

# Growing out of control: Property taxes put increasing burden on Illinois taxpayers



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# INTRODUCTION

**Property taxes are** the single largest tax in Illinois, burdening residents far more than either income or sales taxes.

Illinoisans already know they pay high property taxes.

But what is not as well known is that property taxes are outpacing residents' ability to pay for them. Over the past 50 years, whether measured in comparison to household income, economic growth, population or inflation, all classes of property taxes – residential, commercial, industrial, etc. – have placed an increasingly unaffordable burden on Illinoisans. Since 1963, Illinois property taxes have grown 2.5 times faster than inflation and 14 times faster than the state's population.

And looking at residential property taxes alone since 1990 shows:

- Residential property taxes in Illinois have grown 3.3 times faster than median household incomes.
- Illinoisans' residential property-tax burden – as a percentage of median household income – has risen 76 percent.
- If Illinois froze its residential property taxes today, it would take 28 years for residents' property-tax burden to return to 1990 levels.<sup>1</sup>

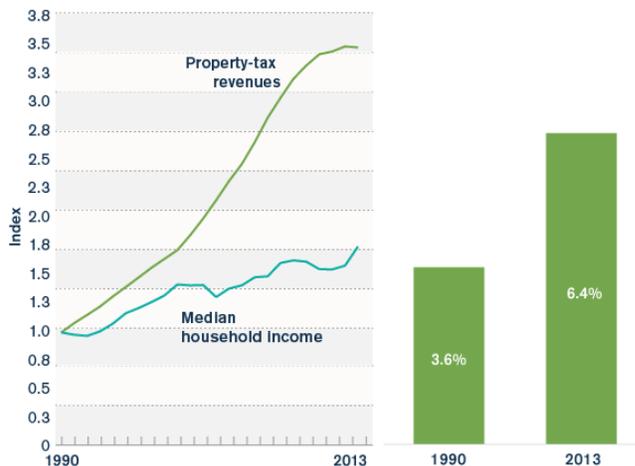
This long history of growth has resulted in an average effective property-tax rate of 2.32 percent in Illinois – the second highest in the nation, behind only New Jersey.<sup>2</sup> And with the Chicago City Council's passing a record property-tax hike on Oct. 28, Illinois will be in competition for the highest property taxes in the country.

## How Illinois' property taxes became the 2nd-highest in the nation

Since 1990, residential property taxes in Illinois have grown 3.3 times faster than the median household income.

This has caused the residential property-tax burden on Illinoisans to rise 76 percent, to 6.4 percent of household income.

As a result, Illinois has the 2nd-highest residential property taxes in the country, far ahead of the rest of its neighbors.



State	Property-tax rate	Rank
Illinois	2.32%	#2
Wisconsin	1.96%	#5
Michigan	1.78%	#9
Ohio	1.55%	#12
Iowa	1.49%	#14
Missouri	1.02%	#26
Indiana	0.86%	#28
Kentucky	0.85%	#32

Sources: Illinois Department of Revenue, U.S. Bureau of Labor Statistics, U.S. Census Bureau, Tax Foundation

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Although all property owners (residential, commercial, industrial, etc.) are paying more in property taxes now than they were 20 years ago, even after adjusting for inflation, the overall tax burden has increasingly fallen more heavily on residential property owners. Twenty years ago, residential taxpayers paid 52 percent of all property taxes. Today, they pay over 64 percent.

Thanks to the complex nature of property taxes in Illinois, it's also difficult for taxpayers to know just where their tax dollars are going.

Property taxes are the main source of income for local governments in Illinois. The state has nearly 7,000 local government districts with the power to levy property taxes, far more than any other state. These local entities, from airport authorities to forest preserves to fire-protection districts, all levy property taxes that are layered on top of each other – making the total property-tax bill for Illinoisans more expensive and more opaque.

However, the biggest driver of property-tax growth throughout Illinois has been property taxes that fund schools, which constituted 63 percent of all property taxes in 2013.

Since 1970, school-related property taxes have grown at the rate of 5.6 percent a year, 25 percent faster than the 4.1 percent average annual growth in inflation.

All areas in Illinois – whether Cook County, the collar counties or downstate – have experienced growth in property taxes in excess of inflation. Individually, almost every county in Illinois has seen a dramatic increase in its property-tax burden since 2000.

And it's not that property taxes are high in order to keep other forms of taxation low. Overall, Illinois has one of the highest overall tax burdens of any state, meaning that Illinoisans are taxed more heavily across a majority of tax categories than most other Americans. In fact, Illinois has the ninth-highest state and local tax burden per capita and the 13th-highest burden as a percentage of income.<sup>3</sup>

### Fixing the problem

Illinois has attempted in the past to control the growth of property taxes, most notably through the 1991 Property Tax Extension Limitation Law, or PTELL. But the law has been largely ineffective in reducing the property-tax burden and has only added one more layer of complexity to an already overly complex, broken property-tax system.

In Illinois, capping the rate of property-tax growth is not enough. The state needs to reduce the property-tax burden for all Illinois residents. Freezing property taxes at current levels would achieve that objective by lowering the tax burden in relation to the economy and household incomes over time.

However, a property-tax freeze would only be a first step. Other reforms, such as reducing the number of taxing districts and creating new transparency and financial-planning requirements would result in greater efficiencies and would also reduce Illinoisans' overall property-tax burden.

## ILLINOIS' HIGH OVERALL TAX BURDEN

### Illinois' property taxes are among the highest in the U.S.

In order to better understand how the rapid growth of property taxes has harmed Illinois taxpayers, it is important to determine how Illinois' property taxes and total tax burden compare to those in other states.

Not only has the rapid growth in property taxes increased the burden on Illinois taxpayers, it has harmed Illinois' economic competitiveness compared to both the state's Midwestern neighbors and the rest of the U.S. According to several sets of analyses, Illinois' property taxes are among the highest in the nation. Below is a brief breakdown of several studies from the Urban Institute and the Brookings Institution, the Tax Foundation, and the American Legislative Exchange Council and the Laffer Center, which examined property taxes and overall tax burdens across the 50 states.

### Urban Institute-Brookings Institution study

Illinois has the sixth-highest average home-property-tax rate in the country, according to research using U.S. Census data by the Tax Policy Center of the Urban Institute and the Brookings Institution.

However, when examining only counties with populations over 65,000, Illinois has the second-highest property-tax rate in the nation. There are 23 such counties in Illinois and 813 counties nationwide. In 2012, owners of average homes in these 23 Illinois counties paid taxes equal to 2.28 percent of their homes' estimated market value.

Only New Jersey had a higher property-tax rate, and by only a small margin (2.32 percent versus 2.28 percent). Illinois' rate was more than double – 104 percent higher – than the median rate among all states, which was 1.12 percent.<sup>4</sup>

## Illinois has 2nd- and 6th-highest residential property taxes in the nation, depending on number of counties measured

Average residential property-tax rates paid as a percentage of home value

Counties with population above 65,000 (2012 data)					All counties (2007 – 2011 data)				
State	Number of counties	Average tax rate (percent)	Rank	Percent from median	State	Number of counties	Average tax rate (percent)	Rank	Percent from median
New Jersey	21	2.32	1	107%	New Jersey	21	1.97	1	112%
Illinois	23	2.28	2	104%	Texas	254	1.93	2	108%
New Hampshire	6	2.18	3	95%	New Hampshire	10	1.87	3	101%
Wisconsin	23	2.07	4	85%	Nebraska	93	1.86	4	100%
Michigan	29	2.06	5	84%	Wisconsin	72	1.84	5	98%
Ohio	38	1.77	9	58%	Illinois	102	1.79	6	92%
Iowa	10	1.60	13	43%	Michigan	83	1.69	7	82%
Missouri	17	1.19	22	6%	Ohio	88	1.50	12	61%
All states*	813	1.12			Iowa	99	1.38	16	48%
Indiana	25	0.93	30	-17%	Missouri	115	0.97	23	4%
Kentucky	13	0.92	33	-18%	Indiana	92	0.94	25	1%
					All states*	3,114	0.93		
					Kentucky	120	0.78	35	-16%

\*Notes: Counties weighted by number of housing units. Average tax rate for all states is the median for all states. Data excludes the District of Columbia.

Source: Tax Policy Center, Urban Institute and Brookings Institution, "Residential Property Taxes in the United States 2013" @illinoispolicy

When all counties – 102 counties in Illinois and 3,114 counties nationwide – are included in the averages, which are only available as blended averages for the years 2007 through 2011 for statistical reasons, the average Illinois homeowner paid in taxes an amount equal to 1.79 percent of his home's value. The median for all states was 0.93 percent. Illinoisans are paying 92 percent more than – or nearly double – the median of all states.<sup>5</sup>

### Tax Foundation study

A second property-tax study showed similar results. Illinois has the second-highest effective property-tax rate as a percentage of home value, according to the Tax Foundation.

The authors of the study concluded: "New Jersey has the highest effective rate at 2.38 [percent] and is followed closely by Illinois (2.32 [percent])."<sup>6</sup>

Another report by the Tax Foundation shows that Illinois ranks 44th in business-tax competitiveness when it comes to property taxes. In other words, Illinois has the seventh-most burdensome tax structure with regard to property taxes.<sup>7</sup>



## Illinois' property-tax competitiveness ranks 42nd in the nation

Measurement of property-tax competitiveness: Property tax per \$1,000 in income

State	Property tax per \$1,000 income	Rank (50 = least competitive)	Percent from state median
New Jersey	\$54.07	50	82%
New Hampshire	\$53.07	49	78%
Vermont	\$50.32	48	69%
Rhode Island	\$49.27	47	66%
New York	\$46.19	46	55%
Maine	\$45.50	45	53%
Wyoming	\$45.43	44	53%
Connecticut	\$44.80	43	51%
<b>Illinois</b>	<b>\$44.14</b>	<b>42</b>	<b>48%</b>
Wisconsin	\$42.29	41	42%
Michigan	\$35.50	35	19%
Iowa	\$34.02	34	14%
Ohio	\$29.76	26	0%
<b>All states median</b>	<b>\$29.74</b>		
Indiana	\$26.68	17	-10%
Missouri	\$24.59	13	-17%
Kentucky	\$20.29	7	-32%

Source: American Legislative Exchange Council, "Rich States, Poor States: ALEC-Laffer State Economic Competitiveness Index, 8th edition, 2015." Percentages calculated by authors.

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## Property taxes contribute to an overall high tax burden

The Tax Foundation concluded in its study that, unlike some other states, Illinois does not maintain high property taxes to compensate for other, lower tax rates:

"Some states with high property taxes, like New Hampshire and Texas, rely heavily on property taxes in lieu of other major tax categories; others, like New Jersey and Illinois, impose high property taxes alongside high rates in the other major tax categories."<sup>9</sup>

According to the Tax Foundation, Illinois has the third-highest corporate income tax, the fifth-highest cellphone tax, the 10th-highest local and state sales tax, the sixth-highest local and state debt per person, the ninth-highest excise taxes, and is one of only 18 states to impose a capital stock tax.<sup>10</sup>

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### State and local tax burden

Various Illinois tax rankings, 50-state comparison

State corporate income taxes per capita	3rd-highest
State personal income taxes per capita	10th-highest
State and local sales taxes	10th-highest
Gasoline taxes	15th-highest
Cigarette taxes	16th-highest
State and local cellphone taxes	5th-highest
Alcohol taxes: spirits, wine, beer	14th-, 11th-, 26th-highest
State and local excise taxes	9th-highest
State and local tax burden as a percentage of income	13th-highest
<b>State and local tax burden per capita</b>	<b>9th-highest</b>

Source: Tax Foundation, "Facts & Figures 2015: How Does Your State Compare?"

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The Tax Foundation also charts a "Tax Freedom Day" for each state, marking the first day of the year when a state or the nation "as a whole has earned enough money to pay its total tax bill for the year." Illinois trails the pack in this ranking. When Tax Freedom Day came to Illinois on April 30, 2015, it had already arrived in 42 other states.<sup>11</sup>

The authors of the ALEC-Laffer State Economic Competitiveness Index draw the same conclusion as the authors of the Tax Foundation study. Overall, Illinois' tax structure is uncompetitive.

Illinois ranks 40th for economic outlook when considering the overall tax structure in addition to other factors. The ALEC-Laffer index includes the following factors: top marginal personal income tax, top marginal corporate-income-tax rate, personal-income-tax progressivity, sales-tax burden, estate/inheritance tax and debt service. In addition, Illinois ranks 46th in economic performance, with weak growth in the state gross domestic product (43rd), poor employment growth (44th) and extremely high absolute out-migration (48th).<sup>12</sup>

Three reputable studies, then, show essentially the same results. Illinois has some of the nation's most burdensome property taxes.

In addition, two of those three organizations put property taxes in context. Overall, Illinois also has one of the country's most burdensome tax structures, making it difficult to justify increasing any major tax that would add to that burden.

