9%	21.0%	46
Oregon	1,467	1.3%	\$9,585	1.0%	\$4,699	2.1%	\$3,561	1.2%	\$948	1.1%	\$2,240	1.4%	\$611	0.3%	\$21,644	1.1%	22.9%	27
Pennsylvania	4,905	4.4%	\$38,772	4.0%	\$8,276	3.7%	\$13,477	4.4%	\$3,726	4.2%	\$7,370	4.7%	\$7,506	4.1%	\$79,127	4.1%	24.2%	17
Rhode Island	421	0.4%	\$3,414	0.3%	\$998	0.5%	\$1,291	0.4%	\$360	0.4%	\$818	0.5%	\$624	0.3%	\$7,506	0.4%	25.0%	14
South Carolina	1,645	1.5%	\$9,567	1.0%	\$2,691	1.2%	\$3,812	1.3%	\$996	1.1%	\$1,303	0.8%	\$1,475	0.8%	\$19,845	1.0%	21.3%	43
South Dakota	311	0.3%	\$2,033	0.2%	\$0	0.0%	\$806	0.3%	\$199	0.2%	\$446	0.3%	\$687	0.4%	\$4,171	0.2%	21.2%	44
Tennessee	2,379	2.1%	\$15,663	1.6%	\$155	0.1%	\$5,782	1.9%	\$1,639	1.8%	\$1,270	0.8%	\$3,059	1.7%	\$27,569	1.7%	20.5%	47
Texas	8,270	7.4%	\$71,420	7.3%	\$0	0.0%	\$20,050	6.6%	\$5,927	6.7%	\$11,204	7.1%	\$11,513	6.3%	\$120,113	6.2%	22.4%	37
Utah	780	0.7%	\$5,732	0.6%	\$1,927	0.9%	\$2,122	0.7%	\$606	0.7%	\$1,065	0.7%	\$1,792	1.0%	\$13,243	0.7%	22.6%	33
Vermont	258	0.2%	\$1,745	0.2%	\$500	0.2%	\$777	0.3%	\$199	0.2%	\$643	0.4%	\$479	0.3%	\$4,343	0.2%	25.2%	13
Virginia	2,860	1.7%	\$29,028	3.0%	\$8,352	3.8%	\$9,314	3.1%	\$2,589	2.9%	\$3,388	2.2%	\$3,086	1.7%	\$55,757	2.9%	24.5%	15
Washington	2,484	2.2%	\$22,605	2.3%	\$0	0.0%	\$7,090	2.3%	\$1,958	2.2%	\$3,853	2.4%	\$8,026	4.4%	\$43,533	2.2%	22.7%	32
West Virginia	729	0.6%	\$3,287	0.3%	\$1,172	0.5%	\$1,494	0.5%	\$385	0.4%	\$594	0.4%	\$1,302	0.7%	\$8,234	0.4%	22.6%	34
Wisconsin	2,264	2.0%	\$15,795	1.6%	\$5,465	2.5%	\$6,255	2.1%	\$1,682	1.9%	\$4,399	2.8%	\$3,447	1.9%	\$37,043	1.9%	25.6%	11
Wyoming	209	0.2%	\$2,052	0.2%	\$0	0.0%	\$544	0.2%	\$157	0.2%	\$110	0.1%	\$101	0.1%	\$2,964	0.2%	20.0%	50
United States	113,734	100.0%	\$981,093	100.0%	\$221,415	100.0%	\$304,696	100.0%	\$89,064	100.0%	\$157,381	100.0%	\$183,222	100.0%	\$1,936,799	100.0%	24.6%	

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

Table 5: Households, After-Tax Income by State, 2005 (2005 Dollars)

