



New York Cities:

An Economic and Fiscal Analysis 1980 – 2010

September 2012

New York State is home to 62 cities with a combined population of 10.4 million. New York City, the largest with a population of 8.2 million, is a global center of commerce and culture. New York State's other 61 cities, with a combined population of 2.2 million, have their own rich histories and distinctive challenges. Many of these cities now face serious fiscal stress, prompting broad debate over the origin of such problems and potential responses by the State. This report seeks to inform that debate by examining the economic and fiscal histories of these other cities between 1980 and 2010, a period characterized by divergent trends for different groups of cities in the Empire State.

Given that each of New York's cities is unique, these fiscal and economic conditions vary. However, as a whole, the 46 cities in upstate New York – defined here as those found in the Capital District, the Southern Tier, and farther north or west – are facing greater challenges than Yonkers and the smaller cities located in the Mid-Hudson and Lower Hudson regions and on Long Island. New York City is on a relatively strong economic trajectory. Partly as a result, these 15 cities are generally in sound condition economically – enjoying growth in population and jobs – although in some cases their fiscal conditions are troubled. Most upstate cities, by contrast, face deep challenges economically and demographically, as well as fiscally.

In general, cities in upstate New York have not fared well over the past few decades. A half century ago, these cities were a model of economic growth, jobs and innovation. Today, many of these cities are struggling to balance budgets and revitalize their economies in the midst of structural deficits and economic stagnation. The financial problems of New York's cities, particularly in upstate New York, are not recent phenomena but go back many years, especially for the cities of Buffalo, Syracuse, Utica, Binghamton and Rochester. These problems are partly the result of significant job losses followed by population declines that began in the 1950s as manufacturing operations began leaving the State. Population losses accelerated throughout the 1960s and the 1970s and have continued through 2010, although at a slower pace.

Now, with a slow economic recovery from the financial meltdown of 2008-2009, cities are trying to manage with stagnant or contracting tax bases while facing the challenges of an aging population, higher rates of poverty and unemployment, and increasing demands for social services. In addition, the costs of doing business and delivering necessary services such as police and fire protection have increased, often at rates higher than the rate of inflation or the growth in personal income.

For many years, cities have relied on property taxes as the main local source of revenue to fund expenses. With property tax bases that are often stagnant and property taxes at historically high levels relative to housing values and income levels, troubled cities have been turning to sales tax increases and higher user fees for services. However, these additional revenues have not kept pace with growing expenditures.

Some cities have begun to examine new options such as seeking additional revenue from tax-exempt property owners, although such funding streams remain small in the context of overall budgets. Many if not most cities have been drawing down budgetary reserves in recent years – a strategy that by definition is unsustainable.

The current fiscal crunch is a product of long-term and systemic factors, and will intensify if local elected leaders are unable to identify or implement acceptable solutions. As reserves are further depleted, some cities are likely to be confronted with current year deficits that, if left unaddressed, could lead to difficulty in continuing normal operations. The decades-long economic and fiscal challenges facing New York’s cities have reached a new and critical point requiring serious public discussion.

New York’s Cities – 2010 Population					
Upstate Cities			Downstate Cities		
City	Population	City	Population	City	Population
Albany	97,856	Mechanicville	5,196	Beacon	15,541
Amsterdam	18,620	North Tonawanda	31,568	Glen Cove	26,964
Auburn	27,687	Niagara Falls	50,193	Hudson	6,713
Batavia	15,465	Norwich	7,190	Kingston	23,893
Binghamton	47,376	Ogdensburg	11,128	Long Beach	33,275
Buffalo	261,310	Olean	14,452	Middletown	28,086
Canandaigua	10,545	Oneida	11,393	Mount Vernon	67,292
Cohoes	16,168	Oneonta	13,901	Newburgh	28,866
Corning	11,183	Oswego	18,142	New Rochelle	77,062
Cortland	19,204	Plattsburgh	19,989	New York	8,175,133
Dunkirk	12,563	Rensselaer	9,392	Peekskill	23,583
Elmira	29,200	Rochester	210,565	Port Jervis	8,828
Fulton	11,896	Rome	33,725	Poughkeepsie	32,736
Geneva	13,261	Salamanca	5,815	Rye	15,720
Glens Falls	14,700	Saratoga Springs	26,586	White Plains	56,853
Gloversville	15,665	Schenectady	66,135	Yonkers	195,976
Hornell	8,563	Sherrill	3,071		
Ithaca	30,014	Syracuse	145,170		
Jamestown	31,146	Tonawanda	15,130		
Johnstown	8,743	Troy	50,129		
Lackawanna	18,141	Utica	62,235		
Little Falls	4,946	Watertown	27,023		
Lockport	21,165	Watervliet	10,254		

Source: U.S. Census, 2010

A Short Economic History

Population

With the exception of New York City, Buffalo, Syracuse, Rochester and Yonkers, most of New York's cities are relatively small. Of the State's 62 cities, 10 have populations below 10,000, 39 have populations between 10,000 and 50,000 and eight have populations between 50,000 and 100,000. Four cities (Buffalo, Syracuse, Rochester and Yonkers) have populations over 100,000. The City of Sherrill in Oneida County is the smallest city in New York with a population of 3,071, while New York City is by far the largest with a population of approximately 8.2 million.

For many of these cities, the early to mid-20th century was a time of prosperity, with growth in population and employment as the national and State economies expanded. During the second half of the 1900s, the broad decline of manufacturing employment and other factors combined to drain jobs and population from many of New York's cities, increasing regional competition for businesses and jobs.

The largest decline in population in the State of New York occurred in the 1970s. However, unlike the City of New York and many cities in the Hudson Valley and Long Island, New York's upstate cities have continued to lose population through 2010. Since 1980, New York's upstate cities have seen a net population decline of about 279,000 or 14.9 percent from the 1980 total of 1.9 million. This loss in population between 1980 and 2010 for the upstate cities followed a loss in population of approximately 514,000 between 1960 and 1980. In the upstate area, only six cities have seen increases in population since 1980: Saratoga Springs (2,680), Ithaca (1,282), Oneida (583), Rensselaer (345), Sherrill (241), and Canandaigua (126), all quite modest-relative to the overall scale of the general decline.

With the exception of the decade of the 1970s, the cities in the Hudson Valley, Long Island and New York City have all gained population. Cities located in Hudson Valley and Long Island saw solid growth of about 41,000 people or 6.8 percent since 1980. New York City incurred an increase in population of 1.1 million or 15.6 percent.

New York Cities – Change in Population							
Region	Population 1960	Change 1960-70	%	Change 1970-80	%	Change 1980-2010	%
Upstate	2,415,611	-204,000	-8.5	-309,578	-14.0	-279,448	-14.9
Hudson Valley and Long Island	602,523	5,348	0.9	-30,690	-5.1	40,769	6.8
New York City	7,781,984	112,878	1.5	-823,223	-10.4	1,103,494	15.6
All Cities	10,800,118	-83,774	-0.8	-1,163,491	-10.9	864,815	9.1
Source: U.S. Census, 1960, 1970, 1980, 2010							

As a point of comparison, total population in New York State has increased by 1.8 million or 10.4 percent since 1980, and by 2.6 million or 15 percent since 1960.

The following tables list those cities with the largest decreases and increases in population since 1980. Appendix A contains this same information for the period 1960 through 2010. Appendix B lists population changes for all cities in New York State.

The tables demonstrate that the larger cities in Western New York have experienced the largest declines in population since 1980, with Niagara Falls losing 30 percent and Buffalo losing 27 percent. This trend is not confined to Western New York, but extends throughout the Southern Tier and Central New York, with Rome experiencing a population loss of 23 percent, Elmira a loss of 17 percent and Syracuse a loss of about 15 percent.

In comparison, most of the recent increases in population for cities are in the downstate region. While New York City has gained more than one million people since 1980, the smaller cities in the Hudson Valley and Long Island region have also seen significant increases, with Middletown growing by 31 percent, Peekskill by 29 percent, and Newburgh, by 23 percent. The only upstate city with a significant gain in population is Saratoga Springs, which has seen an increase of 11.2 percent since 1980.

Largest Decreases in Population		
1980 – 2010		
City	Change 1980-2010	Percentage
Buffalo	-96,560	-27.0
Rochester	-31,176	-12.9
Syracuse	-24,935	-14.7
Niagara Falls	-21,191	-29.7
Utica	-13,397	-17.7
Rome	-10,101	-23.0
Binghamton	-8,484	-15.2
Troy	-6,509	-11.5
Elmira	-6,127	-17.3
Auburn	-4,861	-14.9
Source: U.S. Census		

Largest Increases in Population		
1980 – 2010		
City	Change 1980-2010	Percentage
New York	1,103,494	15.6
White Plains	9,854	21.0
Middletown	6,632	30.9
New Rochelle	6,268	8.9
Newburgh	5,428	23.2
Peekskill	5,347	29.3
Poughkeepsie	2,979	10.0
Saratoga	2,680	11.2
Beacon	2,604	20.1
Glen Cove	2,346	9.5
Source: U.S. Census		

The 2010 Census also delineates shifts in population among different age groups within each city. As with the country as a whole, New York State's population is aging, with a higher percentage of the current population in the older age groups. However, this increasing share of older New Yorkers is especially striking among those cities that have incurred population losses over the last 30 years.

