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Federal Tax Burden and Tax Breaks for Georgia Residents

Andrew Hanson
Zackary Hawley

**Fiscal Research Center
Andrew Young School of Policy Studies
Georgia State University
Atlanta, GA**

**FRC Report No. 238
January 2012**



ANDREW YOUNG SCHOOL
OF POLICY STUDIES

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Table of Contents

I. Introduction	1
II. Federal Income Taxes Paid by Georgia Residents.....	2
III. Federal Taxes Paid Across Areas in Georgia.....	9
IV. Major Deductions and Credits Used by Georgia Residents.....	16
V. Major Deductions and Credits Across Areas in Georgia	23
VI. Factors Related to Tax Filing and Tax Breaks.....	51
VII. Concluding Comments.....	57
Appendix Tables	58
About the Authors.....	78

Federal Tax Burden and Tax Breaks for Georgia Residents

I. Introduction

The federal government collects approximately \$1 trillion annually in income tax revenues, of which Georgia residents pay about \$24 billion, or 2.4 percent. A myriad of deductions, credits, and exemptions complicates the calculation of federal income taxes. For example, the federal code offers special tax treatment based on the interest paid on a home mortgage, state and local tax collections, and contributions to charitable organizations. By offering forms of special treatment, the federal government must raise tax rates higher than they would otherwise need to be in order to collect required revenues. Given the many federal income tax reform proposals that call for the elimination of these special provisions, it is of interest to consider how such reforms might affect taxpayers in Georgia. This report describes the overall federal tax burden for Georgia residents, and compares it with other states. It also examines this burden in depth across areas of the state, and for various tax breaks in the federal tax code. This report is intended to inform Georgia residents about the federal taxes they pay, and how much they benefit from the major tax breaks in the federal tax code, especially relative to an alternative of increasing the standard deduction.

We examine the federal income tax paid by Georgia residents and the benefits from popular deductions and credits in several ways. We describe the range in which these policies are used by determining the share of the population that files a federal income tax return, and the share of taxpayers who claim popular deductions and credits. We also examine how intensely residents use these policies, or the dollars in taxes paid and deductions and credits claimed. As part of our description of the intensive margin we describe the “net benefit” of the major tax breaks, which offers insight as to how Georgia residents would fare if major federal tax breaks were eliminated and replaced by an across the board increase in the standard deduction.

Federal Tax Burden and Tax Breaks for Georgia Residents

II. Federal Income Taxes Paid by Georgia Residents

The number of Georgia federal income tax returns shrank by over 130,000 between 2000 and 2008, going from over 2.7 million to just under 2.6 million tax returns. Although this decrease is large, the 2008 tax return population represents an increase from the minimum during the period in 2004, when the tax return population numbered 2.44 million. The decrease in the tax filing population takes place over a period of increasing population in Georgia; between 2000 and 2008 the state gained almost 1.5 million residents. The second column of Table 1 details the number of Georgia residents filing a federal income tax return.

Declining numbers of tax returns and increasing population combine to produce a sharp decline in the percentage of Georgia federal income tax returns filed per capita over the period. As shown in Table 1, almost exactly 1/3 of residents filed a federal income tax return in 2000; by 2008, only 26.8 percent of residents did. The percentage of residents filing a federal income tax return did increase between 2004 and 2007, but this was not enough to offset the declines earlier in the decade and again in 2008. The percent of residents filing a tax return in Georgia is also falling relative to other states. The third column of Table 1 shows where Georgia ranks relative to the other 50 states (and the District of Columbia) in terms of the percent of residents filing a federal tax return. Georgia began the period with the 38th highest percentage of tax filing residents, and ended in 2008 as the 48th highest. In 2008, only Utah, Arkansas, and Mississippi had a lower percentage of residents filing a federal tax return than Georgia.¹

Despite the low percentage of residents filing a federal tax return, Georgia residents collectively paid an average of \$23.26 billion in federal income tax annually between 2000 and 2008. The total dollars paid toward federal income taxes for Georgia residents peaked in 2007 at 27.4 billion, and was lowest in 2003 at 19.1 billion. Between 2007 and 2008, revenues from Georgia residents fell almost \$3 billion. Although the total amount of taxes paid fluctuates substantially between 2000 and 2008, the share of the total federal income tax burden that Georgia residents

¹ Georgia has three states ranked lower, but ranks as the 48th highest state because we include the District of Columbia in our rankings, therefore there are 51 areas ranked.

TABLE 1. GEORGIA FEDERAL INCOME TAX SUMMARY

Year	-----Tax Filing Population-----			-----Taxes Paid-----			-----Per Tax Filer-----		-----Per Resident-----	
	Tax Filers	Percent of Residents Filing Taxes	National Rank (1=highest)	Dollars (billions)	Share of Federal Burden	National Rank (1=highest)	Dollars	National Rank (1=highest)	Dollars	National Rank (1=highest)
2000	2,731,645	33.37%	38	24.7	2.50%	13	9,039	18	3,016	23
2001	2,636,873	31.32%	41	22.8	2.50%	12	8,642	18	2,707	24
2002	2,522,221	29.38%	40	20.5	2.50%	12	8,112	18	2,383	24
2003	2,460,182	28.17%	42	19.1	2.50%	12	7,775	19	2,190	25
2004	2,443,152	27.42%	44	20.8	2.50%	12	8,519	19	2,336	27
2005	2,503,274	27.53%	45	23.6	2.50%	12	9,443	19	2,599	27
2006	2,582,412	27.71%	46	25.9	2.50%	12	10,023	18	2,777	26
2007	2,685,599	28.20%	48	27.4	2.40%	12	10,199	17	2,876	30
2008	2,598,415	26.83%	48	24.6	2.30%	12	9,481	20	2,543	34

Source: Author's calculations using data from Internal Revenue Service Statistics of Income.

Federal Tax Burden and Tax Breaks for Georgia Residents

paid remained remarkably constant. Between 2000 and 2008, the share of total federal income taxes paid by Georgia residents remained at 2.5 percent every year until 2007. In 2007, the share of all federal income taxes Georgia residents paid dipped to 2.4 percent and fell again to 2.3 percent in 2008. Along with the stable share of taxes paid, Georgia has ranked as the 12th highest state in terms of share of tax burden since 2001. This is a slight increase from the 13th ranking to start the decade.

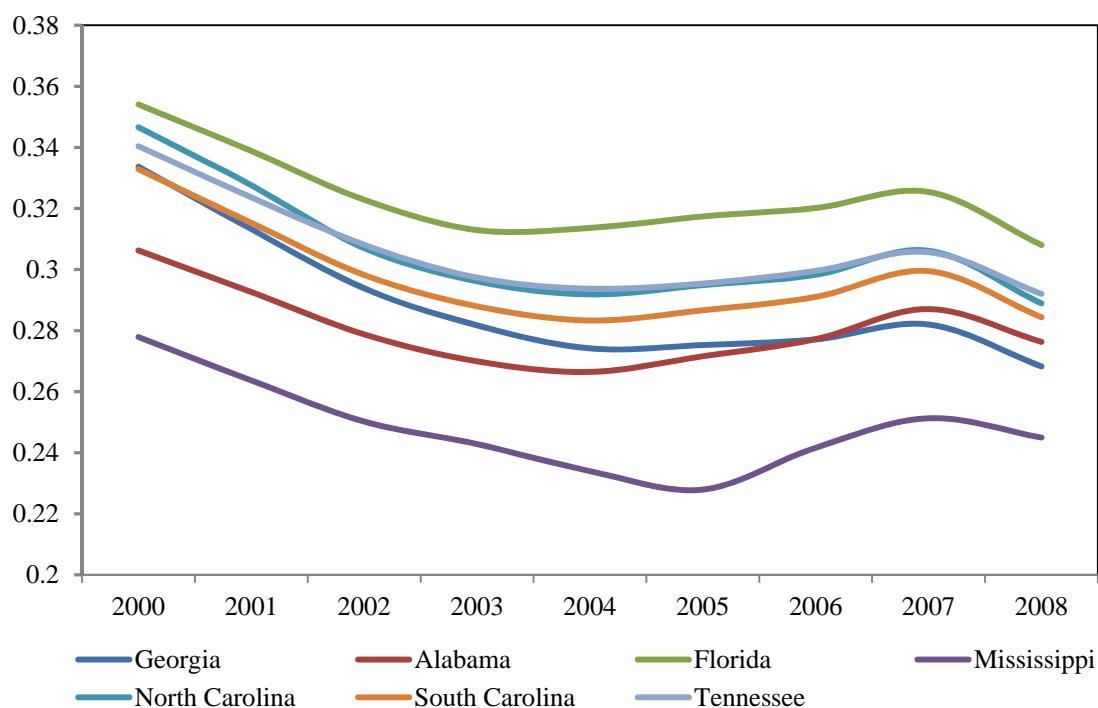
As a way to measure the burden felt by individual tax filers, Table 1 also shows the average amount of federal income taxes paid per tax filer. Since 2000, the amount of federal income taxes paid per tax filer in Georgia has averaged just over \$9,000 per year, fluctuating between a high of \$10,199 in 2007 to a low of \$7,775 in 2003. Compared to other states, the average payment per tax filer ranks Georgia residents between the 17th and 20th highest federal income tax payments per tax filer.

Another way of thinking about the federal income tax burden is to calculate the average amount of federal income tax paid per state resident. This measure shows a much lower average payment, because it includes all residents who do not pay taxes and individuals listed as dependents on tax returns. Since 2000, Georgia residents paid an average of \$2,603.35 in federal income taxes for every man, woman, and child in the state. The highest average tax peaked in 2000, with federal income taxes amounting to \$3,016.27 per resident. Federal income tax payments per Georgia resident declined and bottomed out in 2003 at \$2,190.32 before rising to a peak in 2007 at \$2,876.42, and falling again in 2008. In terms of taxes paid per resident, Georgia ranks much lower than taxes paid per filer—owing to the large percentage of residents who do not file a federal income tax return and the number of dependents. Although Georgia started the decade with the 23rd highest tax payments per resident, by 2008 it had fallen to the 34th highest tax burden per resident.

To get a better idea of how Georgia compares to states that are similar in terms of geography, history, and to some degree demographics, we compare Georgia with other states in the southeastern United States. Figure 1 shows the percentage of residents filing a federal income tax return for the seven southeastern states. Between

Federal Tax Burden and Tax Breaks for Georgia Residents

**FIGURE 1. SHARE OF RESIDENTS FILING FEDERAL INCOME TAX RETURN FOR
SOUTHEASTERN STATES: 2000–2008**

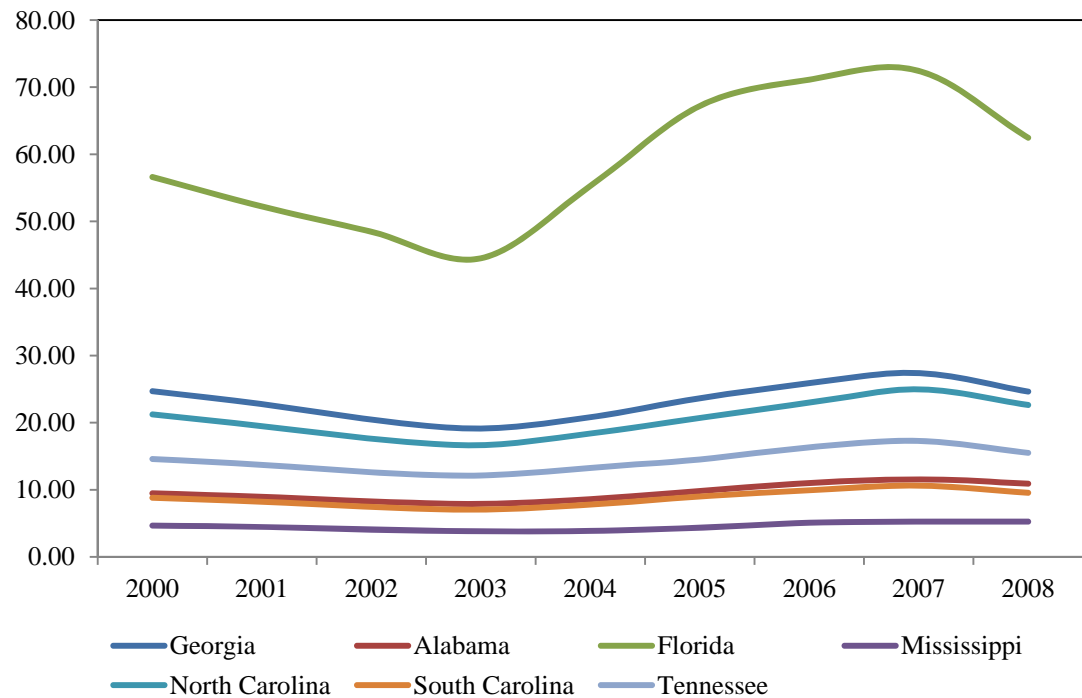


2000 and 2006, Georgia ranked fifth among the seven southeastern states (AL, FL, GA, MS, NC, SC, TN). In 2006, the percentage of residents filing a tax return in Georgia was surpassed by Alabama to become the second lowest among that grouping of states. Although the percentage of residents filing federal income taxes in Georgia is lower than in many similar states, the difference is not that large. In 2006, Georgia was within three percentage points of the second-ranked state in the southeast (TN), and four percentage points of the state with the highest percentage (FL).

Despite the lower percentage of income tax filers in Georgia compared to surrounding states, as a group Georgians paid more federal income taxes. Figure 2 compares federal income tax collections for the southeastern states, and shows that throughout the decade, Georgia pays the second highest dollar amount. Total tax collections largely follow state populations, so it is no surprise that Floridians as a group pay substantially more than other states. Georgia and North Carolina are extremely close in total tax payments, and have the same trends throughout the

Federal Tax Burden and Tax Breaks for Georgia Residents

**FIGURE 2. BILLIONS OF DOLLARS PAID IN FEDERAL INCOME TAXES FOR
SOUTHEASTERN STATES: 2000–2008**



decade; these two states were typically within \$2–3 billion of each other throughout the 2000–2008 period.

As with total tax collections, Georgia had the second highest federal income tax paid per tax filer throughout the decade, as shown in Figure 3. Georgia maintained this position, even though the average amount of income tax paid per filer fluctuated substantially within the decade. In general, the southeastern states follow a pattern of drastically increasing taxes paid per filer from 2003 to 2007, with a drop off in 2008. This trend is more pronounced than the trend in total tax paid, and coupled with the trend in the percentage of the population filing, demonstrates that part of what is driving the higher collection per filer is that a smaller share of the population is paying more and more income tax. Per tax filer, Georgia pays about \$1,000 more than the third highest state (TN) and about \$1,500 less than the highest state (FL).

Federal Tax Burden and Tax Breaks for Georgia Residents

FIGURE 3. FEDERAL INCOME TAXES PAID PER TAX FILER FOR SOUTHEASTERN STATES: 2000–2008

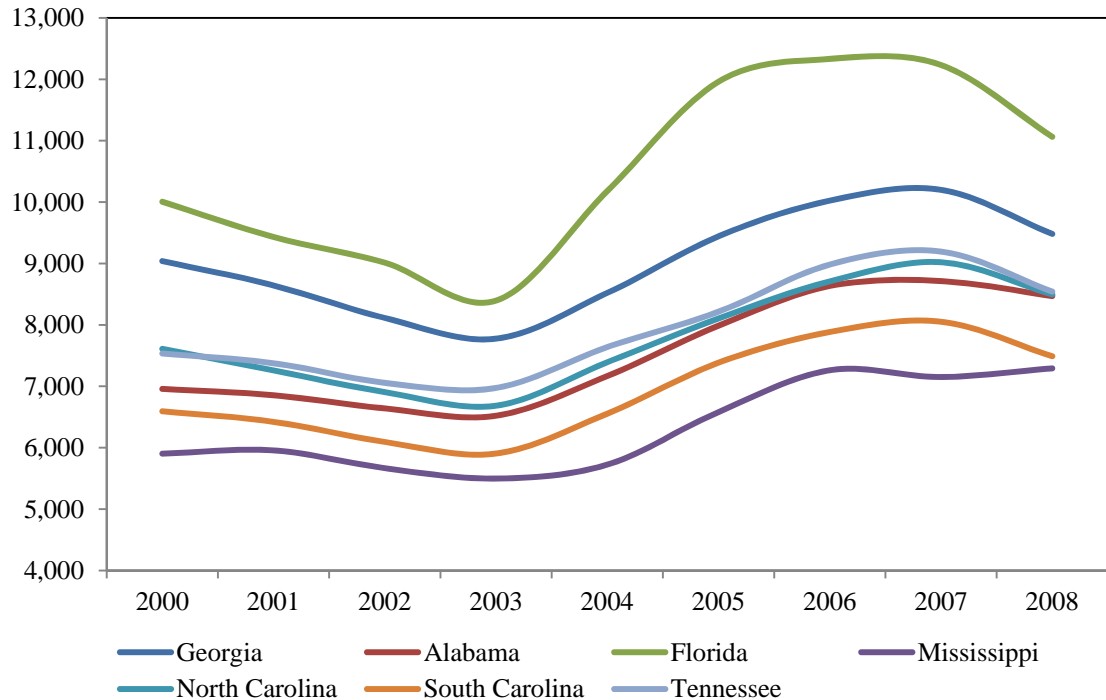
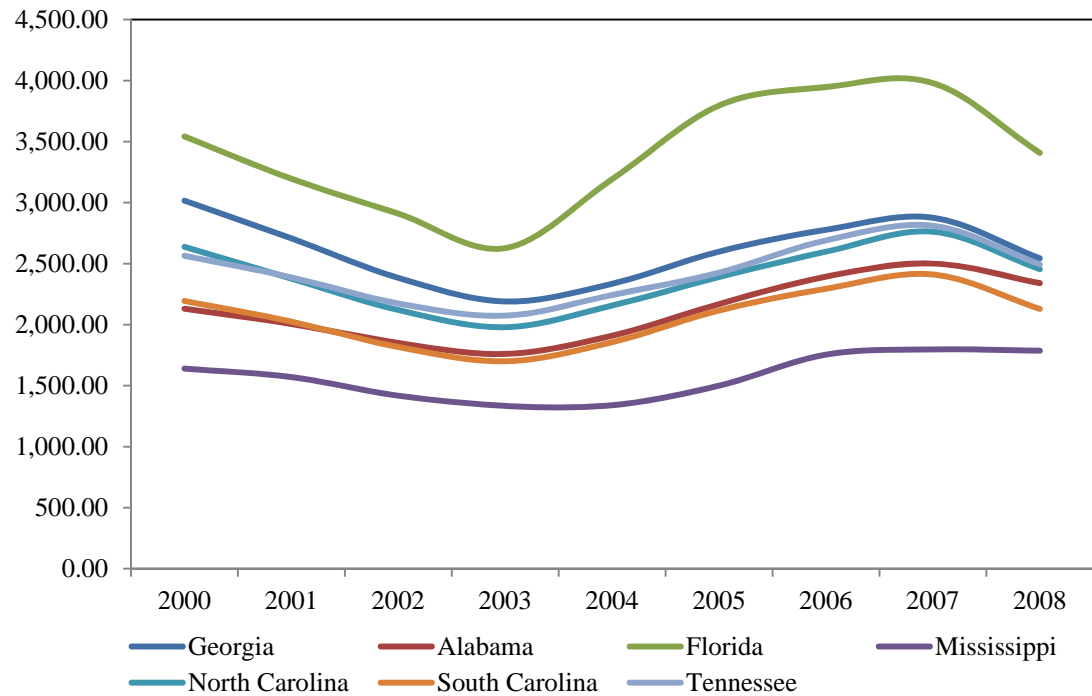


Figure 4 shows federal income taxes paid per resident for southeastern states. This comparison is quite similar to the tax paid per filer, except that the dollar amounts are about 1/3 the size of the tax per filer. Again, Florida residents pay the most in federal income taxes, with Georgians coming in a distant second. The federal income tax paid per resident in Georgia is much closer to other southeastern states than the amount per filer, with only a few hundred dollars separating the middle ranked states.

Federal Tax Burden and Tax Breaks for Georgia Residents

**FIGURE 4. FEDERAL INCOME TAXES PAID PER PERSON FOR SOUTHEASTERN STATES:
2000–2008**



Federal Tax Burden and Tax Breaks for Georgia Residents

III. Federal Taxes Paid Across Areas in Georgia

Within Georgia, the federal tax burden varies substantially across the state. Table 2 shows that the percentage of residents filing a tax return ranges from just under 18 percent in Grady County to just fewer than 78 percent in Brooks County. The median county, Fulton, has about 45 percent of residents filing a federal tax return. Figure 5 is a map detailing the percentage of residents by county that file a federal tax return across all Georgia counties. The map does not show a general trend across the state, except that counties in the southwest part of the state generally have the lowest percentage of the population filing a tax return. A full list of counties is given in Appendix Table 1.

TABLE 2. FEDERAL INCOME TAX SUMMARY FOR GEORGIA COUNTIES

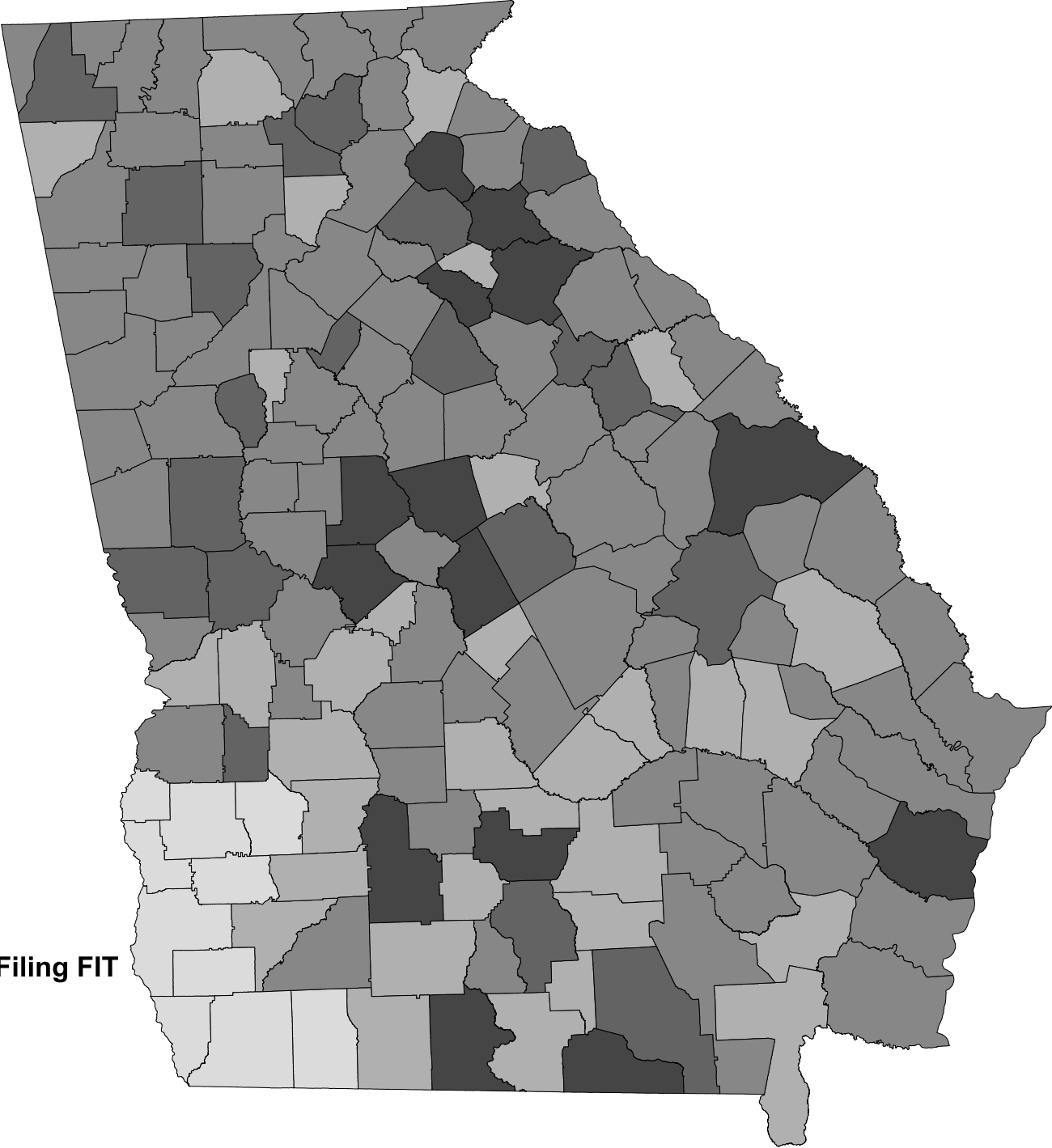
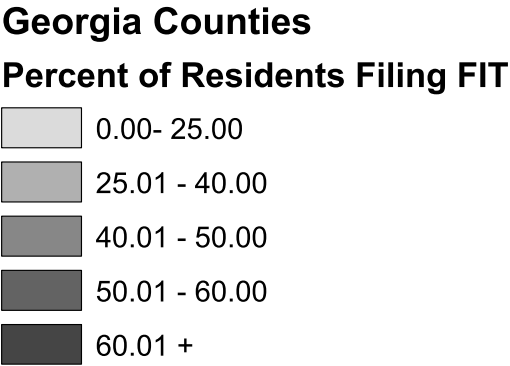
Percent of Residents Filing Taxes		Dollars (billions)		Average Tax per Filer	
-----Top 5-----					
Brooks	77.99%	Fulton	6.25	Fulton	22,447
Echols	74.70%	Cobb	2.94	Greene	19,186
Burke	70.08%	DeKalb	2.27	Forsyth	16,302
Crawford	69.16%	Gwinnett	2.05	Fayette	13,976
Twiggs	66.24%	Cherokee	0.74	Cobb	12,438
-----Median-----					
Fulton	45.38%	Upson	0.33	Crisp	5,952
-----Bottom 5-----					
Baldwin	32.20%	Baker	0.04	Wheeler	3,885
Sumter	31.76%	Wheeler	0.04	Hancock	3,817
Dougherty	31.15%	Stewart	0.03	Webster	3,785
Tift	28.78%	Glascock	0.02	Stewart	3,686
Grady	17.78%	Webster	0.02	Chattahoochee	2,668

Source: Author's calculations using data from Internal Revenue Service Statistics of Income ZIP Code data.

At the county level, total federal income tax payments range from about \$2.1 million for Webster County to about \$6.2 billion for Fulton County.² Table 2 shows

² The data we use to estimate county level tax burdens comes from the ZIP Code files of the Internal Revenue Service for tax year 2007. We aggregate this ZIP code level data to the county level using ArcGIS software. It is not possible to allocate the IRS data accurately for all counties because the overlap between county and ZIP code does not always match well for various reasons. We exclude counties with a poor match from our county level description. The following counties are excluded from the county level description: Quitman, Randolph, Seminole, Clay, Early, Decatur, Calhoun, Miller, Terrell, and Taliaferro. Data from these counties is, however, included in our state and ZIP code level analysis as this does not require a match.

Figure 5. Percent of Residents Filing Federal Income Tax (FIT) Return



Federal Tax Burden and Tax Breaks for Georgia Residents

a snapshot of the county level federal income tax payments across Georgia counties. Table 2 shows that Fulton County tops the list in terms of total tax dollars paid at over \$6.2 billion. Cobb County is a distant second in total federal income taxes paid, at just under \$3 billion. DeKalb and Gwinnett County are also over the \$2 billion mark, with the total amount of taxes paid falling off substantially for other counties. The fifth highest tax payments come from Cherokee County at about \$740 million. The median county in the total taxes paid distribution is Upson, with just about \$330 million in federal income tax payments. Webster County pays the least in total dollars of federal income taxes at just over \$2 million, while Baker, Wheeler, Stewart, and Glascock round out the bottom five, with all paying less than \$5 million.

Fulton County also tops the list in terms of the average federal income tax payment per filer among all Georgia counties, with an average payment of \$22,447. Greene County has the second highest average federal income tax payment at just over \$19,000 per filer. Forsyth, Fayette, and Cobb Counties round out the top five counties for average tax payments, all with average burdens above \$12,000 per filer. Crisp County has the median tax burden per filer at slightly under \$6,000 per filer. The bottom five counties are Wheeler, Hancock, Webster, Stewart, and Chattahoochee—all pay less than \$4,000 per filer.

Figure 6 shows county level detail for average federal income tax payments for all counties in Georgia. The county level map shows that the highest average tax payments primarily come from counties in the Atlanta metro area, especially to the north of the city of Atlanta. The Savannah area also shows higher average tax payments, with most of the rest of the state shaded lightly to represent average federal tax payments of less than \$8,500.

The Internal Revenue Service data allows a closer look at what areas of Georgia pay in federal income tax through the use of ZIP code level statistics. The IRS data at the ZIP code level are based on tax filer self-reported zip codes, so we exclude any ZIP codes with fewer than 50 reported tax filers to avoid problems with misreported ZIP codes influencing the statistics. Table 3 shows a summary of filers by ZIP codes and the average tax payments, while Figure 7 is a map of the average tax payment at the ZIP code level.