States	Households ^a		Before-Tax Income		Total Taxes		After-Tax Income		Mean After-Tax HH Income	Rank by Mean After-Tax HH Income
	Number (thousands)	Share	Amount (million)	Share	Amount (million)	Share	Amount (million)	Share		
	1	2	3	4	5	6	7	8	9	10
Alabama	1,841	1.7%	\$99,337	1.3%	\$22,342	1.2%	\$76,995	1.3%	\$41,824	47
Alaska	243	0.2%	\$18,132	0.2%	\$3,669	0.2%	\$14,463	0.2%	\$59,506	10
Arizona	2,212	2.0%	\$147,946	1.9%	\$31,605	1.6%	\$116,341	2.0%	\$52,595	21
Arkansas	1,115	1.0%	\$56,189	0.7%	\$12,874	0.7%	\$43,315	0.7%	\$38,856	49
California	12,805	11.4%	\$1,008,821	12.8%	\$264,479	13.7%	\$744,342	12.6%	\$58,131	12
Colorado	1,817	1.5%	\$141,277	1.8%	\$31,709	1.6%	\$109,568	1.8%	\$60,295	7
Connecticut	1,427	1.3%	\$121,348	1.5%	\$39,038	2.0%	\$82,309	1.4%	\$57,664	14
Delaware	328	0.3%	\$23,809	0.3%	\$6,060	0.3%	\$17,749	0.3%	\$54,174	18
District of Columbia	255	0.2%	\$21,458	0.3%	\$5,925	0.3%	\$15,533	0.3%	\$60,852	5
Florida	7,154	6.4%	\$523,605	6.7%	\$118,878	6.1%	\$404,727	6.8%	\$56,574	16
Georgia	3,474	3.1%	\$219,133	2.8%	\$49,823	2.6%	\$169,310	2.9%	\$48,741	30
Hawaii	432	0.4%	\$36,222	0.5%	\$8,594	0.4%	\$27,628	0.5%	\$63,994	2
Idaho	527	0.5%	\$34,966	0.4%	\$7,116	0.4%	\$27,850	0.5%	\$52,864	20
Illinois	4,892	4.3%	\$345,622	4.4%	\$90,314	4.7%	\$255,308	4.3%	\$52,193	22
Indiana	2,460	2.2%	\$146,265	1.9%	\$33,686	1.7%	\$112,579	1.9%	\$45,757	41
Iowa	1,221	1.1%	\$74,950	1.0%	\$16,547	0.9%	\$58,403	1.0%	\$47,827	32
Kansas	1,096	1.0%	\$66,419	0.8%	\$15,425	0.8%	\$50,993	0.9%	\$46,519	38
Kentucky	1,696	1.5%	\$92,161	1.2%	\$21,658	1.1%	\$70,503	1.2%	\$41,561	48
Louisiana	1,659	1.5%	\$83,460	1.1%	\$25,551	1.3%	\$57,909	1.0%	\$34,908	51
Maine	544	0.5%	\$33,453	0.4%	\$7,850	0.4%	\$25,602	0.4%	\$47,102	35
Maryland	2,116	1.9%	\$176,551	2.2%	\$45,154	2.3%	\$131,398	2.2%	\$62,098	4
Massachusetts	2,461	2.2%	\$211,527	2.7%	\$58,497	3.0%	\$153,029	2.6%	\$62,173	3
Michigan	3,978	3.5%	\$258,363	3.3%	\$60,650	3.1%	\$197,713	3.3%	\$49,699	28
Minnesota	2,013	1.7%	\$147,973	1.9%	\$38,783	2.0%	\$109,190	1.8%	\$54,240	17
Mississippi	1,084	1.0%	\$58,781	0.7%	\$11,102	0.6%	\$47,679	0.8%	\$44,002	45
Missouri	2,320	2.0%	\$144,516	1.8%	\$35,286	1.8%	\$109,230	1.8%	\$47,073	36
Montana	391	0.3%	\$20,965	0.3%	\$4,477	0.2%	\$16,489	0.3%	\$42,116	46
Nebraska	706	0.6%	\$44,800	0.6%	\$10,739	0.6%	\$34,061	0.6%	\$48,247	31
Nevada	923	0.8%	\$69,088	0.9%	\$15,706	0.8%	\$53,382	0.9%	\$57,809	13
New Hampshire	510	0.4%	\$39,623	0.5%	\$8,665	0.4%	\$30,958	0.5%	\$60,729	6
New Jersey	3,219	2.8%	\$295,838	3.8%	\$81,773	4.2%	\$214,065	3.6%	\$66,510	1
New Mexico	763	0.7%	\$44,544	0.6%	\$9,377	0.5%	\$35,167	0.6%	\$46,103	39
New York	7,448	6.6%	\$549,348	7.0%	\$164,324	8.5%	\$385,024	6.5%	\$51,697	23
North Carolina	3,366	3.0%	\$201,819	2.6%	\$46,870	2.4%	\$154,949	2.6%	\$46,038	40
North Dakota	272	0.2%	\$15,533	0.2%	\$3,414	0.2%	\$12,118	0.2%	\$44,508	44
Ohio	4,577	4.0%	\$279,958	3.6%	\$65,989	3.4%	\$213,969	3.6%	\$46,751	37
Oklahoma	1,409	1.2%	\$84,724	1.1%	\$17,757	0.9%	\$66,967	1.1%	\$47,522	34
Oregon	1,467	1.3%	\$94,410	1.2%	\$21,644	1.1%	\$72,766	1.2%	\$49,600	29
Pennsylvania	4,905	4.4%	\$326,348	4.1%	\$79,127	4.1%	\$247,221	4.2%	\$50,398	24
Rhode Island	421	0.4%	\$30,007	0.4%	\$7,506	0.4%	\$22,501	0.4%	\$53,430	19
South Carolina	1,645	1.5%	\$93,238	1.2%	\$19,845	1.0%	\$73,394	1.2%	\$44,623	43
South Dakota	311	0.3%	\$19,702	0.3%	\$4,171	0.2%	\$15,531	0.3%	\$50,000	26
Tennessee	2,379	2.1%	\$134,737	1.7%	\$27,569	1.4%	\$107,168	1.8%	\$45,038	42
Texas	8,270	7.4%	\$536,654	6.8%	\$120,113	6.2%	\$416,540	7.0%	\$50,370	25
Utah	780	0.7%	\$58,635	0.7%	\$13,243	0.7%	\$45,392	0.8%	\$58,175	11
Vermont	258	0.2%	\$17,231	0.2%	\$4,343	0.2%	\$12,888	0.2%	\$49,983	27
Virginia	2,860	1.7%	\$227,168	2.9%	\$55,757	2.9%	\$171,411	2.9%	\$59,939	8
Washington	2,484	2.2%	\$191,997	2.4%	\$43,533	2.2%	\$148,464	2.5%	\$59,770	9
West Virginia	729	0.6%	\$36,473	0.5%	\$8,234	0.4%	\$28,240	0.5%	\$38,751	50
Wisconsin	2,264	2.0%	\$144,918	1.8%	\$37,043	1.9%	\$107,875	1.8%	\$47,652	33
Wyoming	209	0.2%	\$14,791	0.2%	\$2,964	0.2%	\$11,827	0.2%	\$56,660	15
United States	113,734	100.0%	\$7,864,831	100.0%	\$1,936,799	100.0%	\$5,928,032	100.0%	\$52,122	