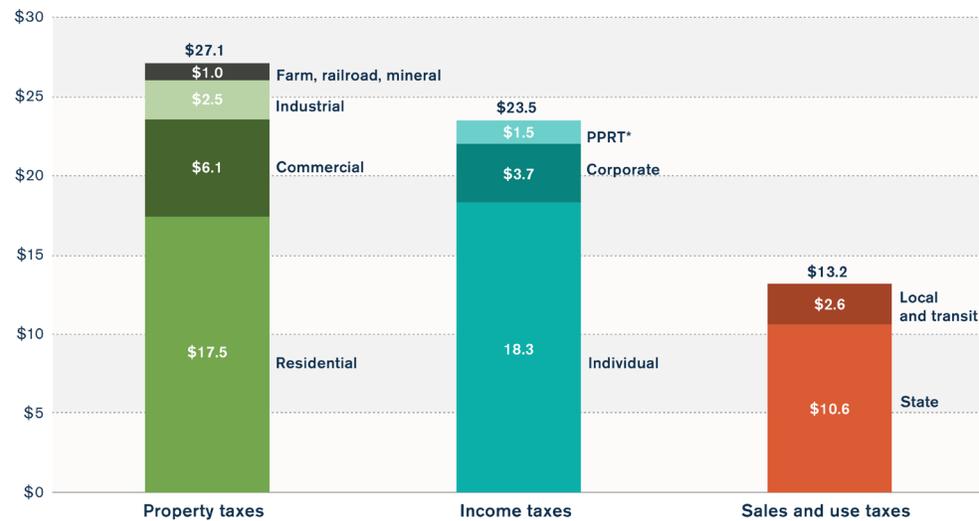
## BREAKING DOWN ILLINOIS' PROPERTY TAXES: GROWTH IN PROPERTY TAXES OUTSTRIPS TAXPAYERS' ABILITY TO PAY

### Property taxes are the biggest of all collected taxes in Illinois

Illinois collects more from residents in property taxes than any other revenue source. In 2013, more than \$27 billion was collected in property taxes throughout the state. By comparison, the state collected \$18.3 billion in individual income taxes during fiscal year 2013, and \$5.2 billion in corporate income taxes and personal-property replacement taxes. Sales and use tax revenue for fiscal year 2013 was \$13.2 billion.<sup>13</sup>

#### Property tax biggest of all collected taxes in Illinois

Major Illinois tax-revenue sources, 2013 (in billions)



\*Note: "PPRT" is personal-property replacement tax.

Source: Illinois Department of Revenue, Annual Report, 2014

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### Growth in property taxes exceeds growth in inflation and population

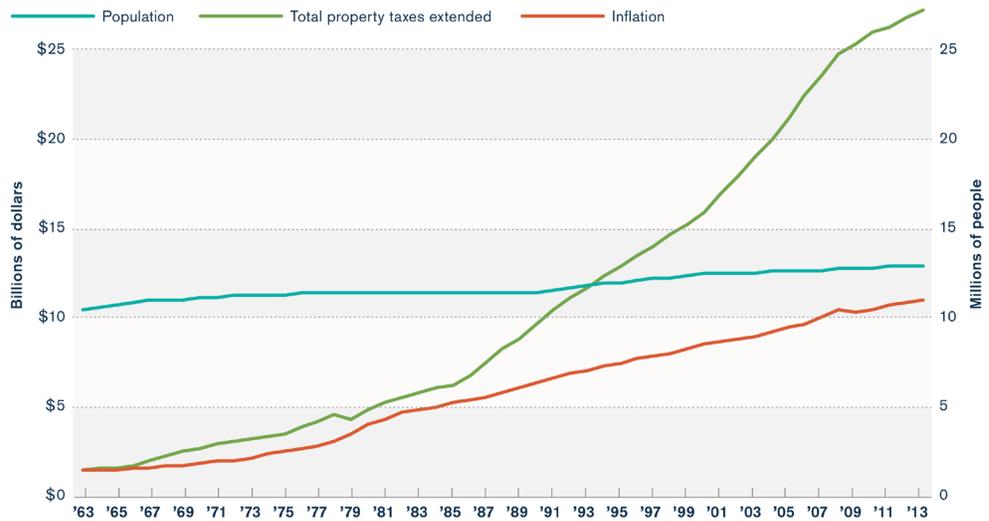
Growth in property-tax extensions, i.e., the total amount of property taxes billed for collection, has outstripped growth in both population and inflation.

Over the past 50 years, Illinois' population has grown at an annual rate of 0.4 percent, inflation has grown at an annual rate of 4.0 percent, and property-tax extensions have grown at a rate of 5.9 percent. In the short run, the difference is not significant, but in the long run, it is extremely important because annual growth rates compound.

Illinois' population has grown to 12,890,522 in 2013 from 10,402,000 in 1963, an increase of 24 percent.<sup>14</sup> The price level on the consumer price index has risen to 224.55 in 2013<sup>15</sup> from 31.1 in 1963, an increase of 622 percent. And property-tax extensions have grown to \$27.13 billion from \$1.52 billion, an increase of 1,683 percent.<sup>16</sup>

Although the average annual growth rate of property-tax extensions is just 1.5 percent over the combined growth rates of both population and inflation – a seemingly small number – it has had a dramatic impact over the last 50 years. Today, the state's total property-tax extension is more than double what it was 50 years ago, even after adjusting for population growth and inflation.

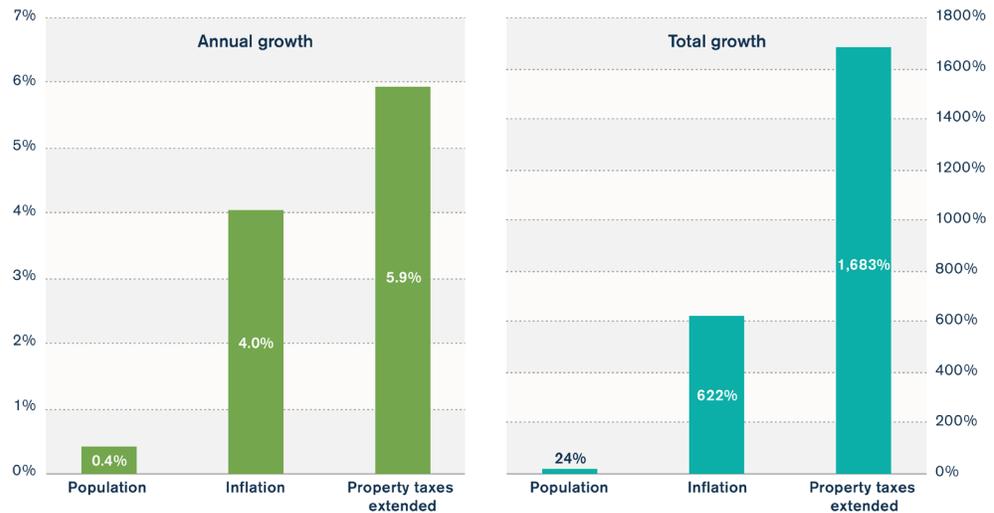
**Illinois' total property-tax extension is more than double what it was 50 years ago, even after adjusting for population and inflation**  
 50-year growth in Illinois property-tax extensions relative to inflation and population



Source: Illinois Department of Revenue, property-tax statistics tables, U.S. Bureau of Labor Statistics, U.S. Census Bureau @illinoispolicy

**Since 1963, Illinois property taxes have grown 2.5 times faster than inflation and 14 times faster than population**

Comparison of annual growth rates with total growth over past 50 years (1963 – 2013)



Source: Illinois Department of Revenue, property-tax statistics tables, U.S. Bureau of Labor Statistics, U.S. Census Bureau @illinoispolicy

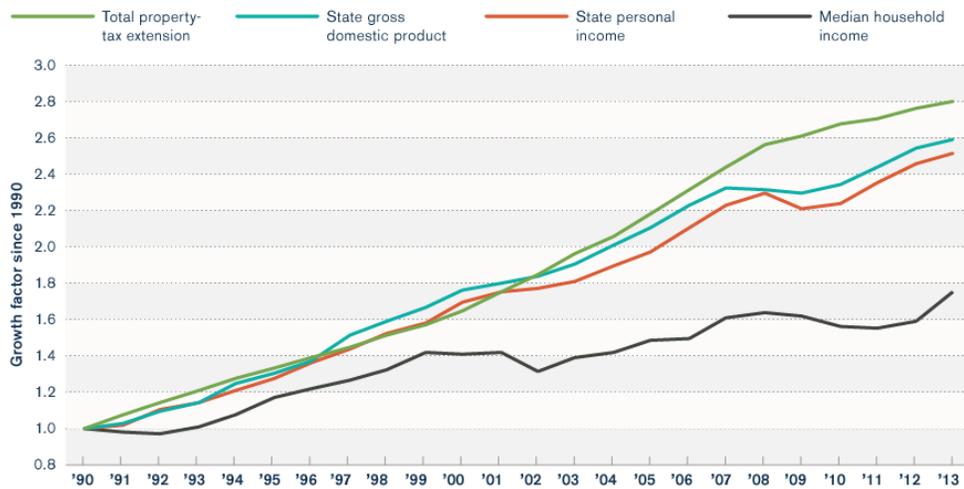
**The burden imposed on taxpayers by property taxes continues to grow**

Since 1990, total property-tax extensions have grown 181 percent, exceeding the growth in the economy by approximately 10 percent. The average annual growth for property taxes was 4.6 percent versus 4.2 percent for state gross domestic product, or 4.1 percent for state personal income, which are two similar measurements of economic growth. Meanwhile, Illinois' median household income has grown by only 76 percent for an average annual rate of only 2.5 percent. Therefore, property-tax payments have grown 60 percent more than median income.

These disparities in the growth rates have two impacts. First, property-tax extensions have been growing faster than the general economy, requiring more economic resources to be dedicated to those governmental services supported by property taxes. Second, using median household income as an indicator of affordability, household incomes have not kept up, requiring many households to set aside greater portions of their income to pay for property taxes.

### Property taxes have grown faster than the economy and far faster than household incomes

Cumulative growth-rate index comparing property-tax extensions to various economic indicators, 1990 – 2013



Source: U.S. Bureau of Economic Analysis, U.S. Census Bureau, Illinois Department of Revenue, Illinois Policy Institute-calculated growth rates

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### Taxes are becoming less and less affordable

Over the long run, the high growth rate of property taxes – if allowed to continue – will become unsustainable for taxpayers and the Illinois economy as a whole.

For example, in 1990, property-tax extensions were 4 percent of the overall Illinois economy, as measured by state personal income. In 2013, property-tax extensions were 4.5 percent of the state personal income. The percentage fluctuated annually due to changes in the economy, but the long-run trend using linear regression analysis shows a steadily increasing burden.

Using the least-squares method for data from 1990 to 2013, there is an observable upward trend.<sup>17</sup> If the trend is extrapolated into the future, property-tax extensions will grow to 5 percent of state personal income by 2030. Extrapolations rarely predict the future, but they do draw attention to alarming trends that need to be addressed. If left unchecked, and if historical factors continue, then Illinois property taxpayers and the economy will face a heavier property-tax burden in the future.

## Illinois property-tax burden growing as a percentage of income

Property-tax burden relative to state personal income



Note: Authors calculated percentages and the linear regression that best fits the data.

Source: Illinois Department of Revenue, U.S. Bureau of Economic Analysis

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The average household today is less able to afford property taxes than 10 or 20 years ago.

In 1990, the average property-tax payment – calculated by dividing the total number of households, using U.S. Census Bureau data, into the total residential property-tax extension – was \$1,183.<sup>18</sup> According to the U.S. Census Bureau, the median household income in 1990 was \$32,542. Dividing the average tax payment by the median household income yields 3.6 percent, which provides an indicator of the tax burden for comparison purposes.

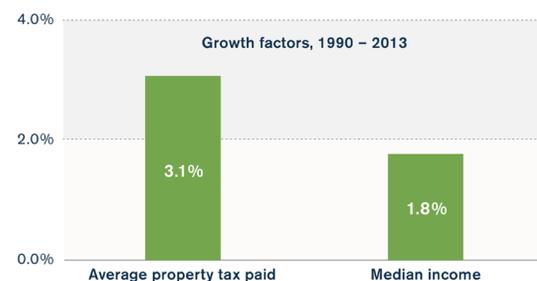
In 2000, the average property-tax payment jumped to \$2,013, and median household income rose less rapidly to \$46,063, pushing the affordability indicator to 4.4 percent. In 2010, the average property tax paid increased by more than 70 percent again, to \$3,552, and it increased to \$3,654 by 2013. In the meantime, median household income rose only 10 percent to \$50,728 between 2000 and 2010, and then increased more significantly to \$57,196 in 2013.

In summary, the average residential property-tax payment has grown by a factor of 3.1 from 1990 to 2013. However, median household income has only grown by a factor of 1.8. Using the quotient of the average property-tax payment divided by the median household income as an indicator of the property-tax burden, the tax burden increased to 6.4 percent in 2013 from 3.6 percent in 1990, a 76 percent increase.<sup>19</sup>

## Property-tax burden on Illinoisans up 76% since 1990

Tax-burden indicators for residential properties: Percent tax to median income

Year	Average property tax per household	Median household income	Percent tax to median income
1990	\$1,183	\$32,542	3.6%
2000	\$2,013	\$46,064	4.4%
2010	\$3,552	\$50,728	7.0%
2012	\$3,654*	\$57,196	6.4%



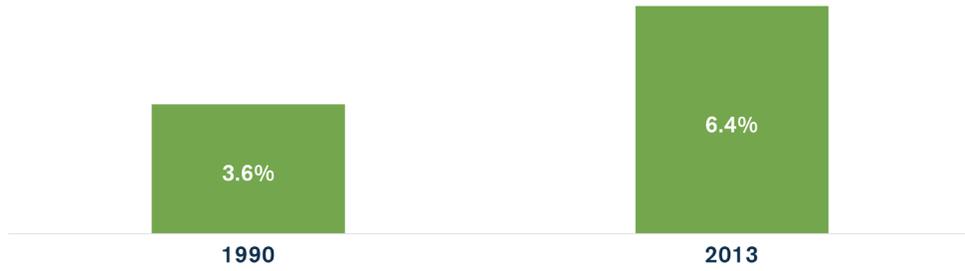
Note: 2013 average property tax per household used 1-year American Community Survey data for number of households. All other years used U.S. Census data for number of households.