As indicated in the table below, New York's cities, excluding the City of New York, saw a combined loss of about 239,000 people or 9.7 percent since 1980. Of this amount, about 229,000 were under the age of 40, while about 9,600 were over the age of 40. All of these losses occurred in New York's upstate cities. Upstate cities lost 229,000 people under the age of 40 and about 50,000 people over the age of 40. Downstate cities actually gained about 41,000 people, mostly people over the age of 40.

The cities in the Hudson Valley and Long Island, again in contrast, actually experienced a population increase of about 41,000 or 6.8 percent since 1980. However, consistent with the trend of other cities, this increase was concentrated in the over-40 age group, which increased by 15.6 percent for these cities.

New York Cities – Population and Age Distribution				
1980 - 2010				
	Upstate	Hudson Valley and Long Island	Total	New York City
1980 Population	1,873,247	600,619	2,473,866	7,071,639
Under 40	1,146,571	341,036	1,487,607	4,245,591
Over 40	726,676	259,583	986,259	2,826,048
2010 Population	1,593,799	641,388	2,235,187	8,175,133
Under 40	917,098	341,405	1,258,503	4,617,307
Over 40	676,701	299,983	976,684	3,557,826
Difference	-279,448	40,769	-238,679	1,103,494
Under 40	-229,473	369	-229,104	371,716
Over 40	-49,975	40,400	-9,575	731,778
Percentage	-14.9	6.8	-9.7	15.6
Under 40	-20.0	0.1	-15.4	8.8
Over 40	-6.9	15.6	-1.0	25.9

Source: U.S. Census, 1980, 2010

As a point of comparison, the 2010 Census revealed that New York's population has increased since 1980 by approximately 1.8 million people, or 10.4 percent, to 19.4 million people. This growth in population was actually an increase of 2.3 million people over 40 years of age (34.1 percent) offset by a loss of 508,000 people under the age of 40 (-4.7 percent).

Employment

Associated with the decline in population has been a decline in employment, particularly in the manufacturing sector, which had been a mainstay of the economies of Western New York, Central New York and the Southern Tier. From 1980 through 2010, New York State lost approximately 765,000 manufacturing jobs. The current number of manufacturing jobs in New York State is about 457,000, down from its peak of approximately 1.8 million in 1953.

Offsetting the loss in the manufacturing sector has been an increase of 1.7 million service sector jobs between 1980 and 2010. In total, approximately 1.3 million jobs have been added since 1980.

While job losses in manufacturing have been offset by increases in services, many of these service sector jobs are not located in upstate New York, but in the downstate region of the State. In other words, jobs lost in Buffalo, Niagara Falls and Syracuse have not been replaced with new service sector jobs. Since 1980, the Hudson Valley, Long Island and New York City have had higher job growth than elsewhere in the State.

After New York City, the greatest job gains over the past 30 years have been in the Nassau/Suffolk county region, followed by the Dutchess/Orange county region. The increase of about 100,000 jobs in Dutchess and Orange counties represents a 49.3 percent increase. The Capital District also had substantial growth with an increase of 56,500 jobs, followed by the Rochester region with an increase of 52,400 jobs. The Utica/Rome and Binghamton regions are among the lowest for job growth. The cities included in each region are listed in Appendix C.

New York's Job Gains – by Region		
1980 – 2010		
Region	Change (000's)	% Change
New York City (incl. Westchester)	899.3	26.8
Nassau/Suffolk	174.8	14.4
Dutchess/Orange	99.6	49.3
Albany/Schenectady/Troy	56.5	15.2
Rochester	52.4	11.9
Syracuse	25.8	9.2
Buffalo/Niagara Falls	21.9	4.2
Utica/Rome	6.2	4.9
Binghamton	0.5	0.4
Rest of State	168.1	22.0
Source: NYS Statistical Yearbooks, 1982, 2011		

Job Gains – Cities within Regions		
1980 – 2010		
Cities by Region	Change (000's)	% Change
New York City (incl. Westchester)	836.4	26.9
Dutchess/Orange	13.3	35.1
Albany/Schenectady	10.5	8.1
Nassau/Suffolk	5.0	18.9
Utica/Rome	-3.1	-6.7
Syracuse	-11.1	-11.6
Binghamton	-3.6	-14.9
Rochester	-14.2	-11.9
Buffalo/Niagara Falls	-31.3	-15.5
Rest of State	-3.5	-2.3
Source: U.S. Census, 1980, 2010 ACS Estimates		

However, while many of the State's regions have seen growth in jobs, most of this growth took place outside of the cities – especially in upstate New York. Between 1980 and 2010, most of the cities west of the Capital District saw an actual decline in jobs, for a net decline of 66,800 jobs. Cities within the Buffalo/Niagara Falls region (Buffalo, Lackawanna, Tonawanda, North Tonawanda, Lockport and Niagara Falls) suffered losses of over 31,000 jobs or approximately 16 percent of the total number of jobs in 1980. Specifically, the City of Buffalo lost 22,500 and Niagara Falls lost 7,000 jobs.

The cities of Rochester, Geneva, and Batavia also experienced significant job losses between 1980 and 2010. The latest estimates by the U.S. Census Bureau show that Rochester lost the most (13,500 jobs) while the remaining two cities lost 836 jobs.

Cities near New York City, driven by the New York City economy, have seen a net increase of approximately 836,400 jobs over the last 30 years, while cities in Dutchess and Orange counties saw a net increase of about 13,300 jobs, followed by the cities in the Capital Region, including Albany, Troy, Rensselaer and Schenectady, at 10,500. The change in employment for each city within a region is included in Appendix C.

Unemployment Rates – Percentage of Workforce		
City	1980	2010
Buffalo	13.1	12.4
Elmira	12.3	12.3
Gloversville	14.8	14.0
Hornell	10.0	12.2
Niagara Falls	10.3	9.2
Ogdensburg	12.5	8.9
Oswego	12.7	11.4
Rochester	9.1	11.7
Syracuse	8.5	10.5
Schenectady	8.4	9.3
Utica	9.6	11.5
State Rate	7.1	8.5
Source: U.S. Census		

The same cities that are experiencing significant population losses are also showing relatively higher unemployment rates. For many of these cities, unemployment rates have been high for a number of years. In 2010, 32 cities out of a total of 62 exceeded the average State unemployment rate of 8.5 percent. Forty-two cities exceeded the average rate in 1980, which was 7.1 percent for both the State and the nation.

The consistently high rates of unemployment in some areas reflect the loss of jobs over a period of time. Such high rates contribute to higher rates of poverty, raising the level of services required of local governments while reducing the tax base.

As with unemployment, the highest poverty rates are found in the upstate cities, with the exception of Newburgh, which is in downstate New York. Forty-eight cities had 2010 poverty rates in excess of the State average of 14.2 percent, while 27 cities had poverty rates in excess of 20 percent. In comparison, the national poverty rates were 13 percent for 1980 and 14.3 percent for 2010. The poverty rates for cities as of the year 2009, along with unemployment rates, are listed in Appendix D.

Poverty Rates – 1980 vs. 2010 (Percentage)		
City	1980	2010
Ithaca*	32.3	41.2
Syracuse	18.4	31.1
Rochester	17.5	30.4
Buffalo	20.7	29.6
Utica	16.8	29.0
Binghamton	15.5	27.8
Gloversville	14.6	27.5
Elmira	17.5	25.9
Newburgh	26.7	25.8
Dunkirk	13.5	25.8
New York State	13.4	14.2

* Poverty levels for some cities, particularly smaller ones such as Ithaca, are affected by the large number of college students who reside there.

Source: U.S. Census, 1980 Census, 2010 ACS Estimates

Economic Data

At times, it is useful to compile a number of economic data points in order to present a comparative picture of a city's situation relative to its surrounding municipalities. In the case of the upstate cities, especially the larger cities of Buffalo, Rochester, Syracuse and Albany, their economic conditions differ dramatically from those of their contiguous municipalities. Presented below are six economic indicators for these cities and also for two to three towns that are contiguous to each city. These economic indicators for all cities are presented in Appendix E.

Economic Indicators – Cities and Towns				
City/Town	Buffalo	Amherst	Cheektowaga	Tonawanda
Labor Force	124,217	62,529	39,883	39,927
Employed	108,785	58,900	37,200	37,516
Unemployed	15,432	3,629	2,683	2,411
Unemp. Rate (%)	12.4	5.8	6.7	6.0
Per Capita Income (\$)	19,409	34,312	24,085	25,999
Poverty Rate	29.6	8.2	9.1	9.6

City/Town	Rochester	Brighton	Gates	Irondequoit
Labor Force	99,061	18,585	14,970	26,992
Employed	87,456	17,650	13,977	25,323
Unemployed	11,605	935	993	1,669
Unemp. Rate (%)	11.7	5.0	6.6	6.2
Per Capita Income (\$)	17,865	37,610	24,279	27,341
Poverty Rate (%)	30.4	9.5	6.6	10.0

City/Town	Syracuse	Dewitt	Onondaga	Salina
Labor Force	66,143	12,731	11,731	18,245
Employed	59,410	11,967	11,053	17,133
Unemployed	6,733	764	678	1,112
Unemp. Rate (%)	10.2	6.0	5.8	6.1
Per Capita Income (\$)	17,866	36,542	30,751	25,864
Poverty Rate (%)	31.1	7.9	5.3	7.4

City/Town	Albany	Bethlehem	Colonie	Guilford
Labor Force	51,354	18,190	44,990	19,906
Employed	46,944	17,403	42,844	18,993
Unemployed	4,410	787	2,146	913
Unemp. Rate (%)	8.6	4.3	4.8	4.6
Per Capita Income (\$)	23,341	39,867	35,075	38,039
Poverty Rate (%)	25.3	5.1	5.7	5.5

Source: U.S. Census, American Community Survey Estimates, 2010

City Finances

Despite low population and employment growth and, in some cases, population and employment losses, most city budgets in New York State are balanced year in and year out. A cursory review of these budgets will not reveal the level of fiscal stress that city mayors are managing on a daily basis. However, a deeper analysis of revenues and expenditures relative to certain economic and demographic variables uncovers a number of increasing financial stress points within city budgets, especially for those cities in upstate New York. Any combination of factors contributing to these stress points, if not corrected early, can lead to significant fiscal problems in future years.

