

Digging Deeper into Shallow Pockets

Abstract

This report examines the educational property tax burdens for each of Nebraska's counties. Previous research has shown that of the top 25 agricultural producing states, Nebraska residents have some of the highest property valuations and taxes. However, great disparity exists within the state. The heaviest property tax burdens occur in rural, agricultural counties and counties with low per capita incomes.



In terms of per capita income, Nebraska is home to the nation's three poorest counties and 7 of the poorest 21 counties. These counties are experiencing the highest property tax burdens. Our findings demonstrate the regressive nature of the property tax and the extreme hardship faced by many rural Nebraskans in paying educational property taxes.

Methodology

Three data sources were utilized in the analysis:

- Nebraska Department of Revenue
- United States Department of Commerce, Bureau of Economic Analysis, and
- *Agricultural Property Taxation: A Comparative Analysis*, University of Nebraska Public Policy Center.

The measure of nine principle parameters for each county, which can be found in [Appendix A](#), were determined as follows:

- ***Property Taxes Levied*** – Department of Revenue, 1998.
- ***Property Taxes Levied for School Districts*** – Department of Revenue, 1998.
- ***Percentage of Property Taxes Levied for School Districts*** – determined by dividing Property Taxes Levied by Property Taxes Levied for School Districts.
- ***Number of Acres in Agricultural Property*** – Department of Revenue, 1998.
- ***Taxable Value of Agricultural Property*** – Department of Revenue, 1998.
Property that is designated for agricultural purposes is valued at 80 percent of its market value. The market value is determined by the county assessor based on comparative sales in the area and current functional use, earning capacity of the land, and reproduction cost less depreciation.
- ***Taxable Value of Real Property*** – for these purposes, real property will not include agricultural or mineral land, Department of Revenue, 1998. Real property is valued at 100% of its market value. Market value is determined by the county assessor, similarly as it is for agricultural land.

- *Nebraska Personal Income* – Bureau of Economic Analysis, 1998.
- *Rank in Per Capita Income* – Bureau of Economic Analysis, 1998.
- *Property Tax Burden* – determined by dividing Nebraska Personal Income by Property Taxes Levied and presented as a percent of income devoted to pay property taxes.

The data for all counties were sorted according to the rank in per capita income, with one assigned to the county with the highest per capita income and ninety-three to the county with the lowest per capita income. The counties were then sorted into three groups according to their per capita income, the top third of the state (Group 1), the middle third of the state (Group 2), and the lowest third of the state (Group 3). See [Appendix B](#) for a grouping of the counties by per capita income.

Findings

When examining Nebraska counties grouped by per capita income, one common feature is readily apparent. The vast majority of the poorest counties in the state are completely rural and agriculturally dependent (as determined by USDA Beale Codes. USDA Beale Codes define a county as completely rural where there is no population center with a population greater than 2,500 and not adjacent to a metropolitan area; agriculturally dependent counties are those where 20 percent or more of personal income in the county is derived from agricultural activity -- either owner-operated income or farm/ranch labor). Thirty-two percent of the counties in Group 1 are completely rural. Forty-five percent of the counties in Group 2 are completely rural. Ninety percent of the counties in Group 3 are completely rural.

This finding corresponds to recent data from the Bureau of Economic Analysis (an agency within the U.S. Department of Commerce). In terms of per capita income, rural Nebraska is one of the poorest areas in the nation. The three poorest counties in the nation are rural Nebraska counties – Loup, McPherson, and Arthur. In addition, four other rural Nebraska counties are among the 21 poorest counties in the nation – Sioux, Blaine, Keya Paha, and Grant counties.

The dependence upon agriculture is also quite evident in the per capita income groups. This dependence also means that certain areas of the state, thus certain school systems are more dependent upon agricultural property and the property taxes assessed against that property. Table 1 below summarizes the percentage of land valuation in each income group that is agricultural property.