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

Table 6: Household After-Tax Income Adjusted for Cost of Living Using MERIC Cost of Living Index by State, 2005 (2005 Dollars)

States	Households		After-Tax Income		MERIC Index	Cost of Living Rank	After-Tax Income Adjusted for Cost of Living			
	Number (thousands)	Share	Amount (million)	Share			Amount (million)	Share	Mean Adjusted Income	Rank
	1	2	3	4	5	6	7	8	9	10
Alabama	1,841	1.7%	\$76,995	1.3%	92.2	41	\$88,163	1.5%	\$47,890	38
Alaska	243	0.2%	\$14,463	0.2%	128.1	5	\$11,911	0.2%	\$49,008	36
Arizona	2,212	2.0%	\$116,341	2.0%	102.7	18	\$119,560	2.0%	\$54,050	19
Arkansas	1,115	1.0%	\$43,315	0.7%	87.9	51	\$52,006	0.9%	\$46,653	41
California	12,805	11.4%	\$744,342	12.6%	139.1	3	\$564,512	9.5%	\$44,087	47
Colorado	1,817	1.5%	\$109,568	1.8%	101.1	24	\$114,358	1.9%	\$62,931	2
Connecticut	1,427	1.3%	\$82,309	1.4%	127.7	6	\$68,040	1.1%	\$47,667	40
Delaware	328	0.3%	\$17,749	0.3%	103.2	16	\$18,148	0.3%	\$55,393	14
District of Columbia	255	0.2%	\$15,533	0.3%	141.9	2	\$11,552	0.2%	\$45,257	43
Florida	7,154	6.4%	\$404,727	6.8%	101.3	23	\$421,473	7.1%	\$58,915	7
Georgia	3,474	3.1%	\$169,310	2.9%	93.4	39	\$191,294	3.2%	\$55,069	16
Hawaii	432	0.4%	\$27,628	0.5%	159.8	1	\$18,246	0.3%	\$42,262	50
Idaho	527	0.5%	\$27,850	0.5%	93.0	40	\$31,603	0.5%	\$59,988	5
Illinois	4,892	4.3%	\$255,308	4.3%	98.7	27	\$273,026	4.6%	\$55,816	12
Indiana	2,460	2.2%	\$112,579	1.9%	95.9	33	\$123,903	2.1%	\$50,359	33
Iowa	1,221	1.1%	\$58,403	1.0%	94.9	35	\$64,928	1.1%	\$53,171	21
Kansas	1,096	1.0%	\$50,993	0.9%	91.6	44	\$58,747	1.0%	\$53,592	20
Kentucky	1,696	1.5%	\$70,503	1.2%	92.0	42	\$80,893	1.4%	\$47,686	39
Louisiana	1,659	1.5%	\$57,909	1.0%	97.1	29	\$62,961	1.1%	\$37,953	51
Maine	544	0.5%	\$25,602	0.4%	115	13	\$23,448	0.4%	\$43,137	48
Maryland	2,116	1.9%	\$131,398	2.2%	125.4	9	\$110,619	1.9%	\$52,278	26
Massachusetts	2,461	2.2%	\$153,029	2.6%	125.5	8	\$128,727	2.2%	\$52,300	25
Michigan	3,978	3.5%	\$197,713	3.3%	100.8	25	\$206,971	3.5%	\$52,027	27
Minnesota	2,013	1.7%	\$109,190	1.8%	99.9	26	\$115,319	1.9%	\$57,284	9
Mississippi	1,084	1.0%	\$47,679	0.8%	91.2	45	\$55,193	0.9%	\$50,937	31
Missouri	2,320	2.0%	\$109,230	1.8%	91.0	46	\$126,609	2.1%	\$54,563	17
Montana	391	0.3%	\$16,489	0.3%	98.6	28	\$17,655	0.3%	\$45,097	44
Nebraska	706	0.6%	\$34,061	0.6%	90.4	47	\$39,766	0.7%	\$56,327	10
Nevada	923	0.8%	\$53,382	0.9%	112.2	14	\$50,190	0.8%	\$54,352	18
New Hampshire	510	0.4%	\$30,958	0.5%	116	12	\$28,210	0.5%	\$55,339	15
New Jersey	3,219	2.8%	\$214,065	3.6%	134.0	4	\$168,621	2.8%	\$52,390	23
New Mexico	763	0.7%	\$35,167	0.6%	101.5	22	\$36,572	0.6%	\$47,945	37
New York	7,448	6.6%	\$385,024	6.5%	121.8	10	\$333,517	5.6%	\$44,781	45
North Carolina	3,366	3.0%	\$154,949	2.6%	96.0	32	\$170,373	2.9%	\$50,620	32
North Dakota	272	0.2%	\$12,118	0.2%	91.8	43	\$13,938	0.2%	\$51,192	30
Ohio	4,577	4.0%	\$213,969	3.6%	96.3	30	\$234,553	4.0%	\$51,249	29
Oklahoma	1,409	1.2%	\$66,967	1.1%	90.2	48	\$78,377	1.3%	\$55,618	13
Oregon	1,467	1.3%	\$72,766	1.2%	106.2	15	\$72,330	1.2%	\$49,302	35
Pennsylvania	4,905	4.4%	\$247,221	4.2%	102.6	19	\$254,354	4.3%	\$51,852	28
Rhode Island	421	0.4%	\$22,501	0.4%	126.3	7	\$18,799	0.3%	\$44,639	46
South Carolina	1,645	1.5%	\$73,394	1.2%	94.6	36	\$81,882	1.4%	\$49,784	34
South Dakota	311	0.3%	\$15,531	0.3%	94.2	37	\$17,402	0.3%	\$56,021	11
Tennessee	2,379	2.1%	\$107,168	1.8%	90.0	49	\$125,633	2.1%	\$52,798	22
Texas	8,270	7.4%	\$416,540	7.0%	89.8	50	\$489,759	8.3%	\$59,224	6
Utah	780	0.7%	\$45,392	0.8%	93.5	38	\$51,231	0.9%	\$65,659	1
Vermont	258	0.2%	\$12,888	0.2%	116.4	11	\$11,685	0.2%	\$45,319	42
Virginia	2,860	1.7%	\$171,411	2.9%	102.3	21	\$176,774	3.0%	\$61,814	3
Washington	2,484	2.2%	\$148,464	2.5%	103.0	17	\$152,135	2.6%	\$61,248	4
West Virginia	729	0.6%	\$28,240	0.5%	95.0	34	\$31,364	0.5%	\$43,038	49
Wisconsin	2,264	2.0%	\$107,875	1.8%	96.1	31	\$118,505	2.0%	\$52,348	24
Wyoming	209	0.2%	\$11,827	0.2%	102.3	20	\$12,196	0.2%	\$58,432	8
United States	113,734	100.0%	\$5,928,032	100.0%			\$5,928,032	100.0%	\$52,122	