In some cases, stress can be highlighted by the gap between revenues and expenditures, which has been filled at times with State aid, reserves, or short term solutions such as shifting costs to future years. Other signs of fiscal stress emerge from analysis of the relationships among cities' fiscal, economic and social trends.

For example, indicators of fiscal stress can be discerned by examining the growth in revenues and expenditures relative to growth in personal income and inflation, and by comparing growth in total revenues and expenditures relative to such growth on a per capita basis. These indicators show the tax burden carried by individuals and can point to a city's flexibility to raise revenues in the future. Determining the overall level of property taxes relative to median housing values, median household income and property taxes relative to the New York State constitutional tax limit, an overall limit on the amount of property taxes that a city may raise, provides another measure of stress.

Cities are the deliverers of essential local services for their residents (police, fire control, water and sewer infrastructure, etc.). Thus, the bulk of city budgets represent personal service costs including wages, salaries and employee benefits. Examining the growth in expenditures and components in spending can identify those areas where growth has exceeded the rate of inflation and, at times, the increase in personal income.

The largest cost drivers for cities over the past 30 years have been personal service costs as well as health insurance and workers compensation. Pension costs have increased in recent years due to poor market conditions. Health care costs have risen significantly since the 1980s. Not surprisingly, given the economic backdrop for many cities, the above indicators show that many of New York's cities, especially in upstate New York, are undergoing significant fiscal stress. In addition, some other cities with stronger economic bases are also experiencing problems, primarily as a result of poor management decisions, such as an over-reliance on non-recurring revenues, to balance budgets. Given its unique nature, the City of New York is not included in the following discussion, unless noted.

City Operating Budgets

The operating budgets of New York’s cities range from \$6.1 million for Sherrill, the smallest city in the State, to \$464.2 million for Buffalo, the largest city outside of New York City. The primary components of a city’s revenue stream, revenues used to finance a city’s operating budget, include property taxes, sales and use taxes (“sales tax”), State aid, Federal aid and other local revenue actions such as fees (water and park) as well as the sale of property. These revenues do not include bond and note proceeds issued for capital projects. For all cities combined, local revenues – monies raised by local taxes, fees and other local revenue actions – increased by 221 percent over the 30-year period 1980 to 2010. State and Federal aid to cities increased by 148 percent. Combining local revenues with State and Federal aid yields total operating revenues, which grew by 197 percent for the period between 1980 and 2010. Total operating revenues do not include proceeds from bonds and notes issued to fund capital projects. Operating expenditures increased by 215 percent over the same period. Inflation, as measured by the Consumer Price Index, increased by 165 percent for the period 1980 through 2010.

Property taxes increased by approximately 209 percent, sales taxes by 303 percent, and other fees, fines and charges grew by 194 percent. State aid increased by 292 percent, higher than the growth rate in the property tax or in other local revenues. Federal aid grew by only 16 percent. Locally generated revenues and State aid for New York’s cities far outpaced inflation from 1980 through 2010, while Federal aid fell significantly after adjusting for inflation.

New York’s Cities – Revenues and Operating Expenditures (\$ Millions)				
	1980	2010	Difference	% Increase
Local Revenues	957,683	3,079,807	2,122,124	221.2
State and Federal Revenues	481,768	1,194,839	713,071	148.0
Total Revenues	1,439,451	4,274,646	2,835,195	197.0
Operating Expenditures	1,264,470	3,988,620	2,724,150	215.4
Consumer Price Index				165.0

Revenues

The property tax has been and still is the main source of revenues for cities, followed by the sales tax, fees, fines and charges for services such as utilities and water. Over time as expenditures increase, cities have turned to the sales tax to augment the property tax, and as sales tax revenues have flattened or declined, cities have turned to other charges and State aid to finance their budgets.

As seen in the table below, in 1980, on average, for the cities of New York, property taxes accounted for 24.4 percent of total revenues, with other revenues including charges, fees, intergovernmental transfers, etc., accounting for 28.7 percent of revenues and for State aid at 16 percent. In 2010, the percentages for State aid and the sales tax have increased significantly, while property taxes and other revenues remained relatively flat, as seen below. As a share of total revenue, sales and use taxes increased to 18.1 percent from 13.4 percent and State aid has increased from 16 percent to 21 percent. Federal aid, in contrast, showed a significant decline from an average of 17.5 percent of total revenues to 6.8 percent.

Breakdown of City Revenues (Percentage)						
Year	Property Taxes	Sales and Use Taxes	Other Revenues	State Aid	Federal Aid	Total
1980	24.4	13.4	28.7	16.0	17.5	100.0
2010	25.5	18.1	28.5	21.1	6.8	100.0

Indicative of a growing disparity between locally raised revenues and local expenditures is the increase over time in State aid, which over the period of this study, has risen substantially. As the table on the following page shows, the level of growth in State aid varies from one city to another. Factors in such variation may include whether the city has a dependent school district, the city's ability to generate new local revenues as evidenced by growth in the local tax base, and historical patterns of aid programs established by the Legislature. All of the cities shown in the table have seen higher rates of growth in State aid than in other revenues.

Revenues – Property Taxes

The property tax is the major source of revenue for cities. Property taxes also finance the budgets of counties, school districts, towns and other municipal organizations. When combined, the total property tax bill in New York State, excluding New York City, has increased from \$9 billion in 1980 to approximately \$30 billion in 2009, the last year for which complete data is available. City property tax revenues, excluding New York City, accounted for 4 percent or \$352 million of total property taxes levied in 1980 and \$1.1 billion, or 3.5 percent, in 2009.

City taxes are only one part of the total that homeowners and businesses pay for property taxes. School taxes typically are the largest element of overall property tax costs. Still, cities must set their own property tax rates in an environment that is influenced by taxpayers' perceptions of overall tax burdens – a context that many local officials have concluded makes significant increases in tax rates difficult.

As cities contemplate increasing property taxes to fund ongoing operations, they are faced with constraints. These constraints include a constitutional tax limit, a property tax cap and pressure by taxpayers to eliminate property tax increases. When comparisons are made on property tax burdens, in most cases the total property taxes raised by all governments within a county is used to gain a sense of how New York relates to other states. According to the National Tax Foundation, New York ranks highest in the nation when total property taxes by county are measured as a percentage of household value, and very high in the nation when measured as a percentage of income.

Growth in State Aid Relative to Other Revenues		
1980 – 2010 (Percentage)		
Cities	Growth in State Aid	Growth in Other Local Revenues
Auburn	244.9	230.3
Binghamton	194.8	24.9
Buffalo	257.5	77.3
Glen Cove	129.8	113.2
Glens Falls	619.2	251.9
Gloversville	192.8	170.1
Hornell	283.0	152.2
Jamestown	187.1	119.2
Lackawanna	279.3	49.1
North Tonawanda	821.6	500.8
Oneida	203.2	8.0
Oneonta	259.7	203.9
Rochester	788.2	146.3
Rome	345.1	72.2
Sherrill	377.2	172.7
Salamanca	986.7	289.6
Saratoga Springs	774.9	442.5
Syracuse	377.3	196.6
Tonawanda	317.2	96.0
Utica	211.6	76.0
Watervliet	691.2	337.8
Yonkers	662.1	263.5

For the years 2007 through 2009, out of a total of 1,823 counties in the United States, 15 counties in upstate New York rank as the highest in the nation in property taxes as a percentage of median home value. The national average of property taxes to median home value is 0.96 percent, which means that on homes which cost \$100,000, the average property tax nationwide is \$960. Upstate New York counties show significantly higher percentages. For example, Orleans County ranks as the nation's highest, with property taxes equal to 2.99 percent of median home value (\$2,990 on a \$100,000 home), followed by Niagara County at 2.83 percent and Monroe County at 2.78 percent. Allegany, Wayne and Cortland counties are next in line. These counties contain cities with some of the greatest economic challenges in the State, including Rochester, Syracuse, Niagara Falls and Buffalo. All of New York's counties outside New York City are in excess of the national average of 0.96 percent. The following chart lists the 15 counties with the largest property tax burdens in New York, measured as a percentage of median home value and as a percentage of household income. A complete list of all counties is included in Appendix F.