Source: U.S. Census Bureau; Illinois Department of Revenue

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**Residential property-tax burden on Illinoisans has risen 76%, to 6.4% from 3.6% of household income**

Tax burden: Average property tax per household to median household income



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

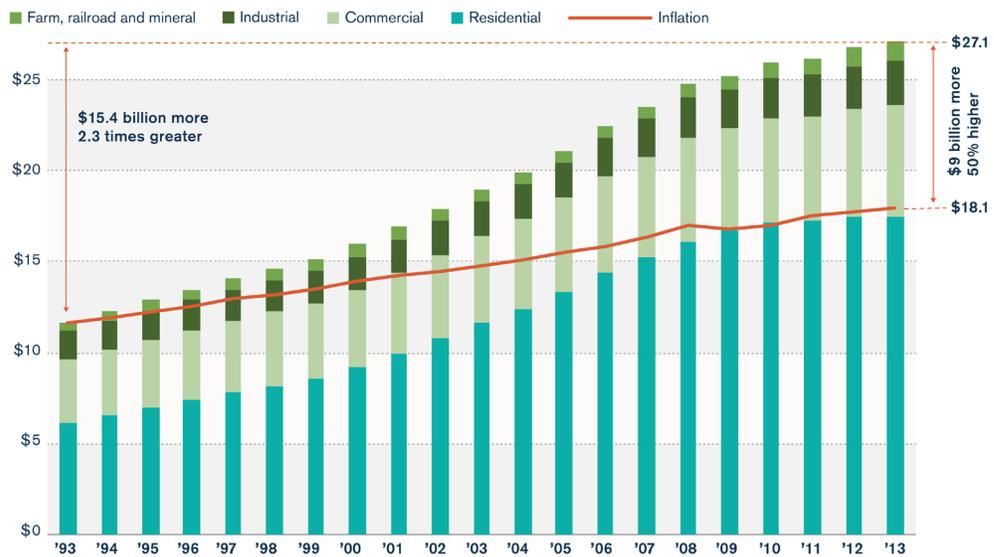
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**Residential property taxes have increased the most**

In the aggregate, property-tax extensions have grown to \$27.1 billion in 2013 from \$11.7 billion in 1993. Compared to inflation, property taxes are 50 percent higher today than what they were 20 years ago, for a net gain of \$9 billion. Every single class of properties subject to property taxes has contributed to that growth.

**Property taxes have grown by 50% since 1993, when compared to inflation**

Property-tax-extension growth by class (in billions)



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

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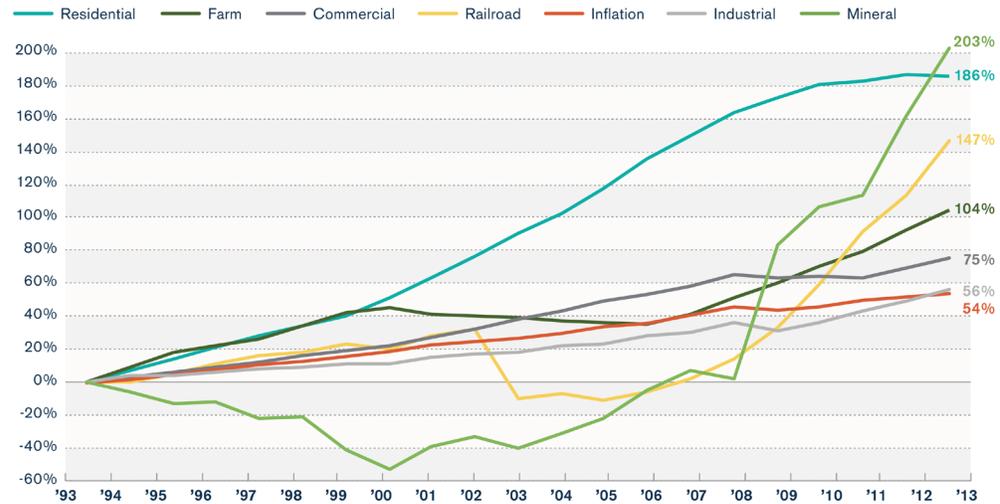
The Illinois Department of Revenue categorizes the classes as residential, commercial, industrial, farm, railroad and mineral. In each of these classes, the growth in property-tax extensions has exceeded the inflation rate over the past 20 years.

Although fluctuating widely, mineral property-tax extensions have grown the most rapidly: by a total of 203 percent since 1993, and nearly four times faster than the 54 percent growth in inflation. Residential property-tax extensions have grown steadily and with a cumulative growth rate of 186 percent that

was almost as rapid as the growth for mineral property-tax extensions. Railroad property-tax extensions fluctuated widely, but ultimately grew 147 percent, nearly triple the inflation rate. The remaining classes – farm, commercial and industry – had cumulative growth rates of 104 percent, 75 percent and 56 percent, respectively.

### Residential property taxes have grown 186% since 1993

Cumulative property-tax-extension growth rates, 1993 – 2013



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

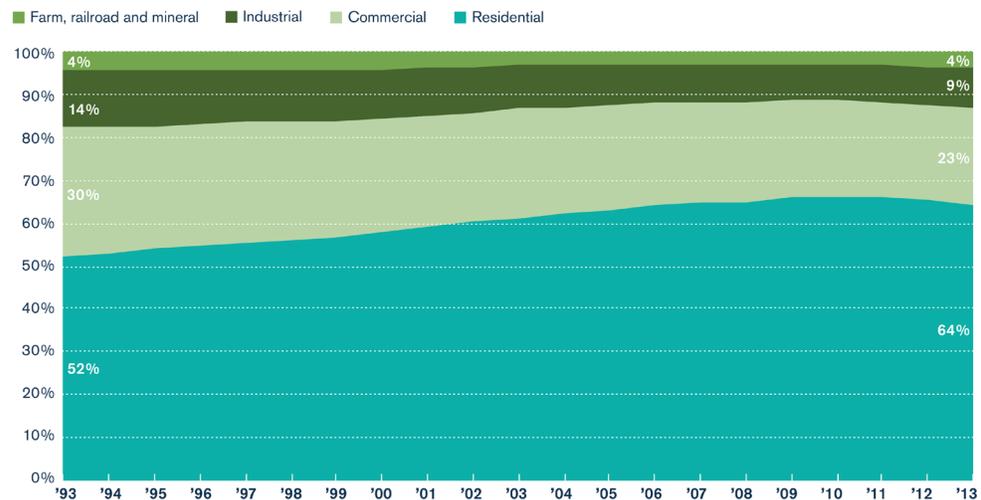
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In the aggregate, owners of property in all classes are paying more than what they were 20 years ago, even after adjusting for inflation.

But despite revenue growing faster than inflation in all classes of properties, residential property owners in the aggregate are bearing a greater share of the total property-tax burden than ever before. Residential property owners paid slightly more than half of all property-tax extensions in 1993. In 2013, however, they paid nearly two-thirds of the extensions.

### Residential property owners now pay nearly two-thirds of all property taxes

Proportion of property-tax extensions paid, by class



Source: Illinois Department of Revenue

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**WHERE  
PROPERTY  
TAXES HAVE  
INCREASED  
THE MOST**

**Illinois' nearly 7,000 property-tax districts impose additional costs**

Illinois has the dubious distinction of having 6,963 units of local government, more than any other state in the nation. In comparison, the much bigger state of Texas – with more than twice the population of Illinois – has the second-highest number of governments: 5,147.

**Number of local government units, 2012**

Top 5 states in the nation		Illinois compared to its neighbors	
State	Local governments	State	Local governments
Illinois	6,963	Illinois	6,963
Texas	5,147	Missouri	3,768
Pennsylvania	4,897	Wisconsin	3,128
California	4,425	Michigan	2,875
Kansas	3,826	Indiana	2,709
		Iowa	1,947
		Kentucky	1,338

Source: U.S. Census of Governments

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As the Illinois Policy Institute concluded in a previous report, this excessive number of governmental units is a prime cause of bureaucratic redundancies, excessive expenditures and political corruption.<sup>20</sup>

Because many local taxing units are primarily funded through property taxes, simply having more units to fund – each with its own borrowing and taxing authority, and staffing and programming costs – means that the composite tax rate and corresponding tax burden will be higher than if those local units did not exist.

The more taxing districts there are, the more entities residents have to pay. The fact that the billing procedure is unified does not diminish the overall impact because property-tax levies are layered one on top of the other, increasing the required payment.

In addition, having so many different layers of government is conducive to corruption and makes it more difficult for the public to follow all the bureaucracies and hold them accountable.

For example, the city of Chicago is not comprised of one tax code, defined as a geographic area subject to the same levies and rates from the same list of taxing districts. Rather, Chicago is comprised of 716 codes with tax rates varying from 6.81 percent of the Equalized Assessed Value, or EAV, to 9.64 percent of EAV in 2014. The Cook County clerk listed 72 taxing districts that levied taxes on properties within Chicago in 2014. In addition, the clerk listed 156 additional taxing districts that did not levy a tax that year. Each composite tax rate had between 10 and 13 taxing districts levying a tax on property owners.<sup>21</sup>

Statewide there were 6,027 property-taxing districts in 2013, consisting of counties, townships, road districts, municipalities, school districts, community colleges and special districts.

The special-districts category is very broad and consists of the following types of districts: fire protection, park, sanitary, forest preserves, mosquito abatement, public health, airport authorities, libraries, hospitals, streetlight, river conservancy, water authority, surface-water protection, cemeteries, soil and water conservation, conservation, watershed and flood control, mass transit, museums, rescue squads, public water, multitownship assessment, solid-waste disposal, water service and even a single auditorium district.<sup>22</sup>

### Illinois is currently home to over 6,000 separate property-taxing districts

Property-tax districts in Illinois, 2013

District	Number	District	Number	District	Number
Counties	102	Fire protection	838	Cemetery	33
Townships	1,432	Park	366	Soil and water conservation	8
Road districts	77	Sanitary	116	Conservation	5
Cities, villages and incorporated towns	1,295	Forest preserve	14	Auditorium authority	1
<b>Subtotal</b>	<b>2,906</b>	Mosquito abatement	22	Mass transit	6
		Public health	5	Watershed/flood control	5
Elementary	373	Airport authority	28	Multitownship assessment	327
Unit	388	Library	350	Water service	5
High	98	Hospital	16	Museum district	3
Nonhigh	1	Street lighting	27	Solid-waste disposal	5
Community college	39	River conservancy	14	Rescue squad	4
<b>Subtotal schools</b>	<b>899</b>	Water authority	16	Public water district	2
		Surface-water protection	6	<b>Subtotal special districts</b>	<b>2,222</b>
				<b>Total Districts</b>	<b>6,027</b>

Source: Illinois Department of Revenue, property-tax statistics, 2013

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### Historic change in taxing districts

The number of taxing districts in Illinois has not changed much over the past 10 years. In fact, the number of counties, municipalities and road districts has varied little over the last 30 years. The number of schools has decreased by 152 since 1980, and the number of community colleges has remained constant.

However, from 1980 to 2000, 723 new special districts were created. Leading the list were 345 multitownship assessment districts, 228 libraries, 67 parks, 40 sanitary districts and 16 water authorities. Since 2000, the number of special districts has declined by just four.

Thus, the growth in special districts until 2000 contributed to the increasing costs of property taxes. Since 2000, the growth in the number of taxing districts cannot have been a contributing factor; however, the sheer number of taxing districts creates the potential for high property taxes in general because each district participates as part of the composite tax rate, which pushes the total higher.

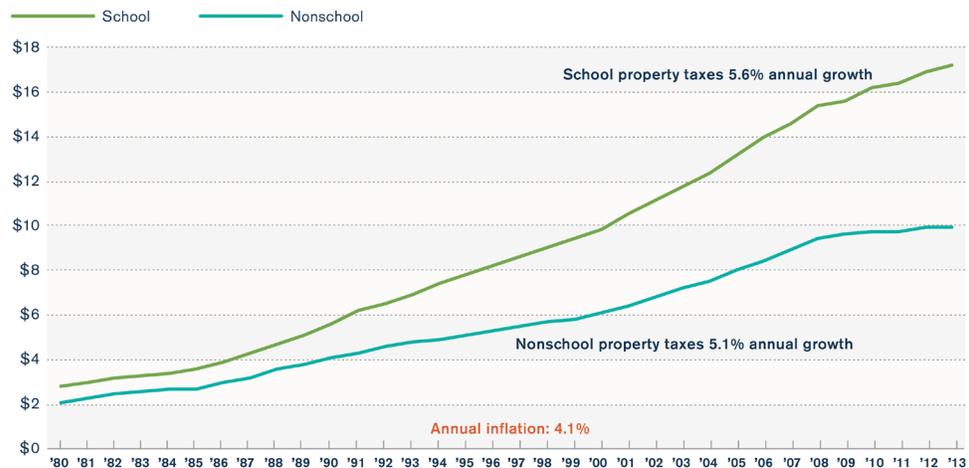
## School vs. nonschool property taxes

The largest share of property taxes supports schools and community colleges. In 2013, school property taxes comprised 63.2 percent of all property-tax extensions, the highest share on record going back to 1968.

Over the past 40 years, from 1973 to 2013, total school property taxes grew at an average annual rate of 5.6 percent, and nonschool property taxes grew at an average annual rate of 5.1 percent. In the meantime, inflation grew only 4.1 percent annually. In 2013, total school property-tax extensions were \$17.2 billion, and nonschool property-tax extensions were \$10 billion.

### Nominal school-related property taxes are 6 times higher today compared to 1980

Total school and nonschool property-tax extensions since 1980 (in billions)



Source: Illinois Department of Revenue, property-tax statistics, 1980 – 2013

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## School and nonschool growth through the decades

Growth in total property-tax extensions during the 1970s did not keep up with inflation partly because of historically high inflation rates. Total school property-tax extensions grew 61.8 percent with an average annual rate of 4.9 percent, and total nonschool property-tax extensions grew 86.3 percent with an average annual rate of 6.4 percent. However, the consumer price index increased 95.1 percent with an average annual rate of 6.9 percent.<sup>23</sup>

Nonetheless, growth in total tax extensions exceeded inflation during the following decades and more than made up for the shortfall during the 1970s.

Total school property-tax extensions grew during the 1980s, 1990s and 2000s by 107.3 percent, 84.5 percent and 66.5 percent, respectively. By comparison, the consumer price index increased during those years by 74.1 percent, 34.7 percent and 24.7 percent, respectively.

Total nonschool property-tax extensions grew nearly as rapidly during the 1980s, 1990s and 2000s: 101.9 percent, 53.9 percent and 65.9 percent, respectively. The average annual growth rates for school property taxes were 7.6 percent, 6.3 percent and 5.2 percent for the 1980s, 1990s and 2000s, respectively, and the average annual growth rates for nonschool property

taxes during those time periods were 7.3 percent, 4.4 percent and 5.2 percent, respectively.