Figure 6. Average Federal Income Tax Paid Per Filer (dollars)

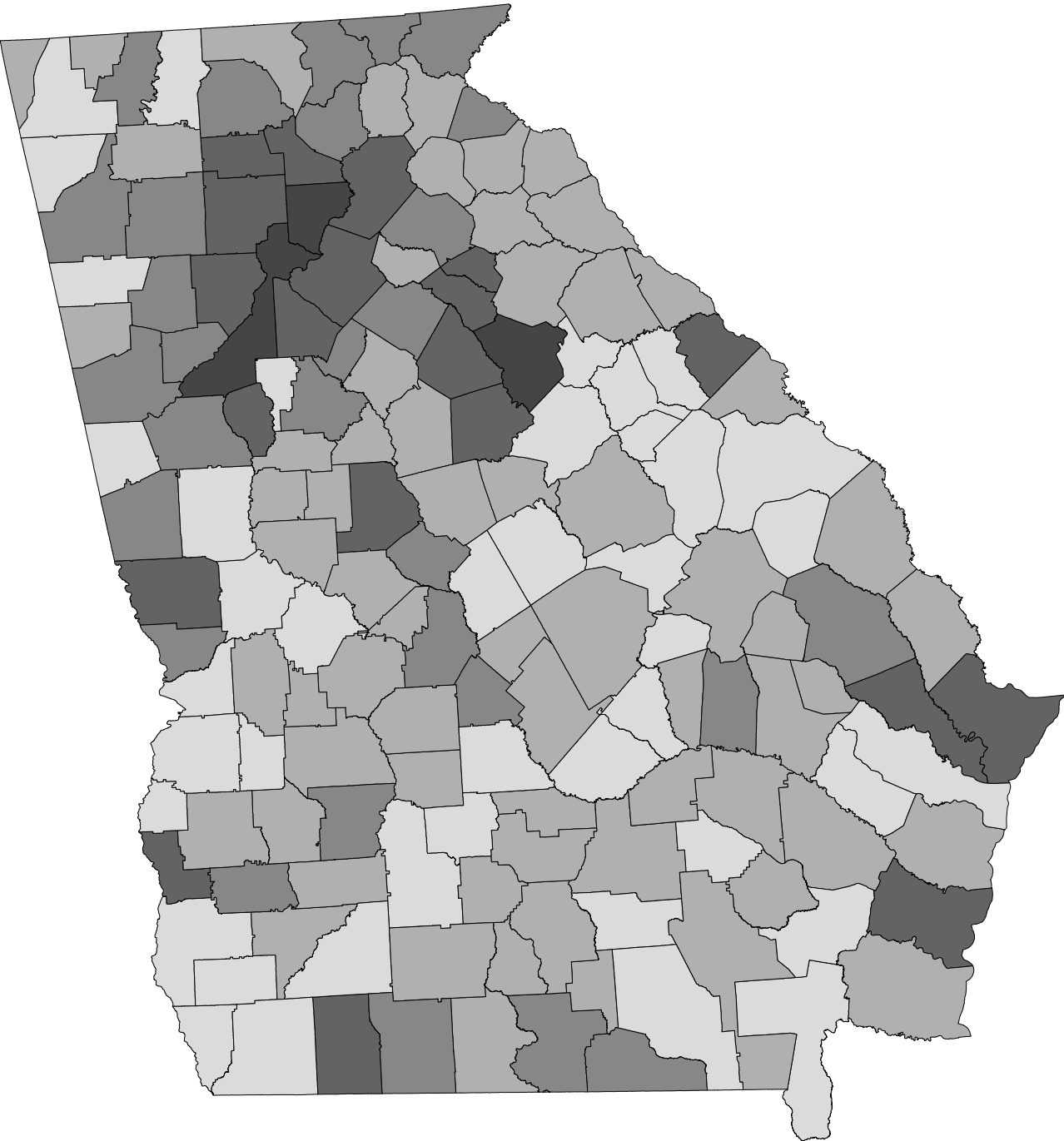
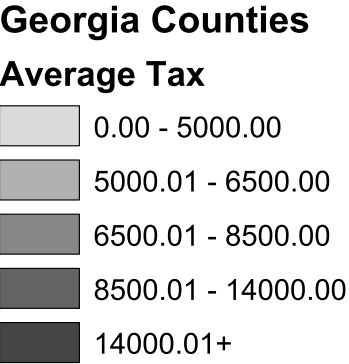
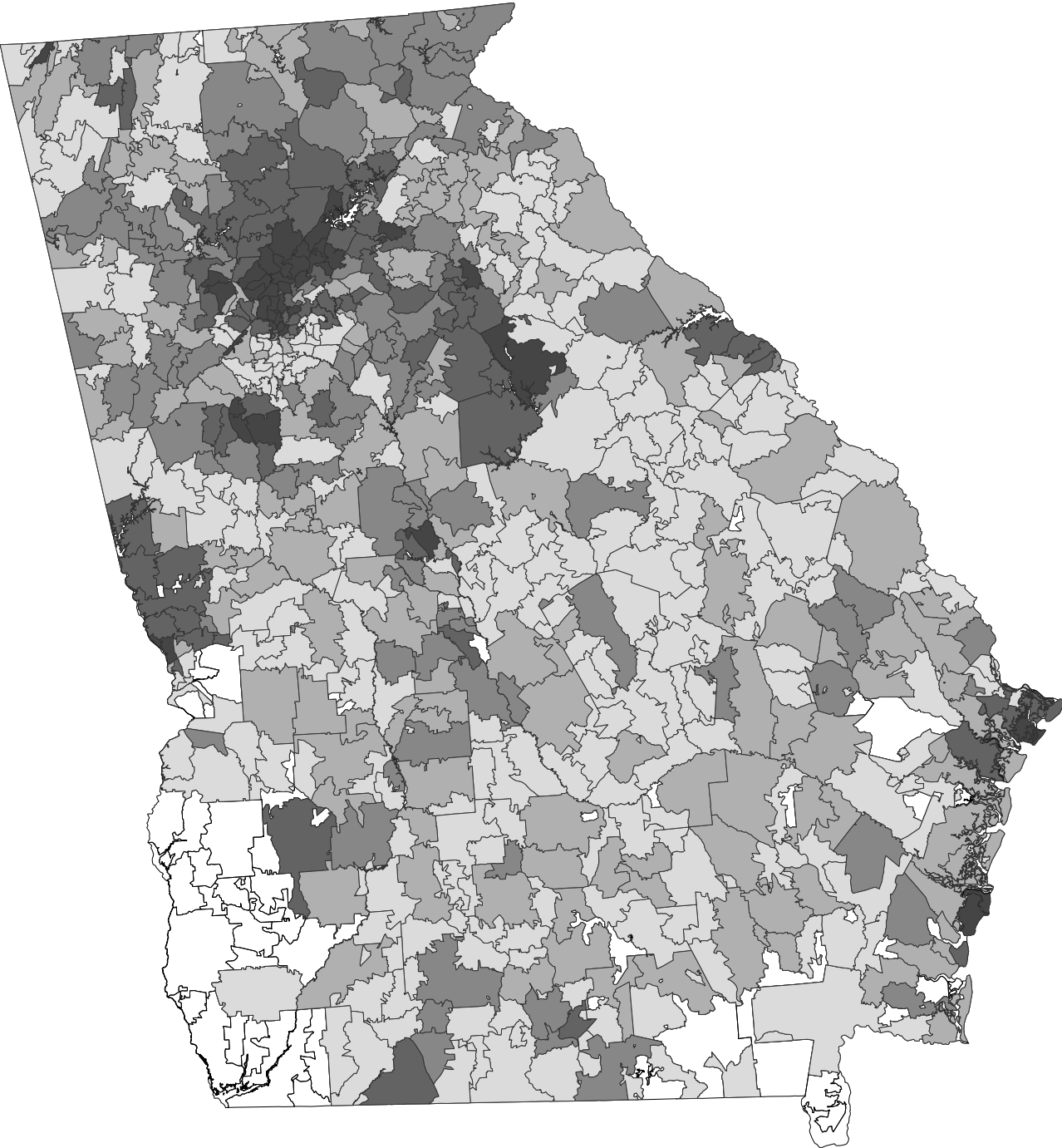
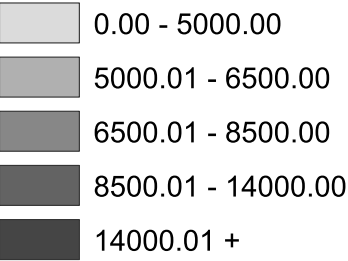


Figure 7. Average Federal Income Tax Paid Per Filer (dollars)

Georgia Zip Codes
Average Tax



Federal Tax Burden and Tax Breaks for Georgia Residents

The top ZIP codes in terms of number of tax filers all have over 20,000 tax filers, with the top ZIP code (30339, near Vinings, GA) having over 34,000 tax returns. The median ZIP code by number of tax filers (31542, near Hoboken, GA) has just fewer than 600 tax filers, while the bottom five ZIP code areas all have just over 50 tax filers. These rankings largely, but not totally, follow population in Georgia, with the top five ZIP codes all being located in suburban Atlanta and most of the bottom five being located in rural areas. The exception to this rule is ZIP code 30330, among the bottom five in terms of filers, located in the Atlanta area near Fort McPherson.

Two of the top ZIP codes for number of tax filers are also in the top five in terms of total dollars paid in federal income taxes; these ZIP codes, 30022 and 30004, paid \$584 and \$469 million in federal income taxes for tax year 2007, respectively. The ZIP code with the largest total tax payment was 30327, near the Buckhead area of Atlanta, with over \$1 billion in total federal income taxes paid. The median ZIP code, 30343 (near Centennial Park in Atlanta), paid \$3.77 million in federal income taxes, while all ZIP codes in the bottom five paid less than \$120,000 in federal income taxes.

Table 3 also shows the average federal income tax payment for tax filers in Georgia ZIP codes. The top five ZIP codes all had an average tax payment over \$40,000, with the largest average payment being in ZIP code 30327 at over \$82,869. The top average tax paying ZIP codes cover a broad range of areas, from Skidaway Island near Savannah, to Carrolton, and the Buckhead area of Atlanta. ZIP code 30567 (near Pendergrass, GA) represents the median average tax payment at just under \$5,500. The bottom five average payments are all less than \$1,000 per filer, and all are in more rural areas.

Federal Tax Burden and Tax Breaks for Georgia Residents

TABLE 3. FEDERAL INCOME TAX SUMMARY FOR GEORGIA ZIP CODES

Number of Filers		Dollars (millions)		Average Tax per Filer	
-----Top 5 ZIP Codes-----					
30339	34,176	30327	1,026	30327	82,869
30043	22,202	30305	632	31902	67,004
30062	22,117	30022	584	30305	61,517
30004	21,814	30004	500	30112	43,032
30022	20,898	30319	469	31411	40,086
-----Median-----					
31542	586	30343	3.77	30567	5,467
-----Bottom 5 ZIP Codes-----					
30451	55	31810	0.12	30460	844
30330	54	31627	0.12	31699	832
31627	52	30330	0.09	31698	612
30448	52	39901	0.06	30118	514
30412	51	30460	0.05	30597	411

Source: Author's calculations using data from Internal Revenue Service Statistics of Income ZIP Code data.

Figure 7 is a map of the average tax payments by ZIP code for Georgia residents. As with the county level map, Figure 7 shows the concentration of high average tax payments for residents in the Atlanta metro area. Unlike the county level map, the ZIP code level map shows some spots of higher payments in areas in the state that are not apparent at the county level—such as parts of Macon, Columbus, and on the coast near Brunswick. The ZIP code level map also makes apparent the divide in average payments between the northern and southern portions of the Atlanta metro area.

IV. Major Deductions and Credits Used by Georgia Residents

A major part of federal income tax collection is the presence of deductions and credits that reduce tax liability. The deductions and credits allowed by the federal income tax code are many and varied, with special treatment for such things as the purchase of energy efficient appliances and incentives designed to encourage poor families to work. Three of the most widely known tax breaks are the earned income tax credit (EITC), the deduction for interest paid on a mortgage, and the deduction for contributions to charitable organizations.

The mortgage interest deduction is one of the largest tax breaks in the federal code—only the exclusion for employer provided health insurance offers taxpayers a bigger break on their tax bill. The mortgage interest deduction allows taxpayers to subtract any interest payments on a mortgage for an owner-occupied home (including second homes used for vacations) from their taxable income. The deduction for charitable contributions works the same way—any donations made to charity can be subtracted from taxpayer income. The result is that the amount of income the federal government counts as taxable is substantially lower than it otherwise would be. Another major provision in the federal tax code is the Earned Income Tax Credit. The EITC provides a credit against tax liability for tax filers who earn below a certain threshold (which depends on tax filing status and the number of dependents). The EITC is designed to encourage work by increasing take home pay, while at the same time offering cash assistance to those in need.

In order to claim the mortgage interest and charitable contribution deductions, taxpayers must “itemize” tax deductions. This means that they fill out a special form that claims all deductions separately instead of claiming a “standard” deduction, which allows a set dollar amount to be subtracted from income. The dollars Georgia residents claim in deductions is substantial—total itemized deductions in 2007 exceeded \$39 billion. The largest share of dollars Georgians deduct comes from the mortgage interest deduction, at over \$14.5 billion with dollars deducted for charitable contribution totaling just under \$6.5 billion. The total EITC dollars claimed amounted to \$2.2 billion. In terms of how these dollars stack up as a percent of the federal total, Georgia residents claim about 3 percent of national itemized deductions

Federal Tax Burden and Tax Breaks for Georgia Residents

(mortgage interest and charitable contributions are similar), while they claim 4.6 percent of EITC dollars.

To show how common itemizing is for taxpayers, we look at the percent of taxpayers with positive federal income tax liability that itemizes deductions. In Georgia, 62.4 percent of taxpayers with positive tax liability itemize deductions, which ranks second nationally—showing that Georgians itemize at an extremely high rate. Table 4 shows the number of taxpayers claiming the most popular deductions, the percent of taxpayers this represents, as well as where Georgia ranks nationally. Georgia also ranks second nationally in the percentage of taxpayers (again of those with positive tax liability) claiming a deduction for contributions to charitable organizations. Over 1.3 million taxpayers in Georgia claimed this deduction, or 51 percent of the taxpaying population. About the same number of taxpayers that claim the charitable contribution deduction also claim the mortgage interest deduction; however, nationally, other areas have a higher proportion claiming the mortgage interest deduction, so Georgia has the 14th most claims among all states. Georgia ranks high in terms of the percentage of taxpayers claiming the EITC, with a national ranking of fifth, over 36 percent of taxpayers claim this tax credit.³ Just under 1 million tax filers claim the EITC, or about one claim for every three taxpayers.

Compared to other states in the Southeast, Georgia has the highest fraction of taxpayers itemizing deductions, as shown in Figure 8. The second closest state, North Carolina, has about ten percent fewer itemizers. Figure 8 also shows that Georgia has the highest percentage of taxpayers claiming the deduction for charitable contributions and the deduction for mortgage interest. North Carolina is second in the percentage of taxpayers claiming these deductions as well, and the margin is about five percentage points. The only tax break that Georgia does not lead among southeastern states is the EITC. Mississippi has by far the largest ratio of EITC

³ We report the percentage of taxpayers claiming the EITC as the number of EITC claims divided by the number of tax returns with positive tax liability. The EITC is a refundable tax credit, so some tax filers that claim it have zero or negative tax liability. The IRS data does not allow us to determine which tax filers are eligible for the EITC, so to get some notion of how common claiming this credit is we divide claims by taxpayers. The percent of tax filers (not taxpayers) claiming not only the EITC but all major deductions and credits, would be substantially lower than the percentages we report in Table 4.

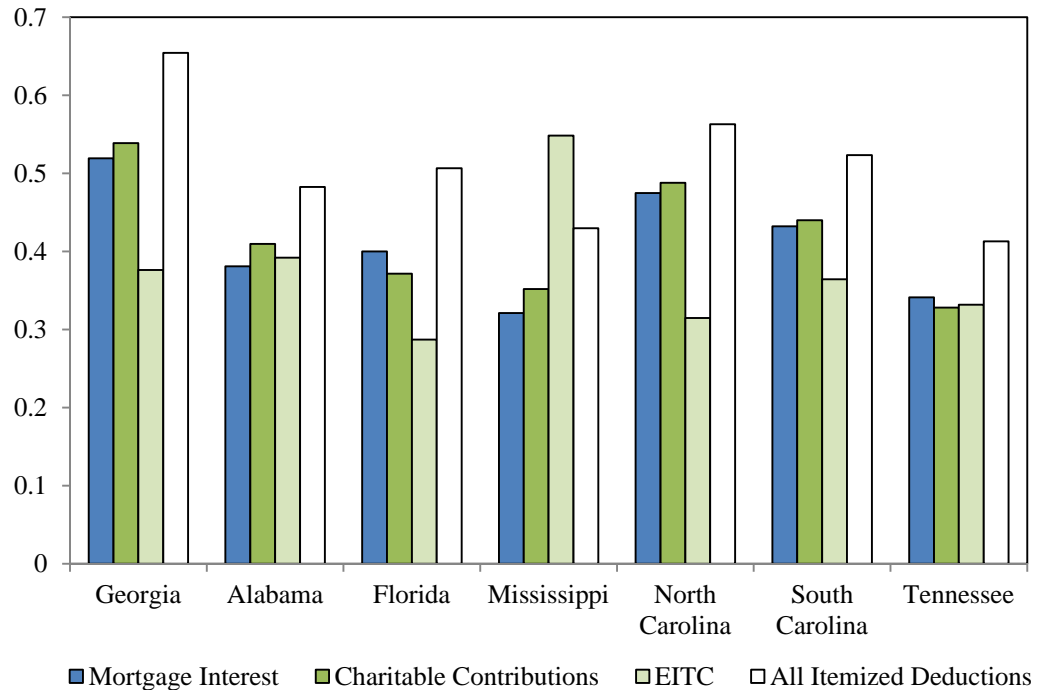
TABLE 4. SUMMARY OF MAJOR DEDUCTIONS AND CREDITS FOR GEORGIA RESIDENTS

	-----Tax Filing Population-----			-----Dollars Claimed-----				
	Number of Claims	Percent of Taxpayers Claiming	National Rank	Total Dollars (billions)	Percent of National Dollars	Average Claim	National Rank	Net Benefit
Mortgage Interest	1,349,407	50.24%	14	14.5	3.05%	\$10,783.96	19	\$48
Charitable Contributions	1,371,351	51.06%	2	6.4	3.70%	\$4,603.72	14	\$284
EITC	977,697	36.40%	5	2.2	4.62%	\$2,227.82	4	\$234
All Itemized Deductions	1,677,061	62.45%	2	39.2	3.10%	\$23,070.59	23	-\$2851

Source: Author's calculations using data from Internal Revenue Service Statistics of Income ZIP Code data. Percent of Taxpayers Claiming is the number of claims in each category divided by the number of tax filers with positive federal income tax liability. In some cases, EITC claimants have negative income tax liability, these claimants are still counted in the EITC claims total, but not in the denominator of the percent claiming the credit. The number of claims listed under all itemized deductions is the number of tax filers that claim any itemized deduction. Net Benefit is the difference between the average claim in Georgia and the size of what the standard deduction would increase to if the dollars used for each policy were divided evenly across all areas.

Federal Tax Burden and Tax Breaks for Georgia Residents

FIGURE 8. PERCENT OF TAXPAYERS CLAIMING POPULAR TAX BREAKS IN SOUTHEASTERN STATES



claims to *taxpayers* at over one EITC claim for every two taxpayers. Georgia has the third highest ratio of EITC claims to taxpayers among southeastern states, just behind Alabama.

As with the total dollars deducted, the average dollars deducted appears staggering. The average Georgia itemizer deducted over \$23,000 from federal income tax liability, with \$10,783 coming from the mortgage interest deduction. The average deduction for charitable contributions was just over \$4,600, and the average EITC claim came in at \$2,227.⁴ While the dollar amounts of these tax breaks appear impressive, taking a closer look we see that the average amounts Georgians claim do not rank near the top nationally. With the exception of the EITC, where Georgia has the fourth highest average claim, average claim size ranks no higher than 14th

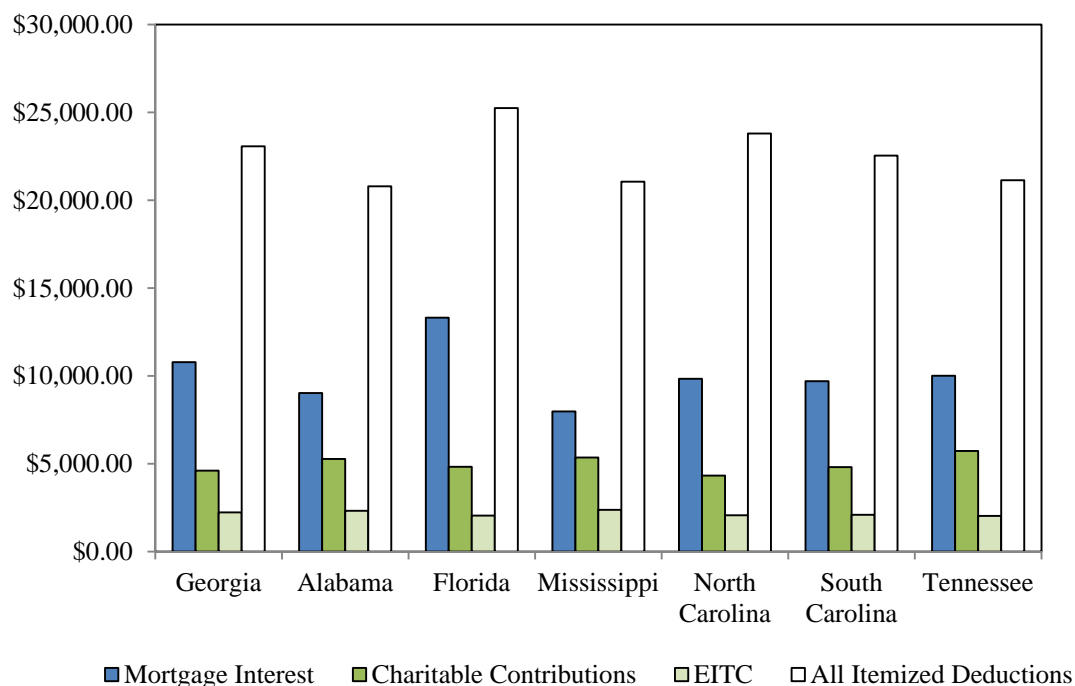
⁴ Note that the EITC reduces tax liability dollar for dollar, that is, every dollar claimed under the EITC reduces tax liability by one dollar. Deductions, on the other hand only reduce tax liability by the amount of the marginal tax rate for every dollar deducted. The top marginal tax rate was 35 percent in 2007, so at most these deductions reduced tax liability by \$0.35 for every dollar deducted.

Federal Tax Burden and Tax Breaks for Georgia Residents

nationally. Perhaps most telling is that in terms of the total amount of itemized deductions claimed Georgia ranks as the 23rd highest state.

Compared to other states in the southeast, the average dollar amount for all itemized deductions claimed by Georgians ranks third, just behind North Carolina and Florida. Figure 9 shows the average dollar amount of the top tax break claims among southeastern states. Georgia has the second highest average for the mortgage interest deduction, only Floridians claim more per taxpayer. Georgia ranks second to last among southeastern states in the size of the average deduction for charitable contributions—only North Carolina has a smaller average. As a group, the southeastern states have similar average EITC claims, only a few hundred dollars separates them, and Georgia has the third highest average EITC, right behind Mississippi and Alabama.

FIGURE 9. AVERAGE DOLLARS CLAIMED FOR POPULAR TAX BREAKS IN SOUTHEASTERN STATES



Federal Tax Burden and Tax Breaks for Georgia Residents

Georgia's national rank in terms of the average size of these tax breaks calls into question how much state residents benefit from these policies. To examine this question further, we calculated the net benefit associated with each tax break as well as for all itemized deductions as a whole. The net benefit measures the amount of deduction Georgians use compared to the size of deduction (or credit for the EITC) they would receive if the dollars from the tax break were instead spread evenly among all taxpayers in all states. This measure shows the true benefit to Georgia residents from these federal tax breaks as the federal government considers what might replace the current tax policy.

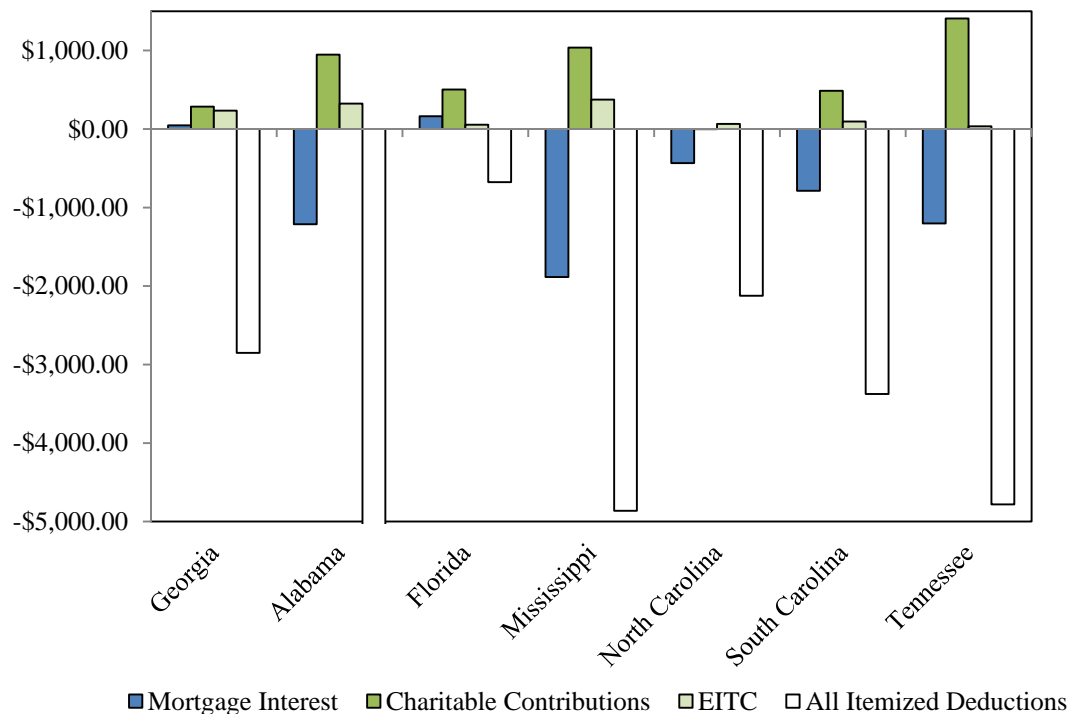
In terms of the net benefit, Georgians have a small positive net benefit for each policy individually. The net benefit from the mortgage interest deduction amounts to less than \$48 per tax filer, which results in a net tax savings of at most \$16.80 per filer.⁵ Charitable contributions give a larger net benefit of \$284 per filer, or a net tax savings of at most \$99.40. The EITC nets tax filers the largest net savings at \$234 in federal income tax reductions. Despite individual tax breaks resulting in a small positive net benefit, the sum of all itemized deductions actually results in a net loss to Georgia taxpayers. This is because of the vast array of itemized deductions that we do not consider in this report add up to larger tax savings for other states more than they do for Georgia. These other deductions include items such as state and local taxes paid, medical and dental expenses, educational expenses, business entertainment expenses, and losses from theft or disaster. The net loss from the system of itemized deductions for Georgia residents is substantial—a net loss of \$2,851 in dollars deducted, or at most \$997 in extra federal income tax payments. The net loss for Georgians as a result of itemized deductions means that on average Georgia residents would pay less in federal income taxes if the current system of tax breaks were replaced with an increase in the standard deduction (an equal increase across all tax filers).

⁵ All tax savings are calculated using the top marginal federal tax rate. That is why we say “at most” a tax savings of a certain dollar amount. In fact, marginal rates are lower for most taxpayers, so the net savings is even lower.

Federal Tax Burden and Tax Breaks for Georgia Residents

Figure 10 shows that all states in the southeast have a negative net benefit when considering all itemized deductions, and Alabama, Mississippi, South Carolina, and Tennessee have larger negative net benefits than Georgia does. Georgia also has among the smallest net benefits from the deduction for charitable contributions, but ranks second in net benefit from the mortgage interest deduction, and near the middle for the EITC. The negative net benefits associated with these tax breaks show that the average Georgian would be better off eliminating itemized deductions and replacing them with an increase in the standard deduction. This does not consider that across areas of the state this may not be the case. In the next section we describe the different impact that major tax breaks have across areas of Georgia, both at the county and ZIP code level.