Total Property Taxes					
As a Percentage of Home Value and of Household Income					
County	Percentage of Home Value	National Rank	County	Percentage of Household Income	National Rank
Orleans	2.99%	1	Nassau	8.11%	4
Niagara	2.83%	2	Rockland	7.89%	6
Monroe	2.78%	3	Westchester	7.66%	7
Allegany	2.69%	4	Putnam	7.43%	8
Wayne	2.67%	5	Suffolk	7.36%	9
Cortland	2.64%	6	Orange	6.08%	28
Genesee	2.61%	7	Sullivan	5.63%	42
Chautauqua	2.58%	8	Dutchess	5.58%	46
Seneca	2.56%	9	Ulster	5.50%	50
Wyoming	2.51%	10	Monroe	5.49%	52
Montgomery	2.49%	11	Schenectady	5.36%	54
Onondaga	2.46%	12	Tompkins	5.08%	61
Erie	2.46%	13	Columbia	4.97%	66
Livingston	2.43%	14	Washington	4.94%	70
Cayuga	2.37%	15	Niagara	4.91%	71
United States	0.96%		United States	2.85%	

Source: National Tax Foundation, Property Taxes on Owner-Occupied Housing, by County, Ranked by Taxes as a Percentage of Household Income, 2007-2009 (March 2, 2011)

New York's counties are also among the most heavily taxed in the nation with respect to property taxes as a percentage of median household income – although in this case, downstate counties take the lead. The national average is 2.85 percent, which means that, on average, property taxes paid for a household income of \$100,000 would be \$2,850. The highest ranking counties in New York – Nassau, Rockland, Westchester, Putnam and Suffolk – are only surpassed by the New Jersey counties of Passaic, Essex, Union and Bergen. This analysis indicates the pressure current property tax levels have placed on family income in New York State, as well as the pressure cities within these counties are feeling to keep any increases in property taxes at a minimum.

Due to high property taxes in New York, legislation was enacted in 2011 imposing a 2 percent annual cap on property tax levy increases, with certain exceptions. This legislation limits an annual increase in property taxes to the lower of 2 percent of the prior year's tax levy or the rate of inflation. Exceptions to this cap include property tax increases due to significant increases in pension rates, and to payments on tort judgments and claims that exceed 5 percent of the prior year's tax levy.

In addition to this cap, a number of cities are approaching a different type of tax limit – a constitutional tax limit on the total amount of property taxes they can raise. Under the State Constitution, a city is limited in the amount of property taxes it may impose. This cap is calculated by applying a limit, usually 2 percent, of a five-year rolling average of the full valuation of the city's assessment roll. The recently enacted property tax cap limits the annual increase in the amount of property taxes a city can raise within the overall constitutional limit.

In 2012, the property tax levies of 17 cities excluding the City of New York were above 60 percent of their constitutional tax limits. Four cities – Lackawanna, Binghamton, Jamestown and Gloversville, all in upstate New York – were above 80 percent of their limits.

Once again, reflecting stronger economies, the cities in the Hudson and Long Island regions fared better than upstate cities. In 2012, only four of the 15 cities in the Hudson Valley and Long Island regions had exceeded 40 percent of their available tax limit – Yonkers (68.2 percent), Newburgh (67.4 percent), Hudson (56.3 percent) and Middletown (42.4 percent). Upstate, 28 of 46 cities exceeded 40 percent. A full listing is included in Appendix G.

City Constitutional Property Tax Limits – 2012 (Excluding New York City)					
Amount Expended (Percentage)					
Olean	65.64	Ogdensburg	70.41	Lackawanna	84.53
Tonawanda	66.78	Fulton	71.06	Binghamton	85.82
Lockport	67.02	Buffalo	71.15	Jamestown	92.07
Newburgh	67.36	Rochester	74.86	Gloversville	92.72
Rensselaer	68.10	Little Falls	75.65		
Yonkers	68.19	Niagara Falls	76.95		
Syracuse	68.64				

Per Capita Revenues

Another analysis that can be used to measure stress points in a city's financial plan is an examination of the rate of growth in an individual's tax burden relative to the rate of growth in overall taxes for a specific municipality. This is measured by comparing the per capita rate of growth in tax and fee revenues to the rate of growth in total city tax and fee revenues.

For New York's cities, such an analysis for the period 1980 through 2010 indicates that growth rates in per capita revenues over this period were higher than growth rates in total revenue for all but six upstate cities (Canandaigua, Ithaca, Oneida, Rensselaer, Saratoga Springs and Sherrill). Therefore, for these cities, the increase in taxes per person is higher than the overall growth in taxes between 1980 and 2010. This indicates that the tax base may be contracting or stagnant, as each individual is taking on a higher percentage of any increase in taxes. This result is more prevalent among the upstate cities than the cities in the Hudson Valley and Long Island regions and is not surprising given the loss of population and employment. Those cities which show the highest difference between the rates of growth in per capita revenue to total revenue growth are Buffalo, Hudson, Little Falls, Niagara Falls, Olean and Rome, all upstate cities.

The cities in the Hudson Valley and Long Island regions (with the exception of Kingston and Long Beach) all showed a reverse trend whereby the growth rate in revenues between 1980 and 2010 was higher than the per capita growth rate, thus indicating an expanding tax base upon which these cities can rely. The full analysis can be seen in Appendix H.

Expenditures

Non-capital expenditures of cities can be divided into four major categories: personal services (wages and salaries), employee benefits, contractual payments, and debt service on the bonds and notes issued by the cities. In 1980, operating expenditures for all cities in New York State, once again excluding the City of New York, totaled \$1,265 million, growing to \$3,989 million in 2010, an increase of \$2,724 million or 215.4 percent.

Over this time period, the largest dollar increase in expenditures has been in wages and salaries. At an increase of 186 percent since 1980, this category has not increased as much in percentage terms as employee benefits, which rose 361 percent. Employee benefits, which include unemployment insurance, health benefits for current and retired workers and pension costs, increased by \$728 million over the past 30 years.

Contractual services tripled to \$1,025 million, while debt service on the bonds and notes of cities increased by \$214 million, or 138 percent. The impact of the increase in employee benefits on cities' budgets can be seen in the chart below. In 1980, personal service costs, on average, were 46 percent of a city's operating budget, while benefits were 16 percent and debt service was 12 percent. In 2010, on average, personal service costs dropped to 42 percent and debt service costs declined to approximately 9 percent, while employee benefits increased to approximately 23 percent, the only area of a substantive increase.

Growth in City Operating Budgets					
1980 – 2010 (\$ Millions)					
Year	Personal Service	Employee Benefits	Contractual Services	Debt Services	Total
1980	581.5	201.8	326.3	154.9	1,264.5
2010	1,665.5	930.0	1,024.8	368.4	3,988.7
\$ Difference	1,084.0	728.2	698.5	213.5	2,724.2
% Difference	186.4	360.9	214.1	137.8	215.4

Expenditures – Benefits

For fiscal year 1980, 52 out of 61 cities, excluding New York City, reported to the Office of State Comptroller their total benefits expenditures along with the individual components of that spending.¹ For these 52 cities, benefits had grown in 2010 by approximately \$659 million or 350 percent from the 1980 level of \$188 million. Health insurance costs have clearly been the driving force behind this tremendous increase in employee benefits. For these reporting cities, total costs for health insurance were approximately \$25 million in 1980. By 2010, health insurance totaled \$354.5 million, an increase of \$329.5 million or 1,318 percent. In 2010, health insurance represented 42 percent of the total amount of benefits paid by these cities.

Although costs to local governments for employee retirement have increased in recent years, when examined over our 30-year period, these costs have increased by only \$64.1 million or about 58 percent for these 52 cities. The recent increases in employer contributions have been a direct result of the collapse in 2008-2009 in the financial markets and have followed contribution rates that approached 0 or 1 percent for some plans in the early 2000s. Other benefits which have also increased significantly include unemployment insurance, workers' compensation benefits and social security.

Breakdown of City Expenditures		
1980 – 2010 Percentage		
	1980	2010
Personal Service	46.0	41.8
Employee Benefits	16.0	23.3
Contractual	25.8	25.7
Debt Service	12.2	9.2
Total	100.0	100.0

City Employee Benefits*				
1980 – 2010 (Millions of Dollars)				
	1980	2010	Difference	Percent Change
Benefits	188.1	847.2	659.0	350.4
Health Insurance	25.0	354.5	329.5	1,318.0
Employee Retirement	110.8	174.9	64.1	57.9
Other	52.3	317.9	265.6	507.8

*Numbers are for 52 cities, excluding the City of New York and 9 other listed in endnote 1.

Per Capita Income and Expenditures

The U.S. Census Bureau provides estimates of per capita income for cities for the years between decennial censuses. Comparing this data to per capita expenditure growth highlights those cities where, on average, the growth in spending is in excess of growth in income, or city residents' ability to pay. For 36 out of 61 cities, per capita growth in expenditures between 1980 and 2010 was higher than growth in personal income over that time period. In other words, growth in spending per person was higher than the average rate of growth in income per person.

The cities with the largest difference between the rate of growth in expenditures per person and per capita personal income growth include Amsterdam, Corning, Port Jervis, Salamanca and Norwich.

Infrastructure and Debt Service

New York's cities generally possess an aging infrastructure: roads, bridges, water, and sewer facilities. Although population has declined, the boundaries of cities have not. The infrastructure is in need of rehabilitation and repair. Between fiscal years 1980 and 2009, debt issued for capital projects by cities has resulted in debt service for all cities (excluding the City of New York) increasing by 145 percent or a net of \$225 million.