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

Table 7: Household After-Tax Income Adjusted for Cost of Living Using CWP Cost of Living Index by State, 2005 (2005 Dollars)

States	Households		After-Tax Income		CWP Index	Rank by CWP Index	After-Tax Income Adjusted by CWP Index			Rank by Mean CWP Adjusted Income
	Number (thousands)	Share	Amount (million)	Share			Amount (million)	Share	Mean HH income	
	1	2	3	4			5	6	7	
Alabama	1,841	1.7%	\$76,995	1.3%	92.5	43	\$90,981	1.5%	\$49,421	36
Alaska	243	0.2%	\$14,463	0.2%	120.6	9	\$13,108	0.2%	\$53,932	23
Arizona	2,212	2.0%	\$116,341	1.9%	98.8	27	\$128,648	2.2%	\$58,159	13
Arkansas	1,115	1.0%	\$43,315	0.7%	88.9	51	\$53,240	0.9%	\$47,760	41
California	12,805	11.4%	\$744,342	12.5%	152.2	3	\$534,565	9.0%	\$41,748	49
Colorado	1,817	1.5%	\$109,568	1.9%	98.3	28	\$121,847	2.1%	\$67,052	2
Connecticut	1,427	1.3%	\$82,309	1.4%	129.2	7	\$69,615	1.2%	\$48,771	39
Delaware	328	0.3%	\$17,749	0.3%	101.6	22	\$19,099	0.3%	\$58,295	12
District of Columbia	255	0.2%	\$15,533	0.3%	142.4	4	\$11,920	0.2%	\$46,696	43
Florida	7,154	6.4%	\$404,727	6.8%	100.4	23	\$440,516	7.4%	\$61,577	3
Georgia	3,474	3.1%	\$169,310	2.8%	94.1	37	\$196,586	3.3%	\$56,593	17
Hawaii	432	0.4%	\$27,628	0.5%	159.1	1	\$18,974	0.3%	\$43,948	48
Idaho	527	0.5%	\$27,850	0.5%	93.8	38	\$32,432	0.5%	\$61,561	4
Illinois	4,892	4.3%	\$255,308	4.3%	115.2	14	\$242,288	4.1%	\$49,532	35
Indiana	2,460	2.2%	\$112,579	1.9%	93.2	39	\$131,985	2.2%	\$53,644	24
Iowa	1,221	1.1%	\$58,403	1.0%	94.3	33	\$67,658	1.1%	\$55,407	19
Kansas	1,096	1.0%	\$50,993	0.9%	92.7	42	\$60,140	1.0%	\$54,863	21
Kentucky	1,696	1.5%	\$70,503	1.2%	94.2	34	\$81,789	1.4%	\$48,214	40
Louisiana	1,659	1.5%	\$57,909	1.0%	98.0	30	\$64,595	1.1%	\$38,938	50
Maine	544	0.5%	\$25,602	0.4%	116	13	\$24,192	0.4%	\$44,507	47
Maryland	2,116	1.9%	\$131,398	2.3%	119.3	10	\$120,410	2.0%	\$56,905	16
Massachusetts	2,461	2.2%	\$153,029	2.6%	134.1	5	\$124,728	2.1%	\$50,675	33
Michigan	3,978	3.5%	\$197,713	3.4%	102.4	21	\$210,919	3.6%	\$53,019	30
Minnesota	2,013	1.7%	\$109,190	1.9%	99.4	25	\$120,048	2.0%	\$59,634	8
Mississippi	1,084	1.0%	\$47,679	0.8%	90.0	48	\$57,872	1.0%	\$53,409	27
Missouri	2,320	2.0%	\$109,230	1.9%	93.1	40	\$128,265	2.2%	\$55,276	20
Montana	391	0.3%	\$16,489	0.3%	99.1	26	\$18,190	0.3%	\$46,463	45
Nebraska	706	0.6%	\$34,061	0.6%	89.3	50	\$41,696	0.7%	\$59,060	9
Nevada	923	0.8%	\$53,382	0.9%	112.3	15	\$51,961	0.9%	\$56,270	18
New Hampshire	510	0.4%	\$30,958	0.5%	116	12	\$29,105	0.5%	\$57,096	15
New Jersey	3,219	2.8%	\$214,065	3.6%	134.0	6	\$174,643	2.9%	\$54,262	22
New Mexico	763	0.7%	\$35,167	0.6%	100.0	24	\$38,428	0.6%	\$50,377	34
New York	7,448	6.6%	\$385,024	6.4%	154.6	2	\$272,096	4.6%	\$36,534	51
North Carolina	3,366	3.0%	\$154,949	2.6%	94.1	35	\$179,862	3.0%	\$53,440	26
North Dakota	272	0.2%	\$12,118	0.2%	91.7	46	\$14,446	0.2%	\$53,056	29
Ohio	4,577	4.0%	\$213,969	3.6%	97.9	31	\$238,759	4.0%	\$52,168	31
Oklahoma	1,409	1.2%	\$66,967	1.1%	89.7	49	\$81,575	1.4%	\$57,888	14
Oregon	1,467	1.3%	\$72,766	1.3%	111.0	17	\$71,618	1.2%	\$48,817	38
Pennsylvania	4,905	4.4%	\$247,221	4.2%	112.2	16	\$240,856	4.1%	\$49,101	37
Rhode Island	421	0.4%	\$22,501	0.4%	125.5	8	\$19,596	0.3%	\$46,533	44
South Carolina	1,645	1.5%	\$73,394	1.2%	95.6	32	\$83,935	1.4%	\$51,032	32
South Dakota	311	0.3%	\$15,531	0.3%	92.7	41	\$18,311	0.3%	\$58,948	11
Tennessee	2,379	2.1%	\$107,168	1.8%	91.9	45	\$127,498	2.2%	\$53,582	25
Texas	8,270	7.4%	\$416,540	6.9%	90.3	47	\$504,295	8.5%	\$60,982	6
Utah	780	0.7%	\$45,392	0.8%	94.1	36	\$52,703	0.9%	\$67,545	1
Vermont	258	0.2%	\$12,888	0.2%	116.8	11	\$12,056	0.2%	\$46,758	42
Virginia	2,860	1.7%	\$171,411	2.9%	109.2	18	\$171,522	2.9%	\$59,978	7
Washington	2,484	2.2%	\$148,464	2.5%	106.5	19	\$152,353	2.6%	\$61,336	5
West Virginia	729	0.6%	\$28,240	0.5%	92.0	44	\$33,561	0.6%	\$46,053	46
Wisconsin	2,264	2.0%	\$107,875	1.8%	98.1	29	\$120,224	2.0%	\$53,107	28
Wyoming	209	0.2%	\$11,827	0.2%	104.9	20	\$12,324	0.2%	\$59,042	10
United States	113,734	100.0%	\$5,928,032	100.0%			\$5,928,032	100.0%	\$52,122	