FIGURE 10. NET BENEFIT FROM POPULAR TAX BREAKS IN SOUTHEASTERN STATES



V. Major Deductions and Credits Across Areas in Georgia

Different areas in Georgia use major tax deductions quite differently, and the difference in the relative use of deductions and credits between areas is staggering. At the county level, in terms of the percentage of taxpayers claiming any itemized deductions, the difference between the top county (Henry, where 78 percent itemize) and bottom county (Chattahoochee, where less than 27 percent itemize), is more than 50 percentage points. Appendix Table 2 shows the full list of itemized deduction claims at the county level. At the ZIP code level, the differences are even more pronounced, where in the top ZIP code (30327) nearly all taxpayers itemize deductions, and in the bottom ZIP code (31315) only 18 percent do. Table 5 shows a county and ZIP code level summary for all itemized deductions, this table along with Tables 6–8, give a snapshot of how the distribution of tax breaks looks across Georgia, the maps in Figures 11–28 show the full distribution in picture form.

The difference in itemized deductions per filer claimed across areas of Georgia at the county level shows that the county with the highest amount (Greene at \$36,500) deducts more than double the amount of the lowest county (Chattahoochee at \$16,363). The median county (Treutlen, at \$19,355) is quite a bit closer in dollars deducted to the bottom of the distribution than it is to the top. Again, at the ZIP code level the difference between those at the top and bottom is even more pronounced. The top five ZIP codes all have average itemized deductions totaling over \$50,000, while the bottom five ZIP codes all have an average total less than \$15,000. As with the county level, the ZIP code with the median deductions per filer is closer in magnitude to the bottom ZIP code areas than it is to the top, implying deductions are skewed toward the top end of the distribution.

Perhaps the most telling way to examine the difference between counties in terms of itemized deductions per filer is to look at the net benefit the deductions provide. As with the state level calculation, the net benefit shows the difference between the amount actually deducted by county (or ZIP code) tax filers and what they would be able to deduct if itemized deductions were converted into a standard deduction and spread evenly across the country. The county level net benefit for Georgia shows that only the very top counties in the state have a positive net benefit

TABLE 5. SUMMARY OF ALL ITEMIZED DEDUCTION CLAIMS ACROSS COUNTIES AND ZIP CODES IN GEORGIA

-----Counties-----						-----ZIP Codes-----					
Percent of Taxpayers Claiming		Average Claim		Net Benefit		Percent of Taxpayers Claiming		Average Claim		Net Benefit	
-----Top 5-----											
Henry	78.00%	Greene	\$36,500	Greene	\$10,680	30327	99.15%	31409	\$63,898	31409	\$38,141
Forsyth	77.27%	Fulton	\$31,990	Fulton	\$6,170	30294	87.66%	31902	\$62,484	31902	\$36,727
Gwinnett	75.46%	Forsyth	\$28,320	Forsyth	\$2,500	30019	85.33%	30722	\$59,210	30722	\$33,453
Newton	75.45%	Fayette	\$27,520	Fayette	\$1,700	30273	85.28%	30327	\$57,970	30327	\$32,213
Paulding	74.83%	Glynn	\$26,616	Glynn	\$796	30039	85.24%	30326	\$51,513	30326	\$25,756
-----Median-----											
Liberty	50.16%	Treutlen	\$19,355	Treutlen	-\$6,465	31302	51.40%	30401	\$19,250	30401	-\$6,507
-----Bottom 5-----											
Wilcox	35.13%	Wilcox	\$16,761	Wilcox	-\$9,059	31547	11.29%	30021	\$14,003	30021	-\$11,754
Stewart	31.37%	Webster	\$16,720	Webster	-\$9,100	31630	15.63%	30006	\$11,469	30006	-\$14,288
Webster	29.90%	Telfair	\$16,641	Telfair	-\$9,179	31098	16.80%	30339	\$9,324	30339	-\$16,433
Atkinson	29.48%	Twiggs	\$16,380	Twiggs	-\$9,440	31747	16.95%	31126	\$6,357	31126	-\$19,400
Chattahoochee	26.81%	Chattahoochee	\$16,363	Chattahoochee	-\$9,457	31315	18.06%	30332	\$3,664	30332	-\$22,093

Note: Net Benefit is compared to all other counties or ZIP codes in the U.S, not relative to other Georgia Counties.

TABLE 6. SUMMARY OF EITC CLAIMS ACROSS COUNTIES AND ZIP CODES IN GEORGIA

-----Counties-----						-----ZIP Codes-----					
Percent of Taxpayers Claiming		Average Claim		Net Benefit		Percent of Taxpayers Claiming		Average Claim		Net Benefit	
-----Top 5-----											
Marion	141.10%	Taylor	\$2,598.66	Taylor	\$606.44	31315	229.55%	31903	\$2,822.46	31903	\$826.46
Macon	123.95%	Hancock	\$2,579.35	Hancock	\$587.13	31903	173.88%	31010	\$2,731.35	31010	\$735.35
Hancock	97.98%	Turner	\$2,536.75	Turner	\$544.53	30901	143.42%	39818	\$2,720.37	39818	\$724.36
Turner	95.18%	Dooly	\$2,532.29	Dooly	\$540.07	31206	123.27%	31006	\$2,714.19	31006	\$718.19
Stewart	91.21%	Treutlen	\$2,521.13	Treutlen	\$528.91	31701	120.97%	31206	\$2,694.74	31206	\$698.74
-----Median-----											
Crawford	51.34%	Lowndes	\$2,261.72	Lowndes	\$269.50	30655	43.05%	30286	\$2,179.76	30286	\$183.75
-----Bottom 5-----											
Columbia	20.60%	Towns	\$1,921.56	Towns	-\$70.66	31527	2.90%	30309	\$1,154.37	30309	-\$841.63
Cobb	19.49%	Cherokee	\$1,917.74	Cherokee	-\$74.48	31126	2.87%	30327	\$1,110.89	30327	-\$885.11
Fayette	16.10%	Lumpkin	\$1,909.28	Lumpkin	-\$82.94	30339	2.83%	31411	\$1,034.34	31411	-\$961.66
Cherokee	15.88%	Dawson	\$1,902.07	Dawson	-\$90.15	31411	2.06%	30306	\$841.97	30306	-\$1,154.03
Forsyth	10.15%	Forsyth	\$1,854.10	Forsyth	-\$138.12	30327	2.04%	39901	\$277.60	39901	-\$1,718.40

Note: In some counties, the number reported claiming the earned income tax credit exceeds the number of tax filers with positive income tax liability, therefore the percent claiming the EITC is greater than 1. This highlights the limitations of our measure of the percent of tax payers claiming the EITC.

TABLE 7. SUMMARY OF CHARITABLE CONTRIBUTION DEDUCTION CLAIMS ACROSS COUNTIES AND ZIP CODES IN GEORGIA

-----Counties-----						-----ZIP Codes-----					
Percent of Taxpayers Claiming			Average Claim		Net Benefit	Percent of Taxpayers Claiming		Average Claim		Net Benefit	
-----Top 5-----											
Macon	89.77%	Greene	\$7,701.02	Greene	\$7,701.02	30327	89.13%	31902	\$80,185.83	31902	\$75,899.83
Fayette	65.44%	Fulton	\$7,005.44	Fulton	\$7,005.44	31411	79.30%	31561	\$37,640.37	31561	\$33,354.37
Forsyth	65.16%	Grady	\$6,399.43	Grady	\$6,399.43	30294	75.15%	30302	\$29,232.43	30302	\$24,946.43
Henry	65.05%	Floyd	\$6,134.41	Floyd	\$6,134.41	30038	72.42%	30722	\$23,395.32	30722	\$19,109.32
Harris	61.64%	Clinch	\$6,109.39	Clinch	\$6,109.39	30273	72.19%	30112	\$21,817.71	30112	\$17,531.71
-----Median-----											
Heard	40.85%	Franklin	\$4,351.31	Franklin	\$65.31	39837	41.03%	30185	\$4,090.28	30185	-\$195.72
-----Bottom 5-----											
Atkinson County	24.13%	Chattahoochee	\$3,414.79	Chattahoochee	-\$871.21	30332	4.37%	30724	\$2,277.77	30724	-\$2,008.23
Webster County	23.17%	Camden	\$3,397.88	Camden	-\$888.12	31547	4.30%	30332	\$2,210.11	30332	-\$2,075.89
McIntosh	20.14%	Oglethorpe	\$3,335.75	Oglethorpe	-\$950.25	31409	0.00%	30072	\$2,107.55	30072	-\$2,178.45
Chattahoochee	19.07%	Paulding	\$3,141.07	Paulding	-\$1,144.93	31699	0.00%	30303	\$1,498.48	30303	-\$2,787.52
Madison	17.19%	Glascock	\$2,964.58	Glascock	-\$1,321.42	39901	0.00%	31547	\$888.69	31547	-\$3,397.31

TABLE 8. SUMMARY OF MORTGAGE INTEREST DEDUCTION CLAIMS ACROSS COUNTIES AND ZIP CODES IN GEORGIA

-----Counties-----						-----ZIP Codes-----					
Percent of Taxpayers Claiming		Average Claim				Percent of Taxpayers Claiming		Average Claim			
		Net Benefit		Net Benefit							
-----Top 5-----											
Macon	76.60%	Greene	\$15,270.03	Greene	\$3,262.03	30019	78.76%	30327	\$28,904.29	30327	\$16,896.29
Forsyth	69.44%	Fulton	\$14,829.13	Fulton	\$2,821.13	30294	77.15%	30305	\$21,795.56	30305	\$9,787.56
Henry	68.19%	Forsyth	\$14,348.23	Forsyth	\$2,340.23	30016	75.43%	30342	\$20,642.01	30342	\$8,634.01
Paulding	67.51%	Fayette	\$12,530.17	Fayette	\$522.17	30252	75.24%	30326	\$18,813.65	30326	\$6,805.65
Newton	66.77%	Cobb	\$12,151.76	Cobb	\$143.76	30024	75.20%	30097	\$18,801.37	30097	\$6,793.37
-----Median-----											
Lowndes	38.25%	Jones	\$7,903.00	Jones	-\$4,105.00	31516	37.03%	31763	\$8,559.89	31763	-\$3,448.11
-----Bottom 5-----											
Webster County	23.17%	Johnson	\$5,712.93	Johnson	-\$6,295.07	30332	2.43%	30821	\$5,067.04	30821	-\$6,940.96
McIntosh County	20.14%	Jefferson	\$5,661.10	Jefferson	-\$6,346.90	31409	0.00%	31044	\$5,057.14	31044	-\$6,950.86
Stewart	17.82%	Wilcox	\$5,655.69	Wilcox	-\$6,352.31	31699	0.00%	39846	\$4,948.30	39846	-\$7,059.70
Madison	16.34%	Atkinson	\$5,635.94	Atkinson	-\$6,372.06	39901	0.00%	31077	\$4,671.27	31077	-\$7,336.73
Chattahoochee	14.54%	Telfair	\$5,563.27	Telfair	-\$6,444.73	31314	0.00%	30477	\$4,644.36	30477	-\$7,363.64

Federal Tax Burden and Tax Breaks for Georgia Residents

from itemized deductions, although this benefit is substantial in the top areas. The remainder of counties in Georgia all have a negative net benefit, and would be better off with an across the board increase in the standard deduction than with the current system of itemized deductions.

As with the average deduction differences, the net benefit difference at the ZIP code level is even more skewed toward the top of the distribution. Net benefits from itemized deductions for the top five ZIP codes are all larger than \$25,000—providing an estimated tax savings of over \$8,750.⁶ About 17 percent of ZIP code areas in Georgia have a positive net benefit from itemized deductions; the remaining 83 percent would pay lower taxes if a larger standard deduction replaced the current set of itemized deductions. Filers in ZIP codes at the bottom of the distribution would benefit greatly, as their itemized deductions are substantially less than filers in most ZIP codes.

Tables 6–8 examine individual tax breaks, rather than the package of itemized deductions as in Table 5. The EITC (Table 6) is not included in the Table 5 totals, as it is a tax credit, not a deduction. The distribution of EITC benefits is also quite skewed across areas of Georgia, but the magnitude of the difference is not as great as with itemized deductions. This is partly a function of the EITC being limited to lower income filers, and itemized deductions being practically unlimited in nature.

Table 6 shows that in the top EITC claiming counties, there are actually more EITC claims than there are taxpayers with positive tax liability (thus the percentages are over 100 percent). This is possible because the EITC is a refundable tax credit, so it causes some tax filers to have zero or negative tax liability. All counties in the top five for percentage of filers claiming EITC are over 90 percent, while the bottom counties are under 21 percent. The spread in average EITC claims between the top (Taylor) and bottom (Forsyth) counties is less than \$1,000. Accordingly, the net benefit difference is minimal, even though there are still ten counties with a negative net benefit from the EITC. Appendix Table 3 contains the full list of EITC claims in Georgia counties.

⁶ This estimate takes the \$25,000 amount of itemized deductions and a marginal tax rate of 35 percent. The amount of deductions is greater than this amount, but the marginal tax rate may be lower, depending on the average tax bracket.

Federal Tax Burden and Tax Breaks for Georgia Residents

Figure 11 shows the ratio of EITC claims to taxpayers across all counties in Georgia. The map shows a relatively low concentration of claims for counties in the Atlanta metro area—especially to the north of the city of Atlanta. Counties in the middle area of the state have many of the highest propensities to claim the EITC, while along the Atlantic coast are low propensity to claim areas. Figure 12 shows the average EITC claimed at the county level. Again, the middle areas of the state show relatively higher claims, but notably there is less of a difference between these areas and the Atlanta area. To summarize, Figure 13 highlights counties in the state that have either a positive (dark gray) or negative (light gray) net benefit from the EITC. This comparison is made against the national average, and we can see that the vast majority of counties in Georgia have a positive net benefit from the EITC.

ZIP code level differences in EITC claims are even greater than the county level, with the top ZIP code having more than two EITC claims for every taxpayer with positive tax liability, and the bottom having only two EITC claims per 100 taxpayers. The difference in average claims is not as stark; outside of the extreme bottom ZIP codes, all ZIP codes have an average claim of at least \$1,000. Similarly, net benefits at the ZIP code level are distributed fairly evenly, with a positive net benefit for 78 percent of ZIP codes.

Figure 14 shows the ratio of EITC claims to taxpayers at the ZIP code level. This level of detail shows that there is a definite divide in the propensity to claim the EITC within the Atlanta area that was not apparent at the county level—with claims concentrated in the southern part of the metro area. As with the county map, the ZIP code level map highlights the strong propensity to claim the EITC in the middle part of the state. The average EITC claim at the ZIP code level, displayed in Figure 15, shows an extremely similar picture as for the ratio of filer claiming EITC, and again highlights the divide in the Atlanta metro area and the higher average claims in the middle part of the state. The net benefit calculation at the ZIP code level, shown in Figure 16 reveals several areas with a negative net benefit that are not apparent on the county level map. These include many of the northern suburbs of Atlanta, the Savannah and Brunswick areas, as well as several other isolated areas around the state.

Figure 11. Percent of Taxpayers Claiming the Earned Income Tax Credit

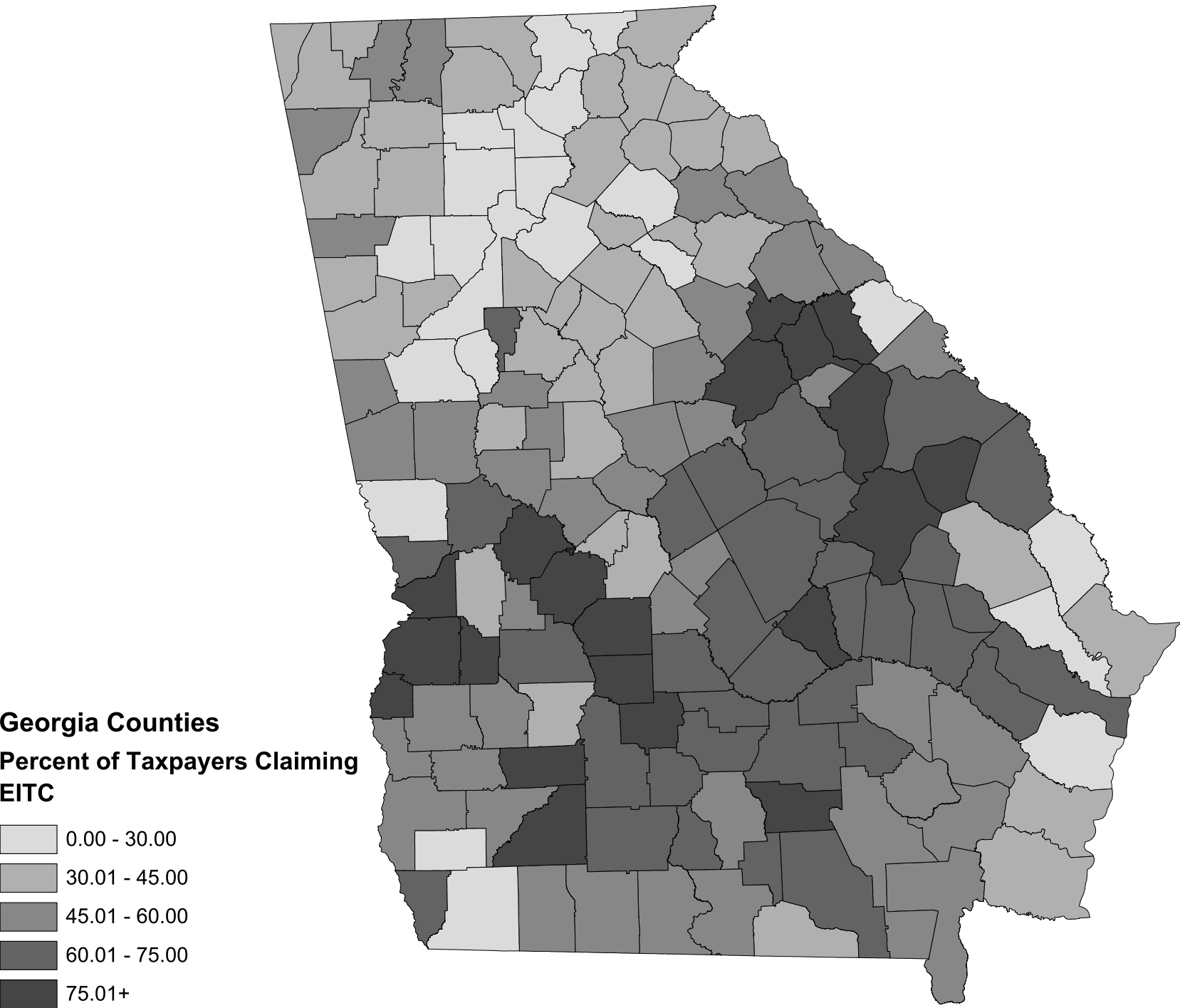
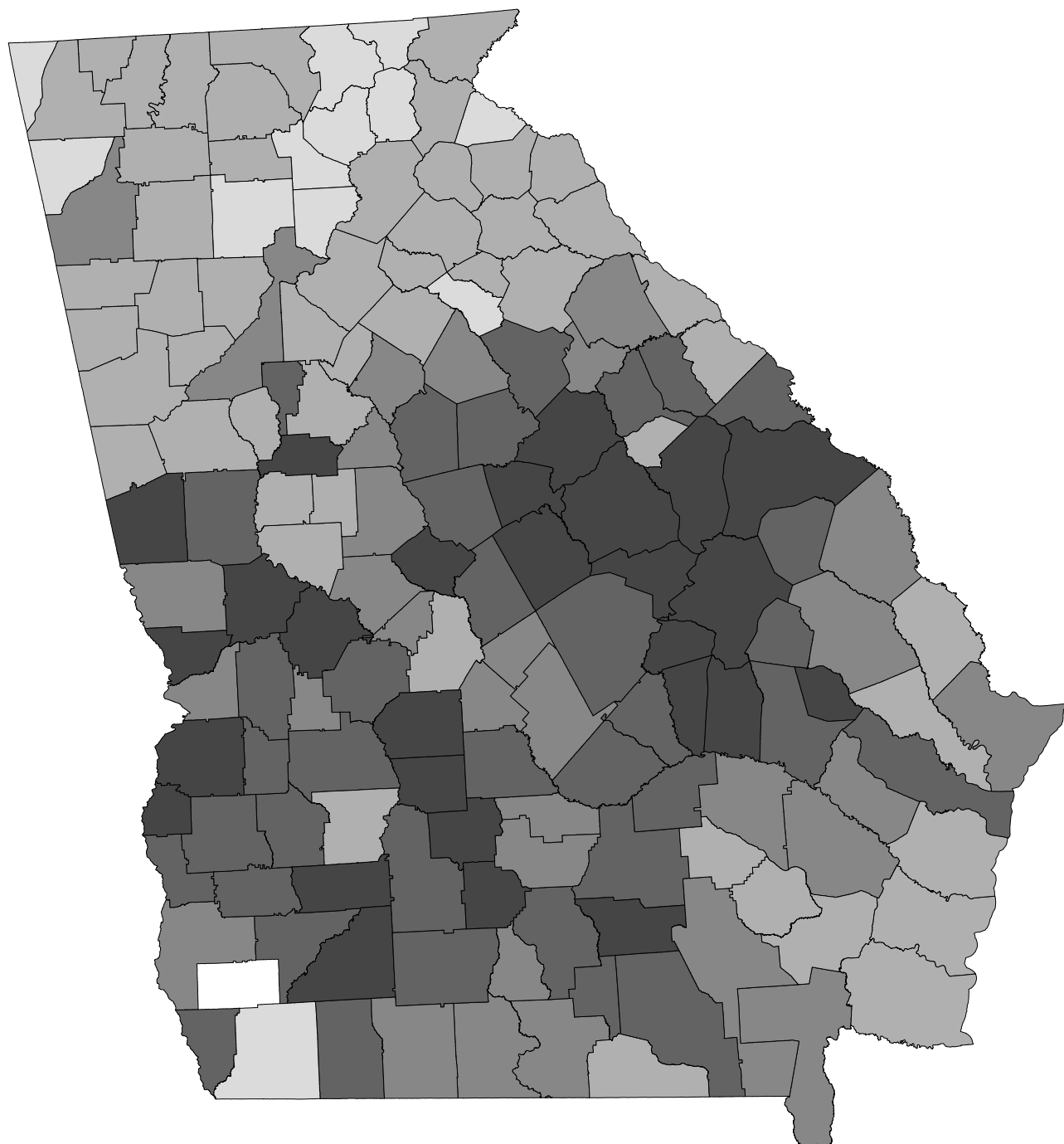


Figure 12. Average Earned Income Tax Credit Claim (dollars)



Georgia Counties
Average EITC Claim

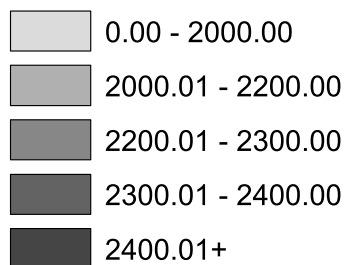


Figure 13. Net Benefit from Earned Income Tax Credit (counties)

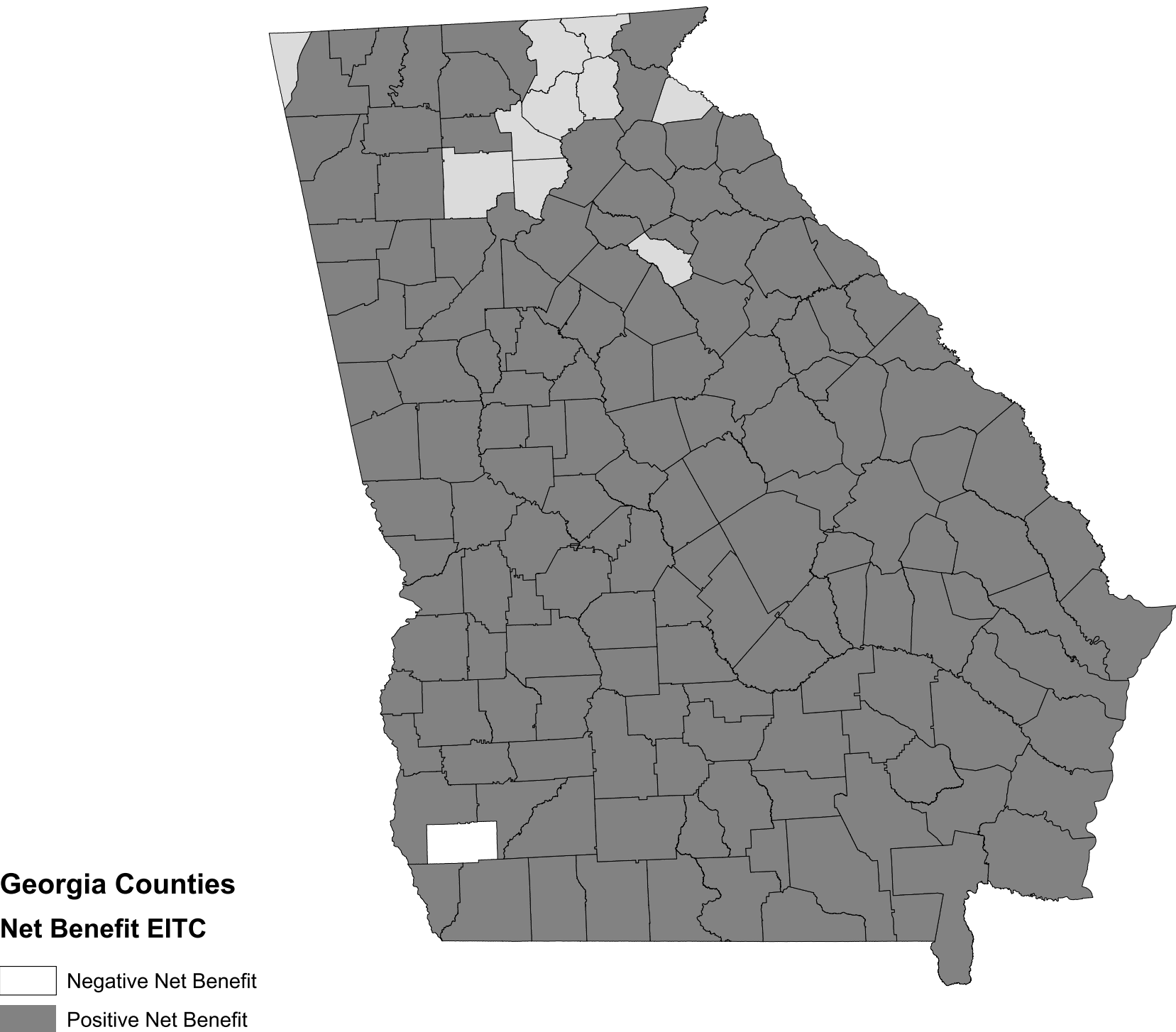


Figure 14. Percent of Taxpayers Claiming the Earned Income Tax Credit

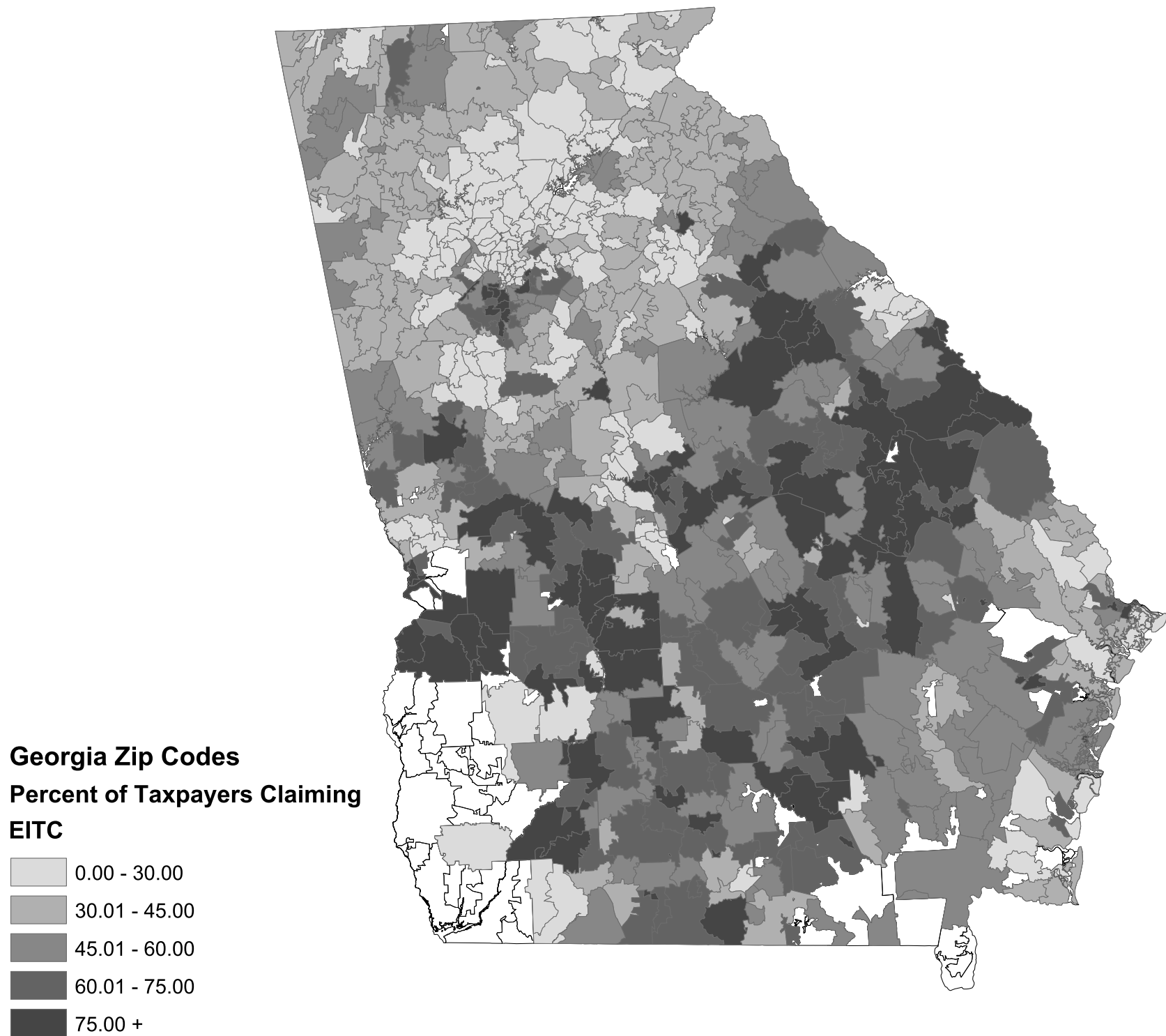


Figure 15. Average Earned Income Tax Credit Claim (dollars)