The State's infrastructure needs are significant, with water systems in some cities approaching 100 years of age. Recent analysis by the Office of the State Comptroller² indicates that most of the capital investment in recent years in the State has been for general government purposes such as municipal buildings and public safety and not for transportation, sewer or water. A number of studies have analyzed this issue statewide and the costs to repair and rehabilitate local infrastructure facilities are staggering: \$175.2 billion for transportation, \$36.2 billion for municipal wastewater systems, and \$38.7 billion for clean water systems over the next 20 years.³ These estimates include the City of New York.

Recent estimates by the State Department of Transportation⁴ indicate that the number of local bridges deemed deficient will increase by about 1,500 in the next few years – half the current total. Federal studies have shown that nearly one third or 4,796 miles of urban roads and highways in New York are in unacceptable condition, while less than 30 percent or 3,093 miles are considered in good condition.

In March 2008, the Department of Environmental Conservation issued an analysis which found 30 percent of the State's sewage collection and treatment systems were beyond their useful life as of 2004.⁵ The study estimated that \$36.2 billion will be needed over the next 20 years to maintain New York's local government wastewater systems. The New York State Department of Health estimated the cost to repair, replace and update New York's drinking water systems at \$38.7 billion over the same time frame.⁶

For New York's cities, especially the upstate cities, recovery from fiscal and economic hard times involves a number of factors, including an updated, rehabilitated and repaired infrastructure. A partnership with the Federal government, the State of New York and its local governments is critical to meeting these needs. However, given the size of the Federal deficit, the level of Federal participation is uncertain. Concepts such as shared planning, joint construction programs and revolving loan funds would aid in approaching this staggering need for infrastructure repair and rehabilitation.

Conclusion

From an economic perspective, the story of New York's cities is a tale of two regions: cities in the Hudson Valley and Long Island enjoy relatively strong positions, in contrast to cities in upstate New York. To be sure, cities in the Hudson Valley and Long Island region are not immune to significant fiscal challenges – Long Beach, Yonkers and Newburgh are examples of cities in the metropolitan region where budgetary stress is significant. Such issues may result more from fiscal policy choices than from inherent economic weakness.

For the upstate cities, both economic and fiscal problems have been chronic. Many of these localities are beginning to run out of options to balance their budgets, especially as the economy continues to falter. These cities face a stagnant economy, rising costs of operating government, and constraints on the amount of revenues they can raise to finance these costs.

The economic and fiscal challenges facing New York's cities will not melt away when the national economy recovers fully. Local and State officials, and New York's citizens, must recognize the need for new and more serious discussions of what public policies might best address these longstanding and intensifying challenges.

Up until the economic downturn, State aid to New York's cities had risen significantly in recent decades, even after adjusting for inflation. Federal aid, by contrast, is down sharply in inflation-adjusted terms over the period. Local revenues have also grown, but any future increases from property taxes and other local sources are likely to be constrained in the next few years, both by the State's new tax cap and by economic conditions. In this context, new mechanisms to track and publicize the financial status of local governments could encourage actions to resolve emerging problems before a crisis strikes.

Notes

¹ Cities not included in the analysis include: Dunkirk, Ithaca, Mechanicville, Newburgh, Ogdensburg, Peekskill, Rye, Saratoga Springs and Troy.

² *Cracks in the Foundation: Local Government Infrastructure and Capital Planning Needs*, Research Brief, Division of Local Government and School Accountability, the New York State Office of the State Comptroller, August 2009, pg. 1.

³ Ibid, pg. 1.

⁴ Statement by Astrid C. Glynn, Commissioner of the New York State Department of Transportation, submitted to the Assembly Transportation and Infrastructure Committee, January 22, 2009.

⁵ *Wastewater Infrastructure Needs of New York State*, New York State Department of Environmental Conservation, March 2008.

⁶ *Infrastructure Needs of New York State*, New York State Department of Health, November 2008.

Appendix A

Largest Increases in Population

1960 – 2010

City	Change	Percentage
New York	393,149	5.1
Saratoga	9,956	59.9
Long Beach	6,802	25.7
White Plains	6,368	12.6
Yonkers	5,324	2.8
Peekskill	4,846	25.9
Middletown	4,611	19.6
Glen Cove	3,147	13.2
Beacon	1,619	11.6
Rye	1,495	10.5

Source: U.S. Census, 1960, 2010

Largest Declines in Population

1960 – 2010

City	Change	Percentage
Buffalo	-271,449	-51
Rochester	-108,046	-33.9
Syracuse	-70,868	-32.8
Niagara Falls	-52,201	-51
Utica	-38,175	-38
Albany	-31,870	-24.6
Binghamton	-28,565	-37.6
Rome	-17,921	-34.7
Troy	-17,363	-25.7
Elmira	-17,317	-37.2

Source: U.S. Census, 1960, 2010

Appendix B

Population of New York's Cities							
	1960	1980	2010	Change 1960 - 2010	Percent 1960 - 2010	Change 1980 - 2010	Percent 1980 - 2010
Albany	129,726	101,727	97,856	-31,870	-24.6%	-3,871	-3.8%
Amsterdam	28,772	21,872	18,620	-10,152	-35.3%	-3,252	-14.9%
Auburn	35,249	32,548	27,687	-7,562	-21.5%	-4,861	-14.9%
Batavia	18,210	16,703	15,465	-2,745	-15.1%	-1,238	-7.4%
Beacon	13,922	12,937	15,541	1,619	11.6%	2,604	20.1%
Binghamton	75,941	55,860	47,376	-28,565	-37.6%	-8,484	-15.2%
Buffalo	532,759	357,870	261,310	-271,449	-51.0%	-96,560	-27.0%
Canandaigua	9,370	10,419	10,545	1,175	12.5%	126	1.2%
Cohoes	20,129	18,144	16,168	-3,961	-19.7%	-1,976	-10.9%
Corning	17,085	12,953	11,183	-5,902	-34.5%	-1,770	-13.7%
Cortland	19,181	20,138	19,204	23	0.1%	-934	-4.6%
Dunkirk	18,205	15,310	12,563	-5,642	-31.0%	-2,747	-17.9%
Elmira	46,517	35,327	29,200	-17,317	-37.2%	-6,127	-17.3%
Fulton	14,261	13,312	11,896	-2,365	-16.6%	-1,416	-10.6%
Geneva	17,286	15,133	13,261	-4,025	-23.3%	-1,872	-12.4%
Glen Cove	23,817	24,618	26,964	3,147	13.2%	2,346	9.5%
Glens Falls	18,580	15,897	14,700	-3,880	-20.9%	-1,197	-7.5%
Gloversville	21,741	17,836	15,665	-6,076	-27.9%	-2,171	-12.2%
Hornell	13,907	10,234	8,563	-5,344	-38.4%	-1,671	-16.3%
Hudson	11,075	7,986	6,713	-4,362	-39.4%	-1,273	-15.9%
Ithaca	28,799	28,732	30,014	1,215	4.2%	1,282	4.5%
Jamestown	41,818	35,775	31,146	-10,672	-25.5%	-4,629	-12.9%
Johnstown City	10,390	9,360	8,743	-1,647	-15.9%	-617	-6.6%
Kingston	29,260	24,481	23,893	-5,367	-18.3%	-588	-2.4%
Lackawanna	29,564	22,701	18,141	-11,423	-38.6%	-4,560	-20.1%
Little Falls	8,935	6,156	4,946	-3,989	-44.6%	-1,210	-19.7%
Lockport	26,443	24,844	21,165	-5,278	-20.0%	-3,679	-14.8%
Long Beach	26,473	34,073	33,275	6,802	25.7%	-798	-2.3%
Mechanicville	6,831	5,500	5,196	-1,635	-23.9%	-304	-5.5%
Middletown	23,475	21,454	28,086	4,611	19.6%	6,632	30.9%
Mt. Vernon	76,010	66,713	67,292	-8,718	-11.5%	579	0.9%
North Tonawanda	34,757	35,760	31,568	-3,189	-9.2%	-4,192	-11.7%
New Rochelle	76,812	70,794	77,062	250	0.3%	6,268	8.9%
Newburgh	30,979	23,438	28,866	-2,113	-6.8%	5,428	23.2%
Niagara Falls	102,394	71,384	50,193	-52,201	-51.0%	-21,191	-29.7%
Norwich	9,175	8,082	7,190	-1,985	-21.6%	-892	-11.0%