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

Table 8: Four Social Indicators of Giving Relative to Income by State, 2005

States	Share of HHs	Share of Charitable Contributions	Share of Gross Income	CWP Measure 1		Share of After-Tax Income	CWP Measure 2		Share of After-Tax Income Adjusted by	CWP Measure 3		Share of After-Tax Income Adjusted by	CWP Measure 4	
				Value	Rank		Value	Rank		Value	Rank		Value	Rank
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Alabama	1.7%	1.6%	1.3%	1.26	6	1.3%	1.22	8	1.5%	1.07	15	1.5%	1.04	15
Alaska	0.2%	0.2%	0.2%	0.66	51	0.2%	0.62	51	0.2%	0.75	45	0.2%	0.69	48
Arizona	2.0%	1.9%	1.9%	0.99	24	2.0%	0.95	26	2.0%	0.92	23	2.2%	0.86	30
Arkansas	1.0%	1.0%	0.7%	1.38	3	0.7%	1.35	3	0.9%	1.12	7	0.9%	1.09	9
California	11.4%	12.5%	12.8%	0.97	25	12.6%	1.00	24	9.5%	1.31	6	9.0%	1.39	4
Colorado	1.5%	1.7%	1.8%	0.94	28	1.8%	0.91	30	1.9%	0.87	30	2.1%	0.82	33
Connecticut	1.3%	1.5%	1.5%	1.00	22	1.4%	1.11	14	1.1%	1.35	5	1.2%	1.32	6
Delaware	0.3%	0.3%	0.3%	1.00	23	0.3%	1.01	22	0.3%	0.99	20	0.3%	0.94	22
District of Columbia	0.2%	0.4%	0.3%	1.41	2	0.3%	1.47	2	0.2%	1.97	1	0.2%	1.91	1
Florida	6.4%	6.4%	6.7%	0.96	26	6.8%	0.94	28	7.1%	0.90	24	7.4%	0.86	29
Georgia	3.1%	3.6%	2.8%	1.28	5	2.9%	1.25	6	3.2%	1.11	9	3.3%	1.08	10
Hawaii	0.4%	0.3%	0.5%	0.69	48	0.5%	0.69	48	0.3%	1.04	18	0.3%	1.00	19
Idaho	0.5%	0.5%	0.4%	1.07	16	0.5%	1.01	20	0.5%	0.89	25	0.5%	0.87	27
Illinois	4.3%	4.1%	4.4%	0.93	30	4.3%	0.95	27	4.6%	0.89	28	4.1%	1.00	20
Indiana	2.2%	1.7%	1.9%	0.89	33	1.9%	0.87	33	2.1%	0.79	39	2.2%	0.75	41
Iowa	1.1%	0.8%	1.0%	0.85	38	1.0%	0.82	40	1.1%	0.74	48	1.1%	0.71	47
Kansas	1.0%	0.9%	0.8%	1.05	18	0.9%	1.03	17	1.0%	0.89	27	1.0%	0.87	26
Kentucky	1.5%	1.1%	1.2%	0.94	29	1.2%	0.92	29	1.4%	0.80	37	1.4%	0.80	37
Louisiana	1.5%	1.1%	1.1%	1.08	14	1.0%	1.17	9	1.1%	1.08	14	1.1%	1.05	13
Maine	0.5%	0.3%	0.4%	0.70	45	0.4%	0.69	47	0.4%	0.76	44	0.4%	0.73	45
Maryland	1.9%	2.7%	2.2%	1.22	7	2.2%	1.24	7	1.9%	1.47	3	2.0%	1.35	5
Massachusetts	2.2%	2.4%	2.7%	0.87	36	2.6%	0.91	31	2.2%	1.08	12	2.1%	1.12	7
Michigan	3.5%	3.0%	3.3%	0.90	31	3.3%	0.89	32	3.5%	0.85	33	3.6%	0.83	31