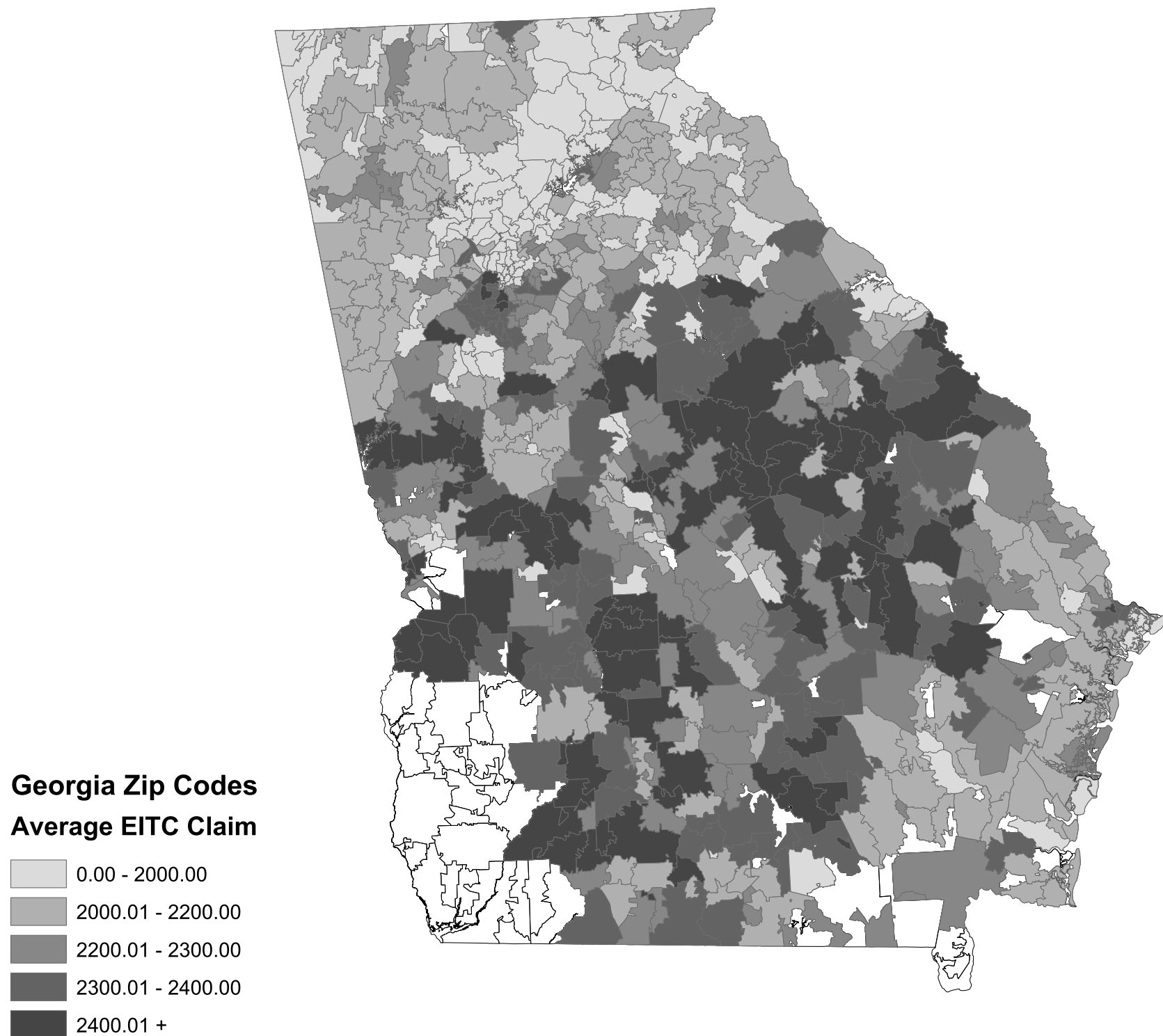
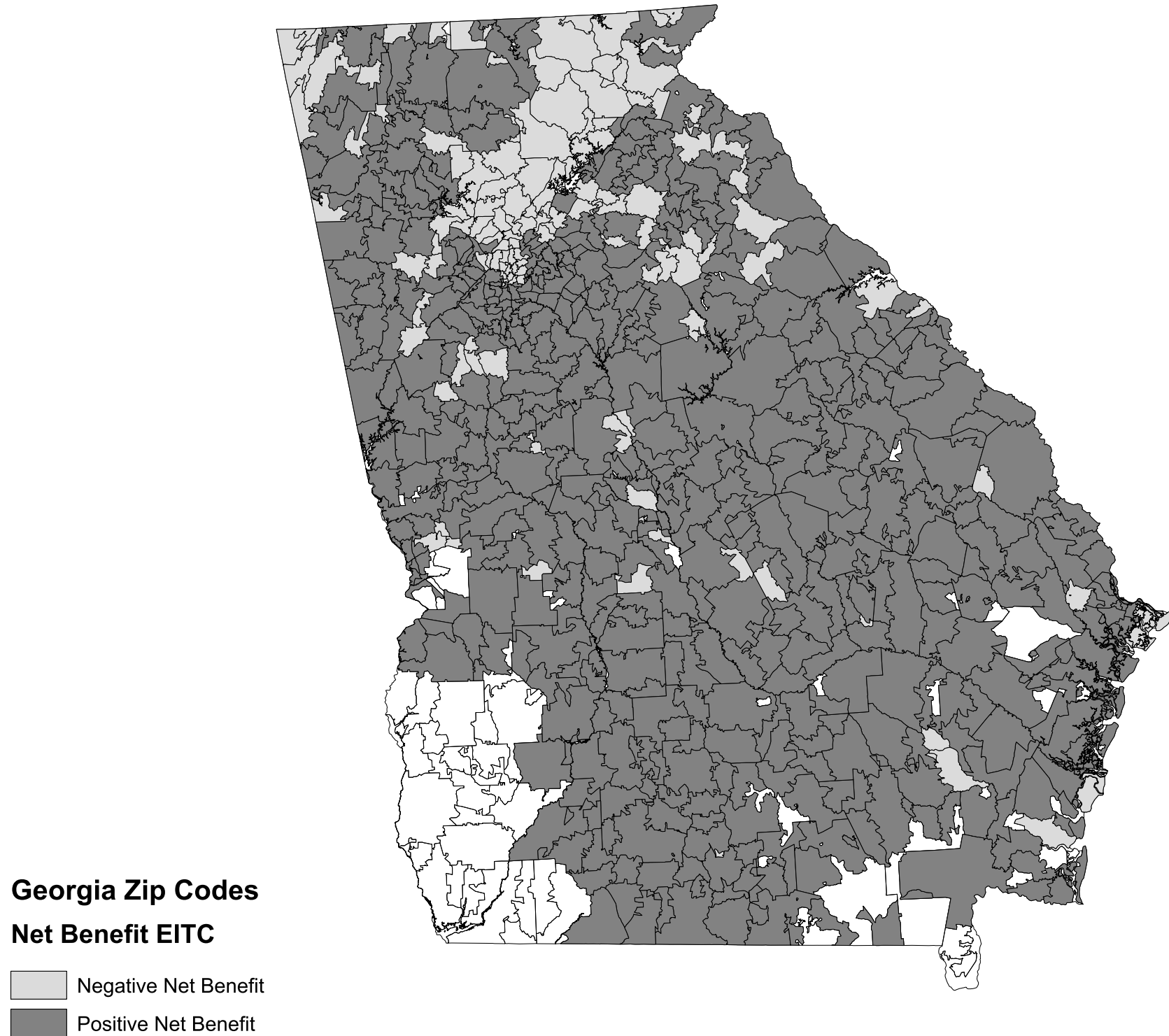


Figure 16. Net Benefit from Earned Income Tax Credit (zip codes)



Federal Tax Burden and Tax Breaks for Georgia Residents

Claims for contributions to charity are more unevenly distributed across areas of Georgia than total itemized deductions, as summarized by Table 7. In the top county (Macon) nearly 90 percent of taxpayers deduct contributions to charity, while in the bottom county (Decatur), only 13 percent do. There is a \$5,000 difference between the average claim at the top (Greene) and bottom (Glascok) counties; the median claim per filer occurs in Franklin county, which has an average claim of \$4,351. In terms of net benefit from the deduction for charitable contributions, 87 counties are better off with this deduction than they would be with an equal dollar increase in the standard deduction.

Figure 17 shows the percentage of taxpayers claiming a deduction for charitable contributions in all Georgia counties. The counties in metro Atlanta are all near the top in terms of the percentage of taxpayers claiming this deduction, whereas in most of the remainder of the state the propensity to claim is lower. The average size of the deduction for charitable contributions across Georgia counties is spread fairly evenly across the state, as shown in Figure 18. Following the pattern for the average size deduction, the distribution of positive and negative net benefits from the deduction for charitable contributions is also spread out across the state, although the majority of counties have a positive net benefit, as can be seen in Figure 19. The full list of charitable contributions from Georgia counties is contained in Appendix Table 4.

At the ZIP code level, 44 percent of ZIP codes have a positive net benefit from the deduction for charitable contributions. The ZIP code level summary in Table 7 also shows that areas at the top of the net benefit distribution have an extremely large benefit, while those at the bottom have a more modest negative net benefit. There is a wide range in the percentage of taxpayers claiming the deduction for charitable contribution across ZIP codes, with close to 90 percent of taxpayers in the top ZIP code, and zero taxpayers in the bottom ZIP code. Average claims are similarly dispersed, with the top ZIP code deducting an average of over \$80,000 in charitable contributions, and the bottom ZIP code deducting less than \$1,000.

The ZIP code level map, shown in Figure 20 shows extreme concentration of charitable contributions at the ZIP code level, with claims concentrated in the larger

Figure 17. Percent of Taxpayers Claiming Charitable Contribution Deduction

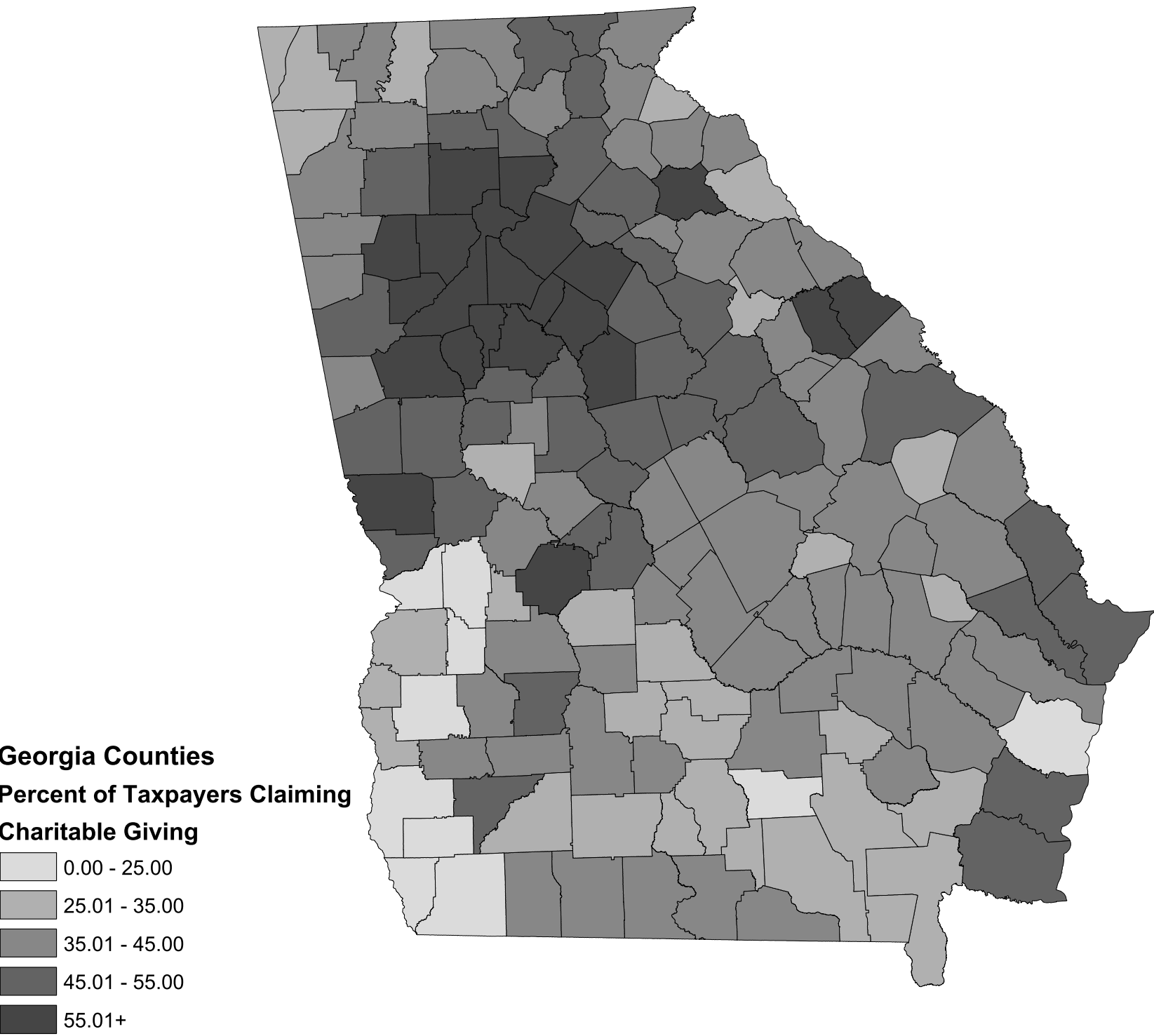


Figure 18. Average Charitable Contribution Claim (dollars)

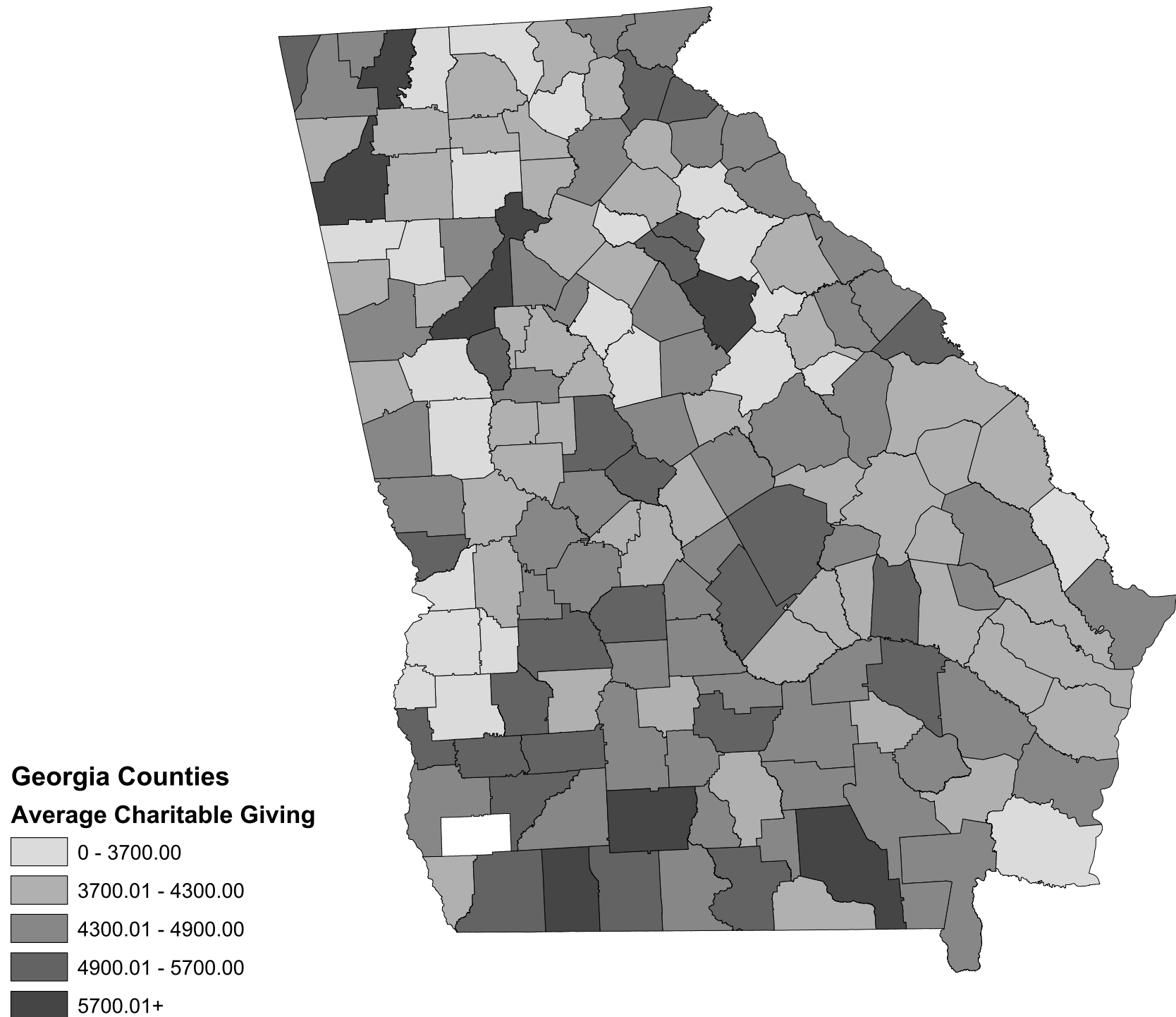


Figure 19. Net Benefit from Charitable Contribution Deduction (counties)

Georgia Counties
Net Benefit Charitable
Contribution Deduction

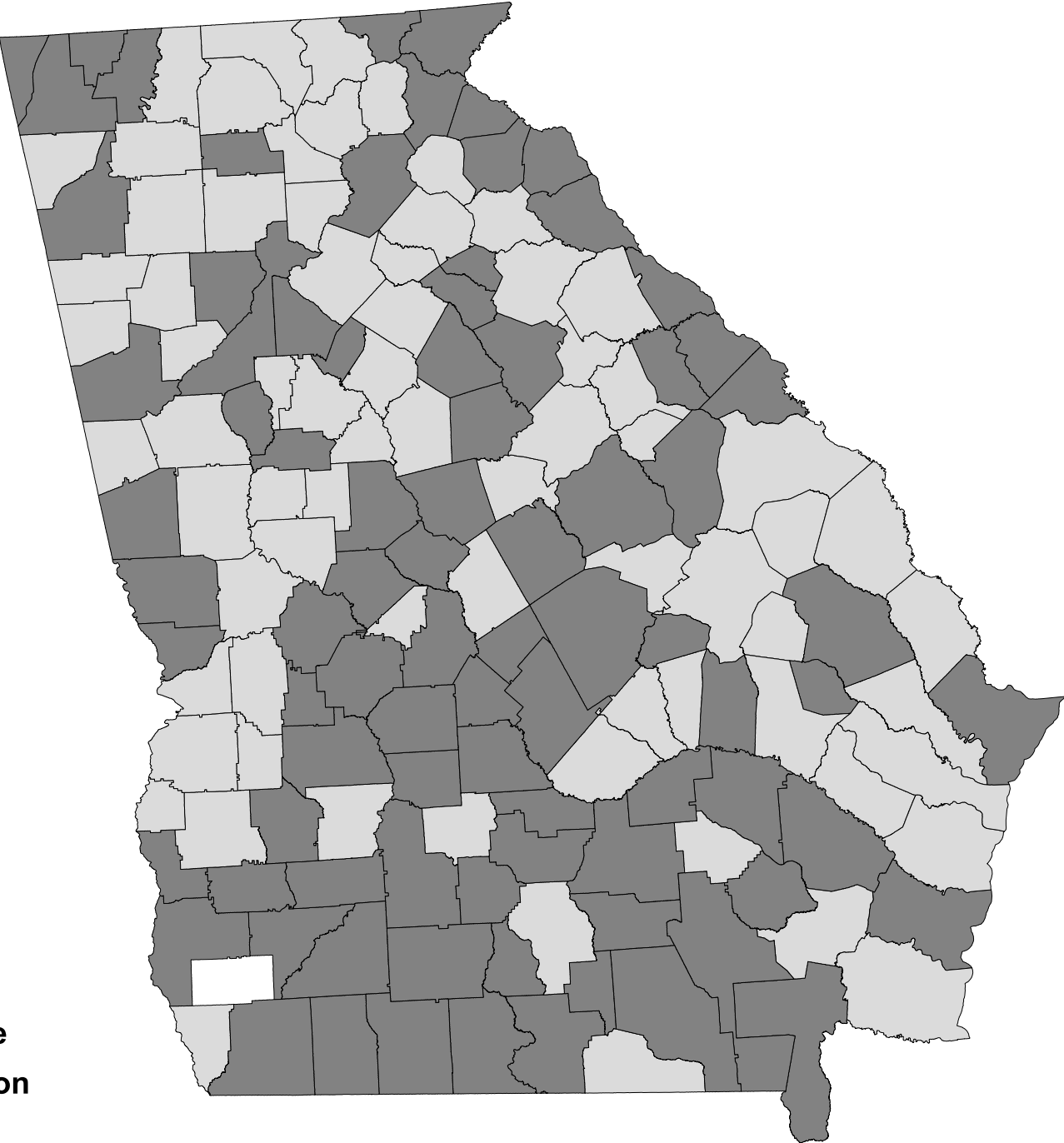
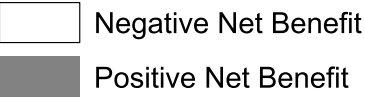
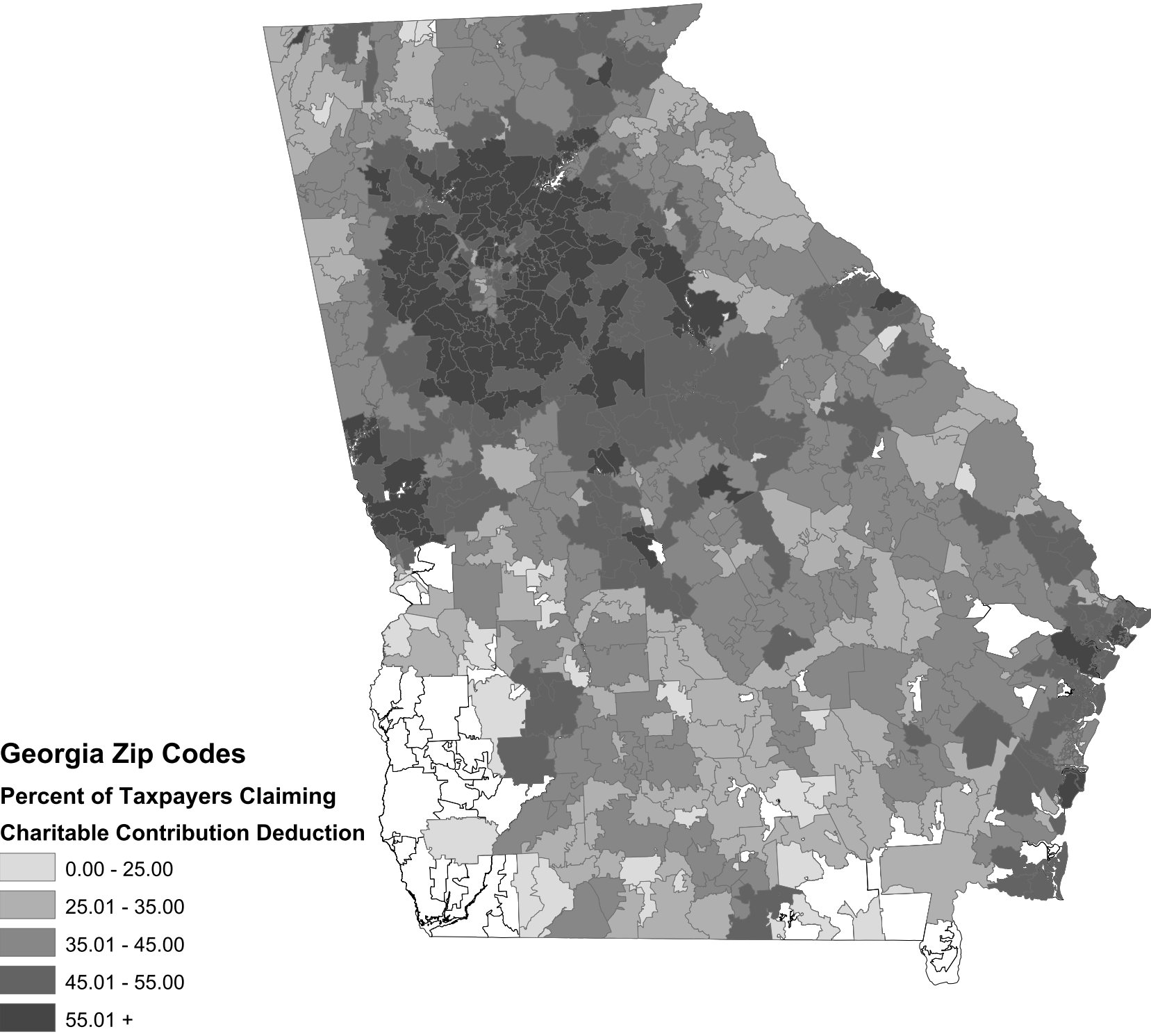


Figure 20. Percent of Taxpayers Claiming Charitable Contribution Deduction



Federal Tax Burden and Tax Breaks for Georgia Residents

metro areas of Georgia. Figure 20 shows that claims are concentrated especially in the suburban areas of Atlanta, Columbus, Savannah, and Brunswick. The average dollar amount deducted in charitable contributions shows less spatial concentration than those claiming the deduction, as shown in Figure 21. Figure 21 shows that although average claims are higher close to the Atlanta area there are only spotty concentrations in some other areas of the state. The net benefit map, shown as Figure 22, also depicts the spotty nature of charitable contribution values, with the majority of ZIP codes displaying a negative net benefit, but no real spatial concentration.

The mortgage interest deduction is the most widely claimed tax credit in Georgia as a whole, but Table 8 shows that this deduction is also quite concentrated in a few areas of the state. At the county level, the top five areas all have more than 65 percent of taxpayers claiming the mortgage interest deduction, while the bottom five all have less than 20 percent claiming it. Figure 23 shows the county level detail on the percentage of taxpayers filing the mortgage interest deduction (MID) for all counties in Georgia. Figure 23 highlights that MID claims are extremely concentrated in the northern part of the state, especially in the Atlanta metro area.

The difference in the average claim at the county level is also substantial, with the smallest average claim (Telfair) about 1/3 the size of the largest (Greene). The difference in the average MID claim across areas of Georgia, shown in Figure 24, again highlights that the Atlanta metro area not only has more taxpayers claiming the MID, but those claiming it deduct more in this area. In terms of net benefits, even counties at the top of the distribution do not get much additional benefit from the mortgage interest deduction over an increase in the standard deduction—only the top three counties have greater than \$600 in net benefit. Figure 25 shows the net benefit from the MID at the county level across Georgia, and highlights that only six counties have a positive net benefit from this policy. The negative net benefit in most Georgia counties is driven by the vastly higher average home prices driving large deductions in other states—meaning that although many Georgians use the MID, they do not use it nearly as intensely as residents of other states. Appendix Table 5 reports mortgage interest deduction claim information for the full set of Georgia counties.