Group	Taxable Value of All Property	Taxable Value of Real Property (minus Ag Property)	% of Land that is Ag Property
1 (High)	\$47,398,821,626	\$39,496,308,671	16.67%
2 (Middle)	\$13,865,328,345	\$7,386,792,817	46.72%
3 (Low)	\$5,840,844,170	\$2,073,684,483	64.50%

Table 1. Percentage of Property Valuation Comprised of Agricultural Property, by County Income Group

Table 1 clearly shows that as the per capita income of a county increases, a county becomes less agricultural. But the type of property assessed for property taxes is only part of the equation. Table 2 summarizes another part of the equation – the valuation of property. Table 2 focuses on the average taxable value of agricultural property in each county income group. As would be expected, the richer the county, the greater is the taxable value of its land. In general, the ability of agricultural land to generate income and higher county per capita incomes are highly related.

Group	Number of Agricultural Acres	Taxable Value of Agricultural Property	Average Taxable Value of Agricultural Property/Acre
1 (High)	12,300,400	\$7,902,512,955	\$642.46
2 (Middle)	14,907,418	\$6,478,535,528	\$434.58
3 (Low)	17,653,500	\$3,767,159,687	\$213.39

Table 2. Average Taxable Value of Agricultural Property, by County Income Group

An example of the disparity in the income producing potential of agricultural land between the county income groups describes the problem facing many rural communities and rural school systems. If an 800-acre farm/ranch in Group 1 is valued at the group average for agricultural property (\$642.46/acre) at the soon-to-be state mandated K-12 education levy limit of \$1 per \$100 of property valuation, this Group 1 farm/ranch would generate approximately \$5,140 in property taxes for schools.

An 800-acre farm/ranch in Group 3 valued at the group average for agricultural property at the \$1 levy limit would generate about \$1,707 in property taxes for schools. To generate the same amount of property taxes for schools, a Group 3 farm/ranch would have to be over three times as large or have a property tax levy over three times as large as that in Group 1.

One more part of the equation must be considered. Property taxes are not paid by land, but rather by income. Even though the example above may lead some to believe that farmers and ranchers in the counties in Group 3 are paying less in property taxes than their brethren in Group 1, Table 3 shows that is not the case.

Because of the lower incomes in the counties in Group 3, property tax burdens in those counties are significantly higher than in other areas of the state. The average property tax burdens for residents in Group 3 – nearly all rural and primarily farmers and ranchers – are over 75 percent higher than the property tax burdens for Group 1 residents.

Group	Personal Income	Property Taxes	Average Property
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		Levied	Tax Burden (%)
1 (High)	\$34,044,000,000	\$1,072,341,736	3.15
2 (Middle)	\$6,894,000,000	\$282,121,960	4.09
3 (Low)	\$2,115,000,000	\$117,008,984	5.53

Table 3. Average Property Tax Burden, by County Income Group

The disparity between county income groups is even greater when only school taxes are considered. The average school tax burden for residents of counties in Group 3 is nearly 88 percent greater than for residents of Group 1 counties. Table 4 summarizes the school tax burden.

Group	Property Taxes Levied	Property Taxes Levied for School Systems	% of Property Taxes Levied for School Systems	Average School Property Tax Burden (%)
1 (High)	\$1,072,341,736	\$642,883,107	59.95	1.89
2 (Middle)	\$282,121,960	\$179,296,698	63.55	2.60
3 (Low)	\$117,008,984	\$75,151,041	64.23	3.55

Table 4. Summary of School Tax Burden, by County Income Group

While Tables 3 and 4 clearly demonstrate a pronounced disparity in property tax burdens between county income groups, an examination of burdens in particular counties shows even grosser inequities. The 7 counties with the lowest per capita incomes in the state (among the lowest 21 per capita income counties in the nation) have the 7 highest property tax burdens in the state (see [Appendix A](#)).

Loup County, with the lowest average per capita income in the nation, pays over half of the personal income in the county for property taxes. The Loup County property tax burden is nearly 20 times higher than the lowest county property tax burdens in Scotts Bluff and Douglas Counties. Tables 3 and 4, and an examination of individual county property burdens, demonstrate that as incomes decrease property tax burdens increase, buttressing the long established belief that the property tax is a regressive tax.