Appendix B

Population of New York's Cities							
	1960	1980	2010	Change 1960 - 2010	Percent 1960 - 2010	Change 1980 - 2010	Percent 1980 - 2010
Ogdensburg	16,122	12,375	11,128	-4,994	-31.0%	-1,247	-10.1%
Olean	21,868	18,207	14,452	-7,416	-33.9%	-3,755	-20.6%
Oneida	11,677	10,810	11,393	-284	-2.4%	583	5.4%
Oneonta	13,412	14,933	13,901	489	3.6%	-1,032	-6.9%
Oswego	22,155	19,793	18,142	-4,013	-18.1%	-1,651	-8.3%
Peekskill	18,737	18,236	23,583	4,846	25.9%	5,347	29.3%
Plattsburgh	20,172	21,057	19,989	-183	-0.9%	-1,068	-5.1%
Port Jervis	9,268	8,699	8,828	-440	-4.7%	129	1.5%
Poughkeepsie	38,330	29,757	32,736	-5,594	-14.6%	2,979	10.0%
Rensselaer	10,506	9,047	9,392	-1,114	-10.6%	345	3.8%
Rochester	318,611	241,741	210,565	-108,046	-33.9%	-31,176	-12.9%
Rome	51,646	43,826	33,725	-17,921	-34.7%	-10,101	-23.0%
Rye	14,225	15,083	15,720	1,495	10.5%	637	4.2%
Salamanca	8,480	6,890	5,815	-2,665	-31.4%	-1,075	-15.6%
Saratoga	16,630	23,906	26,586	9,956	59.9%	2,680	11.2%
Schenectady	81,682	67,972	66,135	-15,547	-19.0%	-1,837	-2.7%
Sherrill	2,922	2,830	3,071	149	5.1%	241	8.5%
Syracuse	216,038	170,105	145,170	-70,868	-32.8%	-24,935	-14.7%
Tonawanda	21,561	18,693	15,130	-6,431	-29.8%	-3,563	-19.1%
Troy	67,492	56,638	50,129	-17,363	-25.7%	-6,509	-11.5%
Utica	100,410	75,632	62,235	-38,175	-38.0%	-13,397	-17.7%
Watertown	33,306	27,861	27,023	-6,283	-18.9%	-838	-3.0%
Watervliet	13,917	11,354	10,254	-3,663	-26.3%	-1,100	-9.7%
White Plains	50,485	46,999	56,853	6,368	12.6%	9,854	21.0%
Yonkers	190,634	195,351	195,976	5,342	2.8%	625	0.3%
Subtotal	3,018,134	2,473,866	2,235,187	-782,947	-25.9%	-238,679	-9.6%
New York City	7,781,984	7,071,639	8,175,133	393,149	5.1%	1,103,494	15.6%
All Cities	10,800,118	9,545,505	10,410,320	-389,798	-3.6%	864,815	9.1%
New York State	16,782,304	17,558,072	19,378,102	2,595,798	15.5%	1,820,030	10.4%
United States	183,285,009	231,106,727	308,745,538	125,460,529	68.5%	77,638,811	33.6%
Source: U.S. Census: 1960, 1980, 2010							

Appendix C

Employment					
1980 - 2010					
Region	Cities	1980	2010	Change	% Change
Nassau/Suffolk					
	Glen Cove	12,114	13,146	1,032	8.5%
	Long Beach	14,321	18,277	3,956	27.6%
	Total	26,435	31,423	4,988	18.9%
New York City					
	New York	2,918,183	3,745,106	826,923	28.3%
	Mount Vernon	31,245	31,431	186	0.6%
	New Rochelle	34,839	35,019	180	0.5%
	Peekskill	7,924	12,575	4,651	58.7%
	Rye	7,130	6,123	-1,007	-14.1%
	White Plains	24,422	29,663	5,241	21.5%
	Yonkers	90,467	90,693	226	0.2%
	Total	3,114,210	3,950,610	836,400	26.9%
Dutchess/Orange					
	Beacon	5,319	7,450	2,131	40.1%
	Middletown	8,705	12,793	4,088	47.0%
	Newburgh	8,213	12,246	4,033	49.1%
	Port Jervis	3,436	3,612	176	5.1%
	Poughkeepsie	12,141	14,982	2,841	23.4%
	Total	37,814	51,083	13,269	35.1%
Albany/Schenectady					
	Albany	45,602	46,944	1,342	2.9%
	Schenectady	28,222	28,945	723	2.6%
	Troy	21,990	23,109	1,119	5.1%
	Saratoga Springs	9,484	13,467	3,983	42.0%
	Mechanicville	2,229	2,449	220	9.9%
	Rensselaer	3,689	4,987	1,298	35.2%
	Watervliet	5,039	5,235	196	3.9%
	Cohoes	7,762	8,309	547	7.0%
	Glens Falls	6,537	7,630	1,093	16.7%
	Total	130,554	141,075	10,521	8.1%
Utica/Rome					
	Little Falls	2,366	2,230	-136	-5.7%
	Rome	14,664	14,645	-19	-0.1%
	Sherrill	1,202	1,500	298	24.8%
	Utica	28,286	25,034	-3,252	-11.5%
	Total	46,518	43,409	-3,109	-6.7%
Syracuse					
	Syracuse	70,437	59,410	-11,027	-15.7%
	Auburn	12,513	12,408	-105	-0.8%
	Fulton	5,071	5,104	33	0.7%
	Oswego	7,639	7,621	-18	-0.2%
	Total	95,660	84,543	-11,117	-11.6%

Appendix C

Employment					
1980 - 2010					
Region	Cities	1980	2010	Change	% Change
Binghamton					
	Binghamton	23,957	20,383	-3,574	-14.9%
Rochester					
	Rochester	101,003	87,456	-13,547	-13.4%
	Geneva	6,331	5,943	-388	-6.1%
	Canandaigua	4,904	5,127	223	4.5%
	Batavia	7,168	6,720	-448	-6.3%
	Total	119,406	105,246	-14,160	-11.9%
Buffalo/Niagara Falls					
	Buffalo	131,329	108,785	-22,544	-17.2%
	Niagara Falls	28,602	21,619	-6,983	-24.4%
	North Tonawanda	15,745	15,822	77	0.5%
	Tonawanda	8,093	7,735	-358	-4.4%
	Lockport	10,270	9,815	-455	-4.4%
	Lackawanna	8,711	7,634	-1,077	-12.4%
	Total	202,750	171,410	-31,340	-15.5%
Rest of State					
	Amsterdam	9,295	8,055	-1,240	-13.3%
	Corning	5,604	5,252	-352	-6.3%
	Cortland	7,893	8,111	218	2.8%
	Dunkirk	6,121	5,812	-309	-5.0%
	Elmira	12,394	11,484	-910	-7.3%
	Gloversville	6,944	6,235	-709	-10.2%
	Hornell	3,837	3,682	-155	-4.0%
	Hudson	2,981	3,193	212	7.1%
	Ithaca	12,524	14,863	2,339	18.7%
	Jamestown	14,599	13,125	-1,474	-10.1%
	Johnstown City	7,997	4,013	-3,984	-49.8%
	Kingston	10,052	11,681	1,629	16.2%
	Norwich	3,544	2,908	-636	-17.9%
	Ogdensburg	4,271	4,337	66	1.5%
	Olean	7,738	6,846	-892	-11.5%
	Oneida	4,228	5,429	1,201	28.4%
	Oneonta	5,742	5,883	141	2.5%
	Plattsburgh	7,692	8,765	1,073	13.9%
	Salamanca	2,732	2,590	-142	-5.2%
	Watertown	10,702	11,175	473	4.4%
	Total	146,890	143,439	-3,451	-2.3%
Source: U.S. Census 1980, 2010					

Appendix D

Unemployment Rates (Percentage)			Poverty Rates (Percentage)	
	1980	2010	1980	2010
Albany	6.4	8.6	17.5	25.3
Amsterdam	7.9	11.5	11.6	18.0
Auburn	11.5	7.4	12.8	18.0
Batavia	7.6	8.9	11.2	21.3
Beacon	5.3	7.0	12.3	15.5
Binghamton	7.2	9.3	15.5	27.8
Buffalo	13.1	12.4	20.7	29.6
Canandaigua	6.3	6.0	8.6	13.5
Cohoes	7.3	5.6	11.9	14.6
Corning	6.5	7.1	10.2	20.4
Cortland	10.0	7.2	19.7	21.1
Dunkirk	8.4	5.9	13.5	25.8
Elmira	12.3	12.3	17.5	25.9
Fulton	13.0	10.8	16.2	24.4
Geneva	7.7	6.6	12.2	19.0
Glen Cove	4.2	4.9	5.8	13.1
Glens Falls	9.1	5.8	13.0	14.0
Gloversville	14.8	14.0	14.6	27.5
Hornell	10.0	12.2	14.7	17.9
Hudson	9.9	8.1	21.4	21.8
Ithaca	5.2	4.2	32.3	41.2
Jamestown	7.5	13.8	13.6	23.4
Johnstown	5.6	7.7	11.3	20.9
Kingston	7.9	6.5	14.1	14.6
Lackawana	14.0	7.6	11.2	21.2
Little Falls	8.4	9.0	11.0	18.2
Lockport	12.1	9.9	9.0	19.5
Long Beach	6.1	2.7	13.3	8.9
Mechanicville	8.8	5.0	10.3	15.1
Middletown	6.5	9.2	14.1	17.8
Mount Vernon	4.8	10.9	14.6	12.8
North Tonawanda	8.5	6.2	7.0	9.2
New Rochelle	4.6	7.0	8.0	10.7
Newburgh	11.3	7.5	26.7	25.8
New York City	7.7	8.8	20.0	19.1
Niagara Falls	10.3	9.2	13.7	21.8