Figure 21. Average Charitable Contribution Claim (dollars)

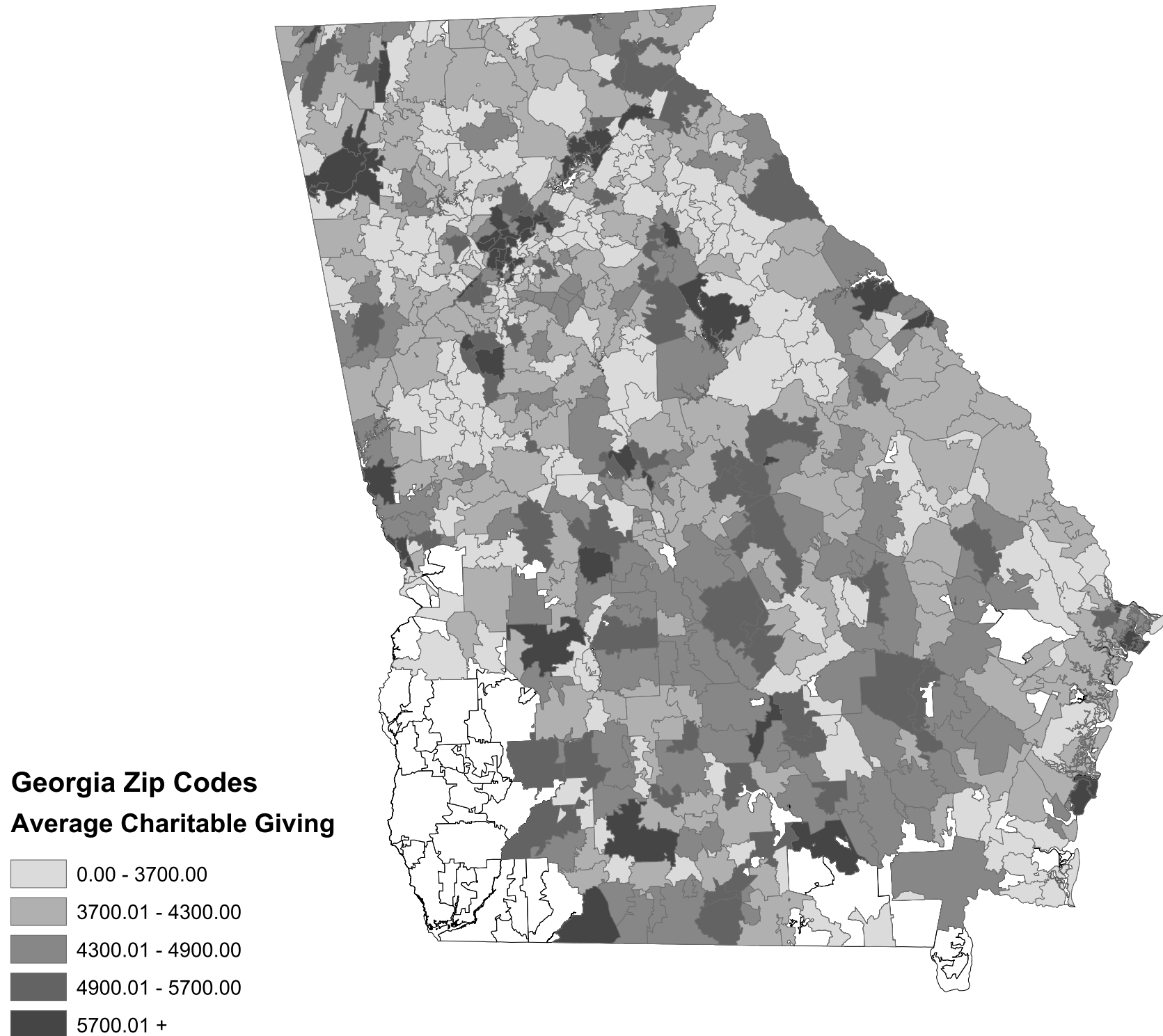


Figure 22. Net Benefit from Charitable Contribution Deduction (zip codes)

Georgia Zip Codes
Net Benefit Charitable
Contribution Deduction

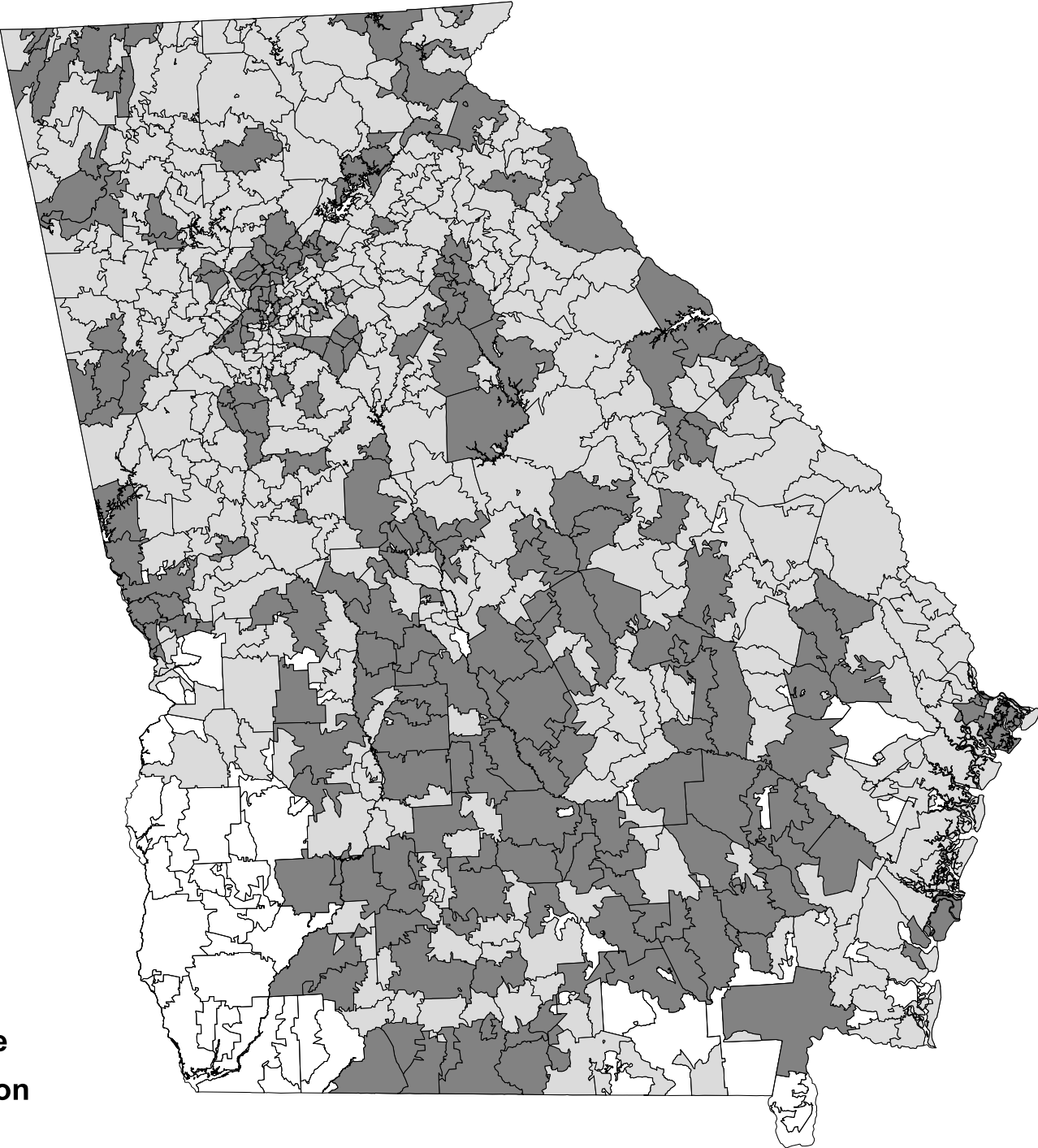
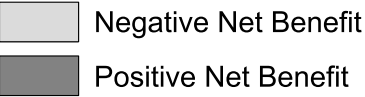


Figure 23. Percent of Taxpayers Claiming the Mortgage Interest Deduction

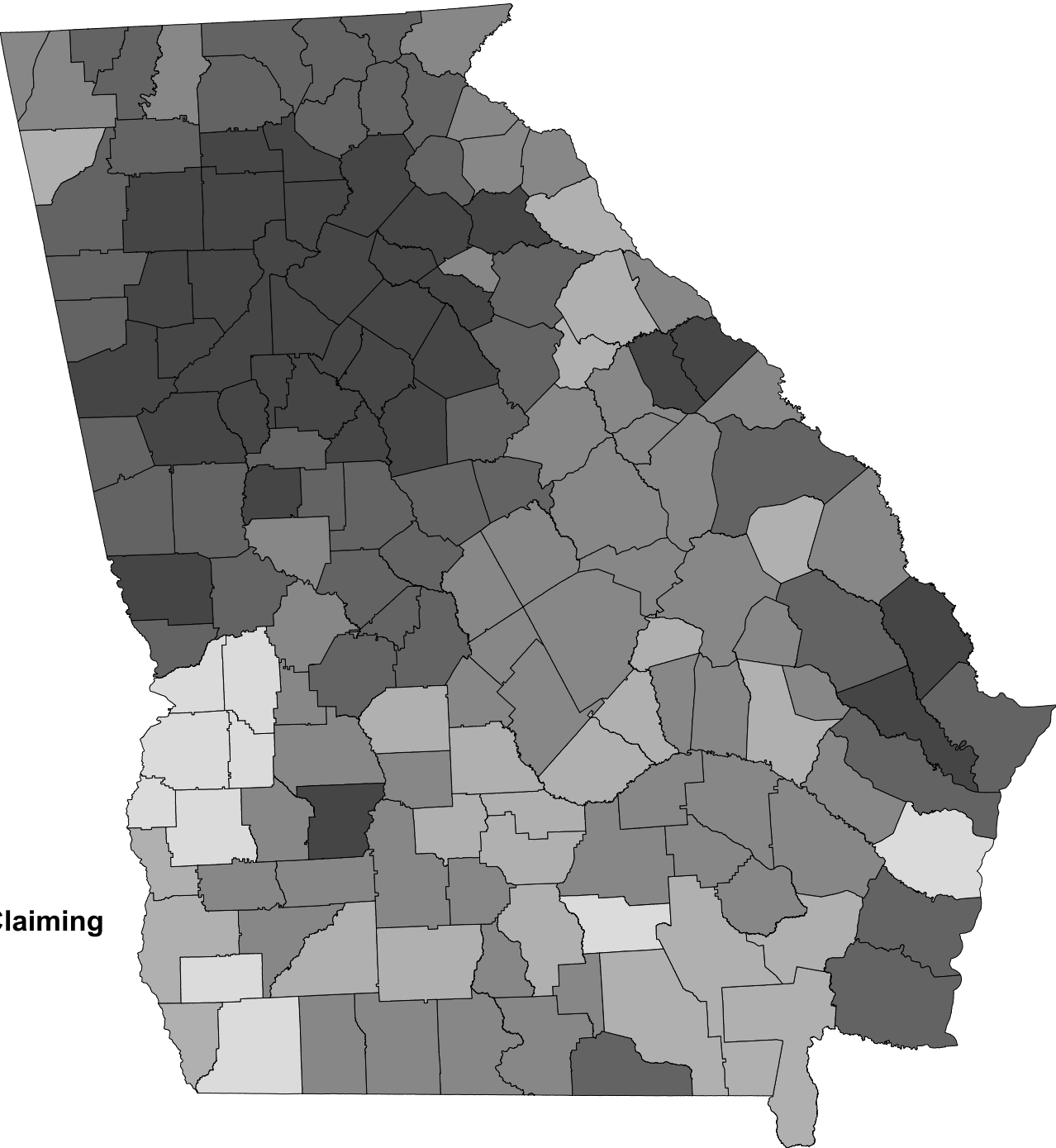
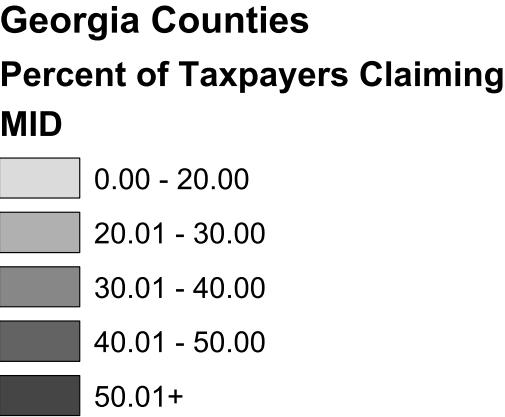


Figure 24. Average Mortgage Interest Deduction Claim (dollars)

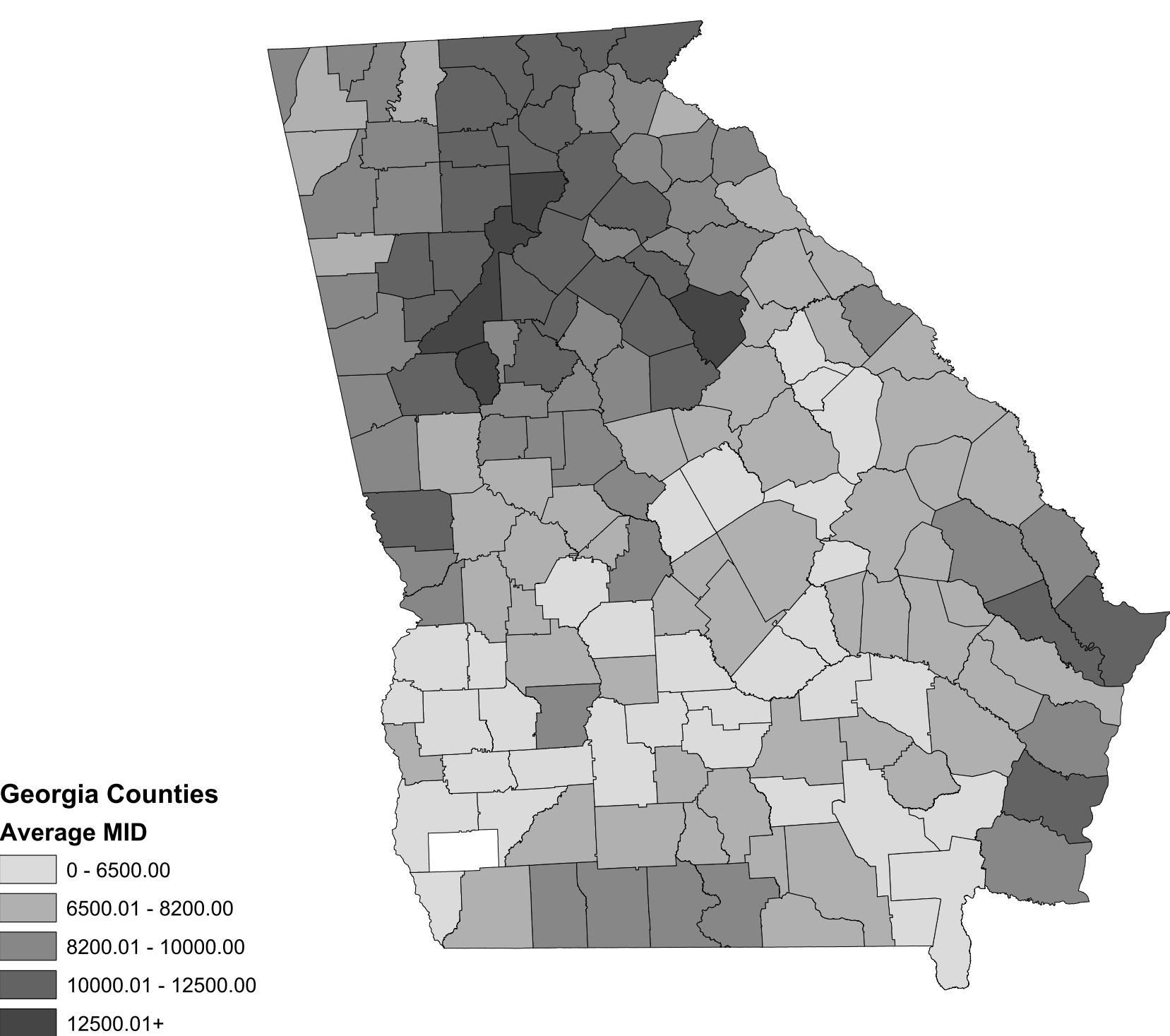
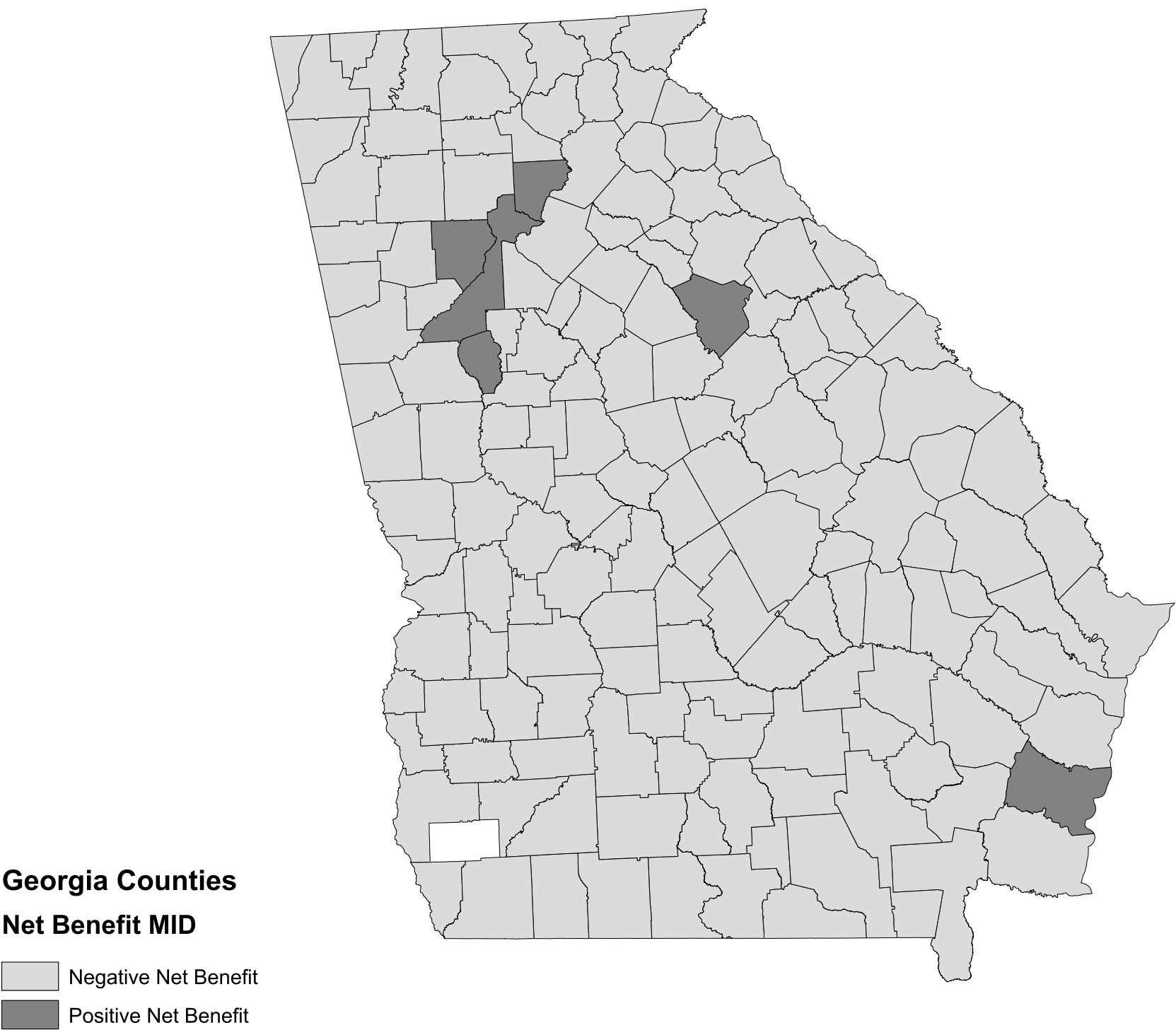


Figure 25. Net Benefit from Mortgage Interest Deduction (counties)



Federal Tax Burden and Tax Breaks for Georgia Residents

Differences at the ZIP code level in the percentage claiming the mortgage interest deduction are even greater than at the county level, with some ZIP codes reporting zero claims, and many top ZIP codes with over 75 percent of taxpayers claiming the deduction.⁷ Figure 26 highlights that even within the Atlanta metro area, there are differences in the propensity to claim the MID. Figure 26 shows that it is largely the suburbs of Atlanta that claim the MID. Figure 26 also highlights a higher percentage of MID claims in the Columbus area and up and down the Atlantic coast.

The difference in the average amount of mortgage interest deducted at the ZIP code level is also large, with the top five ZIP codes all averaging over \$18,000 deductions, and the bottom five all less than \$5,100. The average MID claim at the ZIP code level, mapped in Figure 27, shows extremely high claims in the northern part of the Atlanta metro area. There are also relatively high dollar amounts deducted in the northern part of the state, the Columbus area, and along the Atlantic coast. Following the large average mortgage interest deducted in the state, even though the difference between the top claims and bottom claims is large, the bottom claims are still substantial. As with the county level results, even though taxpayers deduct vast amounts of mortgage interest, most ZIP codes (82 percent) have a negative net benefit—meaning they would be better off with an increase in the standard deduction than they are with the mortgage interest deduction. Figure 28 maps the positive and negative net benefit ZIP codes in Georgia, and highlights that most of the places with a positive net benefit are located in the northern part of the Atlanta metro area and along the Atlantic coast.

⁷ Although there are zero claims reported for these ZIP codes, this may be a function of the IRS bottom coding income groups in ZIP codes where there are fewer than 10 tax filers in a ZIP code—income category.

Figure 26. Percent of Taxpayers Claiming the Mortgage Interest Deduction

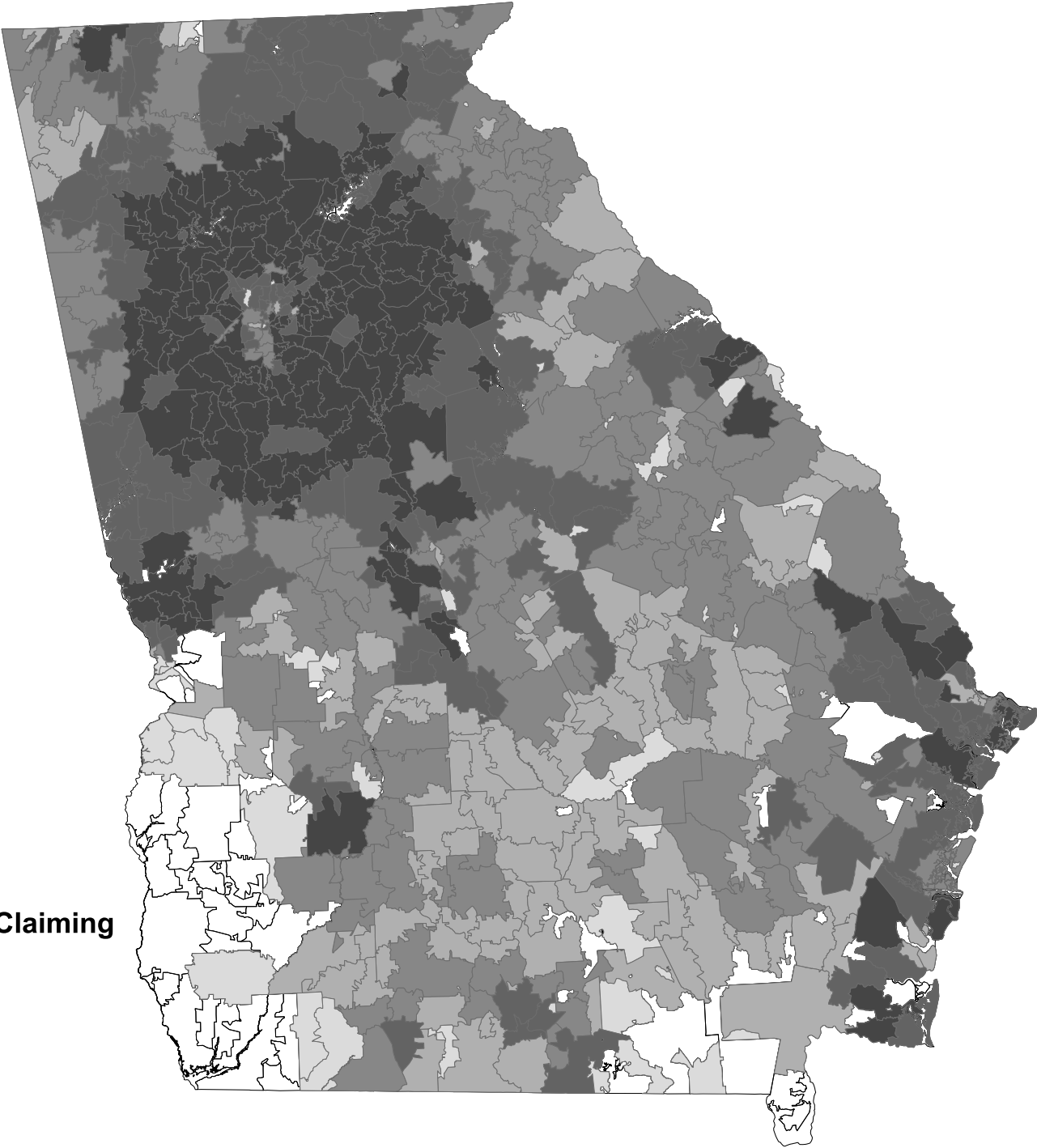
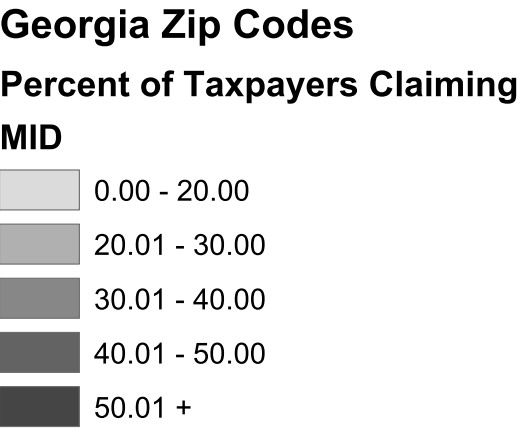


Figure 27. Average Mortgage Interest Deduction Claim (dollars)