From 2010 through 2013, total school property-tax extensions grew 9.8 percent compared to a 6.9 percent increase in the consumer price index. Total nonschool property-tax extensions, however, have only grown 3.5 percent over those four years. If growth were to continue at the current annual rates, school property-tax extensions will grow by 26 percent and nonschool extensions by 18 percent for the rest of the decade.

### School-related property taxes growing far faster than both nonschool taxes and inflation

Comparing growth in school and nonschool property taxes by decade



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

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### Regional differences in school property-tax growth

For Cook County, in every decade since the 1980s, total school property-tax extensions exceeded inflation.

- During the 1980s, school property taxes increased 134 percent, compared to 74 percent for inflation.
- During the 1990s, school property taxes increased 71.7 percent, compared to 34.7 percent for inflation.
- During the 2000s school property taxes increased 47.1 percent, compared to 24.7 percent for inflation.

From 2010 through 2013, school property taxes increased 10.5 percent, compared to inflation of 6.9 percent. School property taxes and inflation are on pace to grow 28.4 percent and 18.2 percent, respectively, for the decade.

Total school property-tax extensions for the collar counties – DuPage, Kane, Lake, McHenry and Will counties – grew even more rapidly than those in Cook County.

- During the 1980s, school property taxes increased 141.9 percent, compared to 74 percent for inflation.
- During the 1990s, school property taxes increased 104.7 percent, compared to 34.7 percent for inflation.

- During the 2000s school property taxes increased 98.5 percent, compared to 24.7 percent for inflation.

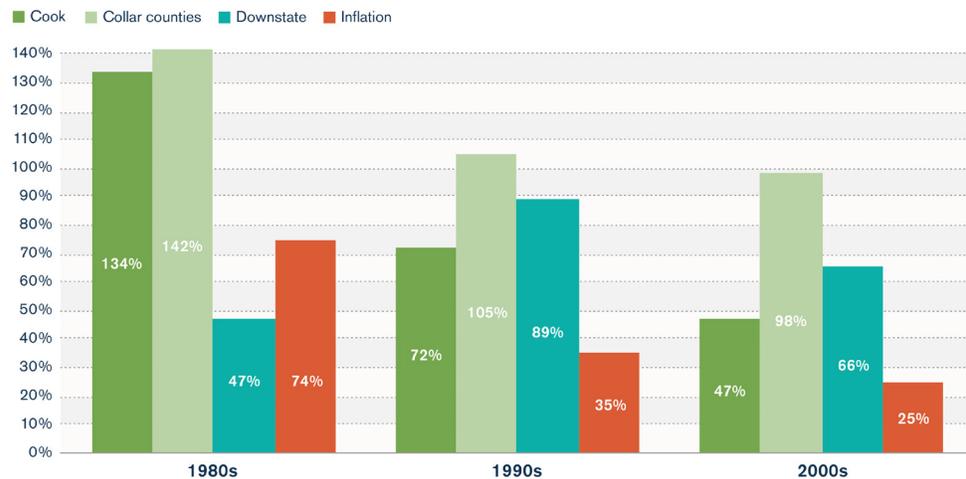
From 2010 through 2013, school property taxes increased 10.3 percent, compared to inflation of 6.9 percent, which, if extrapolated for the remainder of the decade, would grow 27.8 percent and 18.2 percent, respectively.

For the rest of the state, only during the 1980s did total school property-tax extensions not exceed inflation.

- During the 1980s, school property taxes increased 47.3 percent, compared to 74 percent for inflation.
- During the 1990s, school property taxes increased 89.4 percent, compared to 34.7 percent for inflation.
- During the 2000s, school property taxes increased 65.7 percent, compared to 24.7 percent for inflation.

From 2010 through 2013, school property taxes increased 7.9 percent, compared to inflation of 6.9 percent. If allowed to grow at this rate for the remainder of the decade, they would grow 20.8 percent and 9 percent, respectively.

#### Total school-related property-tax growth by decade and region



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

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#### Regional differences in nonschool property-tax growth

For nonschool property-tax extensions, the story is very similar. In Cook County:

- During the 1980s, nonschool property taxes increased 113.9 percent, compared to 74 percent for inflation.
- During the 1990s, nonschool property taxes increased 40.7 percent, compared to 34.7 percent for inflation.
- During the 2000s, nonschool property taxes increased 54.1 percent, compared to 24.7 percent for inflation.

However, from 2010 through 2013, nonschool property taxes increased 1.6 percent, compared to inflation of 6.9 percent, which would equal 4.0 percent

and 18.2 percent for the decade, respectively, if the growth continued at the same rates.

As with school property taxes, total nonschool property-tax extensions for the collar counties grew more rapidly than those in Cook County.

- During the 1980s, nonschool property taxes increased 136.8 percent, compared to 74 percent for inflation.
- During the 1990s, nonschool property taxes increased 76.3 percent, compared to 34.7 percent for inflation.
- During the 2000s, nonschool property taxes increased 93.6 percent, compared to 24.7 percent for inflation.

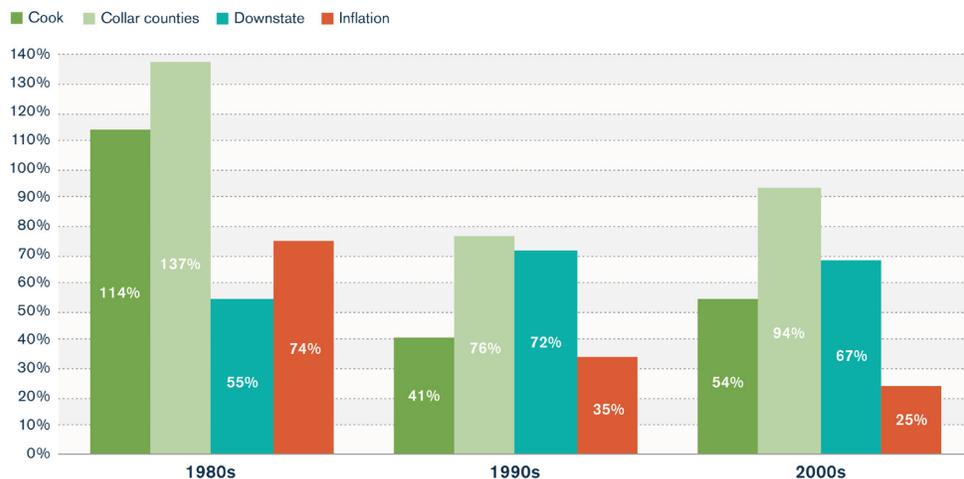
From 2010 through 2013, school property taxes increased 3.6 percent, compared to inflation of 6.9 percent, which would equal growth of 9.4 percent and 18.2 percent, respectively, for the decade.

Similar to the pattern for school property taxes in the rest of the state, nonschool property-tax-extension growth did not exceed inflation during the 1980s, but did so during the 1990s and 2000s.

- During the 1980s nonschool property taxes increased 54.7 percent, compared to 74 percent for inflation.
- During the 1990s nonschool property taxes increased 71.6 percent, compared to 34.7 percent for inflation.
- During the 2000s nonschool property taxes increased 67.5 percent, compared to 24.7 percent for inflation.

From 2010 through 2013, school property taxes increased 7.5 percent, exceeding inflation of 6.9 percent. These growth rates would yield total growth of 19.8 percent and 18.2 percent for the decade.

#### Total nonschool-related property-tax growth by decade and region



Source: Illinois Department of Revenue, U.S. Bureau of Labor Statistics

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In summary, both school and nonschool property taxes have grown faster than inflation, but school property taxes have grown faster. Schools account for 63 percent of all property taxes, and no area of the state – neither Cook County, the collar counties, nor the rest of the state – has been exempt from the high growth in property-tax extensions.

## BREAKING DOWN ILLINOIS' PROPERTY TAXES: PROPERTY TAXES BY COUNTY

**Nearly every county** in Illinois had a dramatic increase in its tax burden in recent years.

On average, each county's burden has increased about 32 percent – although, as noted above, the weighted average is 45 percent because some of the more populated counties have seen more dramatic increases. Cook County, for example, had a 63.6 percent increase in its tax burden, and DuPage County had a 51.3 percent increase.

Appendix A shows residential property-tax extensions, households, tax per household, median household income, and the tax-burden indicator for all counties, averaged for the years 2009 to 2013, in 2013 constant dollars. The Appendix compares those measures to the year 2000 using U.S. Census 2000 data and Illinois Department of Revenue data. For statistical reliability reasons, the U.S. Census Bureau makes available only five-year averages for households and median income in smaller populated counties for 2013. Therefore, the residential property-tax extensions for the years 2009 through 2013 were adjusted for inflation and converted to constant 2013 dollars and averaged to match the census data.

Median income varied from \$26,972 in Alexander County to \$81,765 in Kendall County. Tax-burden indicators varied from 1.2 percent in Gallatin County – which, together with Scott County, was one of only two counties that had decreases in their burdens – to 9.3 percent in Lake County, which had a 44 percent increase in its tax burden. When considering the tax per household, it is important to keep in mind that the actual tax per household is low for many counties because larger apartment complexes are assessed as commercial properties.

Appendix B shows the types of taxing districts for each county, providing information on where property-tax money is going.

Appendix C shows property-tax extensions by class and county. Statewide residential properties account for 64.4 percent of extensions, but this number varies by county. For example, residential properties account for only 21 percent of extensions in Jasper County, but 80 percent in Kendall County.

Farm extensions are 3 percent statewide, but vary from 0 percent in Cook County to 56 percent in Stark County. Commercial properties averaged 22.5 percent statewide, but vary from 2 percent in Pope County to 33 percent in Champaign County. Industrial properties averaged 9.2 percent statewide, but vary from 0 percent in Calhoun, Cass, Henderson, Johnson and Pope counties to 41 percent for Crawford County.

## THE LIMITED EFFECTS OF THE PROPERTY TAX EXTENSION LIMITATION LAW AND TAX INCREMENT FINANCING DISTRICTS

### The Property Tax Extension Limitation Law

In recognition of the state's growing tax burden, Illinois lawmakers enacted the Property Tax Extension Limitation Law, or PTELL, in 1991 to slow the growth in property taxes.

Originally PTELL only applied to nonhome-rule<sup>24</sup> taxing districts in the collar counties – DuPage, Kane, Lake, McHenry and Will. Nonhome-rule taxing districts in Cook County were added in 1995. Additionally, the remaining counties were authorized to hold referendums to adopt PTELL for their own counties in 1996.<sup>25</sup> In 2013, there were taxing districts in 39 counties subject to PTELL, meaning that 63 counties were not subject to PTELL.<sup>26</sup>

For the local government units subject to PTELL, the law limits tax increases for the aggregate levy of property-tax extensions to the lesser of the U.S. consumer price index or 5 percent. However, the cap is applied only at the aggregate level, and individual taxpayers may see their taxes grow in excess of those limitations.

Moreover, the limitation has notable exceptions. As already indicated, the law only applies to nonhome-rule taxing districts, and there are 209 home-rule municipalities. Second, the law does not apply to all extensions and voter-approved rate increases. For example, special taxing districts and certain bonds are exempt.

Despite these limitations, property taxes would have been higher without PTELL. In 2013, property taxes in those 39 counties were 2.9 percent lower than what they would have been, which saved the taxpayers in those taxing districts \$657.4 million. However, taxes still went up for those counties by 2.8 percent or \$308 million. Because of PTELL's limited application, total property taxes for the state are still increasing above acceptable rates of growth.<sup>27</sup>

### Tax increment financing districts

The extension data used in this analysis includes taxes for 1,160 tax increment financing, or TIF, districts. Property-tax collections for TIF districts have grown to \$1 billion in 2013, from \$200 million in 1994, accounting for 3.7 percent of all property-tax extensions. TIF-district total extensions peaked in 2008 with \$1.23 billion in property-tax extensions.<sup>28</sup>

Theoretically, TIF districts should not increase property-tax burdens, nor should they take revenue away from taxing districts. TIF is an economic-development tool that purportedly creates additional tax revenue and only captures the additional or incremental revenue due to the economic-development activity that would not have happened otherwise.

However, if the basic assumption is wrong, and the economic activity would have occurred anyway, then the TIF district would indeed divert revenue away from the current taxing districts, thus preventing a mitigation of or lowering of property taxes on everyone else. Further study is needed to determine the degree to which TIFs have contributed to the increased tax burden.

## CONCLUSION

**Illinois has experienced** massive growth in property taxes over the past several decades. This growth has far exceeded the growth of population, inflation and the economy.

Illinois homeowners face an increasingly unaffordable burden from property taxes. When measured against median household income, Illinoisans' residential property-tax burden is 76 percent higher in 2013 than it was in 1990.

And the state's increasingly burdensome property taxes are not due to an attempt to keep other taxes low. Instead, property taxes are just one of the many high taxes Illinoisans face. As a result, Illinois has the ninth-highest state and local tax burden per capita, and the 13th-highest burden as a percentage of income.

Due to the burden that property taxes already place on Illinoisans, the state must take steps beyond just moderating the growth in property taxes, as PTELL attempts to accomplish.

Instead, Illinois should reduce the overall burden of property taxes to make them more affordable for average homeowners and to bring Illinois' effective rates in line with those of other states.

A universal property-tax freeze would achieve that goal over time.

Additional steps to reduce the burden of property taxes include reducing the number of taxing districts and requiring taxing districts to implement financial plans to deliver services at lower costs.

By consolidating some taxing districts, overhead will be reduced, the number of highly paid executives and staff will be streamlined, and the overall burden borne by taxpayers will become more transparent.

Consolidation, therefore, will go a long way toward bringing down property-tax costs.

In addition, the General Assembly should consider requiring each district that levies property taxes to submit financial and implementation plans regarding how it will operate more efficiently by providing necessary services at lower costs. These plans will help bring greater transparency and accountability to the system.