Appendix D

Unemployment Rates (Percentage)			Poverty Rates (Percentage)	
	1980	2010	1980	2010
Norwich	6.6	9.4	11.9	19.5
Ogdensburg	12.5	8.9	16.1	21.8
Olean	6.7	9.6	12.4	18.9
Oneida	9.2	5.7	12.8	10.6
Oneonta	5.8	10.1	23.9	25.4
Oswego	12.7	11.4	16.3	21.9
Peekskill	6.9	8.9	14.5	15.5
Plattsburgh	9.2	8.6	17.7	21.0
Port Jervis	10.5	10.1	12.8	13.7
Poughkeepsie	9.6	9.6	17.2	23.9
Rensselaer	8.7	8.4	13.6	17.9
Rochester	9.1	11.7	17.5	30.4
Rome	9.9	5.9	10.8	15.3
Rye	2.7	6.3	3.4	1.3
Salamanca	8.2	9.9	16.4	20.6
Saratoga Springs	8.7	4.0	11.3	8.1
Schenectady	8.4	9.3	14.4	20.6
Sherrill	8.7	7.5	2.8	2.5
Syracuse	8.5	10.5	18.4	31.1
Tonawanda	9.1	6.0	5.1	11.3
Troy	8.9	10.9	18.2	25.1
Utica	9.6	11.5	16.8	29.0
Watertown	10.5	9.7	14.1	19.5
Watervliet	4.6	4.5	9.5	16.0
White Plains	3.5	5.9	7.8	8.9
Yonkers	5.6	7.0	9.8	13.8
New York State	7.1	8.5	13.4	14.2
United States	7.1	9.6	13.0	13.8

Appendix E

Economic Indicators for New York Cities - 2010					
City	Albany	Amsterdam	Auburn	Batavia	Beacon
Labor Force	51,354	9,100	13,396	7,375	8,008
Employed	46,944	8,055	12,408	6,720	7,450
Unemployed	4,410	1,045	988	655	558
Unemp. Rate (%)	8.6	11.5	7.4	8.9	7.0
Per Capita Income (\$)	23,341	22,355	20,874	20,597	27,712
Poverty Rate (%)	25.3	18.0	18.0	21.3	15.5
City	Binghamton	Buffalo	Canandaigua	Cohoes	Corning
Labor Force	22,481	124,217	5,456	8,805	5,653
Employed	20,383	108,785	5,127	8,309	5,252
Unemployed	2,098	15,432	329	496	401
Unemp. Rate (%)	9.3	12.4	6.0	5.6	7.1
Per Capita Income (\$)	21,455	19,409	27,098	24,815	23,180
Poverty Rate (%)	27.8	29.6	13.5	14.6	20.4
City	Cortland	Dunkirk	Elmira	Fulton	Geneva
Labor Force	8,740	6,178	13,100	5,720	6,360
Employed	8,111	5,812	11,484	5,104	5,943
Unemployed	629	366	1,616	616	417
Unemp. Rate (%)	7.2	5.9	12.3	10.8	6.6
Per Capita Income (\$)	19,111	19,373	17,399	19,587	20,911
Poverty Rate (%)	21.1	25.8	25.9	24.4	19.0
City	Glen Cove	Glens Falls	Gloversville	Hornell	Hudson
Labor Force	13,829	8,100	7,247	4,196	3,473
Employed	13,146	7,630	6,235	3,682	3,193
Unemployed	683	470	1,012	514	280
Unemp. Rate (%)	4.9	5.8	14.0	12.2	8.1
Per Capita Income (\$)	36,233	24,302	17,889	19,938	24,628
Poverty Rate (%)	13.1	14.0	27.5	17.9	21.8
City	Ithaca	Jamestown	Johnstown	Kingston	Lackawanna
Labor Force	15,510	15,221	4,350	12,497	8,264
Employed	14,863	13,125	4,013	11,681	7,634
Unemployed	647	2,096	337	816	630
Unemp. Rate (%)	4.2	13.8	7.7	6.5	7.6
Per Capita Income (\$)	17,346	18,374	22,424	24,368	19,785
Poverty Rate (%)	41.2	23.4	20.9	14.6	21.2
City	Little Falls	Lockport	Long Beach	Mechanicville	Middletown
Labor Force	2,451	10,892	18,874	2,578	14,096
Employed	2,230	9,815	18,277	2,449	12,793
Unemployed	221	1,077	507	129	1,303
Unemp. Rate (%)	9.0	9.9	2.7	5.0	9.2
Per Capita Income (\$)	23,860	21,124	43,377	21,178	22,614
Poverty Rate (%)	18.2	19.5	8.9	15.1	17.8
City	Mount Vernon	North Tonawanda	New Rochelle	Newburgh	Niagara Falls
Labor Force	35,275	16,865	37,670	13,245	23,809
Employed	31,431	15,822	35,019	12,246	21,619
Unemployed	3,844	1,043	2,651	999	2,190
Unemp. Rate (%)	10.9	6.2	7.0	7.5	9.2
Per Capita Income (\$)	27,611	24,957	40,787	15,897	19,720
Poverty Rate (%)	12.8	9.2	10.7	25.8	21.8

Appendix E

Economic Indicators for New York Cities - 2010					
City	Norwich	Ogdensburg	Olean	Oneida	Oneonta
Labor Force	3,209	4,759	7,571	5,758	6,544
Employed	2,908	4,337	6,846	5,429	5,883
Unemployed	301	422	725	329	661
Unemp. Rate (%)	9.4	8.9	9.6	5.7	10.1
Per Capita Income (\$)	20,117	17,651	22,601	23,553	18,084
Poverty Rate (%)	19.5	21.8	18.9	10.6	25.4
City	Oswego	Peekskill	Plattsburgh	Port Jervis	Poughkeepsie
Labor Force	8,601	13,811	9,587	4,018	16,582
Employed	7,621	12,575	8,765	3,612	14,982
Unemployed	980	1,236	822	406	1,600
Unemp. Rate (%)	11.4	8.9	8.6	10.1	9.6
Per Capita Income (\$)	20,621	27,965	20,842	22,226	23,192
Poverty Rate (%)	21.9	15.5	21.0	13.7	23.9
City	Rensselaer	Rochester	Rome	Rye	Salamanca
Labor Force	5,446	99,061	15,569	6,534	2,873
Employed	4,987	87,456	14,645	6,123	2,590
Unemployed	459	11,605	924	411	283
Unemp. Rate (%)	8.4	11.7	5.9	6.3	9.9
Per Capita Income (\$)	27,073	17,865	21,989	93,072	18,286
Poverty Rate (%)	17.9	30.4	15.3	1.3	20.6
City	Saratoga Springs	Schenectady	Sherrill	Syracuse	Tonawanda
Labor Force	14,031	31,922	1,622	66,143	8,255
Employed	13,467	28,945	1,500	59,410	7,735
Unemployed	564	2,977	122	6,733	490
Unemp. Rate (%)	4.0	9.3	7.5	10.2	6.0
Per Capita Income (\$)	35,342	19,810	28,678	17,866	23,463
Poverty Rate (%)	8.1	20.6	2.5	31.1	11.3
City	Troy	Utica	Watertown	Watervliet	White Plains
Labor Force	25,929	28,275	12,373	5,479	31,507
Employed	23,109	25,034	11,175	5,235	29,663
Unemployed	2,820	3,241	1,198	244	1,844
Unemp. Rate (%)	10.9	11.5	9.7	4.5	5.9
Per Capita Income (\$)	20,736	17,754	20,939	22,469	43,938
Poverty Rate (%)	25.1	29.0	19.5	16.0	8.9
City	Yonkers		New York City		
Labor Force	97,509		4,104,328		
Employed	90,693		3,745,106		
Unemployed	6,816		359,222		
Unemp. Rate (%)	7.0		8.8		
Per Capita Income (\$)	29,191		30,498		
Poverty Rate (%)	13.8		19.1		

Source: U.S. Census, American Comm. Survey 2010

Appendix F

Property Taxes					
Percentage of Home Value and Income By Household					
County	Percentage of Home Value	National Rank	County	Percentage of Household Income	National Rank
Orleans	2.99%	1	Nassau	8.11%	4
Niagara	2.83%	2	Rockland	7.89%	6
Monroe	2.78%	3	Westchester	7.66%	7
Allegany	2.69%	4	Putnam	7.43%	8
Wayne	2.67%	5	Suffolk	7.36%	9
Cortland	2.64%	6	Orange	6.08%	28
Genesee	2.61%	7	Sullivan	5.63%	42
Chautauqua	2.58%	8	Dutchess	5.58%	46
Seneca	2.56%	9	Ulster	5.50%	50
Wyoming	2.51%	10	Monroe	5.49%	52
Montgomery	2.49%	11	Schenectady	5.36%	54
Onondaga	2.46%	12	Tompkins	5.08%	61
Erie	2.46%	13	Columbia	4.97%	66
Livingston	2.43%	14	Washington	4.94%	70
Cayuga	2.37%	15	Niagara	4.91%	71
Cattaraugus	2.32%	17	Orleans	4.87%	73
Oswego	2.32%	18	Wayne	4.75%	82
Chemung	2.30%	20	Rensselaer	4.71%	84
Steuben	2.30%	21	Erie	4.64%	89
Madison	2.24%	23	Onondaga	4.58%	93
Schenectady	2.23%	24	Cortland	4.58%	94
Broome	2.23%	25	Genesee	4.56%	99
Herkimer	2.21%	26	Greene	4.53%	102
Oneida	2.16%	28	Montgomery	4.51%	105
Ontario	2.14%	30	Livingston	4.50%	109
Tompkins	2.13%	32	Seneca	4.46%	116
Chenango	2.09%	36	Albany	4.28%	134
Tioga	2.08%	40	Ontario	4.26%	138
Fulton	2.01%	47	Wyoming	4.26%	140
Washington	1.93%	63	Cayuga	4.22%	148
St. Lawrence	1.92%	64	Madison	4.20%	151
Yates	1.91%	70	Yates	4.07%	172
Rensselaer	1.89%	75	Chautauqua	4.05%	173
Franklin	1.81%	102	Warren	4.03%	177
Clinton	1.80%	105	Oneida	3.96%	191