Minnesota	1.7%	1.9%	1.9%	1.00	21	1.8%	1.03	16	1.9%	0.97	21	2.0%	0.93	23
Mississippi	1.0%	0.8%	0.7%	1.08	13	0.8%	1.01	21	0.9%	0.87	31	1.0%	0.83	32
Missouri	2.0%	1.8%	1.8%	0.95	27	1.8%	0.95	25	2.1%	0.82	36	2.2%	0.81	35
Montana	0.3%	0.2%	0.3%	0.90	32	0.3%	0.86	36	0.3%	0.80	38	0.3%	0.78	38
Nebraska	0.6%	0.6%	0.6%	1.01	20	0.6%	1.00	23	0.7%	0.85	32	0.7%	0.81	34
Nevada	0.8%	0.9%	0.9%	1.05	17	0.9%	1.03	18	0.8%	1.09	11	0.9%	1.05	12
New Hampshire	0.4%	0.4%	0.5%	0.73	44	0.5%	0.70	45	0.5%	0.77	41	0.5%	0.74	43
New Jersey	2.8%	3.1%	3.8%	0.83	40	3.6%	0.86	35	2.8%	1.10	10	2.9%	1.06	11
New Mexico	0.7%	0.4%	0.6%	0.74	43	0.6%	0.71	43	0.6%	0.68	49	0.6%	0.65	49
New York	6.6%	8.2%	7.0%	1.18	12	6.5%	1.26	5	5.6%	1.46	4	4.6%	1.79	2
North Carolina	3.0%	3.1%	2.6%	1.19	10	2.6%	1.17	10	2.9%	1.07	16	3.0%	1.01	18
North Dakota	0.2%	0.1%	0.2%	0.70	46	0.2%	0.68	49	0.2%	0.59	51	0.2%	0.57	50
Ohio	4.0%	3.0%	3.6%	0.83	39	3.6%	0.82	41	4.0%	0.75	46	4.0%	0.73	44
Oklahoma	1.2%	1.4%	1.1%	1.33	4	1.1%	1.26	4	1.3%	1.08	13	1.4%	1.04	14
Oregon	1.3%	1.1%	1.2%	0.89	34	1.2%	0.87	34	1.2%	0.88	29	1.2%	0.89	24
Pennsylvania	4.4%	3.5%	4.1%	0.85	37	4.2%	0.85	37	4.3%	0.83	35	4.1%	0.87	25
Rhode Island	0.4%	0.3%	0.4%	0.70	47	0.4%	0.70	44	0.3%	0.84	34	0.3%	0.80	36
South Carolina	1.5%	1.4%	1.2%	1.21	9	1.2%	1.16	11	1.4%	1.04	17	1.4%	1.02	17
South Dakota	0.3%	0.2%	0.3%	0.88	35	0.3%	0.84	38	0.3%	0.75	47	0.3%	0.71	46
Tennessee	2.1%	2.0%	1.7%	1.18	11	1.8%	1.12	13	2.1%	0.95	22	2.2%	0.94	21
Texas	7.4%	7.4%	6.8%	1.08	15	7.0%	1.05	15	8.3%	0.89	26	8.5%	0.87	28
Utah	0.7%	1.3%	0.7%	1.74	1	0.8%	1.69	1	0.9%	1.50	2	0.9%	1.46	3
Vermont	0.2%	0.2%	0.2%	0.69	49	0.2%	0.70	46	0.2%	0.77	40	0.2%	0.75	40
Virginia	1.7%	2.9%	2.9%	1.02	19	2.9%	1.02	19	3.0%	0.99	19	2.9%	1.02	16
Washington	2.2%	2.0%	2.4%	0.80	42	2.5%	0.78	42	2.6%	0.76	42	2.6%	0.76	39
West Virginia	0.6%	0.3%	0.5%	0.68	50	0.5%	0.66	50	0.5%	0.60	50	0.6%	0.56	51
Wisconsin	2.0%	1.5%	1.8%	0.82	41	1.8%	0.83	39	2.0%	0.76	43	2.0%	0.75	42
Wyoming	0.2%	0.2%	0.2%	1.22	8	0.2%	1.15	12	0.2%	1.11	8	0.2%	1.10	8
United States	100.0%	100%	100%			100%			100%			100%		