## APPENDIX A: RESIDENTIAL PROPERTY-TAX MEASURES, AVERAGED 2009 TO 2013, COMPARED TO 2000 MEASURES

County	Residential property-tax extension		Households		Tax per household		Median household income		Tax-burden indicator		
	2000	2009-2013	2000	2009-2013	2000	2009-2013	1999	2009-2013	1999	2009-2013	Increase
Adams	\$26,581,874	\$45,735,898	26,860	26,912	\$990	\$1,699	\$34,856	\$45,073	2.8%	3.8%	32.8%
Alexander	\$1,395,235	\$1,674,008	3,808	2,860	\$366	\$585	\$25,768	\$26,972	1.4%	2.2%	52.6%
Bond	\$4,524,681	\$9,000,513	6,155	6,373	\$735	\$1,412	\$37,681	\$48,163	2.0%	2.9%	50.3%
Boone	\$30,970,737	\$67,601,193	14,597	17,938	\$2,122	\$3,769	\$52,447	\$60,893	4.0%	6.2%	53.0%
Brown	\$1,211,101	\$2,168,867	2,108	2,105	\$575	\$1,030	\$35,408	\$42,194	1.6%	2.4%	50.5%
Bureau	\$14,805,068	\$22,242,783	14,182	13,998	\$1,044	\$1,589	\$40,030	\$48,977	2.6%	3.2%	24.4%
Calhoun	\$1,092,252	\$2,614,327	2,046	2,061	\$534	\$1,268	\$34,459	\$50,436	1.5%	2.5%	62.3%
Carroll	\$9,874,130	\$16,541,737	6,794	6,671	\$1,453	\$2,480	\$37,000	\$47,985	3.9%	5.2%	31.6%
Cass	\$3,620,261	\$5,739,737	5,347	5,134	\$677	\$1,118	\$34,787	\$45,734	1.9%	2.4%	25.6%
Champaign	\$92,028,668	\$172,283,011	70,597	79,137	\$1,304	\$2,177	\$37,613	\$45,808	3.5%	4.8%	37.1%
Christian	\$10,973,425	\$14,609,463	13,921	14,138	\$788	\$1,033	\$36,372	\$45,145	2.2%	2.3%	5.6%
Clark	\$4,890,163	\$8,625,458	6,971	6,568	\$702	\$1,313	\$35,678	\$47,405	2.0%	2.8%	40.9%
Clay	\$3,043,063	\$4,152,402	5,839	5,486	\$521	\$757	\$30,877	\$40,640	1.7%	1.9%	10.3%
Clinton	\$14,850,497	\$29,739,568	12,754	14,051	\$1,164	\$2,117	\$43,364	\$61,720	2.7%	3.4%	27.7%
Coles	\$21,221,308	\$32,212,530	21,043	21,046	\$1,008	\$1,531	\$32,492	\$37,040	3.1%	4.1%	33.1%
Cook	\$3,892,127,572	\$7,485,598,232	1,974,181	1,933,335	\$1,972	\$3,872	\$45,433	\$54,548	4.3%	7.1%	63.6%
Crawford	\$5,320,043	\$8,268,136	7,842	7,731	\$678	\$1,069	\$32,688	\$46,216	2.1%	2.3%	11.5%
Cumberland	\$3,082,176	\$5,048,227	4,368	4,184	\$706	\$1,207	\$36,146	\$43,958	2.0%	2.7%	40.6%
DeKalb	\$62,034,260	\$125,990,310	31,674	37,844	\$1,959	\$3,329	\$45,928	\$53,375	4.3%	6.2%	46.3%
DeWitt	\$6,459,410	\$9,189,426	6,770	6,802	\$954	\$1,351	\$41,942	\$51,051	2.3%	2.6%	16.3%
Douglas	\$7,386,594	\$13,433,829	7,574	7,509	\$975	\$1,789	\$39,314	\$52,741	2.5%	3.4%	36.7%
DuPage	\$1,073,784,131	\$1,951,610,782	325,601	336,028	\$3,298	\$5,808	\$67,427	\$78,487	4.9%	7.4%	51.3%
Edgar	\$4,980,500	\$7,864,037	7,874	7,893	\$633	\$996	\$35,000	\$42,133	1.8%	2.4%	30.8%
Edwards	\$1,627,991	\$2,099,410	2,905	2,728	\$560	\$770	\$32,134	\$39,075	1.7%	2.0%	12.9%
Effingham	\$13,486,808	\$23,317,243	13,001	13,544	\$1,037	\$1,722	\$39,555	\$52,108	2.6%	3.3%	26.0%
Fayette	\$4,433,201	\$7,567,470	8,146	8,124	\$544	\$931	\$32,134	\$44,722	1.7%	2.1%	23.0%
Ford	\$6,067,372	\$10,058,149	5,639	5,651	\$1,076	\$1,780	\$38,032	\$48,866	2.8%	3.6%	28.7%
Franklin	\$9,821,302	\$14,345,736	16,408	16,110	\$599	\$890	\$28,053	\$36,273	2.1%	2.5%	15.1%
Fulton	\$13,039,910	\$21,158,558	14,877	14,610	\$877	\$1,448	\$33,656	\$45,130	2.6%	3.2%	23.2%
Gallatin	\$1,018,724	\$1,152,072	2,726	2,369	\$374	\$486	\$25,675	\$40,330	1.5%	1.2%	-17.2%
Greene	\$2,558,740	\$4,910,929	5,757	5,790	\$444	\$848	\$31,581	\$43,502	1.4%	1.9%	38.5%
Grundy	\$25,328,205	\$61,855,751	14,293	18,082	\$1,772	\$3,421	\$51,519	\$64,541	3.4%	5.3%	54.1%
Hamilton	\$1,468,776	\$2,322,335	3,462	3,512	\$424	\$661	\$30,773	\$38,417	1.4%	1.7%	24.8%
Hancock	\$5,847,654	\$10,203,554	8,069	8,101	\$725	\$1,260	\$36,524	\$43,925	2.0%	2.9%	44.5%
Hardin	\$506,440	\$1,033,800	1,987	1,800	\$255	\$574	\$26,928	\$37,071	0.9%	1.5%	63.7%
Henderson	\$2,287,939	\$3,504,357	3,365	3,202	\$680	\$1,094	\$37,057	\$49,389	1.8%	2.2%	20.8%
Henry	\$28,366,829	\$40,816,976	20,056	20,393	\$1,414	\$2,002	\$39,840	\$52,940	3.6%	3.8%	6.5%
Iroquois	\$14,107,743	\$22,857,859	12,220	11,892	\$1,154	\$1,922	\$37,953	\$47,079	3.0%	4.1%	34.2%

Jackson	\$20,965,346	\$34,999,936	24,215	23,567	\$866	\$1,485	\$24,813	\$33,479	3.5%	4.4%	27.1%
Jasper	\$1,954,484	\$3,168,560	3,930	3,904	\$497	\$812	\$35,891	\$52,233	1.4%	1.6%	12.1%
Jefferson	\$9,927,598	\$15,317,286	15,374	15,288	\$646	\$1,002	\$33,006	\$42,981	2.0%	2.3%	19.1%
Jersey	\$7,090,529	\$15,205,146	8,096	8,752	\$876	\$1,737	\$42,011	\$53,954	2.1%	3.2%	54.5%
Jo Daviess	\$16,114,418	\$27,197,237	9,218	9,616	\$1,748	\$2,828	\$40,330	\$50,817	4.3%	5.6%	28.4%
Johnson	\$2,684,033	\$4,764,919	4,183	4,362	\$642	\$1,092	\$33,771	\$40,760	1.9%	2.7%	41.1%
Kane	\$405,730,473	\$901,028,173	133,901	170,358	\$3,030	\$5,289	\$58,888	\$69,530	5.1%	7.6%	47.8%
Kankakee	\$57,922,405	\$109,540,966	38,182	41,245	\$1,517	\$2,656	\$41,612	\$50,102	3.6%	5.3%	45.4%
Kendall	\$58,410,950	\$228,605,872	18,798	38,075	\$3,107	\$6,004	\$63,682	\$81,765	4.9%	7.3%	50.5%
Knox	\$21,910,472	\$33,890,460	22,056	21,481	\$993	\$1,578	\$35,033	\$40,667	2.8%	3.9%	36.8%
Lake	\$937,931,170	\$1,745,358,005	216,297	241,072	\$4,336	\$7,240	\$66,953	\$77,469	6.5%	9.3%	44.3%
LaSalle	\$66,581,180	\$108,809,529	43,417	44,257	\$1,534	\$2,459	\$40,338	\$52,640	3.8%	4.7%	22.9%
Lawrence	\$3,343,238	\$4,344,685	6,309	4,872	\$530	\$892	\$30,109	\$40,145	1.8%	2.2%	26.2%
Lee	\$18,239,746	\$28,406,375	13,253	13,504	\$1,376	\$2,104	\$41,342	\$50,060	3.3%	4.2%	26.2%
Livingston	\$19,285,273	\$31,256,602	14,374	14,446	\$1,342	\$2,164	\$41,067	\$54,614	3.3%	4.0%	21.3%
Logan	\$12,864,271	\$18,096,454	11,113	10,963	\$1,158	\$1,651	\$39,436	\$47,133	2.9%	3.5%	19.3%
McDonough	\$10,967,001	\$17,616,408	12,360	12,620	\$887	\$1,396	\$32,484	\$36,031	2.7%	3.9%	41.8%
McHenry	\$313,381,886	\$652,139,062	89,403	108,852	\$3,505	\$5,991	\$64,638	\$76,145	5.4%	7.9%	45.1%
McLean	\$97,702,364	\$187,098,813	56,746	64,016	\$1,722	\$2,923	\$46,634	\$62,089	3.7%	4.7%	27.5%
Macon	\$56,734,254	\$86,100,934	46,561	45,142	\$1,218	\$1,907	\$37,834	\$46,559	3.2%	4.1%	27.2%
Macoupin	\$15,736,039	\$26,638,436	19,253	19,254	\$817	\$1,384	\$36,143	\$49,590	2.3%	2.8%	23.4%
Madison	\$137,037,801	\$253,133,156	101,953	107,238	\$1,344	\$2,360	\$41,356	\$53,633	3.3%	4.4%	35.4%
Marion	\$11,910,403	\$17,573,019	16,619	15,893	\$717	\$1,106	\$35,006	\$41,010	2.0%	2.7%	31.7%
Marshall	\$5,780,927	\$10,494,347	5,225	5,021	\$1,106	\$2,090	\$41,793	\$51,504	2.6%	4.1%	53.3%
Mason	\$6,505,240	\$10,575,856	6,389	6,310	\$1,018	\$1,676	\$35,731	\$42,260	2.8%	4.0%	39.2%
Massac	\$4,235,543	\$6,649,312	6,261	6,053	\$676	\$1,099	\$31,509	\$43,615	2.1%	2.5%	17.3%
Menard	\$6,765,686	\$11,697,497	4,873	5,071	\$1,388	\$2,307	\$46,522	\$58,190	3.0%	4.0%	32.8%
Mercer	\$6,631,319	\$11,962,819	6,624	6,716	\$1,001	\$1,781	\$40,964	\$53,136	2.4%	3.4%	37.2%
Monroe	\$16,734,430	\$38,689,201	10,275	12,506	\$1,629	\$3,094	\$55,409	\$68,482	2.9%	4.5%	53.7%
Montgomery	\$8,854,531	\$14,578,157	11,507	11,192	\$769	\$1,303	\$33,312	\$41,952	2.3%	3.1%	34.4%
Morgan	\$13,508,298	\$21,836,224	14,039	13,926	\$962	\$1,568	\$36,766	\$46,809	2.6%	3.3%	28.0%
Moultrie	\$5,125,578	\$8,194,551	5,405	5,676	\$948	\$1,444	\$40,314	\$46,622	2.4%	3.1%	31.6%
Ogle	\$31,635,266	\$54,356,813	19,278	20,745	\$1,641	\$2,620	\$45,323	\$54,541	3.6%	4.8%	32.7%
Peoria	\$108,071,171	\$191,077,583	72,733	75,892	\$1,486	\$2,518	\$39,985	\$50,712	3.7%	5.0%	33.6%
Perry	\$5,239,012	\$8,970,512	8,504	7,982	\$616	\$1,124	\$32,742	\$42,078	1.9%	2.7%	41.9%
Piatt	\$8,107,846	\$15,765,861	6,475	6,546	\$1,252	\$2,408	\$45,521	\$63,027	2.8%	3.8%	38.9%
Pike	\$3,686,022	\$6,263,534	6,876	6,708	\$536	\$934	\$30,833	\$39,845	1.7%	2.3%	34.8%
Pope	\$586,554	\$1,200,500	1,769	1,736	\$332	\$692	\$29,365	\$38,371	1.1%	1.8%	59.6%
Pulaski	\$675,819	\$1,041,915	2,893	2,419	\$234	\$431	\$25,326	\$33,717	0.9%	1.3%	38.5%
Putnam	\$3,186,601	\$5,942,302	2,415	2,471	\$1,320	\$2,405	\$45,037	\$54,196	2.9%	4.4%	51.5%
Randolph	\$8,805,724	\$13,389,508	12,084	11,889	\$729	\$1,126	\$36,758	\$47,427	2.0%	2.4%	19.8%
Richland	\$5,329,387	\$7,667,889	6,660	6,620	\$800	\$1,158	\$30,958	\$44,070	2.6%	2.6%	1.7%
Rock Island	\$84,984,930	\$134,335,405	60,712	60,456	\$1,400	\$2,222	\$38,600	\$48,702	3.6%	4.6%	25.8%
St. Clair	\$99,675,653	\$209,237,287	96,810	102,885	\$1,030	\$2,034	\$39,017	\$50,578	2.6%	4.0%	52.4%
Saline	\$6,683,380	\$10,383,585	10,992	10,174	\$608	\$1,021	\$28,568	\$37,800	2.1%	2.7%	26.9%
Sangamon	\$117,437,210	\$195,036,573	78,722	82,807	\$1,492	\$2,355	\$42,736	\$55,449	3.5%	4.2%	21.7%