Georgia Zip Codes
Average MID

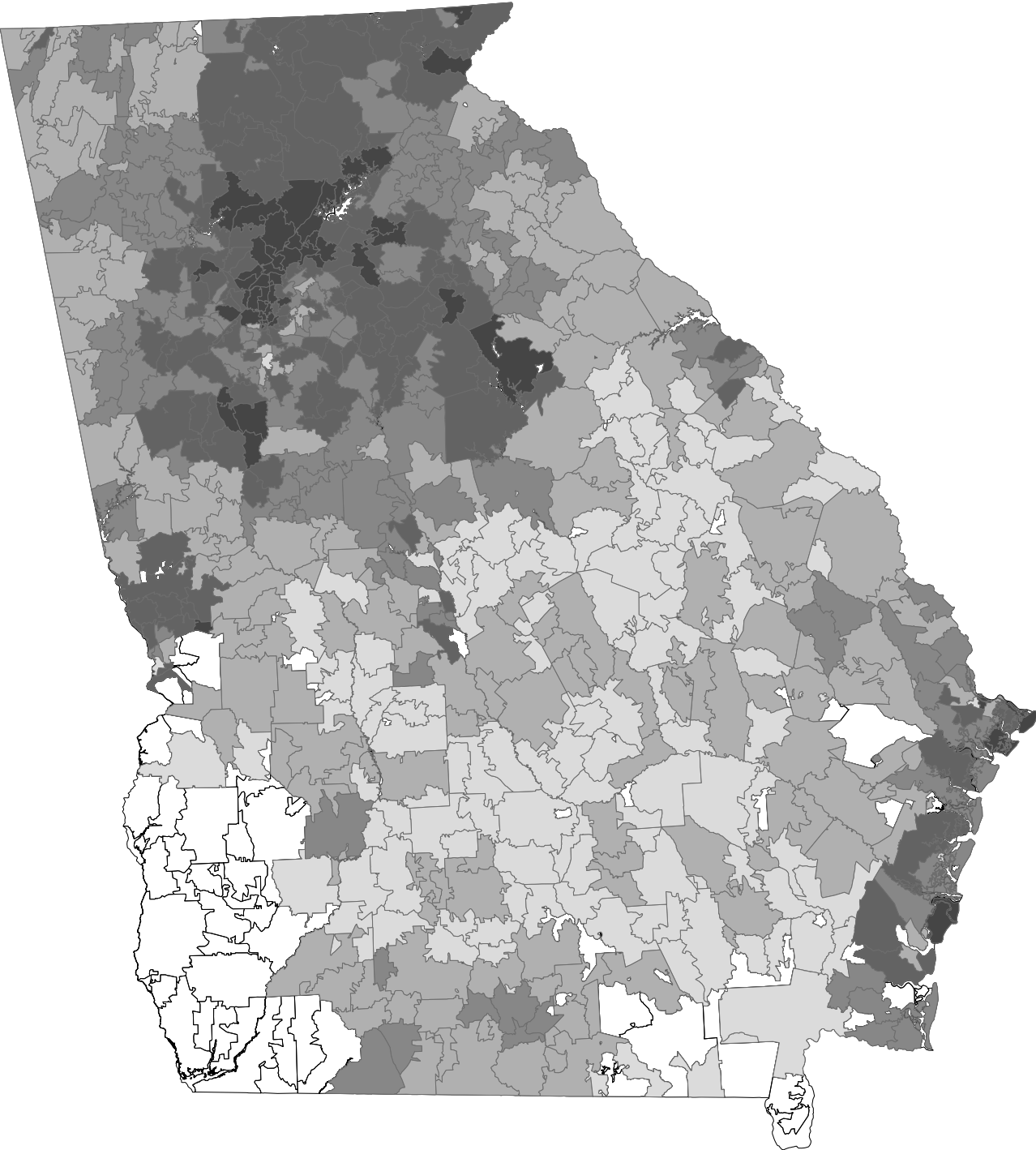
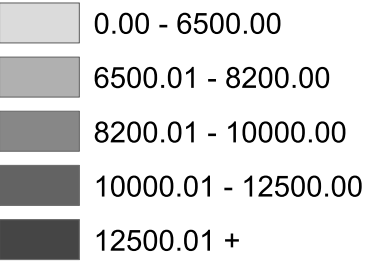
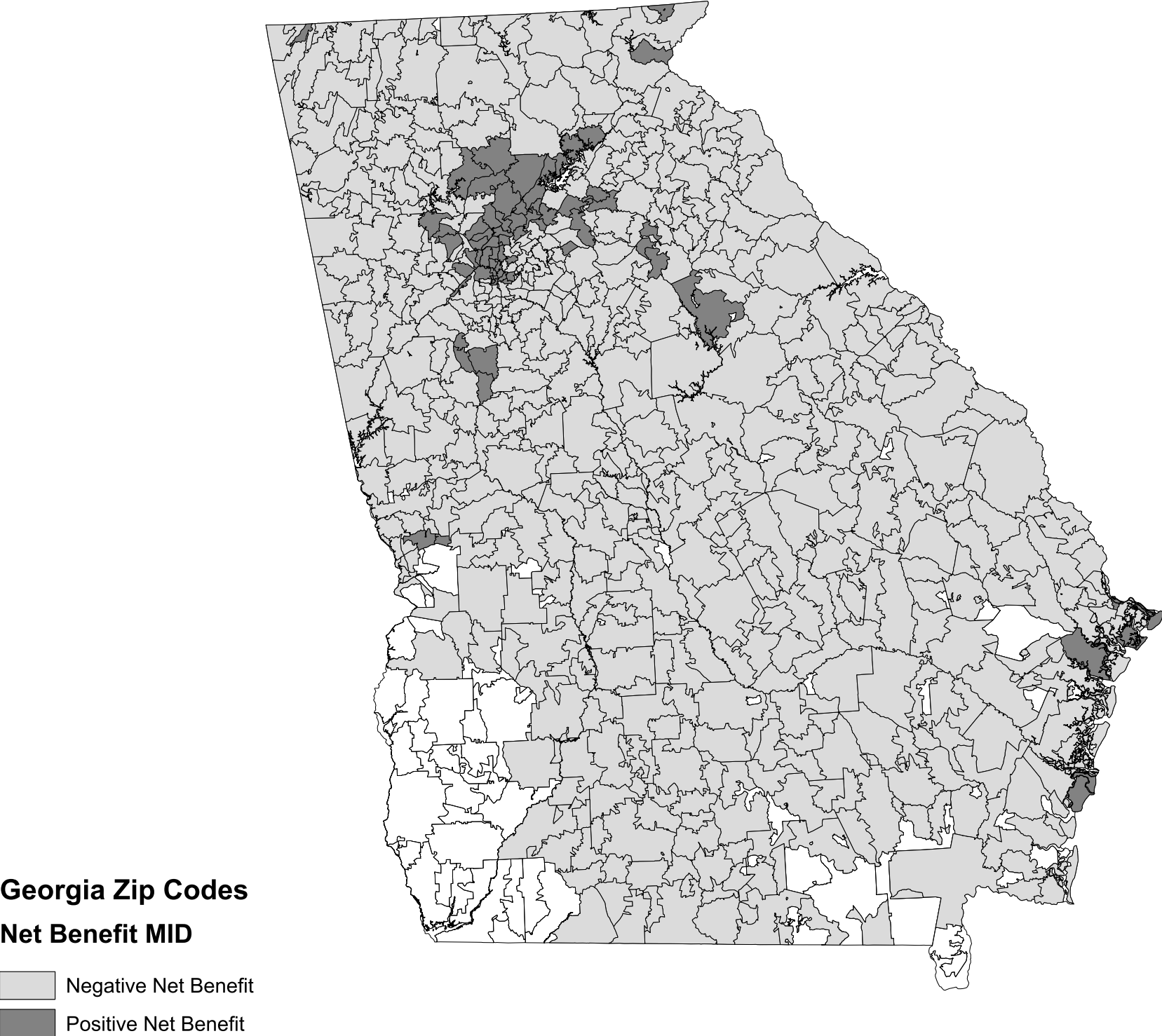


Figure 28. Net Benefit from Mortgage Interest Deduction (zip codes)



VI. Factors Related to Tax Filing and Tax Breaks

One concern in the federal tax system is progressivity—that those with higher incomes pay proportionally higher shares of taxes. In light of this concern, we examine how taxes paid and the major tax deductions relate to income in Georgia counties. In addition to examining the relationship with income, we also examine how other factors relate to claims of the mortgage interest deduction. The mortgage interest deduction is especially instructive to examine because policymakers often espouse its benefits as a policy that encourages home ownership—we therefore examine it's correlation with both ownership and house values.

Figure 29 shows the relationship between median family income in Georgia counties and the percent of residents filing a federal tax return. Simply put, Figure 29 shows that the relationship between income and tax filing is not existent. Tax filing does not change when county income changes. This is most likely due to programs like the EITC that encourage low income residents to fill out a tax return by offering a tax refund. Figure 30 highlights that the income tax system is in fact progressive for Georgia residents, by displaying the relationship between the average tax paid and median income. This figure shows that for every dollar increase in income, taxes paid increases by an average of 16.7 cents, and that there is generally progressivity in the system for Georgia residents.

Figures 31 and 32 show the relationship between county median income and the EITC and charitable contributions deductions, respectively. Figure 31 shows that for every thousand dollar increase in income, the percent claiming the EITC falls by about 1.5 percentage points. This is evidence that as county income increases fewer and fewer residents claim the EITC, which is what we expect given that the policy is targeted to low income residents.

The pattern of mortgage interest deduction claims across Georgia counties is especially interesting. Figure 33 shows the mortgage interest deduction increases with county median income. For every dollar increase in income, mortgage interest deduction claims rise by 15.8 cents. The mortgage interest deduction also shows a strong positive relationship with median house values in Georgia counties. Figure 34 shows that for every dollar increase in house values, mortgage interest deducted rises