These findings also make it clear who is shouldering the negative consequences of Nebraska's property tax system. Rural citizens with generally lower incomes – particularly those who reside in agriculturally dependent counties – are devoting extraordinary percentages of their personal income to paying property taxes. And, unlike income tax burdens (and, to some extent, sales taxes) which will decrease as income decreases, property taxes have no relation to income or the ability to pay.

Farmers, ranchers, and other rural property owners are not the only ones hurt by this heavy burden. Since property taxes make up more than 50 percent of the public school's

income and since schools are the major reason for property taxes (see Appendix C), a heavy property tax burden affects schools systems as well. A heavy tax burden makes it more difficult for schools to go to their public and ask for more money in the form of property tax increases or levy overrides. The impending school levy decrease to \$1/\$100 valuation may place many schools systems in a position of being strapped for resources.

Schools, as the main recipient of property tax revenue, are also often blamed for property tax burdens and bills, thus straining relationships between schools and their patrons and reducing community support for schools. It is questionable in many cases, however, whether school systems in Group 3 counties (and in some Group 2 counties) will be able to maintain quality schools with a drop in the levy limit. The only alternatives are unattractive ones – levy limit overrides (resulting in higher taxes), reductions in spending (resulting in decreased educational quality), or a change in school status (consolidation or unification).

Little has changed in respect to property tax since we published a study similar to this in 1997 (*Analysis of Property Tax Burdens by District and the Distribution of Aid Under LB 806 in Relation to Ability to Pay*, Center for Rural Affairs, April 1997). That study also found extreme disparities in property tax burdens. While actions since then by the Nebraska Legislature have attempted to address property tax burdens, it is clear that the combination of property tax dependence for many public institutions and low rural incomes have resulted in tremendous tax burdens for many rural residents.

Policy Implications and Recommendations

In its past several sessions, the Nebraska Legislature has attempted to reduce property tax burdens for all Nebraska property owners. Beginning with LB 1114, which mandated local and school property tax levy limits, and culminating with efforts to reduce property taxes by increasing state aid for K-12 education and community colleges, the issue of property taxes has been at the forefront of legislative activity. However, as the data presented in this report shows, many rural residents continue to shoulder an extraordinary burden in property tax obligations.

Recent efforts at property tax relief have not addressed a fundamental characteristic of property taxation – it is a regressive tax assessed against property but paid by income, the effect of which distributes the burden of the tax disproportionately. Recent attempts at property tax relief have allocated any relief provided in a way that is unrelated to a household's property tax obligation relative to its income, thus delivering much less relief to those who are truly overburdened by property taxes. The amount of property tax relief provided by these efforts may also vary by location given the dependence of K-12 education on property taxes in general and the varying dependence by school system and given the local conditions that affect property valuations.

Given the cyclical economic status of agriculture and the current status of the rural economy in Nebraska, efforts at property tax relief that make property tax obligations and household income unrelated are unsatisfactory. They will likely result in continued high property tax burdens in rural areas of the state. Therefore, we recommend that the

Nebraska Legislature adopt property tax relief that is targeted at those property owners, both rural and urban, who are truly burdened by property taxes.

In other states, this has taken the form of a **property tax "circuit breaker."** Several states have enacted "circuit breaker" status that allows for income tax credits or property tax rebates when property taxes reach a certain percentage of household income. Many of these laws make those at a certain age (generally available to those property owners 65 or older) or those with a disability the eligible recipients.