Schuyler	\$2,093,228	\$3,662,181	2,975	3,056	\$704	\$1,198	\$34,783	\$48,138	2.0%	2.5%	23.1%
Scott	\$1,206,198	\$1,494,002	2,222	2,113	\$543	\$707	\$36,595	\$49,669	1.5%	1.4%	-4.0%
Shelby	\$7,288,081	\$10,662,740	9,056	8,991	\$805	\$1,186	\$37,317	\$47,188	2.2%	2.5%	16.5%
Stark	\$1,987,087	\$3,238,544	2,525	2,416	\$787	\$1,340	\$35,757	\$54,203	2.2%	2.5%	12.4%
Stephenson	\$27,601,067	\$39,814,042	19,785	19,408	\$1,395	\$2,051	\$40,419	\$43,472	3.5%	4.7%	36.7%
Tazewell	\$78,304,894	\$135,289,188	50,327	54,428	\$1,556	\$2,486	\$45,401	\$56,067	3.4%	4.4%	29.4%
Union	\$3,990,232	\$6,591,686	7,290	6,852	\$547	\$962	\$30,980	\$41,848	1.8%	2.3%	30.1%
Vermilion	\$28,839,328	\$41,874,238	33,406	31,575	\$863	\$1,326	\$34,200	\$41,400	2.5%	3.2%	26.9%
Wabash	\$3,668,572	\$5,905,343	5,192	4,785	\$707	\$1,234	\$34,293	\$47,365	2.1%	2.6%	26.5%
Warren	\$5,115,678	\$9,154,310	7,166	6,972	\$714	\$1,313	\$36,087	\$43,536	2.0%	3.0%	52.5%
Washington	\$5,188,459	\$9,940,657	5,848	5,882	\$887	\$1,690	\$40,882	\$52,832	2.2%	3.2%	47.4%
Wayne	\$3,177,686	\$5,220,916	7,143	7,063	\$445	\$739	\$30,409	\$43,605	1.5%	1.7%	15.9%
White	\$3,065,555	\$5,253,664	6,534	6,240	\$469	\$842	\$29,878	\$42,914	1.6%	2.0%	24.9%
Whiteside	\$30,002,613	\$46,940,640	23,684	23,370	\$1,267	\$2,009	\$40,177	\$47,667	3.2%	4.2%	33.6%
Will	\$506,625,295	\$1,233,108,940	167,542	222,652	\$3,024	\$5,538	\$62,033	\$76,147	4.9%	7.3%	49.2%
Williamson	\$20,958,038	\$37,487,510	25,358	26,819	\$826	\$1,398	\$31,890	\$43,125	2.6%	3.2%	25.1%
Winnebago	\$204,183,807	\$340,893,747	107,980	113,449	\$1,891	\$3,005	\$43,832	\$47,072	4.3%	6.4%	48.0%
Woodford	\$21,857,738	\$42,309,327	12,797	14,362	\$1,708	\$2,946	\$51,040	\$66,639	3.3%	4.4%	32.1%

## APPENDIX B: 2013 PROPERTY-TAX EXTENSIONS BY TAXING DISTRICT AND COUNTY

	County	Township	Municipalities	TIFs	Schools	Junior colleges	Special districts
Adams	\$9,061,300	\$3,768,427	\$6,080,631	\$396,419	\$42,453,184	\$4,162,396	\$5,424,421
Alexander	\$1,545,593	\$91,699	\$659,602	\$210,632	\$2,184,237	\$337,819	\$113,271
Bond	\$2,840,191	\$1,776,726	\$952,004	\$509,065	\$9,520,178	\$1,215,533	\$1,323,697
Boone	\$10,397,889	\$4,778,010	\$5,074,263	\$20,977	\$58,107,644	\$4,106,971	\$8,050,159
Brown	\$897,099	\$614,069	\$215,361	\$135,538	\$3,333,823	\$276,018	\$297,381
Bureau	\$5,272,160	\$4,539,926	\$4,261,238	\$1,044,809	\$33,499,371	\$2,328,510	\$3,510,943
Calhoun	\$986,980	\$243,931	\$51,088	\$0	\$3,707,881	\$393,639	\$170,774
Carroll	\$2,792,863	\$2,554,469	\$1,453,064	\$547,492	\$15,565,130	\$1,478,330	\$1,881,669
Cass	\$2,423,399	\$877,566	\$1,037,711	\$552,003	\$7,219,253	\$636,751	\$744,239
Champaign	\$29,700,112	\$10,954,847	\$31,563,625	\$11,164,635	\$167,041,045	\$18,468,671	\$35,523,487
Christian	\$3,983,089	\$4,299,273	\$4,080,414	\$93,091	\$20,157,300	\$2,439,277	\$1,925,717
Clark	\$2,668,681	\$1,630,821	\$980,685	\$0	\$7,622,084	\$994,292	\$1,173,133
Clay	\$2,214,938	\$1,144,859	\$1,112,457	\$435,116	\$5,947,888	\$647,548	\$428,892
Clinton	\$6,093,104	\$2,578,914	\$2,626,482	\$3,339,180	\$24,243,702	\$3,294,103	\$2,030,484
Coles	\$7,844,472	\$3,931,983	\$8,325,028	\$567,361	\$30,920,368	\$3,490,749	\$2,127,416
Cook	\$724,823,897	\$151,922,791	\$2,063,498,563	\$682,996,360	\$6,792,979,558	\$360,253,768	\$1,373,101,555
Crawford	\$3,357,600	\$2,508,207	\$972,091	\$225,706	\$16,039,163	\$1,716,186	\$2,929,814
Cumberland	\$1,297,852	\$1,467,912	\$535,937	\$172,565	\$5,190,969	\$712,215	\$695,243
DeKalb	\$20,739,757	\$8,882,784	\$22,240,689	\$8,573,370	\$117,830,902	\$12,129,417	\$14,468,640
DeWitt	\$3,839,504	\$2,336,934	\$2,065,694	\$1,737,093	\$20,323,393	\$2,656,526	\$1,671,248
Douglas	\$3,782,766	\$3,382,769	\$1,451,055	\$3,096,660	\$14,997,393	\$1,750,950	\$1,237,565
DuPage	\$69,250,155	\$44,040,086	\$256,234,444	\$26,798,762	\$1,828,273,997	\$101,376,875	\$331,227,732
Edgar	\$3,541,110	\$1,880,673	\$1,954,291	\$379,169	\$12,322,371	\$1,590,592	\$738,153
Edwards	\$1,333,015	\$210,931	\$565,476	\$31,094	\$2,616,858	\$287,921	\$143,781
Effingham	\$3,740,831	\$2,966,285	\$4,697,410	\$3,344,907	\$22,641,412	\$3,254,574	\$2,735,130
Fayette	\$2,075,112	\$1,950,753	\$880,022	\$830,412	\$9,946,339	\$1,158,194	\$1,727,737
Ford	\$3,026,933	\$1,910,981	\$1,182,424	\$2,379,264	\$12,966,283	\$1,259,626	\$1,457,660
Franklin	\$3,493,994	\$2,861,816	\$2,932,436	\$835,123	\$12,969,563	\$1,726,151	\$2,441,337
Fulton	\$6,789,271	\$3,127,571	\$3,089,511	\$1,244,463	\$19,610,049	\$2,432,764	\$2,622,950
Gallatin	\$872,846	\$443,081	\$162,077	\$304,844	\$2,212,766	\$405,103	\$62,347
Greene	\$2,107,066	\$1,797,676	\$1,011,918	\$0	\$7,102,921	\$1,041,978	\$430,000
Grundy	\$12,966,824	\$4,544,862	\$6,047,422	\$12,734,851	\$76,119,113	\$5,216,429	\$10,758,977
Hamilton	\$853,643	\$897,445	\$373,178	\$61,331	\$3,521,239	\$515,993	\$610,321
Hancock	\$3,752,702	\$2,728,327	\$1,373,961	\$217,244	\$13,473,421	\$1,899,829	\$1,579,891
Hardin	\$818,545	\$0	\$66,683	\$0	\$801,537	\$219,911	\$592
Henderson	\$1,837,857	\$1,041,945	\$141,163	\$0	\$5,753,984	\$811,344	\$547,769
Henry	\$7,389,471	\$5,106,468	\$4,765,334	\$6,105,571	\$36,808,013	\$4,383,636	\$8,556,227
Iroquois	\$6,316,666	\$4,541,009	\$2,736,949	\$908,330	\$25,661,004	\$2,278,904	\$2,773,839
Jackson	\$11,206,349	\$3,340,869	\$3,425,503	\$246,909	\$38,372,706	\$4,097,632	\$3,580,980
Jasper	\$3,807,079	\$1,672,540	\$550,693	\$230,916	\$7,931,733	\$659,086	\$558,697

Jefferson	\$2,991,200	\$2,855,737	\$2,589,517	\$377,020	\$22,970,415	\$2,400,397	\$2,201,205
Jersey	\$2,871,804	\$1,686,826	\$1,677,317	\$1,251,030	\$14,915,185	\$2,164,614	\$714,145
Jo Daviess	\$5,741,056	\$4,877,445	\$2,311,188	\$421,770	\$30,695,860	\$3,284,560	\$2,627,693
Johnson	\$1,600,188	\$275,058	\$260,180	\$768,551	\$5,513,749	\$855,786	\$250,769
Kane	\$54,570,208	\$31,508,384	\$125,405,956	\$13,511,319	\$743,228,171	\$66,600,834	\$151,851,980
Kankakee	\$17,887,884	\$9,396,755	\$21,473,849	\$4,832,991	\$94,103,403	\$7,890,174	\$14,231,090
Kendall	\$20,237,255	\$10,061,987	\$16,241,831	\$98,446	\$191,108,065	\$13,441,347	\$33,689,886
Knox	\$9,414,502	\$4,029,823	\$8,840,144	\$1,072,462	\$32,670,596	\$4,462,742	\$3,429,196
Lake	\$152,710,726	\$50,796,728	\$188,635,710	\$12,008,874	\$1,455,228,906	\$69,644,883	\$268,872,012
LaSalle	\$23,321,486	\$9,980,929	\$16,198,973	\$16,082,652	\$118,397,708	\$9,207,003	\$7,946,280
Lawrence	\$1,275,040	\$814,039	\$462,876	\$386,366	\$4,593,625	\$501,316	\$710,448
Lee	\$5,943,615	\$3,877,439	\$4,204,010	\$759,370	\$34,683,917	\$3,207,873	\$4,265,068
Livingston	\$7,964,703	\$4,021,683	\$4,448,340	\$1,975,038	\$37,500,109	\$2,935,717	\$2,355,286
Logan	\$3,756,309	\$2,181,736	\$2,267,005	\$159,421	\$23,494,095	\$2,261,985	\$3,935,107
McDonough	\$5,482,576	\$2,598,440	\$2,653,519	\$294,131	\$21,025,968	\$2,416,726	\$2,254,022
McHenry	\$78,627,451	\$26,146,109	\$66,000,037	\$2,041,811	\$510,134,403	\$31,412,641	\$94,997,793
McLean	\$32,293,408	\$10,887,419	\$36,574,460	\$4,674,698	\$181,757,768	\$18,361,090	\$15,352,979
Macon	\$19,215,457	\$7,486,131	\$13,988,162	\$2,245,078	\$66,056,865	\$7,695,130	\$19,031,729
Macoupin	\$4,795,589	\$4,183,278	\$2,849,184	\$81,720	\$24,345,351	\$3,415,775	\$1,861,450
Madison	\$34,271,194	\$19,535,137	\$47,328,636	\$23,241,747	\$209,177,633	\$25,892,241	\$25,367,953
Marion	\$4,043,802	\$3,256,213	\$3,558,851	\$569,811	\$18,899,822	\$2,228,664	\$2,202,173
Marshall	\$2,500,285	\$1,825,073	\$771,741	\$1,566,227	\$11,715,379	\$1,095,878	\$2,001,324
Mason	\$3,457,170	\$1,242,803	\$1,051,581	\$922,241	\$9,401,211	\$960,601	\$2,446,662
Massac	\$2,538,985	\$369,665	\$595,089	\$841,705	\$7,913,448	\$1,351,591	\$389,660
Menard	\$2,777,186	\$1,248,076	\$498,545	\$29,105	\$12,351,586	\$1,181,749	\$728,297
Mercer	\$3,776,329	\$2,193,380	\$703,696	\$1,028,846	\$11,873,617	\$1,407,637	\$1,847,019
Monroe	\$6,778,314	\$1,517,480	\$3,576,438	\$1,161,704	\$33,071,125	\$3,025,290	\$1,660,459
Montgomery	\$4,900,249	\$3,349,081	\$2,848,751	\$1,163,446	\$19,862,518	\$1,904,640	\$1,341,095
Morgan	\$5,468,554	\$2,065,721	\$5,986,638	\$567,835	\$25,250,910	\$2,435,133	\$575,211
Moultrie	\$2,514,439	\$2,424,568	\$1,161,822	\$1,799,787	\$9,199,128	\$1,240,755	\$1,862,590
Ogle	\$11,475,328	\$6,785,654	\$4,544,302	\$681,085	\$71,346,290	\$7,950,931	\$16,552,571
Peoria	\$25,853,659	\$9,939,014	\$30,686,721	\$8,165,061	\$157,814,744	\$15,176,691	\$35,020,430
Perry	\$3,135,963	\$594,842	\$1,391,604	\$488,252	\$9,374,161	\$1,045,689	\$529,423
Piatt	\$4,693,400	\$3,346,440	\$1,238,619	\$223,092	\$15,819,691	\$2,065,428	\$1,439,465
Pike	\$2,726,829	\$1,799,891	\$621,175	\$362,936	\$10,077,246	\$827,293	\$515,890
Pope	\$681,048	\$129,812	\$54,115	\$0	\$1,361,608	\$285,568	\$145,204
Pulaski	\$1,394,935	\$57,001	\$97,283	\$51,137	\$1,285,601	\$268,843	\$1,215
Putnam	\$1,517,937	\$1,100,576	\$258,654	\$171	\$5,814,171	\$541,582	\$1,259,526
Randolph	\$4,186,809	\$2,080,915	\$2,278,930	\$1,359,370	\$17,163,802	\$1,807,392	\$583,010
Richland	\$1,918,618	\$1,277,014	\$1,978,522	\$43,295	\$8,369,035	\$866,064	\$239,266
Rock Island	\$21,339,447	\$6,315,467	\$34,986,131	\$16,282,713	\$116,308,774	\$12,787,651	\$12,008,891
St. Clair	\$31,227,193	\$13,041,018	\$28,531,256	\$45,630,163	\$188,537,261	\$13,681,312	\$11,667,745
Saline	\$2,963,534	\$1,383,699	\$1,984,727	\$644,161	\$9,825,432	\$1,702,299	\$2,337,952
Sangamon	\$28,126,181	\$11,081,115	\$25,225,104	\$8,484,954	\$183,918,070	\$17,924,348	\$28,666,262
Schuyler	\$1,433,349	\$1,004,436	\$371,718	\$148,825	\$4,728,997	\$583,862	\$733,562
Scott	\$1,210,548	\$277,906	\$264,958	\$0	\$2,920,056	\$286,193	\$105,805
Shelby	\$4,187,901	\$3,115,033	\$1,522,887	\$147,876	\$14,492,698	\$1,726,508	\$1,234,677