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

Table 9: CWP Measure 4 of Giving Relative to Income Ranked by State, 2005

States	Share of HHs	Share of Charitable Contributions	Share of Gross Income	Share of After-Tax Income Adjusted by	CWP Measure 4	
					Value	Rank
	1	2	3	4	5	6
District of Columbia	0.2%	0.4%	0.3%	0.2%	1.91	1
New York	6.6%	8.2%	7.0%	4.6%	1.79	2
Utah	0.7%	1.3%	0.7%	0.9%	1.46	3
California	11.4%	12.5%	12.8%	9.0%	1.39	4
Maryland	1.9%	2.7%	2.2%	2.0%	1.35	5
Connecticut	1.3%	1.5%	1.5%	1.2%	1.32	6
Massachusetts	2.2%	2.4%	2.7%	2.1%	1.12	7
Wyoming	0.2%	0.2%	0.2%	0.2%	1.10	8
Arkansas	1.0%	1.0%	0.7%	0.9%	1.09	9
Georgia	3.1%	3.6%	2.8%	3.3%	1.08	10
New Jersey	2.8%	3.1%	3.8%	2.9%	1.06	11
Nevada	0.8%	0.9%	0.9%	0.9%	1.05	12
Louisiana	1.5%	1.1%	1.1%	1.1%	1.05	13
Oklahoma	1.2%	1.4%	1.1%	1.4%	1.04	14
Alabama	1.7%	1.6%	1.3%	1.5%	1.04	15
Virginia	1.7%	2.9%	2.9%	2.9%	1.02	16
South Carolina	1.5%	1.4%	1.2%	1.4%	1.02	17
North Carolina	3.0%	3.1%	2.6%	3.0%	1.01	18
Hawaii	0.4%	0.3%	0.5%	0.3%	1.00	19
Illinois	4.3%	4.1%	4.4%	4.1%	1.00	20
Tennessee	2.1%	2.0%	1.7%	2.2%	0.94	21
Delaware	0.3%	0.3%	0.3%	0.3%	0.94	22
Minnesota	1.7%	1.9%	1.9%	2.0%	0.93	23
Oregon	1.3%	1.1%	1.2%	1.2%	0.89	24
Pennsylvania	4.4%	3.5%	4.1%	4.1%	0.87	25
Kansas	1.0%	0.9%	0.8%	1.0%	0.87	26
Idaho	0.5%	0.5%	0.4%	0.5%	0.87	27
Texas	7.4%	7.4%	6.8%	8.5%	0.87	28
Florida	6.4%	6.4%	6.7%	7.4%	0.86	29
Arizona	2.0%	1.9%	1.9%	2.2%	0.86	30
Michigan	3.5%	3.0%	3.3%	3.6%	0.83	31
Mississippi	1.0%	0.8%	0.7%	1.0%	0.83	32
Colorado	1.5%	1.7%	1.8%	2.1%	0.82	33
Nebraska	0.6%	0.6%	0.6%	0.7%	0.81	34
Missouri	2.0%	1.8%	1.8%	2.2%	0.81	35
Rhode Island	0.4%	0.3%	0.4%	0.3%	0.80	36
Kentucky	1.5%	1.1%	1.2%	1.4%	0.80	37
Montana	0.3%	0.2%	0.3%	0.3%	0.78	38
Washington	2.2%	2.0%	2.4%	2.6%	0.76	39
Vermont	0.2%	0.2%	0.2%	0.2%	0.75	40
Indiana	2.2%	1.7%	1.9%	2.2%	0.75	41
Wisconsin	2.0%	1.5%	1.8%	2.0%	0.75	42
New Hampshire	0.4%	0.4%	0.5%	0.5%	0.74	43
Ohio	4.0%	3.0%	3.6%	4.0%	0.73	44
Maine	0.5%	0.3%	0.4%	0.4%	0.73	45
South Dakota	0.3%	0.2%	0.3%	0.3%	0.71	46
Iowa	1.1%	0.8%	1.0%	1.1%	0.71	47
Alaska	0.2%	0.2%	0.2%	0.2%	0.69	48
New Mexico	0.7%	0.4%	0.6%	0.6%	0.65	49
North Dakota	0.2%	0.1%	0.2%	0.2%	0.57	50
West Virginia	0.6%	0.3%	0.5%	0.6%	0.56	51
United States	100.0%	100%	100%	100%		