Some states have recently made the "circuit breaker" concept available to an expanded number of property owners by adding an eligibility category based on income, thus linking household income and property tax obligations. Examples of what other state have done in this regard include:

- **Michigan.** In general, Michigan provides a state income tax credit for 60 percent of the property tax that exceeds 3.5 percent of the household income, referred to as the "homestead property tax credit." The credit phases out beginning with households earning \$73,650, and those households earning \$82,650 or more cannot claim the credit. Senior citizens are generally allowed a greater credit, and renters are allowed to substitute 20 percent of rent for property tax in calculating their credit.
- **Connecticut.** Connecticut provides a property tax "circuit breaker" for those whose household income is less than \$23,600 (unmarried taxpayers) or \$28,900 (married taxpayers). A state income tax credit is allowed based on a sliding scale and based on the percentage of property tax obligation relative to household income.
- **New York.** New York allows a state income tax credit for property taxes paid by those households with gross income of \$18,000 or less. Renters are also allowed to claim the credit (see Article 22, Section 606(e), New York State Tax Law).

These examples from other states provide a framework upon which Nebraska can build to provide property tax relief to those who are truly overburdened. In the 2000 legislative session, Senator Dierks introduced LB 1070, which created a property tax "circuit breaker" and provided a state income tax credit when property tax obligations reached 4 to 18 percent of household income (LB 1070 was indefinitely postponed -- or killed -- by the Nebraska Legislature's Revenue Committee on March 7, 2000. *Legislative Journal*, page 895). LB 1070 applied only to agricultural land. We would suggest the following elements be present in any property tax "circuit breaker" legislation in Nebraska:

- Apply the "circuit breaker" to both agricultural and residential property. While it is clear that rural property owners, particularly farmers and ranchers, are being crushed by high property tax burdens, low-income urban landowners face the same problem.
- Apply the "circuit breaker" only to owners/operators of property. In our view, those that work the land and own property are those who are truly dependent upon

property for a living or for a home and are truly burdened by the property tax; they are those who are deserving of specific, targeted property tax relief.

- Provide a strong definition of "income" so that the property tax "circuit breaker" does not become a way to shelter income.

We believe a property tax "circuit breaker" would make Nebraska's tax system more progressive and would have the opportunity to provide significant property tax relief to those who are truly burdened by this tax.

Because of the tremendous property tax burdens on rural areas of the state, and particularly upon farmers and ranchers, we would also recommend that assessments of agricultural property more closely consider the income and earning potential of the property. We would also recommend that the school state aid distribution formula incorporate the local capacity of a school system's property owners to pay the levied property taxes and not base funding solely on the taxable property wealth of the system.