Figure 29. Median Income and Percent of Residents Filing

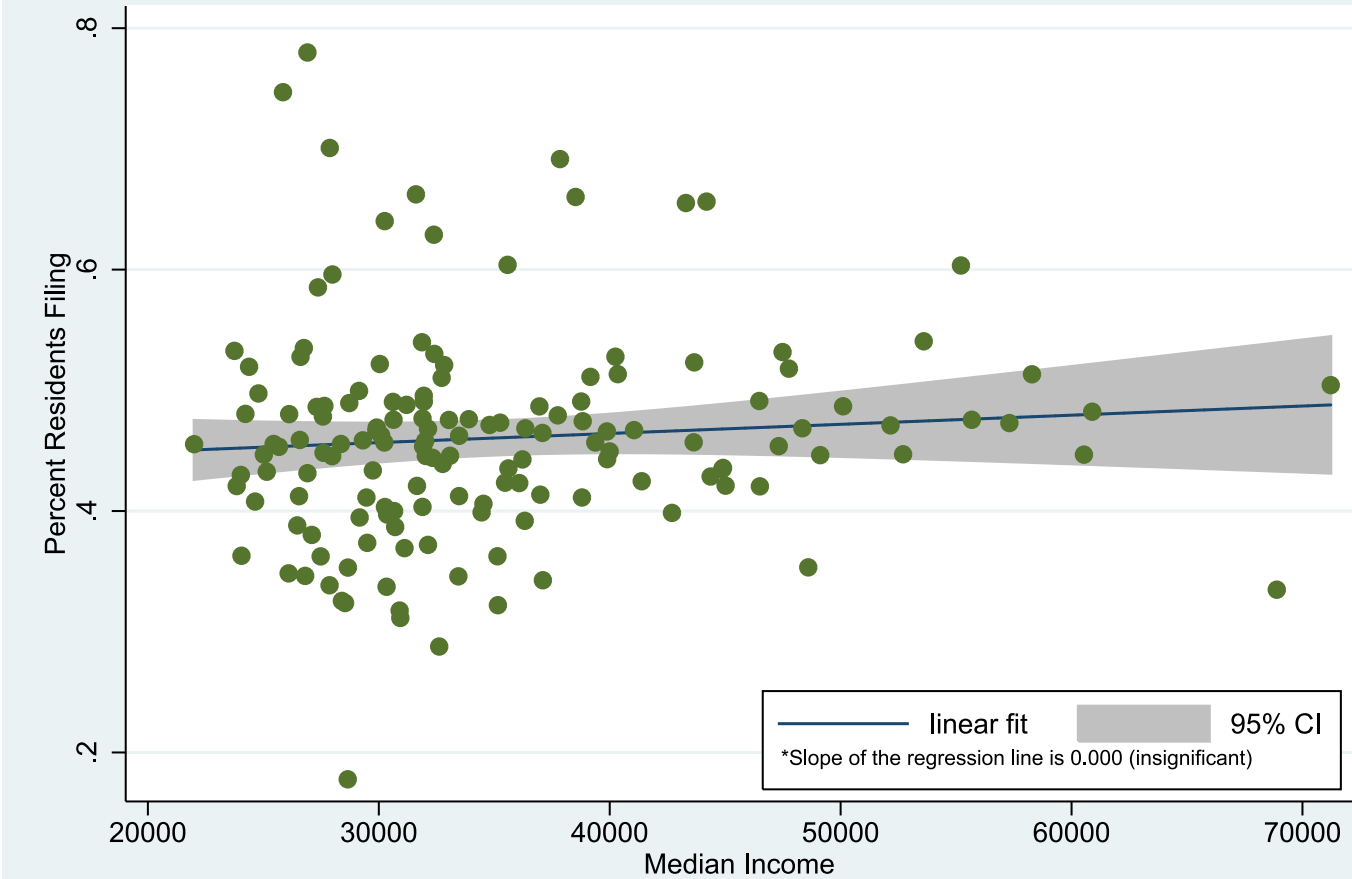


Figure 30. Median Income and Average Tax Per Filer

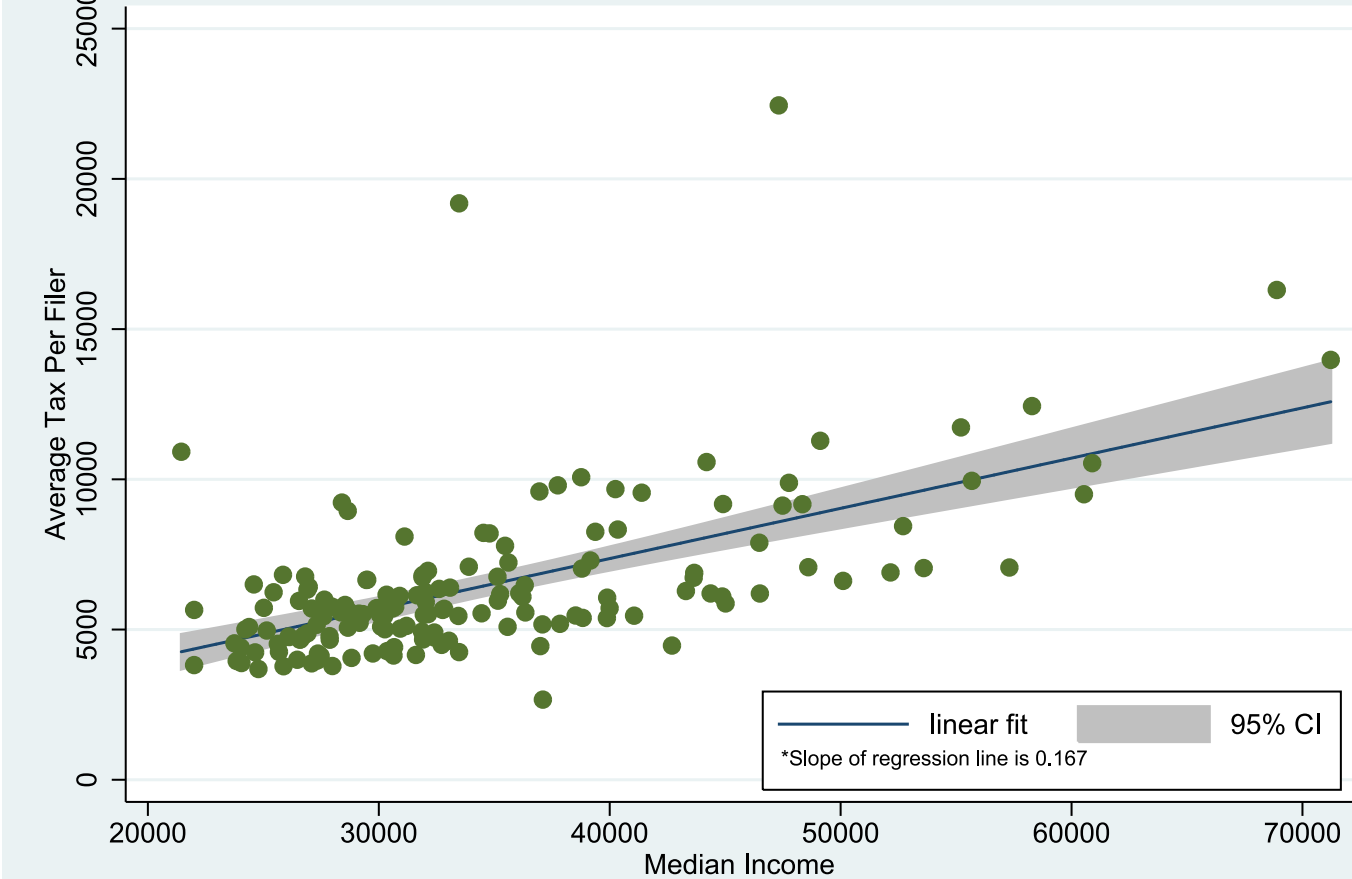


Figure 31. Median Income and the Earned Income Tax Credit

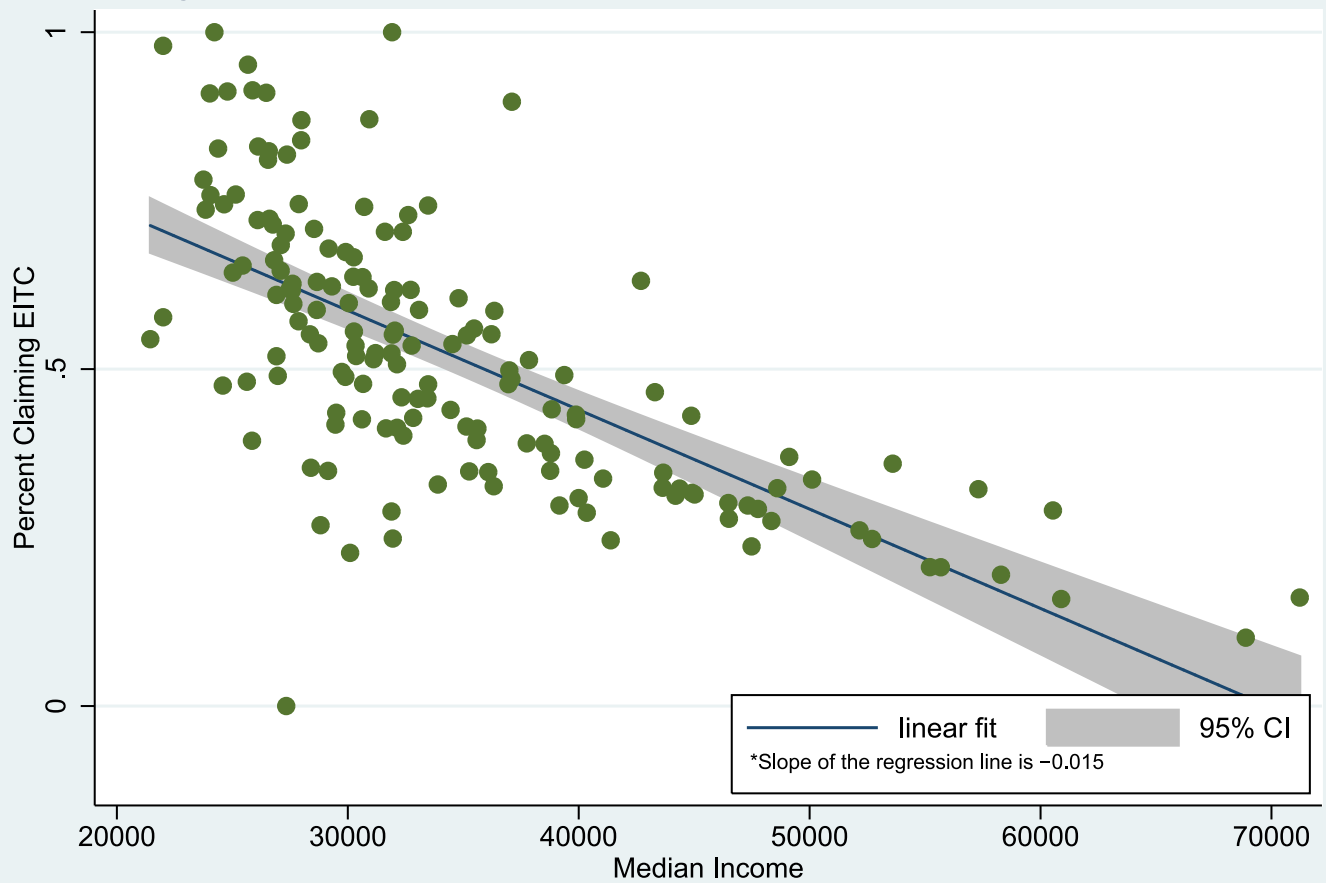


Figure 32. Median Income and Charitable Contributions

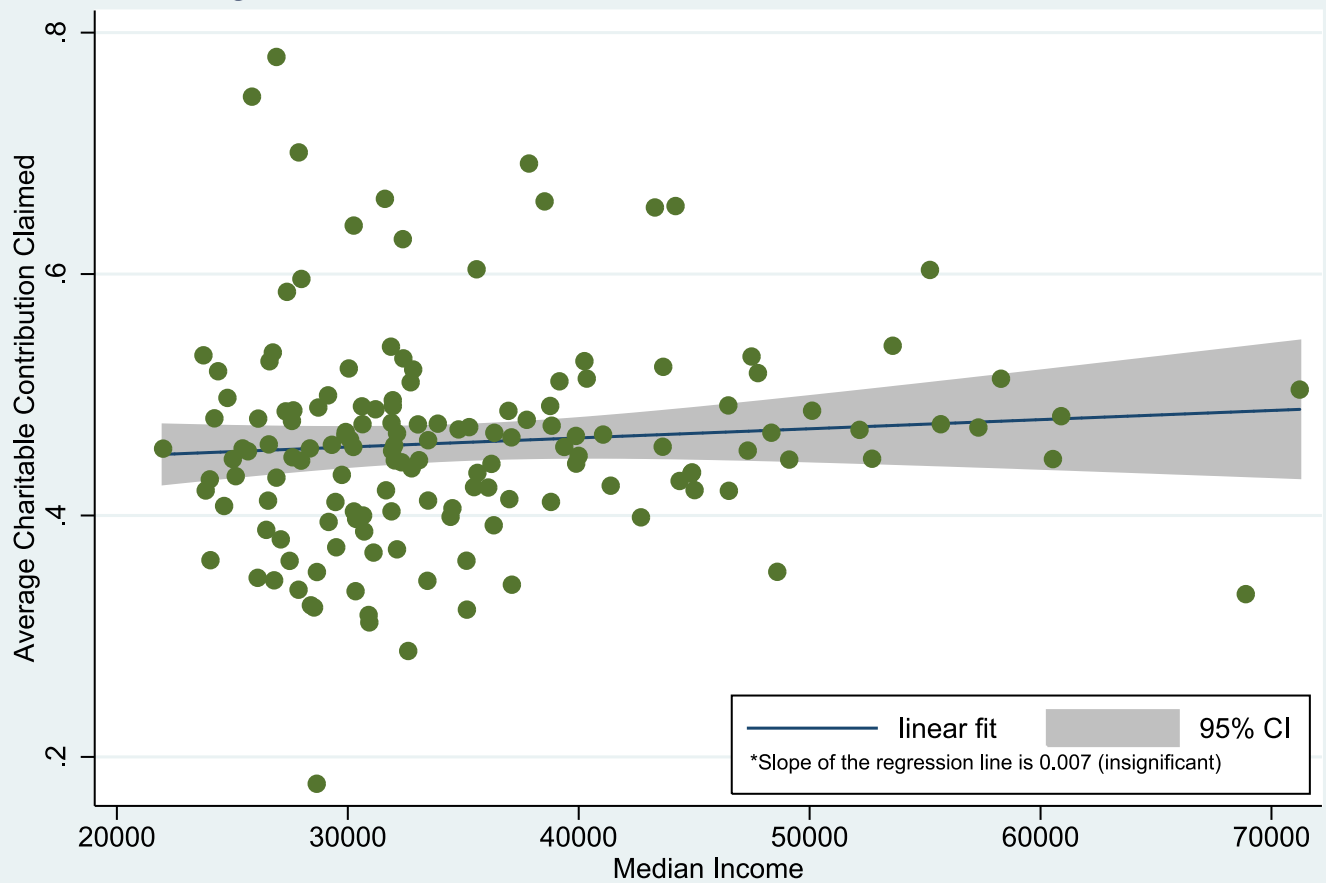


Figure 33. Median Income and the Mortgage Interest Deduction

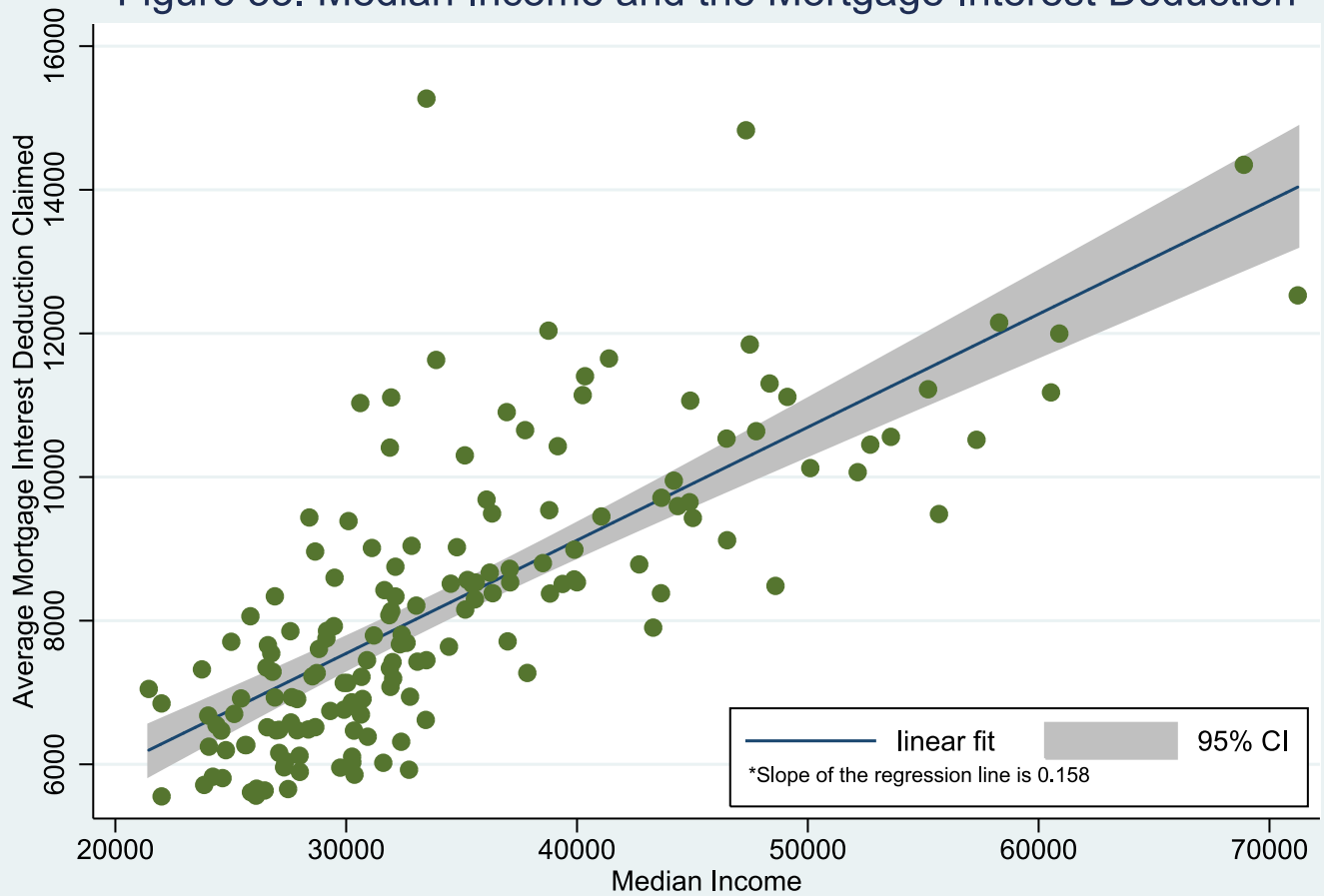


Figure 34. Median House Value and the Mortgage Interest Deduction

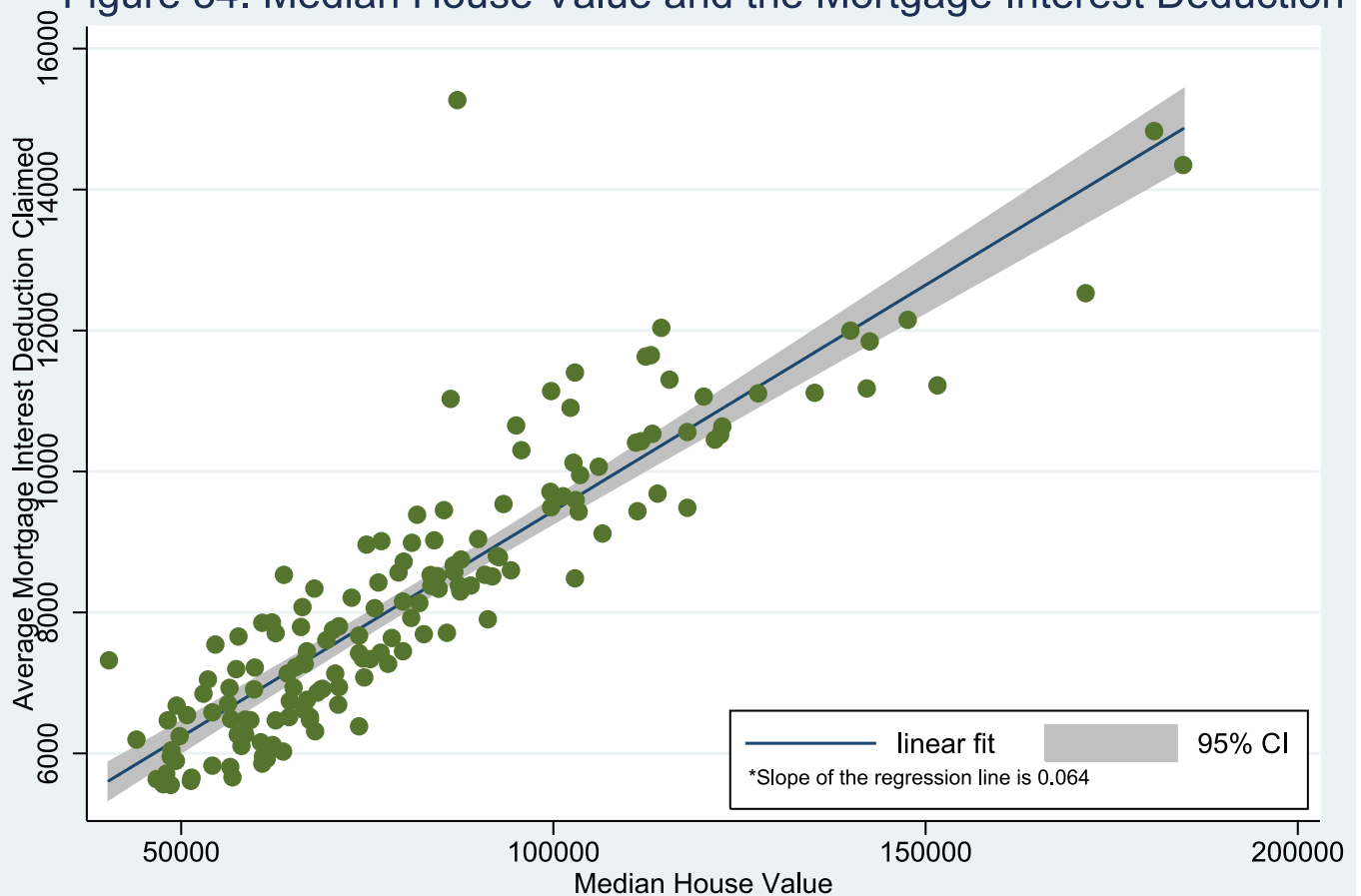
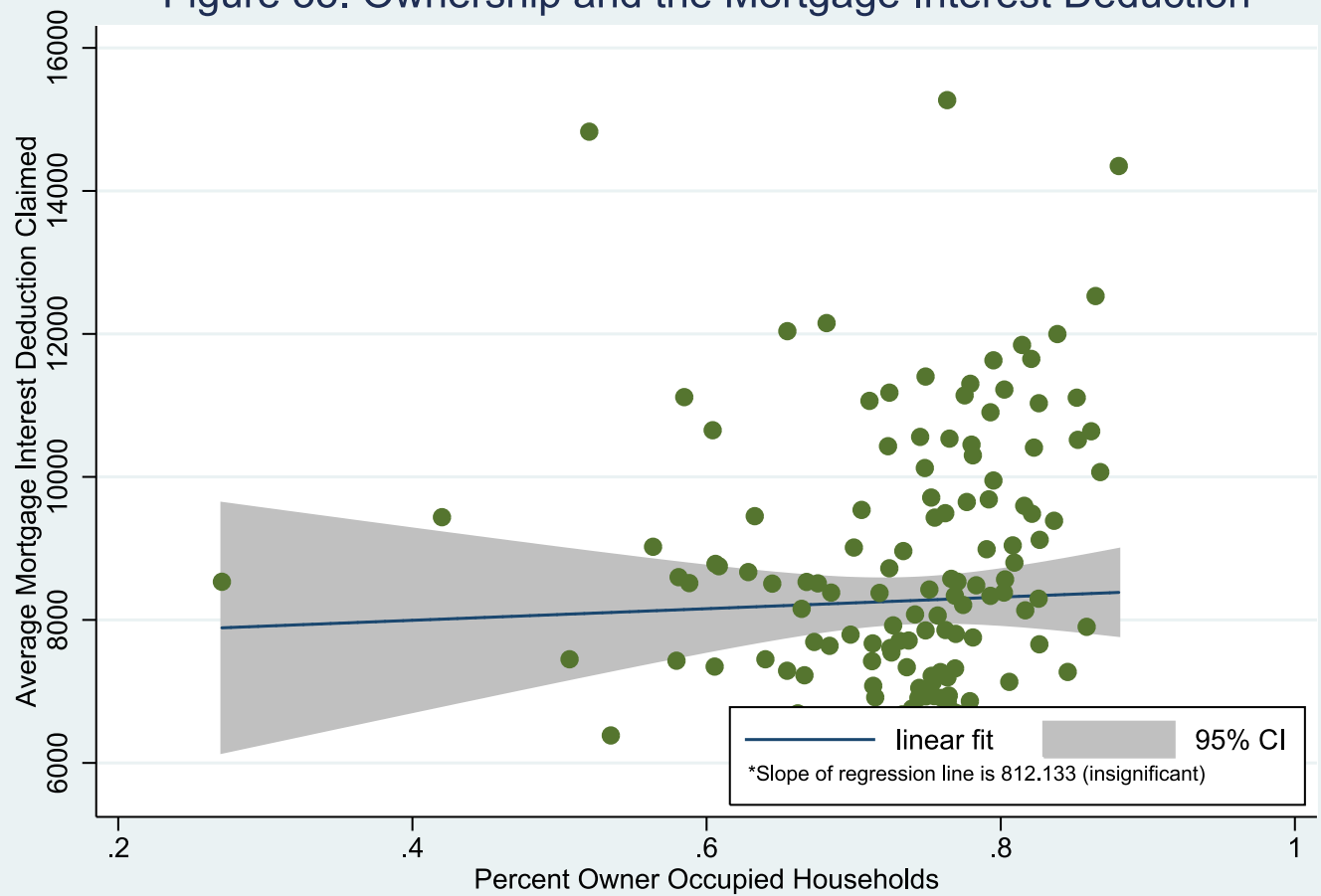


Figure 35. Ownership and the Mortgage Interest Deduction



Federal Tax Burden and Tax Breaks for Georgia Residents

by 6.4 cents. The results in Figure 33 and 34 by themselves are not entirely surprising—those with more income and more valuable (larger) homes claim more of the mortgage interest deduction. What is surprising is that Figure 35 demonstrates that mortgage interest deduction claims are not related to the percent of county residents that own a home. Taken together, this suggests that the mortgage interest deduction does not impact homeownership, but is related to home values.

VII. Concluding Comments

Overall, Georgia has a relatively low percentage of residents filing a federal income tax return. Despite this fact, the share of federal income taxes paid by Georgia residents as a whole is stable, and the taxes paid by Georgia residents ranks in the top quarter of income taxes paid at the state level, as seen in Table 1. Within Georgia, the burden of federal taxes varies widely across areas, with taxes paid per filer in the metro Atlanta and Savannah areas particularly high relative to the rest of the state. Within metro areas, there are also large differences in tax burdens, with the northern parts of the Atlanta area paying higher taxes on average than the southern part of the metro area.

On net, Georgians have a negative net benefit from the scheme of deductions allowed by the federal income tax system, although they do benefit more from individual policies, especially the EITC. The negative net benefit from itemized deductions means that Georgians would pay lower taxes as a group if the current system were replaced by an increase in the standard deduction. Looking across areas of the state, taxpayers in some areas do have a positive net benefit from many deductions, but this is offset by losses in other areas. On the whole, Georgians would end up with a lower tax bill if the current system of federal itemized deductions were replaced with an equal size increase in the standard deduction shared across all states.

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 1. FEDERAL INCOME TAX SUMMARY FOR ALL GEORGIA COUNTIES

County	Percent of Residents Filing Taxes	Dollars	Average Tax Per Filer
Appling		\$17,923,139	\$5,009.54
Atkinson		\$5,047,462	\$3,995.01
Bacon		\$10,709,932	\$4,874.98
Baker		\$4,257,250	\$6,159.16
Baldwin		\$48,737,352	\$5,960.68
Banks		\$33,075,066	\$5,467.23
Barrow		\$101,800,000	\$5,869.84
Bartow		\$196,800,000	\$6,886.87
Ben Hill		\$17,930,131	\$5,699.41
Berrien		\$23,102,868	\$5,494.76
Bibb		\$275,600,000	\$8,217.18
Bleckley		\$13,341,538	\$5,452.09
Brantley		\$13,287,827	\$4,280.86
Brooks		\$42,079,284	\$6,331.54
Bryan		\$83,641,727	\$9,171.27
Bulloch		\$92,740,195	\$6,656.01
Burke		\$35,336,993	\$4,662.11
Butts		\$33,399,187	\$5,382.82
Calhoun		NA	NA
Camden		\$74,300,572	\$5,461.87
Candler		\$12,305,927	\$5,721.61
Carroll		\$185,400,000	\$7,031.04
Catoosa		\$96,191,767	\$5,710.68
Charlton		\$8,458,225	\$4,779.14
Chatham		\$702,800,000	\$9,799.79
Chattahoochee		\$5,425,376	\$2,667.79
Chattooga		\$24,399,461	\$4,412.61
Cherokee		\$738,800,000	\$10,537.28
Clarke		\$205,000,000	\$9,226.25
Clay		NA	NA
Clayton		\$247,600,000	\$4,467.58
Clinch		\$8,003,623	\$4,803.46
Cobb		\$2,948,000,000	\$12,438.45
Coffee		\$41,265,715	\$5,755.39
Colquitt		\$38,192,551	\$5,818.12
Columbia		\$359,200,000	\$9,950.06
Cook		\$21,901,328	\$5,769.84
Coweta		\$293,200,000	\$8,442.41
Crawford		\$24,122,929	\$5,191.00
Crisp		\$24,028,039	\$5,952.22

Appendix Table 1 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 1 (CONTINUED). FEDERAL INCOME TAX SUMMARY FOR ALL GEORGIA COUNTIES

County	Percent of Residents Filing Taxes	Dollars	Average Tax Per Filer
Dade		\$26,230,148	\$6,178.79
Dawson		\$67,972,601	\$9,126.26
Decatur		NA	NA
DeKalb		\$2,274,000,000	\$11,282.00
Dodge		\$23,603,533	\$5,440.43
Dooly		\$12,776,785	\$5,759.15
Dougherty		\$65,664,065	\$5,032.23
Douglas		\$247,800,000	\$6,619.92
Early		NA	NA
Echols		\$11,848,428	\$6,821.28
Effingham		\$85,964,118	\$6,198.56
Elbert		\$27,494,295	\$5,592.16
Emanuel		\$25,234,601	\$5,084.30
Evans		\$15,193,574	\$6,241.25
Fannin		\$31,606,852	\$5,706.92
Fayette		\$526,900,000	\$13,976.16
Floyd		\$165,800,000	\$7,230.10
Forsyth		\$649,900,000	\$16,302.11
Franklin		\$29,509,848	\$5,511.59
Fulton		\$6,251,000,000	\$22,446.69
Gilmer		\$37,005,157	\$6,758.88
Glascok		\$2,605,401	\$4,202.82
Glynn		\$222,400,000	\$10,069.32
Gordon		\$69,765,861	\$5,388.16
Grady		\$19,777,806	\$8,949.19
Greene		\$75,564,484	\$19,186.06
Gwinnett		\$2,052,000,000	\$9,503.61
Habersham		\$61,255,819	\$6,476.09
Hall		\$420,600,000	\$9,177.74
Hancock		\$6,736,842	\$3,817.10
Haralson		\$40,128,729	\$6,141.14
Harris		\$93,050,170	\$9,883.28
Hart		\$37,575,965	\$5,690.69
Heard		\$13,290,032	\$4,627.50
Henry		\$388,200,000	\$7,065.63
Houston		\$259,800,000	\$6,724.75
Irwin		\$17,311,598	\$5,789.48
Jackson		\$158,000,000	\$8,328.19
Jasper		\$20,475,249	\$6,060.26
Jeff Davis		\$14,984,215	\$5,158.56

Appendix Table 1 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 1(CONTINUED). FEDERAL INCOME TAX SUMMARY FOR ALL GEORGIA COUNTIES

County	Percent of Residents Filing Taxes	Dollars	Average Tax Per Filer
Jefferson		\$16,331,083	\$4,751.18
Jenkins		\$6,424,596	\$4,400.44
Johnson		\$6,858,655	\$3,953.39
Jones		\$62,382,610	\$6,282.55
Lamar		\$21,554,314	\$5,171.57
Lanier		\$7,553,847	\$5,225.48
Laurens		\$68,580,504	\$6,248.85
Lee		\$52,735,915	\$7,075.62
Liberty		\$50,549,664	\$4,249.48
Lincoln		\$10,968,623	\$5,491.92
Long		\$10,984,305	\$4,136.08
Lowndes		\$142,300,000	\$6,954.76
Lumpkin		\$59,986,059	\$7,298.43
Macon		\$11,851,339	\$4,670.70
Madison		\$36,135,514	\$5,096.41
Marion		\$7,844,288	\$5,006.76
McDuffie		\$27,648,565	\$5,569.56
McIntosh		\$16,240,879	\$5,529.02
Meriwether		\$30,045,162	\$4,929.60
Miller		NA	NA
Mitchell		\$22,869,886	\$4,663.49
Monroe		\$109,100,000	\$10,574.68
Montgomery		\$10,641,332	\$5,455.95
Morgan		\$54,273,222	\$9,674.65
Murray		\$38,214,623	\$4,448.77
Muscogee		\$370,100,000	\$8,200.43
Newton		\$144,800,000	\$6,099.77
Oconee		\$151,300,000	\$11,727.32
Oglethorpe		\$24,194,815	\$5,090.53
Paulding		\$272,700,000	\$6,900.30
Peach		\$33,059,941	\$5,540.11
Pickens		\$78,927,256	\$9,555.17
Pierce		\$24,409,890	\$5,688.63
Pike		\$27,479,272	\$6,200.42
Polk		\$46,179,579	\$4,821.86
Pulaski		\$16,358,244	\$6,798.49
Putnam		\$51,908,408	\$9,595.86
Quitman		NA	NA
Rabun		\$30,513,117	\$7,091.44
Randolph		NA	NA

Appendix Table 1 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 1 (CONTINUED). FEDERAL INCOME TAX SUMMARY FOR ALL GEORGIA COUNTIES

County	Percent of Residents Filing Taxes	Dollars	Average Tax Per Filer
Richmond		\$294,700,000	\$6,395.62
Rockdale		\$185,300,000	\$7,046.08
Schley		\$5,558,329	\$5,909.37
Screven		\$18,567,340	\$5,513.23
Seminole		NA	NA
Spalding		\$87,197,358	\$6,087.71
Stephens		\$35,960,687	\$6,649.45
Stewart		\$3,504,799	\$3,686.17
Sumter		\$31,110,270	\$6,120.18
Talbot		\$7,206,406	\$4,671.14
Taliaferro		NA	NA
Tattnall		\$19,478,848	\$5,062.94
Taylor		\$8,345,324	\$4,967.60
Telfair		\$9,366,848	\$4,766.92
Terrell		NA	NA
Thomas		\$71,880,762	\$8,095.74
Tift		\$35,561,246	\$6,353.10
Toombs		\$30,191,547	\$6,763.95
Towns		\$21,348,776	\$6,831.32
Treutlen		\$5,177,894	\$4,239.10
Troup		\$106,800,000	\$7,787.32
Turner		\$7,319,036	\$4,256.42
Twiggs		\$13,180,356	\$4,154.04
Union		\$30,930,967	\$6,735.72
Upson		\$34,090,691	\$5,120.88
Walker		\$90,669,113	\$4,901.14
Walton		\$199,600,000	\$7,889.36
Ware		\$45,067,000	\$5,570.95
Warren		\$6,327,970	\$4,200.67
Washington		\$26,435,843	\$5,713.79
Wayne		\$36,435,961	\$5,652.35
Webster		\$2,125,809	\$3,785.43
Wheeler		\$4,097,197	\$3,885.48
White		\$37,101,833	\$6,208.60
Whitfield		\$173,100,000	\$8,253.70
Wilcox		\$6,064,308	\$4,120.33
Wilkes		\$14,197,897	\$5,994.92
Wilkinson		\$11,593,096	\$4,489.92
Worth		\$30,320,272	\$4,740.43

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 2. ITEMIZED DEDUCTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Appling County	47.44%	\$19,260.82	-\$6,559.18
Atkinson County	29.48%	\$17,488.95	-\$8,331.05
Bacon County	44.10%	\$19,049.76	-\$6,770.24
Baker County	53.56%	\$18,750.04	-\$7,069.96
Baldwin County	55.01%	\$18,929.02	-\$6,890.98
Banks County	50.40%	\$18,602.84	-\$7,217.16
Barrow County	67.36%	\$18,984.85	-\$6,835.15
Bartow County	64.78%	\$21,047.17	-\$4,772.83
Ben Hill County	39.39%	\$18,368.01	-\$7,451.99
Berrien County	39.35%	\$18,166.16	-\$7,653.84
Bibb County	54.78%	\$21,862.18	-\$3,957.82
Bleckley County	44.26%	\$17,599.34	-\$8,220.66
Brantley County	36.88%	\$17,849.35	-\$7,970.65
Brooks County	43.50%	\$20,639.49	-\$5,180.51
Bryan County	66.08%	\$24,675.54	-\$1,144.46
Bulloch County	51.30%	\$20,692.00	-\$5,128.00
Burke County	52.05%	\$18,006.86	-\$7,813.14
Butts County	66.75%	\$19,192.72	-\$6,627.28
Calhoun County	NA	NA	NA
Camden County	57.56%	\$20,230.66	-\$5,589.34
Candler County	47.73%	\$19,182.75	-\$6,637.25
Carroll County	59.33%	\$20,973.03	-\$4,846.97
Catoosa County	50.98%	\$19,005.03	-\$6,814.97
Charlton County	41.09%	\$18,933.84	-\$6,886.16
Chatham County	55.92%	\$24,099.27	-\$1,720.73
Chattahoochee County	26.81%	\$16,363.39	-\$9,456.61
Chattooga County	36.96%	\$17,362.04	-\$8,457.96
Cherokee County	73.03%	\$24,061.14	-\$1,758.86
Clarke County	52.83%	\$21,775.24	-\$4,044.76
Clay County	NA	NA	NA
Clayton County	71.74%	\$18,465.28	-\$7,354.72
Clinch County	35.84%	\$21,879.08	-\$3,940.92
Cobb County	69.73%	\$22,895.59	-\$2,924.41
Coffee County	43.01%	\$20,183.90	-\$5,636.10
Colquitt County	40.80%	\$20,583.29	-\$5,236.71
Columbia County	65.31%	\$22,422.87	-\$3,397.13
Cook County	42.52%	\$19,589.01	-\$6,230.99
Coweta County	70.75%	\$21,631.63	-\$4,188.37
Crawford County	54.00%	\$18,258.59	-\$7,561.41
Crisp County	45.69%	\$19,388.38	-\$6,431.62

Appendix Table 2 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 2 (CONTINUED). ITEMIZED DEDUCTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Dade County	42.87%	\$20,837.27	-\$4,982.73
Dawson County	64.64%	\$25,049.54	-\$770.46
Decatur County	NA	NA	NA
DeKalb County	67.05%	\$23,869.77	-\$1,950.23
Dodge County	43.57%	\$18,061.49	-\$7,758.51
Dooly County	43.72%	\$17,985.65	-\$7,834.35
Dougherty County	49.87%	\$18,484.97	-\$7,335.03
Douglas County	71.65%	\$20,439.97	-\$5,380.03
Early County	NA	NA	NA
Echols County	51.97%	\$20,719.07	-\$5,100.93
Effingham County	64.55%	\$19,974.44	-\$5,845.56
Elbert County	41.91%	\$17,802.57	-\$8,017.43
Emanuel County	43.76%	\$18,636.80	-\$7,183.20
Evans County	43.10%	\$19,335.06	-\$6,484.94
Fannin County	55.08%	\$22,024.51	-\$3,795.49
Fayette County	74.79%	\$27,519.65	\$1,699.65
Floyd County	50.77%	\$22,434.47	-\$3,385.53
Forsyth County	77.27%	\$28,320.17	\$2,500.17
Franklin County	45.43%	\$19,082.44	-\$6,737.56
Fulton County	72.12%	\$31,989.52	\$6,169.52
Gilmer County	52.13%	\$22,699.18	-\$3,120.82
GlascocK County	46.59%	\$17,137.99	-\$8,682.01
Glynn County	58.84%	\$26,615.68	\$795.68
Gordon County	51.42%	\$18,821.08	-\$6,998.92
Grady County	46.29%	\$23,631.34	-\$2,188.66
Greene County	60.94%	\$36,499.76	\$10,679.76
Gwinnett County	75.46%	\$22,560.31	-\$3,259.69
Habersham County	53.43%	\$21,092.58	-\$4,727.42
Hall County	65.24%	\$23,600.56	-\$2,219.44
Hancock County	55.90%	\$17,532.05	-\$8,287.95
Haralson County	50.96%	\$19,323.27	-\$6,496.73
Harris County	71.19%	\$23,870.91	-\$1,949.09
Hart County	46.03%	\$20,077.27	-\$5,742.73
Heard County	51.09%	\$18,400.36	-\$7,419.64
Henry County	78.00%	\$22,318.21	-\$3,501.79
Houston County	56.89%	\$19,305.05	-\$6,514.95
Irwin County	40.91%	\$18,828.76	-\$6,991.24
Jackson County	66.71%	\$23,159.89	-\$2,660.11
Jasper County	68.82%	\$20,103.63	-\$5,716.37
Jeff Davis County	43.94%	\$18,603.71	-\$7,216.29

Appendix Table 2 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 2 (CONTINUED). ITEMIZED DEDUCTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Jefferson County	48.47%	\$17,703.45	-\$8,116.55
Jenkins County	39.20%	\$17,359.93	-\$8,460.07
Johnson County	42.91%	\$17,259.23	-\$8,560.77
Jones County	58.05%	\$19,188.46	-\$6,631.54
Lamar County	54.88%	\$19,359.25	-\$6,460.75
Lanier County	38.63%	\$22,267.22	-\$3,552.78
Laurens County	48.90%	\$19,231.27	-\$6,588.73
Lee County	62.20%	\$20,409.66	-\$5,410.34
Liberty County	50.16%	\$18,401.05	-\$7,418.95
Lincoln County	46.97%	\$19,825.44	-\$5,994.56
Long County	47.69%	\$17,756.83	-\$8,063.17
Lowndes County	47.12%	\$21,358.68	-\$4,461.32
Lumpkin County	56.10%	\$21,381.33	-\$4,438.67
Macon County	42.67%	\$16,825.62	-\$8,994.38
Madison County	50.46%	\$18,178.87	-\$7,641.13
Marion County	46.20%	\$18,289.50	-\$7,530.50
McDuffie County	53.58%	\$20,537.61	-\$5,282.39
McIntosh County	51.64%	\$22,291.21	-\$3,528.79
Meriwether County	58.05%	\$18,595.18	-\$7,224.82
Miller County	NA	NA	NA
Mitchell County	41.40%	\$18,592.59	-\$7,227.41
Monroe County	62.01%	\$24,447.78	-\$1,372.22
Montgomery County	45.97%	\$18,946.91	-\$6,873.09
Morgan County	64.69%	\$24,464.09	-\$1,355.91
Murray County	38.34%	\$16,767.64	-\$9,052.36
Muscogee County	55.87%	\$22,074.51	-\$3,745.49
Newton County	75.45%	\$19,613.32	-\$6,206.68
Oconee County	64.69%	\$25,244.30	-\$575.70
Oglethorpe County	52.12%	\$17,810.85	-\$8,009.15
Paulding County	74.83%	\$20,559.43	-\$5,260.57
Peach County	56.64%	\$18,518.37	-\$7,301.63
Pickens County	62.66%	\$24,419.93	-\$1,400.07
Pierce County	48.11%	\$19,789.04	-\$6,030.96
Pike County	64.55%	\$20,933.60	-\$4,886.40
Polk County	49.24%	\$17,798.66	-\$8,021.34
Pulaski County	50.70%	\$19,179.72	-\$6,640.28
Putnam County	61.10%	\$24,343.68	-\$1,476.32
Quitman County	NA	NA	NA
Rabun County	51.08%	\$24,481.45	-\$1,338.55
Randolph County	NA	NA	NA

Appendix Table 2 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 2 (CONTINUED). ITEMIZED DEDUCTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Richmond County	49.28%	\$19,496.10	-\$6,323.90
Rockdale County	70.23%	\$21,701.46	-\$4,118.54
Schley County	41.55%	\$19,926.24	-\$5,893.76
Screven County	43.13%	\$18,448.50	-\$7,371.50
Seminole County	29.60%	\$16,794.92	-\$9,025.08
Spalding County	61.03%	\$20,213.97	-\$5,606.03
Stephens County	41.34%	\$19,574.06	-\$6,245.94
Stewart County	31.37%	\$16,818.38	-\$9,001.62
Sumter County	47.44%	\$21,093.02	-\$4,726.98
Talbot County	54.72%	\$18,784.89	-\$7,035.11
Taliaferro County	NA	NA	NA
Tattnall County	42.36%	\$18,429.07	-\$7,390.93
Taylor County	44.79%	\$17,867.72	-\$7,952.28
Telfair County	46.44%	\$16,640.91	-\$9,179.09
Terrell County	NA	NA	NA
Thomas County	47.39%	\$22,303.06	-\$3,516.94
Tift County	49.17%	\$19,464.03	-\$6,355.97
Toombs County	47.63%	\$19,811.43	-\$6,008.57
Towns County	56.22%	\$22,315.58	-\$3,504.42
Treutlen County	41.66%	\$19,355.09	-\$6,464.91
Troup County	61.41%	\$21,964.40	-\$3,855.60
Turner County	44.19%	\$18,088.51	-\$7,731.49
Twiggs County	47.91%	\$16,379.53	-\$9,440.47
Union County	58.24%	\$22,174.92	-\$3,645.08
Upson County	44.12%	\$17,947.04	-\$7,872.96
Walker County	42.18%	\$17,966.99	-\$7,853.01
Walton County	74.16%	\$21,757.32	-\$4,062.68
Ware County	39.49%	\$19,681.01	-\$6,138.99
Warren County	49.41%	\$18,003.94	-\$7,816.06
Washington County	53.22%	\$20,551.49	-\$5,268.51
Wayne County	47.77%	\$19,363.82	-\$6,456.18
Webster County	29.90%	\$16,720.50	-\$9,099.50
Wheeler County	45.16%	\$16,774.49	-\$9,045.51
White County	59.07%	\$22,009.97	-\$3,810.03
Whitfield County	51.13%	\$21,952.40	-\$3,867.60
Wilcox County	35.13%	\$16,761.24	-\$9,058.76
Wilkes County	42.95%	\$18,591.08	-\$7,228.92
Wilkinson County	47.84%	\$17,335.93	-\$8,484.07
Worth County	47.78%	\$18,114.62	-\$7,705.38

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 3. EITC CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Appling County	55.58%	\$2,254.95	\$262.73
Atkinson County	91.01%	\$2,426.70	\$434.48
Bacon County	61.01%	\$2,170.86	\$178.64
Baker County	53.49%	\$2,396.41	\$404.19
Baldwin County	55.01%	\$2,431.15	\$438.93
Banks County	38.91%	\$2,064.88	\$72.66
Barrow County	31.40%	\$2,045.64	\$53.42
Bartow County	34.63%	\$2,114.42	\$122.20
Ben Hill County	68.42%	\$2,230.21	\$237.99
Berrien County	59.80%	\$2,300.93	\$308.71
Bibb County	53.71%	\$2,495.34	\$503.12
Bleckley County	45.67%	\$2,260.79	\$268.57
Brantley County	51.95%	\$2,124.41	\$132.19
Brooks County	51.91%	\$2,281.98	\$289.76
Bryan County	27.46%	\$2,140.20	\$147.98
Bulloch County	43.52%	\$2,228.13	\$235.91
Burke County	74.49%	\$2,423.55	\$431.33
Butts County	43.24%	\$2,292.57	\$300.35
Calhoun County	NA	NA	NA
Camden County	33.75%	\$2,061.67	\$69.45
Candler County	64.32%	\$2,387.62	\$395.40
Carroll County	37.52%	\$2,155.97	\$163.75
Catoosa County	30.86%	\$2,002.85	\$10.63
Charlton County	57.10%	\$2,271.05	\$278.83
Chatham County	38.98%	\$2,207.84	\$215.62
Chattahoochee County	89.68%	\$2,282.64	\$290.42
Chattooga County	47.82%	\$1,998.03	\$5.81
Cherokee County	15.88%	\$1,917.74	-\$74.48
Clarke County	35.36%	\$2,090.05	\$97.83
Clay County	NA	NA	NA
Clayton County	63.11%	\$2,325.88	\$333.66
Clinch County	71.46%	\$2,371.43	\$379.21
Cobb County	19.49%	\$2,072.04	\$79.82
Coffee County	74.08%	\$2,384.98	\$392.76
Colquitt County	70.81%	\$2,397.07	\$404.85
Columbia County	20.60%	\$2,018.78	\$26.56
Cook County	61.70%	\$2,287.96	\$295.74
Coweta County	24.79%	\$2,150.78	\$158.56
Crawford County	51.34%	\$2,296.61	\$304.39
Crisp County	81.07%	\$2,494.41	\$502.19