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

Table 10: The Generosity Index Based on 2005 IRS Data

State	Adjusted Gross Income (AGI) (Millions)	Number of Returns (Thousands)	Mean AGI per Return	Having Rank	Charitable Deduction (Millions)	Number of Itemized Returns with Charitable Deduction (Thousands)	Returns with Itemized Deductions as Percent of Returns Filed	Mean Itemized Charitable Contribution	Giving Rank	Rank Relation	Generosity Index Ranking
	1	2	3	4	5	6	7	8	9	10	11
Alabama	\$88,629	1,956	\$45,313	39	\$2,786	541	27.7%	\$5,150	10	29	5
Alaska	\$16,726	347	\$48,212	29	\$276	71	20.4%	\$3,894	34	-5	27
Arizona	\$135,510	2,474	\$54,772	18	\$3,374	826	33.4%	\$4,083	26	-8	30
Arkansas	\$47,857	1,154	\$41,483	48	\$1,595	244	21.2%	\$6,535	4	44	1
California	\$970,449	15,573	\$62,317	8	\$24,450	5,336	34.3%	\$4,582	17	-9	31
Colorado	\$125,994	2,160	\$58,327	10	\$3,153	774	35.8%	\$4,074	29	-19	43
Connecticut	\$132,285	1,682	\$78,650	1	\$2,928	678	40.3%	\$4,319	23	-22	45
Delaware	\$23,184	403	\$57,537	13	\$534	132	32.8%	\$4,041	31	-18	42
District of Columbia	\$19,713	282	\$69,786	2	\$748	105	37.3%	\$7,105	2	0	25
Florida	\$481,888	8,411	\$57,289	16	\$11,346	2,322	27.6%	\$4,886	12	4	23
Georgia	\$199,215	3,918	\$50,846	22	\$6,529	1,365	34.9%	\$4,781	15	7	19
Hawaii	\$31,284	621	\$50,376	23	\$600	181	29.1%	\$3,316	46	-23	46
Idaho	\$28,226	614	\$45,976	37	\$872	182	29.6%	\$4,797	14	23	9
Illinois	\$335,321	5,836	\$57,456	15	\$7,617	1,867	32.0%	\$4,079	28	-13	34
Indiana	\$134,325	2,884	\$46,581	33	\$2,965	745	25.8%	\$3,980	32	1	24
Iowa	\$61,644	1,347	\$45,780	38	\$1,284	370	27.5%	\$3,471	42	-4	26
Kansas	\$60,484	1,242	\$48,716	28	\$1,513	335	27.0%	\$4,513	18	10	16
Kentucky	\$77,640	1,780	\$43,621	45	\$1,795	473	26.6%	\$3,796	36	9	17
Louisiana	\$77,629	1,770	\$43,857	44	\$1,657	369	20.9%	\$4,489	19	25	7
Maine	\$27,764	621	\$44,698	41	\$482	166	26.7%	\$2,900	50	-9	32
Maryland	\$170,125	2,674	\$63,614	5	\$5,154	1,193	44.6%	\$4,321	22	-17	41
Massachusetts	\$206,949	3,083	\$67,125	4	\$4,365	1,150	37.3%	\$3,797	35	-31	48
Michigan	\$226,439	4,563	\$49,628	25	\$5,417	1,490	32.6%	\$3,637	40	-15	37
Minnesota	\$137,232	2,446	\$56,114	17	\$3,376	914	37.4%	\$3,693	38	-21	44
Mississippi	\$45,340	1,170	\$38,766	51	\$1,380	262	22.4%	\$5,265	9	42	2
Missouri	\$122,775	2,611	\$47,025	32	\$2,968	706	27.1%	\$4,200	25	7	20
Montana	\$18,315	448	\$40,878	49	\$394	115	25.7%	\$3,426	44	5	22
Nebraska	\$37,831	816	\$46,358	35	\$980	223	27.4%	\$4,388	20	15	13
Nevada	\$72,209	1,150	\$62,780	7	\$1,750	361	31.4%	\$4,846	13	-6	29
New Hampshire	\$37,534	650	\$57,724	11	\$637	202	31.1%	\$3,155	48	-37	50
New Jersey	\$282,306	4,153	\$67,981	3	\$5,823	1,698	40.9%	\$3,430	43	-40	51
New Mexico	\$35,786	843	\$42,427	46	\$685	186	22.1%	\$3,675	39	7	21
New York	\$552,244	8,716	\$63,360	6	\$15,734	3,071	35.2%	\$5,123	11	-5	28
North Carolina	\$186,048	3,880	\$47,955	30	\$5,465	1,247	32.1%	\$4,383	21	9	18
North Dakota	\$12,970	307	\$42,216	47	\$196	49	15.8%	\$4,045	30	17	11
Ohio	\$252,435	5,460	\$46,237	36	\$5,234	1,565	28.7%	\$3,344	45	-9	33
Oklahoma	\$66,783	1,496	\$44,654	42	\$2,432	391	26.2%	\$6,213	5	37	3
Oregon	\$81,024	1,645	\$49,240	27	\$2,014	572	34.8%	\$3,521	41	-14	36
Pennsylvania	\$299,494	5,867	\$51,047	21	\$6,259	1,674	28.5%	\$3,739	37	-16	39
Rhode Island	\$26,529	502	\$52,800	19	\$447	172	34.3%	\$2,594	51	-32	49
South Carolina	\$84,322	1,885	\$44,725	40	\$2,549	551	29.2%	\$4,625	16	24	8
South Dakota	\$16,166	367	\$44,036	43	\$359	58	15.8%	\$6,166	6	37	4
Tennessee	\$123,252	2,658	\$46,374	34	\$3,545	587	22.1%	\$6,038	7	27	6
Texas	\$507,165	9,728	\$52,136	20	\$11,901	2,096	21.5%	\$5,678	8	12	14
Utah	\$51,061	1,031	\$49,541	26	\$2,601	376	36.4%	\$6,925	3	23	10
Vermont	\$14,704	310	\$47,457	31	\$248	76	24.6%	\$3,249	47	-16	40
Virginia	\$214,672	3,541	\$60,629	9	\$5,316	1,264	35.7%	\$4,207	24	-15	38
Washington	\$168,673	2,932	\$57,530	14	\$3,722	912	31.1%	\$4,079	27	-13	35
West Virginia	\$30,318	754	\$40,231	50	\$431	108	14.4%	\$3,975	33	17	12
Wisconsin	\$132,137	2,656	\$49,750	24	\$2,689	877	33.0%	\$3,064	49	-25	47
Wyoming	\$14,299	248	\$57,610	12	\$436	43	17.4%	\$10,066	1	11	15
United States	\$7,364,640	135,258	\$54,449		\$181,644	41,395	30.6%	\$4,388			

Source: Calculated at the Center on Wealth and Philanthropy at Boston College based on data reported by the IRS for 2005.

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