Stark	\$1,142,885	\$897,042	\$336,635	\$252,516	\$6,118,989	\$616,014	\$898,818
Stephenson	\$8,579,394	\$4,743,265	\$4,105,884	\$3,067,212	\$39,925,060	\$3,065,092	\$5,985,422
Tazewell	\$11,987,577	\$8,110,105	\$17,239,247	\$4,299,280	\$127,183,834	\$11,693,023	\$15,693,538
Union	\$2,606,936	\$241,360	\$688,904	\$14,318	\$7716,562	\$1,427,371	\$322,197
Vermilion	\$12,084,472	\$6,279,783	\$7,258,856	\$1,364,460	\$42,091,131	\$4,952,596	\$4,226,374
Wabash	\$2,161,619	\$203,982	\$1,077,858	\$798,553	\$5,068,957	\$586,504	\$437,352
Warren	\$2,738,658	\$2,202,723	\$1,752,514	\$206,502	\$12,548,693	\$1,732,625	\$1,858,631
Washington	\$3,297,556	\$2,412,653	\$634,059	\$129,921	\$10,847,522	\$1,279,585	\$1,763,637
Wayne	\$1,407,458	\$1,646,726	\$737,668	\$953,677	\$7,528,147	\$685,704	\$718,645
White	\$1,911,367	\$1,714,500	\$866,574	\$181,190	\$6,983,511	\$1,123,259	\$214,968
Whiteside	\$9,238,711	\$4,950,811	\$6,264,861	\$1,238,612	\$37,653,951	\$3,377,524	\$6,568,176
Will	\$112,943,521	\$43,671,447	\$137,856,511	\$33,424,879	\$1,118,961,390	\$55,584,836	\$213,563,356
Williamson	\$15,142,375	\$8,385	\$4,583,683	\$5,948,531	\$37,618,469	\$5,340,330	\$4,089,062
Winnebago	\$39,026,252	\$10,515,811	\$59,423,146	\$5,662,321	\$269,934,902	\$17,494,354	\$53,379,841
Woodford	\$4,769,777	\$4,833,993	\$2,948,922	\$660,511	\$42,768,991	\$3,848,148	\$5,415,234

## APPENDIX C: 2013 PROPERTY-TAX EXTENSIONS BY CLASS AND COUNTY

County	Total	Residential	%	Farm	%	Commercial	%	Industrial	%	Railroads	%	Minerals	%
Statewide	27,128,941,225	17,479,122,285	64.4	885,634,724	3.3	6,108,276,720	22.5	2,502,774,834	9.2	120,235,586	0.4	32,897,077	0.1
Cook County	12,149,576,492	7,323,407,155	60.3	533,475	0.0	3,379,390,179	27.8	1,409,764,706	11.6	36,480,977	0.3	0	---
Collar counties	8,567,246,035	6,417,263,049	74.9	85,288,551	1.0	1,367,649,879	16.0	681,469,397	8.0	14,244,835	0.2	1,330,323	<00.1
Rest of state	6,412,118,699	3,738,452,081	58.3	799,812,697	12.5	1,361,236,662	21.2	411,540,730	6.4	69,509,774	1.1	31,566,754	0.5
Adams	73,816,256	45,944,369	62.2	8,632,630	11.7	16,272,898	22.0	2,594,420	3.5	371,939	0.5	0	---
Alexander	5,142,852	1,553,242	30.2	1,081,693	21.0	1,052,813	20.5	859,806	16.7	592,226	11.5	3,072	<00.1
Bond	18,358,178	9,841,450	53.6	4,331,354	23.6	3,245,500	17.7	527,850	2.9	391,431	2.1	20,592	0.1
Boone	91,484,346	65,161,845	71.2	10,148,355	11.1	9,768,994	10.7	6,036,002	6.6	369,151	0.4	0	---
Brown	5,769,289	2,104,010	36.5	2,267,093	39.3	1,379,108	23.9	1,367	<00.1	13,346	0.2	4,365	<00.1
Bureau	54,732,694	21,595,051	39.5	18,774,037	34.3	7,888,697	14.4	5,025,158	9.2	1,403,408	2.6	46,342	<00.1
Calhoun	5,554,292	2,529,332	45.5	2,317,441	41.7	707,300	12.7	0	---	0	---	221	<00.1
Carroll	26,389,815	14,931,556	56.6	7,358,914	27.9	2,747,308	10.4	446,675	1.7	905,362	3.4	0	---
Cass	13,497,004	5,772,450	42.8	4,616,231	34.2	2,829,414	21.0	0	---	278,909	2.1	0	---
Champaign	305,133,716	175,479,335	57.5	23,333,645	7.6	101,183,465	33.2	3,769,282	1.2	1,367,988	0.4	0	---
Christian	37,109,947	14,373,802	38.7	14,341,790	38.6	5,931,780	16.0	1,279,997	3.4	610,824	1.6	571,754	1.5
Clark	15,536,190	8,278,208	53.3	3,888,505	25.0	2,957,777	19.0	248,768	1.6	140,955	0.9	21,978	0.1
Clay	12,264,645	4,288,760	35.0	3,516,564	28.7	2,443,925	19.9	1,156,075	9.4	338,092	2.8	521,228	4.2
Clinton	44,328,920	29,995,106	67.7	5,855,268	13.2	7,102,367	16.0	457,770	1.0	540,256	1.2	378,153	0.9
Coles	57,460,617	32,020,610	55.7	9,256,383	16.1	14,017,347	24.4	1,856,084	3.2	288,887	0.5	21,305	<00.1
Cook	12,149,576,492	7,323,407,155	60.3	533,475	0.0	3,379,390,179	27.8	1,409,764,706	11.6	36,480,977	0.3	0	---
Crawford	28,360,808	8,807,703	31.1	3,895,762	13.7	3,332,719	11.8	11,590,333	40.9	140,542	0.5	593,749	2.1
Cumberland	10,072,695	5,154,300	51.2	3,204,443	31.8	1,113,785	11.1	369,010	3.7	153,749	1.5	77,408	0.8
DeKalb	204,865,559	122,002,874	59.6	28,500,832	13.9	43,566,284	21.3	7,550,685	3.7	1,291,062	0.6	1,953,822	1.0
DeWitt	34,774,753	9,040,959	26.0	7,752,229	22.3	3,824,063	11.0	13,646,945	39.2	502,338	1.4	8,219	<00.1
Douglas	29,699,156	13,027,671	43.9	9,719,212	32.7	5,698,274	19.2	695,359	2.3	558,211	1.9	430	<00.1
DuPage	2,657,202,052	1,967,219,753	74.0	204,204	0.0	462,700,112	17.4	224,250,524	8.4	2,827,459	0.1	0	---
Edgar	22,406,358	7,527,483	33.6	11,381,536	50.8	2,110,323	9.4	1,074,214	4.8	258,865	1.2	53,937	0.2
Edwards	5,189,076	2,166,929	41.8	1,547,144	29.8	619,018	11.9	574,907	11.1	79,597	1.5	201,482	3.9
Effingham	45,042,290	23,561,276	52.3	5,265,025	11.7	13,246,501	29.4	2,284,129	5.1	563,082	1.3	122,276	0.3
Fayette	18,621,751	7,729,921	41.5	5,762,613	30.9	3,059,563	16.4	1,019,175	5.5	407,884	2.2	642,596	3.5
Ford	24,183,171	9,731,637	40.2	7,428,285	30.7	5,219,635	21.6	1,356,004	5.6	447,611	1.9	0	---
Franklin	28,076,779	14,695,474	52.3	3,582,357	12.8	6,970,443	24.8	1,250,654	4.5	1,054,347	3.8	523,505	1.9
Fulton	39,903,232	21,167,947	53.0	10,019,240	25.1	6,361,959	15.9	1,572,824	3.9	779,590	2.0	1,673	<00.1
Gallatin	4,463,065	1,180,204	26.4	1,689,033	37.8	573,751	12.9	169,913	3.8	240	<00.1	849,924	19.0
Greene	13,491,559	4,895,540	36.3	6,412,326	47.5	1,962,322	14.5	137,642	1.0	83,729	0.6	0	---
Grundy	128,388,478	55,638,083	43.3	6,817,041	5.3	21,088,509	16.4	44,048,680	34.3	795,755	0.6	410	<00.1
Hamilton	7,069,956	2,549,579	36.1	2,594,760	36.7	818,912	11.6	296,559	4.2	288,767	4.1	521,379	7.4
Hancock	25,025,375	9,960,492	39.8	10,919,065	43.6	3,885,312	15.5	10,235	<00.1	250,271	1.0	0	---
Hardin	1,907,269	1,065,217	55.9	511,083	26.8	158,860	8.3	143,672	7.5	0	---	28,437	1.5
Henderson	10,134,063	3,436,823	33.9	5,107,075	50.4	925,625	9.1	0	---	664,540	6.6	0	---
Henry	73,246,842	39,600,946	54.1	14,946,350	20.4	12,971,095	17.7	4,983,386	6.8	745,064	1.0	0	---
Iroquois	45,216,701	20,943,521	46.3	14,265,162	31.5	5,607,035	12.4	766,017	1.7	1,538,884	3.4	2,096,082	4.6
Jackson	65,720,017	35,503,328	54.0	5,215,351	7.9	20,577,347	31.3	3,425,986	5.2	945,844	1.4	52,161	<00.1
Jasper	15,410,744	3,211,251	20.8	4,517,724	29.3	1,018,582	6.6	6,246,731	40.5	132,943	0.9	283,514	1.8
Jefferson	37,764,139	15,872,486	42.0	6,678,807	17.7	11,878,770	31.5	1,483,302	3.9	1,550,538	4.1	300,236	0.8
Jersey	25,280,921	15,813,626	62.6	4,435,041	17.5	4,880,907	19.3	107,023	0.4	44,323	0.2	0	---
Jo Daviess	50,267,988	25,642,215	51.0	15,953,197	31.7	6,925,093	13.8	1,109,043	2.2	638,440	1.3	0	---