Appendix F

Property Taxes					
Percentage of Home Value and Income By Household					
County	Percentage of Home Value	National Rank	County	Percentage of Household Income	National Rank
Sullivan	1.76%	121	Broome	3.93%	197
Nassau	1.72%	140	Saratoga	3.93%	198
Putnam	1.68%	154	Essex	3.84%	212
Rockland	1.68%	157	Herkimer	3.78%	226
Orange	1.67%	159	Steuben	3.75%	229
Suffolk	1.63%	178	Allegany	3.73%	235
Albany	1.62%	185	Oswego	3.73%	238
Ulster	1.59%	204	Tioga	3.70%	244
Lewis	1.57%	216	Schoharie	3.69%	246
Jefferson	1.51%	247	Cattaraugus	3.69%	247
Westchester	1.51%	251	Chemung	3.67%	250
Otsego	1.45%	283	Queens	3.65%	254
Columbia	1.44%	288	Fulton	3.65%	255
Schoharie	1.42%	301	Clinton	3.62%	263
Dutchess	1.41%	308	Chenango	3.59%	274
Delaware	1.38%	324	Kings	3.57%	278
Saratoga	1.37%	328	Delaware	3.53%	291
Greene	1.29%	388	Otsego	3.49%	300
Warren	1.28%	393	Bronx	3.40%	330
Essex	1.25%	424	Franklin	3.26%	379
Richmond	0.59%	1276	Lewis	3.21%	396
Bronx	0.58%	1294	Richmond	3.15%	417
Queens	0.54%	1374	Jefferson	3.13%	425
New York	0.49%	1494	New York	3.02%	464
Kings	0.46%	1567	St. Lawrence	2.98%	484
United States	0.96%		United States	2.85%	

Source: National Tax Foundation: Property Taxes on Owner-Occupied Housing, by County, Ranked by Taxes As a Percentage of Household Income, 2007-2009, Property Taxes on Owner-Occupied Housing, Ranked by Taxes As a Percentage of Home Value, 2007-2009

Appendix G

City Constitutional Property Tax Limit - 2012*			
Amount Expended (Percentage)			
	Tax Limit Expended		Tax Limit Expended
Albany	37.03%	New Rochelle	19.26%
Amsterdam	38.37%	Newburgh	67.36%
Auburn	N/A	Niagara Falls	76.95%
Batavia	14.77%	North Tonawanda	55.85%
Beacon	25.29%	Norwich	42.10%
Binghamton	85.82%	Ogdensburg	70.41%
Buffalo	71.15%	Olean	65.64%
Canandaigua	12.30%	Oneida	24.29%
Cohoes	35.33%	Oneonta	38.90%
Corning	35.72%	Oswego	27.74%
Cortland	52.69%	Peekskill	17.80%
Dunkirk	49.88%	Plattsburgh	37.74%
Elmira	52.74%	Port Jervis	32.49%
Fulton	71.06%	Poughkeepsie	28.51%
Geneva	56.06%	Rensselaer	68.10%
Glen Cove	21.88%	Rochester	74.86%
Glens Falls	30.86%	Rome	43.84%
Gloversville	92.72%	Rye	13.07%
Hornell	44.02%	Salamanca	30.17%
Hudson	56.27%	Saratoga Springs	21.11%
Ithaca	43.47%	Schenectady	55.04%
Jamestown	92.07%	Sherrill	22.54%
Johnstown	54.19%	Syracuse	68.64%
Kingston	35.91%	Tonawanda	66.78%
Lackawanna	84.53%	Troy	31.23%
Little Falls	75.65%	Utica	58.11%
Lockport	67.02%	Watertown	6.46%
Long Beach	21.38%	Watervliet	38.04%
Mechanicville	41.39%	White Plains	19.62%
Middletown	42.36%	Yonkers	68.19%
Mount Vernon	30.40%		
* Excluding New York City			

Appendix H

City Revenue Growth					
1980 – 2010					
	Increase in Revenue Per Capita	Increase in Total Revenues		Increase in Revenue Per Capita	Increase in Total Revenues
Albany	291.0%	276.1%	Niagara Falls	131.0%	62.4%
Amsterdam	839.6%	699.9%	Norwich	546.5%	475.2%
Auburn	333.1%	268.4%	Ogdensburg	457.8%	401.6%
Batavia	476.9%	434.2%	Olean	465.8%	349.1%
Beacon	395.0%	494.6%	Oneida	261.4%	280.9%
Binghamton	265.7%	210.1%	Oneonta	458.4%	419.8%
Buffalo	282.4%	179.3%	Oswego	184.0%	160.4%
Canandaigua	231.3%	235.3%	Peekskill	399.8%	546.4%
Cohoes	354.6%	305.1%	Plattsburgh	268.4%	249.7%
Corning	595.5%	500.5%	Port Jervis	869.4%	883.8%
Cortland	544.7%	514.8%	Poughkeepsie	280.0%	318.1%
Dunkirk	353.8%	272.4%	Rensselaer	345.8%	362.8%
Elmira	310.8%	239.6%	Rochester	263.6%	216.7%
Fulton	329.0%	283.3%	Rome	491.3%	355.0%
Geneva	471.1%	400.5%	Rye	647.8%	679.4%
Glen Cove	349.8%	392.7%	Salamanca	431.1%	348.3%
Glens Falls	452.7%	411.1%	Saratoga Springs	508.6%	576.8%
Gloversville	335.0%	282.1%	Schenectady	336.4%	324.6%
Hornell	417.3%	332.8%	Sherrill	148.0%	169.1%
Hudson	743.6%	609.2%	Syracuse	382.6%	311.8%
Ithaca	467.1%	492.4%	Tonawanda	289.7%	215.5%
Jamestown	258.0%	211.7%	Troy	406.4%	348.2%
Johnstown	294.3%	268.3%	Utica	160.6%	114.5%
Kingston	439.8%	426.9%	Watertown	319.9%	307.3%
Lackawanna	89.7%	51.6%	Watervliet	476.8%	420.9%
Little Falls	484.4%	369.6%	White Plains	306.8%	392.0%
Lockport	249.0%	197.3%	Yonkers	293.8%	295.0%
Long Beach	352.5%	341.9%			
Mechanicville	N/A	N/A		315.3%	275.2%
Middletown	584.6%	796.2%			
Mount Vernon	309.1%	312.7%			
North Tonawanda	371.2%	316.0%			
New Rochelle	264.0%	296.2%			
Newburgh	420.0%	540.4%			

Appendix I

Comparison of Growth Per Capital Income vs. Per Capita Expenditures by City					
1980 – 2010					
	Expenditure Per Capita	Income Per Capita		Expenditure Per Capita	Income Per Capita
Albany	166.0%	248.0%	North Tonawanda	260.2%	258.3%
Amsterdam	541.2%	255.2%	New Rochelle	241.2%	294.3%
Auburn	283.9%	261.0%	Newburgh	369.3%	227.8%
Batavia	320.3%	202.5%	Niagara Falls	208.0%	206.1%
Beacon	302.7%	333.3%	Norwich	395.8%	189.0%
Binghamton	76.2%	230.3%	Ogdensburg	339.5%	232.7%
Buffalo	237.1%	227.4%	Olean	251.4%	265.5%
Canandaigua	277.6%	280.3%	Oneida	8.0%	283.0%
Cohoes	164.5%	284.7%	Oneonta	321.3%	267.3%
Corning	483.1%	208.4%	Oswego	212.9%	224.5%
Cortland	314.1%	267.0%	Peekskill	301.3%	296.6%
Dunkirk	263.4%	204.7%	Plattsburgh	239.5%	262.9%
Elmira	238.3%	237.1%	Port Jervis	526.2%	279.6%
Fulton	341.6%	211.6%	Poughkeepsie	187.4%	235.9%
Geneva	344.5%	248.3%	Rensselaer	194.8%	346.5%
Glen Cove	341.8%	289.4%	Rochester	243.4%	175.2%
Glens Falls	308.2%	301.5%	Rome	124.7%	268.0%
Gloversville	210.1%	187.4%	Rye	515.0%	531.6%
Hornell	300.5%	255.3%	Salamanca	484.1%	253.2%
Hudson	464.0%	373.3%	Saratoga Springs	439.6%	452.0%
Ithaca	378.3%	252.3%	Schenectady	221.5%	205.1%
Jamestown	164.4%	216.4%	Sherrill	169.7%	300.6%
Johnstown	375.2%	242.9%	Syracuse	312.3%	186.7%
Kingston	231.9%	271.5%	Tonawanda	235.8%	250.3%
Lackawanna	120.4%	194.3%	Troy	284.9%	274.6%
Little Falls	293.5%	143.9%	Utica	181.5%	217.5%
Lockport	192.4%	186.0%	Watertown	339.9%	250.0%
Long Beach	300.1%	423.6%	Watervliet	306.6%	236.2%
Mechanicville	N/A	N/A	White Plains	277.7%	304.0%
Middletown	339.3%	252.8%	Yonkers	355.0%	250.1%
Mount Vernon	237.0%	268.5%			

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