Appendix Table 3 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 3 (CONTINUED). EITC CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Dade County	34.82%	\$1,950.60	-\$41.62
Dawson County	23.70%	\$1,902.07	-\$90.15
Decatur County	NA	NA	NA
DeKalb County	36.98%	\$2,184.27	\$192.05
Dodge County	62.66%	\$2,274.50	\$282.28
Dooly County	83.96%	\$2,532.29	\$540.07
Dougherty County	87.08%	\$2,482.53	\$490.31
Douglas County	33.61%	\$2,141.95	\$149.73
Early County	NA	NA	NA
Echols County	39.37%	\$2,168.19	\$175.97
Effingham County	27.79%	\$2,122.96	\$130.74
Elbert County	53.83%	\$2,105.74	\$113.52
Emanuel County	82.74%	\$2,466.25	\$474.03
Evans County	65.37%	\$2,404.42	\$412.20
Fannin County	42.55%	\$2,131.44	\$139.22
Fayette County	16.10%	\$2,064.23	\$72.01
Floyd County	41.18%	\$2,207.26	\$215.04
Forsyth County	10.15%	\$1,854.10	-\$138.12
Franklin County	41.29%	\$2,028.17	\$35.95
Fulton County	29.76%	\$2,262.93	\$270.71
Gilmer County	41.48%	\$2,165.18	\$172.96
Glascocock County	49.58%	\$2,190.89	\$198.67
Glynn County	34.91%	\$2,100.30	\$108.08
Gordon County	44.04%	\$2,119.54	\$127.32
Grady County	58.79%	\$2,343.82	\$351.60
Greene County	47.74%	\$2,380.82	\$388.60
Gwinnett County	29.03%	\$2,125.73	\$133.51
Habersham County	32.62%	\$2,003.20	\$10.98
Hall County	31.64%	\$2,126.90	\$134.68
Hancock County	97.98%	\$2,579.35	\$587.13
Haralson County	41.21%	\$2,079.23	\$87.01
Harris County	29.25%	\$2,215.81	\$223.59
Hart County	42.77%	\$2,051.58	\$59.36
Heard County	45.59%	\$2,169.47	\$177.25
Henry County	32.18%	\$2,199.74	\$207.52
Houston County	32.40%	\$2,189.15	\$196.93
Irwin County	66.60%	\$2,252.18	\$259.96
Jackson County	28.69%	\$2,057.53	\$65.31
Jasper County	42.58%	\$2,327.68	\$335.46
Jeff Davis County	70.11%	\$2,353.06	\$360.84

Appendix Table 3 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 3 (CONTINUED). EITC CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Jefferson County	83.04%	\$2,488.17	\$495.95
Jenkins County	90.92%	\$2,351.73	\$359.51
Johnson County	73.67%	\$2,461.92	\$469.70
Jones County	46.58%	\$2,362.07	\$369.85
Lamar County	48.52%	\$2,162.79	\$170.57
Lanier County	67.89%	\$2,319.18	\$326.96
Laurens County	61.74%	\$2,365.05	\$372.83
Lee County	32.33%	\$2,160.49	\$168.27
Liberty County	74.29%	\$2,311.85	\$319.63
Lincoln County	55.12%	\$2,158.78	\$166.56
Long County	63.65%	\$2,284.48	\$292.26
Lowndes County	50.73%	\$2,261.72	\$269.50
Lumpkin County	29.76%	\$1,909.28	-\$82.94
Macon County	123.95%	\$2,319.61	\$327.39
Madison County	22.73%	\$2,167.64	\$175.42
Marion County	141.10%	\$2,359.68	\$367.46
McDuffie County	58.65%	\$2,093.16	\$100.94
McIntosh County	34.90%	\$2,391.14	\$398.92
Meriwether County	59.97%	\$2,390.44	\$398.22
Miller County	NA	NA	NA
Mitchell County	82.33%	\$2,461.60	\$469.38
Monroe County	31.22%	\$2,238.11	\$245.89
Montgomery County	63.71%	\$2,415.69	\$423.47
Morgan County	36.56%	\$2,208.35	\$216.13
Murray County	49.81%	\$2,084.21	\$91.99
Muscogee County	60.52%	\$2,498.78	\$506.56
Newton County	43.08%	\$2,231.89	\$239.67
Oconee County	20.61%	\$1,944.27	-\$47.95
Oglethorpe County	39.47%	\$2,090.89	\$98.67
Paulding County	26.08%	\$2,042.01	\$49.79
Peach County	43.95%	\$2,206.46	\$214.24
Pickens County	24.60%	\$2,016.32	\$24.10
Pierce County	48.85%	\$2,115.20	\$122.98
Pike County	32.27%	\$2,117.38	\$125.16
Polk County	45.82%	\$2,142.91	\$150.69
Pulaski County	52.33%	\$2,252.72	\$260.50
Putnam County	47.77%	\$2,395.59	\$403.37
Quitman County	NA	NA	NA
Rabun County	32.87%	\$2,012.00	\$19.78
Randolph County	NA	NA	NA

Appendix Table 3 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 3 (CONTINUED). EITC CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Richmond County	58.79%	\$2,368.38	\$376.16
Rockdale County	35.97%	\$2,178.25	\$186.03
Schley County	55.71%	\$2,240.49	\$248.27
Screven County	62.28%	\$2,229.62	\$237.40
Seminole County	NA	NA	NA
Spalding County	55.17%	\$2,402.33	\$410.11
Stephens County	41.77%	\$1,981.48	-\$10.74
Stewart County	91.21%	\$2,501.48	\$509.26
Sumter County	61.98%	\$2,361.53	\$369.31
Talbot County	72.31%	\$2,459.50	\$467.28
Taliaferro County	NA	NA	NA
Tattnall County	62.94%	\$2,361.13	\$368.91
Taylor County	75.92%	\$2,598.66	\$606.44
Telfair County	72.12%	\$2,340.94	\$348.72
Terrell County	NA	NA	NA
Thomas County	51.47%	\$2,273.13	\$280.91
Tift County	72.86%	\$2,408.98	\$416.76
Toombs County	66.16%	\$2,491.29	\$499.07
Towns County	24.86%	\$1,921.56	-\$70.66
Treutlen County	74.46%	\$2,521.13	\$528.91
Troup County	56.03%	\$2,422.17	\$429.95
Turner County	95.18%	\$2,536.75	\$544.53
Twiggs County	70.39%	\$2,379.07	\$386.85
Union County	28.87%	\$1,965.08	-\$27.14
Upson County	52.38%	\$2,170.77	\$178.55
Walker County	40.14%	\$2,007.76	\$15.54
Walton County	30.12%	\$2,133.37	\$141.15
Ware County	55.16%	\$2,204.51	\$212.29
Warren County	81.83%	\$2,381.35	\$389.13
Washington County	67.38%	\$2,419.25	\$427.03
Wayne County	53.50%	\$2,275.13	\$282.91
Webster County	86.94%	\$2,392.87	\$400.65
Wheeler County	75.82%	\$2,340.55	\$348.33
White County	34.72%	\$1,925.21	-\$67.01
Whitfield County	49.12%	\$2,139.88	\$147.66
Wilcox County	61.86%	\$2,393.17	\$400.95
Wilkes County	59.69%	\$2,265.03	\$272.81
Wilkinson County	61.76%	\$2,418.87	\$426.65
Worth County	70.37%	\$2,383.52	\$391.30

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 4. CHARITABLE CONTRIBUTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Appling County	38.83%	\$5,079.64	\$793.64
Atkinson County	24.14%	\$4,405.21	\$119.21
Bacon County	33.61%	\$4,255.14	-\$30.86
Baker County	47.07%	\$5,350.13	\$1,064.13
Baldwin County	47.40%	\$3,934.97	-\$351.03
Banks County	37.14%	\$3,718.51	-\$567.49
Barrow County	50.24%	\$3,452.85	-\$833.15
Bartow County	52.68%	\$3,885.74	-\$400.26
Ben Hill County	32.34%	\$4,844.70	\$558.70
Berrien County	30.50%	\$3,962.60	-\$323.40
Bibb County	48.02%	\$5,326.23	\$1,040.23
Bleckley County	37.77%	\$4,517.32	\$231.32
Brantley County	28.36%	\$3,773.36	-\$512.64
Brooks County	35.28%	\$4,770.98	\$484.98
Bryan County	53.05%	\$3,723.49	-\$562.51
Bulloch County	42.49%	\$4,627.68	\$341.68
Burke County	45.50%	\$4,105.86	-\$180.14
Butts County	54.66%	\$3,971.19	-\$314.81
Calhoun County	NA	NA	NA
Camden County	46.13%	\$3,397.88	-\$888.12
Candler County	39.40%	\$4,129.89	-\$156.11
Carroll County	47.28%	\$4,429.64	\$143.64
Catoosa County	40.26%	\$4,420.06	\$134.06
Charlton County	32.62%	\$4,680.74	\$394.74
Chatham County	46.44%	\$4,757.21	\$471.21
Chattahoochee County	19.07%	\$3,414.79	-\$871.21
Chattooga County	28.61%	\$4,110.29	-\$175.71
Cherokee County	60.48%	\$3,561.53	-\$724.47
Clarke County	42.03%	\$5,230.39	\$944.39
Clay County	NA	NA	NA
Clayton County	59.72%	\$3,930.20	-\$355.80
Clinch County	28.21%	\$6,109.39	\$1,823.39
Cobb County	55.01%	\$4,350.49	\$64.49
Coffee County	35.46%	\$4,744.17	\$458.17
Colquitt County	34.34%	\$5,720.93	\$1,434.93
Columbia County	56.73%	\$4,538.03	\$252.03
Cook County	33.95%	\$4,416.23	\$130.23
Coweta County	59.25%	\$3,645.12	-\$640.88
Crawford County	44.97%	\$4,314.44	\$28.44
Crisp County	38.58%	\$4,719.30	\$433.30

Appendix Table 4 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 4 (CONTINUED). CHARITABLE CONTRIBUTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Dade County	33.79%	\$5,138.87	\$852.87
Dawson County	50.46%	\$3,966.08	-\$319.92
Decatur County	NA	NA	NA
DeKalb County	56.71%	\$4,746.41	\$460.41
Dodge County	37.84%	\$5,151.01	\$865.01
Dooly County	34.77%	\$5,063.48	\$777.48
Dougherty County	43.66%	\$5,150.52	\$864.52
Douglas County	59.12%	\$3,702.42	-\$583.58
Early County	NA	NA	NA
Echols County	41.99%	\$3,933.59	-\$352.41
Effingham County	50.33%	\$3,499.57	-\$786.43
Elbert County	32.66%	\$4,795.23	\$509.23
Emanuel County	37.12%	\$4,215.54	-\$70.46
Evans County	34.12%	\$4,635.99	\$349.99
Fannin County	41.88%	\$3,651.98	-\$634.02
Fayette County	65.44%	\$5,293.85	\$1,007.85
Floyd County	42.93%	\$6,134.41	\$1,848.41
Forsyth County	65.16%	\$4,001.80	-\$284.20
Franklin County	35.38%	\$4,351.31	\$65.31
Fulton County	57.14%	\$7,005.44	\$2,719.44
Gilmer County	39.28%	\$3,753.03	-\$532.97
GlascocK County	38.44%	\$2,964.58	-\$1,321.42
Glynn County	49.47%	\$4,857.56	\$571.56
Gordon County	39.39%	\$4,006.00	-\$280.00
Grady County	38.65%	\$6,399.43	\$2,113.43
Greene County	53.36%	\$7,701.02	\$3,415.02
Gwinnett County	61.19%	\$3,920.88	-\$365.12
Habersham County	43.31%	\$4,955.81	\$669.81
Hall County	51.78%	\$4,688.58	\$402.58
Hancock County	48.13%	\$3,431.53	-\$854.47
Haralson County	39.61%	\$3,967.76	-\$318.24
Harris County	61.64%	\$4,594.48	\$308.48
Hart County	37.59%	\$4,449.59	\$163.59
Heard County	40.85%	\$3,845.85	-\$440.15
Henry County	65.05%	\$4,096.36	-\$189.64
Houston County	48.55%	\$4,287.46	\$1.46
Irwin County	33.70%	\$4,950.82	\$664.82
Jackson County	52.33%	\$3,902.85	-\$383.15
Jasper County	56.17%	\$3,570.88	-\$715.12

Appendix Table 4 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 4 (CONTINUED). CHARITABLE CONTRIBUTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Jeff Davis County	35.03%	\$4,360.85	\$74.85
Jefferson County	42.64%	\$4,415.81	\$129.81
Jenkins County	34.23%	\$4,048.35	-\$237.65
Johnson County	37.27%	\$4,197.46	-\$88.54
Jones County	50.27%	\$4,427.33	\$141.33
Lamar County	43.74%	\$4,030.73	-\$255.27
Lanier County	29.12%	\$4,332.13	\$46.13
Laurens County	43.49%	\$4,940.27	\$654.27
Lee County	52.27%	\$4,217.48	-\$68.52
Liberty County	40.32%	\$3,973.75	-\$312.25
Lincoln County	41.52%	\$4,326.33	\$40.33
Long County	38.00%	\$3,968.92	-\$317.08
Lowndes County	38.88%	\$4,963.17	\$677.17
Lumpkin County	43.23%	\$3,512.27	-\$773.73
Macon County	89.77%	\$4,616.28	\$330.28
Madison County	17.19%	\$3,839.02	-\$446.98
Marion County	59.55%	\$4,670.24	\$384.24
McDuffie County	55.78%	\$3,535.37	-\$750.63
McIntosh County	20.14%	\$3,794.85	-\$491.15
Meriwether County	46.58%	\$3,661.44	-\$624.56
Miller County	NA	NA	NA
Mitchell County	33.96%	\$4,718.70	\$432.70
Monroe County	52.86%	\$5,467.81	\$1,181.81
Montgomery County	37.31%	\$4,238.98	-\$47.02
Morgan County	52.88%	\$4,786.62	\$500.62
Murray County	26.40%	\$3,638.78	-\$647.22
Muscogee County	47.00%	\$5,319.46	\$1,033.46
Newton County	61.46%	\$3,519.56	-\$766.44
Oconee County	54.56%	\$5,322.86	\$1,036.86
Oglethorpe County	40.50%	\$3,335.75	-\$950.25
Paulding County	59.64%	\$3,141.07	-\$1,144.93
Peach County	47.54%	\$4,251.27	-\$34.73
Pickens County	50.50%	\$4,298.51	\$12.51
Pierce County	39.03%	\$4,432.27	\$146.27
Pike County	50.64%	\$3,826.49	-\$459.51
Polk County	38.20%	\$3,489.65	-\$796.35
Pulaski County	43.73%	\$4,612.91	\$326.91
Putnam County	51.05%	\$4,564.22	\$278.22
Quitman County	NA	NA	NA

Appendix Table 4 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 4 (CONTINUED). CHARITABLE CONTRIBUTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Rabun County	40.57%	\$4,331.06	\$45.06
Randolph County	NA	NA	NA
Richmond County	43.29%	\$4,977.36	\$691.36
Rockdale County	59.21%	\$4,378.13	\$92.13
Schley County	31.97%	\$4,357.09	\$71.09
Screven County	35.15%	\$4,125.42	-\$160.58
Seminole County	NA	NA	NA
Spalding County	50.55%	\$4,346.19	\$60.19
Stephens County	33.48%	\$5,291.29	\$1,005.29
Stewart County	25.62%	\$3,576.61	-\$709.39
Sumter County	40.33%	\$5,581.22	\$1,295.22
Talbot County	45.64%	\$3,876.71	-\$409.29
Taliaferro County	NA	NA	NA
Tattnall County	35.31%	\$4,267.27	-\$18.73
Taylor County	37.86%	\$4,471.45	\$185.45
Telfair County	39.22%	\$4,132.40	-\$153.60
Terrell County	NA	NA	NA
Thomas County	39.28%	\$5,698.12	\$1,412.12
Tift County	41.82%	\$4,632.70	\$346.70
Toombs County	39.35%	\$4,905.83	\$619.83
Towns County	45.75%	\$4,688.34	\$402.34
Treutlen County	33.57%	\$4,565.15	\$279.15
Troup County	52.76%	\$4,422.16	\$136.16
Turner County	34.69%	\$4,244.27	-\$41.73
Twiggs County	41.89%	\$4,224.43	-\$61.57
Union County	45.07%	\$4,238.53	-\$47.47
Upson County	34.68%	\$3,993.19	-\$292.81
Walker County	31.96%	\$4,427.09	\$141.09
Walton County	59.84%	\$3,865.15	-\$420.85
Ware County	32.91%	\$4,668.19	\$382.19
Warren County	40.65%	\$3,784.83	-\$501.17
Washington County	46.27%	\$4,878.17	\$592.17
Wayne County	40.00%	\$4,624.05	\$338.05
Webster County	23.17%	\$3,677.38	-\$608.62
Wheeler County	38.14%	\$3,746.43	-\$539.57
White County	48.01%	\$4,097.00	-\$189.00
Whitfield County	40.61%	\$5,988.99	\$1,702.99
Wilcox County	29.46%	\$4,631.79	\$345.79
Wilkes County	35.81%	\$4,151.26	-\$134.74
Wilkinson County	42.14%	\$4,579.35	\$293.35
Worth County	40.39%	\$4,483.79	\$197.79

Federal Tax Burden and Tax Breaks for Georgia Residents

APPENDIX TABLE 5. MORTGAGE INTEREST DEDUCTION CLAIMS ACROSS ALL GEORGIA COUNTIES

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Appling County	32.57%	\$6,027.22	-\$5,980.78
Atkinson County	19.60%	\$5,635.94	-\$6,372.06
Bacon County	31.20%	\$6,930.65	-\$5,077.35
Baker County	36.33%	\$6,469.61	-\$5,538.39
Baldwin County	41.11%	\$8,154.97	-\$3,853.03
Banks County	42.32%	\$8,801.45	-\$3,206.55
Barrow County	60.17%	\$9,430.60	-\$2,577.40
Bartow County	55.04%	\$9,711.50	-\$2,296.50
Ben Hill County	28.11%	\$6,158.39	-\$5,849.61
Berrien County	29.50%	\$7,133.77	-\$4,874.23
Bibb County	43.36%	\$8,515.30	-\$3,492.70
Bleckley County	33.60%	\$6,618.16	-\$5,389.84
Brantley County	27.10%	\$5,855.68	-\$6,152.32
Brooks County	33.85%	\$8,339.06	-\$3,668.94
Bryan County	58.74%	\$11,302.80	-\$705.20
Bulloch County	40.44%	\$8,598.31	-\$3,409.69
Burke County	41.91%	\$6,908.68	-\$5,099.32
Butts County	55.49%	\$8,574.47	-\$3,433.53
Calhoun County	NA	NA	NA
Camden County	48.75%	\$9,451.31	-\$2,556.69
Candler County	35.49%	\$7,706.68	-\$4,301.32
Carroll County	50.70%	\$9,538.62	-\$2,469.38
Catoosa County	44.20%	\$8,535.17	-\$3,472.83
Charlton County	29.71%	\$6,474.16	-\$5,533.84
Chatham County	44.85%	\$10,653.45	-\$1,354.55
Chattahoochee County	14.54%	\$8,533.70	-\$3,474.30
Chattooga County	29.57%	\$7,218.24	-\$4,789.76
Cherokee County	65.68%	\$11,998.58	-\$9.42
Clarke County	39.50%	\$9,436.84	-\$2,571.16
Clay County	NA	NA	NA
Clayton County	58.65%	\$8,783.57	-\$3,224.43
Clinch County	25.22%	\$7,544.72	-\$4,463.28
Cobb County	52.19%	\$12,151.76	\$143.76
Coffee County	31.11%	\$6,909.54	-\$5,098.46
Colquitt County	29.11%	\$7,226.09	-\$4,781.91
Columbia County	57.06%	\$9,485.02	-\$2,522.98
Cook County	32.74%	\$7,853.49	-\$4,154.51
Coweta County	62.65%	\$10,451.58	-\$1,556.42
Crawford County	43.59%	\$7,272.05	-\$4,735.95
Crisp County	34.05%	\$7,347.48	-\$4,660.52

Appendix Table 5 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

**APPENDIX TABLE 5 (CONTINUED). MORTGAGE INTEREST DEDUCTION CLAIMS ACROSS ALL
GEORGIA COUNTIES**

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Dade County	33.51%	\$8,566.93	-\$3,441.07
Dawson County	55.62%	\$11,846.09	-\$161.91
Decatur County	NA	NA	NA
DeKalb County	52.95%	\$11,116.28	-\$891.72
Dodge County	30.87%	\$6,582.69	-\$5,425.31
Dooly County	28.97%	\$6,118.94	-\$5,889.06
Dougherty County	34.33%	\$6,384.41	-\$5,623.59
Douglas County	61.89%	\$10,124.34	-\$1,883.66
Early County	NA	NA	NA
Echols County	42.45%	\$8,061.49	-\$3,946.51
Effingham County	56.32%	\$9,120.03	-\$2,887.97
Elbert County	29.85%	\$7,270.23	-\$4,737.77
Emanuel County	30.11%	\$6,543.84	-\$5,464.16
Evans County	30.89%	\$6,916.91	-\$5,091.09
Fannin County	42.75%	\$11,030.59	-\$977.41
Fayette County	64.57%	\$12,530.17	\$522.17
Floyd County	40.90%	\$8,531.10	-\$3,476.90
Forsyth County	69.44%	\$14,348.23	\$2,340.23
Franklin County	35.77%	\$8,336.56	-\$3,671.44
Fulton County	51.55%	\$14,829.13	\$2,821.13
Gilmer County	43.15%	\$10,302.29	-\$1,705.71
GlascocK County	30.92%	\$5,953.77	-\$6,054.23
Glynn County	46.57%	\$12,038.47	\$30.47
Gordon County	43.82%	\$8,377.65	-\$3,630.35
Grady County	34.70%	\$8,962.78	-\$3,045.22
Greene County	44.85%	\$15,270.03	\$3,262.03
Gwinnett County	65.13%	\$11,178.57	-\$829.43
Habersham County	44.03%	\$9,492.74	-\$2,515.26
Hall County	54.90%	\$11,063.99	-\$944.01
Hancock County	37.96%	\$6,847.91	-\$5,160.09
Haralson County	42.31%	\$8,425.29	-\$3,582.71
Harris County	60.47%	\$10,638.70	-\$1,369.30
Hart County	36.04%	\$9,042.37	-\$2,965.63
Heard County	41.42%	\$8,209.88	-\$3,798.12
Henry County	68.19%	\$10,518.85	-\$1,489.15
Houston County	48.41%	\$8,382.24	-\$3,625.76
Irwin County	28.51%	\$6,106.48	-\$5,901.52
Jackson County	58.51%	\$11,404.19	-\$603.81
Jasper County	53.64%	\$8,988.72	-\$3,019.28

Appendix Table 5 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

**APPENDIX TABLE 5 (CONTINUED). MORTGAGE INTEREST DEDUCTION CLAIMS ACROSS ALL
GEORGIA COUNTIES**

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Jeff Davis County	30.99%	\$5,957.66	-\$6,050.34
Jefferson County	31.57%	\$5,661.10	-\$6,346.90
Jenkins County	24.48%	\$6,678.65	-\$5,329.35
Johnson County	30.93%	\$5,712.93	-\$6,295.07
Jones County	46.70%	\$7,903.00	-\$4,105.00
Lamar County	44.46%	\$8,722.18	-\$3,285.82
Lanier County	31.37%	\$7,858.56	-\$4,149.44
Laurens County	37.64%	\$7,423.57	-\$4,584.43
Lee County	53.14%	\$8,484.59	-\$3,523.41
Liberty County	42.29%	\$7,450.07	-\$4,557.93
Lincoln County	35.68%	\$8,134.48	-\$3,873.52
Long County	36.92%	\$6,692.78	-\$5,315.22
Lowndes County	38.25%	\$8,751.11	-\$3,256.89
Lumpkin County	47.83%	\$10,430.02	-\$1,577.98
Macon County	76.60%	\$7,078.46	-\$4,929.54
Madison County	16.34%	\$9,386.66	-\$2,621.34
Marion County	45.17%	\$5,826.95	-\$6,181.05
McDuffie County	59.97%	\$8,382.88	-\$3,625.12
McIntosh County	17.85%	\$7,754.76	-\$4,253.24
Meriwether County	45.14%	\$8,076.59	-\$3,931.41
Miller County	NA	NA	NA
Mitchell County	28.29%	\$6,516.00	-\$5,492.00
Monroe County	49.78%	\$9,949.91	-\$2,058.09
Montgomery County	32.68%	\$6,863.68	-\$5,144.32
Morgan County	53.39%	\$11,141.03	-\$866.97
Murray County	32.70%	\$7,711.64	-\$4,296.36
Muscogee County	43.73%	\$9,023.43	-\$2,984.57
Newton County	66.77%	\$9,649.60	-\$2,358.40
Oconee County	54.44%	\$11,222.09	-\$785.91
Oglethorpe County	41.81%	\$8,297.32	-\$3,710.68
Paulding County	67.51%	\$10,068.03	-\$1,939.97
Peach County	46.81%	\$7,638.06	-\$4,369.94
Pickens County	52.71%	\$11,651.05	-\$356.95
Pierce County	35.87%	\$7,133.90	-\$4,874.10
Pike County	55.92%	\$9,595.70	-\$2,412.30
Polk County	40.40%	\$7,671.50	-\$4,336.50
Pulaski County	38.39%	\$7,338.25	-\$4,669.75
Putnam County	45.59%	\$10,904.38	-\$1,103.62
Quitman County	NA	NA	NA

Appendix Table 5 continues next page...

Federal Tax Burden and Tax Breaks for Georgia Residents

**APPENDIX TABLE 5 (CONTINUED). MORTGAGE INTEREST DEDUCTION CLAIMS ACROSS ALL
GEORGIA COUNTIES**

County	Percent of Taxpayers Claiming	Average Claim	Net Benefit
Rabun County	38.85%	\$11,631.03	-\$376.97
Randolph County	NA	NA	NA
Richmond County	39.41%	\$7,429.67	-\$4,578.33
Rockdale County	59.93%	\$10,559.96	-\$1,448.04
Schley County	30.68%	\$7,196.03	-\$4,811.97
Screven County	31.71%	\$6,742.76	-\$5,265.24
Seminole County	NA	NA	NA
Spalding County	49.29%	\$8,669.23	-\$3,338.77
Stephens County	32.80%	\$7,923.48	-\$4,084.52
Stewart County	17.82%	\$6,196.64	-\$5,811.36
Sumter County	33.89%	\$7,449.91	-\$4,558.09
Talbot County	41.60%	\$7,658.62	-\$4,349.38
Taliaferro County	NA	NA	NA
Tattnall County	29.39%	\$6,517.40	-\$5,490.60
Taylor County	30.69%	\$6,701.93	-\$5,306.07
Telfair County	27.13%	\$5,563.27	-\$6,444.73
Terrell County	NA	NA	NA
Thomas County	37.12%	\$9,012.30	-\$2,995.70
Tift County	35.51%	\$7,691.91	-\$4,316.09
Toombs County	33.80%	\$7,289.03	-\$4,718.97
Towns County	42.09%	\$11,108.48	-\$899.52
Treutlen County	28.10%	\$5,808.08	-\$6,199.92
Troup County	47.57%	\$8,508.12	-\$3,499.88
Turner County	27.84%	\$6,267.20	-\$5,740.80
Twiggs County	36.20%	\$6,021.28	-\$5,986.72
Union County	45.20%	\$10,410.20	-\$1,597.80
Upson County	35.28%	\$7,794.40	-\$4,213.60
Walker County	34.64%	\$7,804.44	-\$4,203.56
Walton County	65.77%	\$10,535.71	-\$1,472.29
Ware County	28.54%	\$6,485.25	-\$5,522.75
Warren County	34.35%	\$6,044.97	-\$5,963.03
Washington County	38.59%	\$6,761.08	-\$5,246.92
Wayne County	36.53%	\$6,941.59	-\$5,066.41
Webster County	18.18%	\$5,894.63	-\$6,113.37
Wheeler County	27.61%	\$6,245.88	-\$5,762.12
White County	49.32%	\$9,686.06	-\$2,321.94
Whitfield County	42.72%	\$8,511.68	-\$3,496.32
Wilcox County	24.45%	\$5,655.69	-\$6,352.31
Wilkes County	29.55%	\$6,934.24	-\$5,073.76
Wilkinson County	35.83%	\$5,924.69	-\$6,083.31
Worth County	33.31%	\$6,314.23	-\$5,693.77

Federal Tax Burden and Tax Breaks for Georgia Residents

About the Authors

Andrew Hanson is an assistant professor of Economics in the Andrew Young School of Policy Studies at Georgia State University. He has published research on topics related to public finance and urban economics. He holds a Ph.D. from Syracuse University.

Zackary Hawley is a Ph.D. candidate in economics at the Andrew Young School of Policy Studies and a Research Associate for the Fiscal Research Center. His research interests include urban and regional economics, public finance, experimental economics and applied microeconomics.

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¹PMAP: Public Management and Policy. ²DPO: Domestic Programs. ³ISP: International Studies Program.

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