Johnson	9,524,280	4,872,708	51.2	2,639,322	27.7	1,753,509	18.4	0	---	258,741	2.7	0	---
Kane	1,186,676,852	878,967,456	74.1	23,773,640	2.0	185,167,405	15.6	97,017,371	8.2	1,750,981	0.1	0	---
Kankakee	169,826,483	109,053,501	64.2	12,726,679	7.5	36,977,392	21.8	9,495,555	5.6	1,573,357	0.9	0	---
Kendall	284,878,817	228,462,148	80.2	10,486,785	3.7	37,482,902	13.2	8,065,525	2.8	381,457	0.1	0	---
Knox	64,017,474	33,369,348	52.1	12,142,756	19.0	13,924,023	21.8	1,033,193	1.6	3,548,155	5.5	0	---
Lake	2,197,897,839	1,709,992,032	77.8	13,152,297	0.6	373,235,769	17.0	98,851,288	4.5	2,666,453	0.1	0	---
LaSalle	202,345,490	98,072,390	48.5	25,112,421	12.4	41,874,456	20.7	35,660,793	17.6	1,615,683	0.8	9,748	<00.1
Lawrence	8,823,548	4,232,978	48.0	2,003,518	22.7	1,571,599	17.8	396,917	4.5	91,671	1.0	526,864	6.0
Lee	57,507,349	27,345,651	47.6	13,888,108	24.2	7,770,791	13.5	4,269,038	7.4	805,445	1.4	3,428,316	6.0
Livingston	63,490,237	30,260,958	47.7	17,399,183	27.4	12,214,665	19.2	1,251,187	2.0	794,887	1.3	1,569,356	2.5
Logan	38,499,417	17,591,913	45.7	12,868,910	33.4	6,305,930	16.4	643,532	1.7	690,963	1.8	398,169	1.0
McDonough	37,661,579	17,606,617	46.7	11,250,716	29.9	7,946,094	21.1	331,012	0.9	527,141	1.4	0	---
McHenry	809,360,244	648,438,104	80.1	24,160,499	3.0	100,062,021	12.4	34,128,789	4.2	1,240,525	0.2	1,330,307	0.2
McLean	299,901,822	184,506,288	61.5	24,862,020	8.3	81,964,674	27.3	2,436,799	0.8	1,329,416	0.4	4,802,625	1.6
Macon	135,857,349	82,408,659	60.7	12,245,672	9.0	31,791,398	23.4	7,048,375	5.2	2,161,397	1.6	201,848	0.1
Macoupin	41,546,900	25,984,203	62.5	9,418,554	22.7	5,007,707	12.1	258,766	0.6	863,581	2.1	34,089	<00.1
Madison	390,265,640	246,414,375	63.1	11,115,812	2.8	87,646,854	22.5	42,493,260	10.9	2,541,448	0.7	53,890	<00.1
Marion	35,028,912	17,309,335	49.4	4,756,545	13.6	8,631,741	24.6	1,595,393	4.6	1,391,857	4.0	1,344,042	3.8
Marshall	21,648,166	9,661,265	44.6	6,864,615	31.7	3,108,932	14.4	1,451,322	6.7	557,835	2.6	4,197	<00.1
Mason	19,482,270	10,439,305	53.6	4,205,993	21.6	2,048,063	10.5	2,341,832	12.0	447,076	2.3	0	---
Massac	14,050,877	6,785,631	48.3	1,884,843	13.4	2,679,787	19.1	2,425,540	17.3	275,076	2.0	0	---
Menard	18,814,543	11,712,790	62.3	5,602,279	29.8	1,218,050	6.5	27,354	0.1	254,070	1.4	0	---
Mercer	22,830,525	11,690,007	51.2	8,190,252	35.9	2,931,570	12.8	18,696	<00.1	0	---	0	---
Monroe	50,790,810	37,725,197	74.3	5,079,199	10.0	6,702,418	13.2	747,493	1.5	536,504	1.1	0	---
Montgomery	35,571,669	14,633,287	41.1	8,147,699	22.9	6,478,519	18.2	4,850,916	13.6	917,657	2.6	543,592	1.5
Morgan	42,434,326	22,329,595	52.6	8,605,611	20.3	7,900,845	18.6	2,978,477	7.0	619,798	1.5	0	---
Moultrie	20,203,089	8,194,597	40.6	7,696,331	38.1	3,664,696	18.1	324,925	1.6	322,030	1.6	510	<00.1
Ogle	119,751,607	49,150,878	41.0	16,413,921	13.7	9,425,480	7.9	42,407,066	35.4	2,354,262	2.0	0	---
Peoria	282,981,147	185,874,501	65.7	11,239,295	4.0	74,418,589	26.3	9,760,755	3.4	1,676,936	0.6	11,071	<00.1
Perry	16,559,935	9,008,749	54.4	3,104,779	18.7	2,252,676	13.6	890,851	5.4	960,125	5.8	342,754	2.1
Piatt	28,826,136	15,145,211	52.5	10,237,604	35.5	2,778,837	9.6	67,523	0.2	596,961	2.1	0	---
Pike	16,988,556	6,261,698	36.9	7,132,768	42.0	2,644,247	15.6	534,635	3.1	403,209	2.4	11,999	<00.1
Pope	2,657,355	1,109,355	41.7	1,421,047	53.5	40,168	1.5	0	---	69,092	2.6	17,693	0.7
Pulaski	3,210,553	1,087,162	33.9	870,372	27.1	479,642	14.9	516,461	16.1	256,915	8.0	0	---
Putnam	11,725,088	5,358,378	45.7	2,492,297	21.3	1,846,135	15.7	1,880,892	16.0	147,386	1.3	0	---
Randolph	29,460,227	13,343,207	45.3	4,762,981	16.2	4,418,006	15.0	5,647,398	19.2	1,068,164	3.6	220,470	0.7
Richland	14,852,006	7,973,368	53.7	2,500,557	16.8	2,727,586	18.4	1,140,807	7.7	82,518	0.6	427,169	2.9
Rock Island	220,123,518	130,457,189	59.3	6,418,012	2.9	62,249,759	28.3	20,058,350	9.1	940,208	0.4	0	---
St. Clair	332,348,750	199,723,013	60.1	22,486,126	6.8	95,297,395	28.7	7,797,131	2.3	6,980,632	2.1	64,455	<00.1
Saline	20,922,865	10,350,682	49.5	2,840,157	13.6	5,434,485	26.0	1,655,185	7.9	180,347	0.9	462,009	2.2
Sangamon	303,468,598	199,657,763	65.8	16,554,213	5.5	84,560,916	27.9	884,419	0.3	1,644,153	0.5	167,134	<00.1
Schuyler	9,004,749	3,677,963	40.8	4,113,973	45.7	1,029,960	11.4	47,832	0.5	132,364	1.5	2,657	<00.1
Scott	5,065,466	1,407,867	27.8	2,758,563	54.5	302,892	6.0	452,077	8.9	142,290	2.8	1,777	<00.1
Shelby	26,427,580	10,395,713	39.3	10,973,362	41.5	2,848,365	10.8	1,487,410	5.6	541,193	2.0	181,539	0.7
Stark	10,262,899	3,048,648	29.7	5,762,261	56.1	571,470	5.6	819,068	8.0	61,451	0.6	0	---
Stephenson	69,872,688	38,725,648	55.4	14,640,304	21.0	13,145,633	18.8	2,163,634	3.1	333,866	0.5	863,604	1.2
Tazewell	197,376,320	138,299,359	70.1	11,899,490	6.0	39,255,900	19.9	6,641,257	3.4	773,731	0.4	506,582	0.3
Union	13,017,648	6,759,278	51.9	3,513,566	27.0	2,251,137	17.3	49,113	0.4	444,555	3.4	0	---
Vermillion	79,069,379	38,997,625	49.3	17,144,141	21.7	17,577,684	22.2	4,114,449	5.2	1,150,211	1.5	85,268	0.1
Wabash	10,351,091	5,617,357	54.3	1,584,951	15.3	1,999,545	19.3	337,711	3.3	217,342	2.1	594,184	5.7
Warren	24,086,205	8,823,176	36.6	10,432,602	43.3	4,074,046	16.9	105,433	0.4	650,949	2.7	0	---
Washington	24,364,171	10,092,130	41.4	5,322,274	21.8	6,125,247	25.1	1,627,111	6.7	945,008	3.9	252,402	1.0
Wayne	13,684,667	5,552,744	40.6	4,300,347	31.4	2,685,360	19.6	255,774	1.9	283,067	2.1	607,375	4.4
White	13,010,181	5,414,868	41.6	2,836,616	21.8	2,216,018	17.0	834,733	6.4	125,973	1.0	1,581,974	12.2
Whiteside	70,771,300	45,407,497	64.2	9,631,457	13.6	12,393,669	17.5	2,420,085	3.4	918,015	1.3	577	<00.1
Will	1,716,109,047	1,212,645,705	70.7	23,997,912	1.4	246,484,572	14.4	227,221,425	13.2	5,759,418	0.3	16	<00.1

Williamson	73,667,548	39,374,036	53.4	6,875,270	9.3	21,849,121	29.7	4,208,657	5.7	442,725	0.6	917,740	1.2
Winnnebago	456,801,811	324,757,604	71.1	9,762,328	2.1	90,159,374	19.7	31,264,373	6.8	858,131	0.2	0	--
Woodford	65,245,576	43,160,060	66.2	12,752,643	19.5	6,657,325	10.2	1,152,960	1.8	93,761	0.1	1,428,827	2.2

## ENDNOTES

- <sup>1</sup> This report used exponential smoothing of data from 1990 to 2013 to forecast growth in households and growth in median household income and assumed the freezing of residential property taxes at \$17.5 billion. Under these assumptions it would take until the year 2032 for Illinois' property-tax burden to return to its 2000 level of 4.4 percent, and would take until 2043 for the tax burden to fall to its 1990 level of 3.6 percent.
- <sup>2</sup> "Facts & Figures 2015: How Does Your State Compare?" *Tax Foundation*, <http://taxfoundation.org/article/facts-figures-2015-how-does-your-state-compare>.
- <sup>3</sup> Ibid.
- <sup>4</sup> Benjamin H. Harris and Brian David Moore, "Residential Property Taxes in the United States," (research paper, Tax Policy Center, Urban Institute and Brookings Institution, November 18, 2013), <http://www.brookings.edu/~media/research/files/papers/2013/11/18-residential-property-taxes/18-residential-property-taxes-harris.pdf>; <http://www.taxpolicycenter.org/UploadedPDF/412959-Residential-Property-Taxes.pdf>.
- <sup>5</sup> Ibid.
- <sup>6</sup> Jared Walczak, "How High Are Property Taxes in Your State?" *Tax Foundation*, August 13, 2015, <http://taxfoundation.org/blog/how-high-are-property-taxes-your-state>.
- <sup>7</sup> Scott Drenkard and Joseph Henchman, "2015 State Business Tax Climate Index," *Tax Foundation*, October 28, 2014, <http://taxfoundation.org/article/2015-state-business-tax-climate-index>.
- <sup>8</sup> Arthur B. Laffer, Stephen Moore and Jonathan Williams, "Rich States, Poor States: ALEC-Laffer State Economic Competitiveness Index, 8th edition," *American Legislative Exchange Council*, 2015, [http://alec.org/docs/RSPS\\_8th\\_Edition.pdf](http://alec.org/docs/RSPS_8th_Edition.pdf). The property-tax "variable was calculated by taking tax revenues from property taxes per \$1,000 of personal income" using U.S. Census Bureau 2012 data.
- <sup>9</sup> Walczak, "How High Are Property Taxes in Your State?"
- <sup>10</sup> "Facts & Figures."
- <sup>11</sup> Kyle Pomerleau, "Tax Freedom Day 2015: Tax Foundation Report," *Tax Foundation*, March 2015, [http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation\\_TFD\\_Report.pdf](http://taxfoundation.org/sites/taxfoundation.org/files/docs/TaxFoundation_TFD_Report.pdf).
- <sup>12</sup> Laffer et al., "Rich States, Poor States."
- <sup>13</sup> "Table C, 2013 Property Tax Statistics," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/2013/Y2013TbIC.xlsx>; "Annual Report of Collections and Distributions 2014, Table 1 and Table 2," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/Publications/AnnualReport/2014-Table-1.pdf>.
- <sup>14</sup> Annual population numbers were extracted from the U.S. Bureau of Economic Analysis, "SA1 Personal Income Summary: Personal Income, Population, Per Capita Personal Income."
- <sup>15</sup> Unless noted otherwise, all inflation calculations in this study use the "Consumer Price Index—All Urban Consumers for Chicago-Gary-Kenosha, IL-IN-WI, 1982-84=100."
- <sup>16</sup> "Property Tax Statistics, Table 2-2013, Statewide Assessed Valuations and Total Property Taxes Extended, 1992-2013," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/2013/>

Y2013Tbl02.xlsx; "Tables 2-1992, Statewide Equalized Assessed Valuations and Total Property Taxes Extended, 1971-1992," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/PreviousYears/1990s/1992/Y1992Tbl02.pdf>; J. Thomas Johnson, Director, "Illinois Property Tax Statistics 1976, Department of Local Government Affairs, Table XIII," *Illinois Department of Revenue*, July 1979, 126; <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/PreviousYears/1970s/1976PTAX.pdf>.

<sup>17</sup> The equation for the trendline is  $y = 0.0003x + 0.0397$  with an  $r^2$  factor of 0.5462.

<sup>18</sup> Note that the average property-tax payment is a low estimate. Residential assessments include homesteads and small rental units. However, the number of households also includes those who live in large apartment complexes and institutional settings. Additionally, the commercial class subject to property taxes includes large apartment complexes. Because the denominator is a larger number than it should be and due to the current limitations in filtering the statistical data, it shows a smaller average property-tax payment than the true average. However, the average is sufficient for purposes of developing an indicator of the property-tax burden as long as it is applied consistently.

<sup>19</sup> "Property Tax Statistics, Table 11 from years 1990, 2000 and 2010," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/PreviousYears>; U.S. Bureau of the Census, "Table H-8, Median Household Income by State: 1984 to 2013"; "1990 Census of the Population, General Population Characteristics, Illinois, 1990 CP-1-15," U.S. Department of Commerce, Economics and Statistics Administration, *U.S. Census Bureau*, <http://www2.census.gov/library/publications/decennial/1990/cp-1/cp-1-15.pdf>; "Illinois, 2000, Summary Population and Housing Characteristics, 2000 Census of Population and Housing," U.S. Department of Commerce, Economics and Statistics Administration, *U.S. Census Bureau*, Issued August 2002, PHC-1-15, <https://www.census.gov/prod/cen2000/phc-1-15.pdf>; "Illinois, 2010, Summary Population and Housing Characteristics, 2010 Census of Population and Housing," U.S. Department of Commerce, Economics and Statistics Administration, *U.S. Census Bureau*, Issued November 2012, CPH-1-15, <https://www.census.gov/prod/cen2010/cph-1-15.pdf>.

<sup>20</sup> Brian Costin, "Too much government: Illinois' thousands of local governments," *Illinois Policy Institute*, November 13, 2013, <https://www.illinoispolicy.org/reports/too-much-government-illinois-thousands-of-local-governments/>.

<sup>21</sup> "2014 Cook County Tax Code Agency Rates," *Office of the Cook County Clerk*, accessed September 3, 2015, <http://www.cookcountyclerk.com/tsd/extensionsandrates/Pages/default.aspx>.

<sup>22</sup> "Table 4, Property Tax Statistics 2013," *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/2013/Y2013Tbl13.xlsx>. Note that the table listed a total of 6,026, but actually contained 6,027.

<sup>23</sup> Illinois Department of Revenue, "Comparison of Total Taxes Extended and School Taxes Extended, 1969 through 2013"; U.S. Bureau of Labor Statistics, Consumer Price Index—All Urban Consumers for Chicago-Gary-Kenosha, IL-IN-WI, 1982-84=100.

- <sup>24</sup> Section 6 of Article VII of the Illinois Constitution provides that counties and municipalities with populations of more than 25,000 are home-rule units, which gives the local government considerably more power to determine its affairs. Other municipalities may elect to become home-rule by referendum.
- <sup>25</sup> “The Illinois Property Tax System: A General Guide to the Local Property Tax Cycle,” *Illinois Department of Revenue*, 20, <http://www.revenue.state.il.us/publications/localgovernment/ptax1004.pdf>.
- <sup>26</sup> “Table A, Property Tax Statistics,” *Illinois Department of Revenue*,
- <sup>27</sup> *Ibid.*
- <sup>28</sup> “Tables 14A and 14A Graph, Property Tax Statistics,” *Illinois Department of Revenue*, <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/2013/Y2013Tbl14A.xlsx>; <http://www.revenue.state.il.us/AboutIdor/TaxStats/PropertyTaxStats/2013/Y2013Tbl14AGraph.xlsx>.

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