Appendix A Group One: Highest per Capita Income

Rank in Per Capita Income	County	1998 Property Taxes Levied	% of Property Taxes Levied for School Districts	# of Acres In Ag Land 1998	Value of Taxable Ag Land 1998	Value of Taxable Ag Land per Acre	Value of Taxable Real Property (exc. Ag & Mineral)	Nebraska Personal Income 1998	Prop. Tax Burden (% of inc. paid to Prop. Tax)
1	Douglas	\$388,956,148	56.07%	93,247.97	\$80,293,680	\$861.08	\$15,241,207,280	\$14,485,000,000	2.69%
2	Dundy	3,796,051	64.62%	546,877.50	131,774,424	240.96	42,295,058	67,000,000	5.67%
3	Lancaster	202,983,168	63.32%	417,453.18	291,526,932	698.35	8,875,352,519	6,474,000,000	3.14%
4	Cuming	10,871,756	61.43%	347,865.01	345,136,895	992.16	260,302,615	274,000,000	3.97%
5	Phelps	11,546,869	66.82%	314,500.44	331,922,540	1,055.40	271,393,695	269,000,000	4.29%
6	Washington	17,048,610	63.17%	214,991.62	181,223,100	842.93	693,046,117	503,000,000	3.39%
7	Fillmore	9,997,434	65.39%	343,734.97	364,014,925	1,059.00	142,784,540	185,000,000	5.40%
8	Chase	5,515,217	67.55%	523,712.90	184,629,800	352.54	93,802,496	111,000,000	4.97%
8	Nemaha	6,137,092	63.60%	242,762.30	157,109,425	647.17	143,555,919	200,000,000	3.07%
10	York	16,912,001	60.77%	341,896.74	423,326,219	1,238.17	393,534,995	372,000,000	4.55%
11	Kearney	8,915,743	67.59%	310,423.79	302,847,795	975.59	171,584,155	173,000,000	5.15%
12	Cass	22,468,095	67.43%	311,973.89	283,573,421	908.97	781,668,543	610,000,000	3.68%
13	Thayer	7,023,577	62.86%	345,668.26	230,410,809	666.57	114,103,039	155,000,000	4.53%
14	Perkins	5,113,453	62.27%	520,460.73	184,717,100	354.91	64,558,684	78,000,000	6.56%
15	Adams	24,507,559	59.86%	327,812.00	301,048,440	918.36	808,297,330	714,000,000	3.43%
16	Platte	25,438,937	62.78%	393,750.27	407,520,610	1,034.97	998,628,300	743,000,000	3.42%
17	Gage	19,716,722	64.03%	510,052.51	292,034,990	572.56	600,787,425	550,000,000	3.58%
18	Madison	24,395,795	60.98%	328,645.07	238,159,316	724.67	903,456,899	824,000,000	2.96%
19	Cheyenne	9,512,847	59.52%	693,955.34	165,837,173	238.97	221,580,546	225,000,000	4.23%
20	Hall	44,489,237	60.64%	296,593.38	323,760,851	1,091.60	1,616,734,346	1,225,000,000	3.63%
21	Dodge	26,284,916	61.96%	309,373.63	358,081,675	1,157.44	1,031,572,961	835,000,000	3.15%
22	Polk	7,037,295	65.48%	262,858.73	273,857,750	1,041.84	108,450,715	133,000,000	5.29%
23	Deuel	2,705,204	62.78%	256,183.69	67,648,845	264.06	37,840,334	47,000,000	5.76%
24	Sarpy	87,157,661	55.66%	101,362.94	81,323,880	802.30	3,642,114,925	2,787,000,000	3.13%
25	Box Butte	9,908,657	61.59%	626,137.25	151,101,109	241.32	277,444,140	295,000,000	3.36%
26	Seward	14,491,543	61.68%	341,753.30	317,285,609	928.41	441,365,378	379,000,000	3.82%
27	Clay	8,501,192	70.11%	303,019.00	300,573,925	991.93	149,833,375	165,000,000	5.15%
28	Antelope	8,167,521	59.41%	513,057.02	262,617,040	511.87	131,870,129	167,000,000	4.89%
28	Hamilton	12,081,681	69.56%	325,680.92	410,670,837	1,260.96	261,373,523	216,000,000	5.59%
30	Lincoln	29,012,688	62.91%	1,490,387.84	376,911,900	252.90	946,394,885	762,000,000	3.81%
31	Wheeler	1,647,067	62.67%	344,207.80	81,571,940	236.98	29,373,805	21,000,000	7.84%
Totals		\$1,072,341,736	64.28%	12,300,400	\$7,902,512,955		\$39,496,308,671.00	\$34,044,000,000.00	3.15%

Averages

\$34,591,669 \$20,738,165

396,787 \$254,919,773 \$642.46

\$1,274,074,473

\$1,098,193,548

Group Two: Middle per Capita Income

Rank in Per Capita Income	County	Property Taxes Levied for School Districts 1998	Property Taxes Levied for School Districts 1998	% of Property Taxes Levied for School Districts	# of Acres In Ag Land 1998	Taxable Value of Ag Land 1998	Taxable Value of Ag Land per Acre	Taxable Value of Real Property (exc. Ag & Mineral)	Nebraska Personal Income 1998	Property Tax Burden (% of income paid for Property Taxes)
32	Buffalo	\$29,430,534	\$19,417,191	65.98%	566,777.26	\$348,585,280	\$615.03	\$1,108,861,170	\$910,000,000	3.23%
33	Red Willow	8,144,830	5,214,917	64.03%	424,936.44	143,476,970	337.64	229,876,206	251,000,000	3.24%
34	Richardson	7,025,483	4,517,764	64.31%	330,341.88	192,419,030	582.48	151,575,697	208,000,000	3.38%
35	Saline	11,669,502	7,451,582	63.86%	344,604.91	254,228,830	737.74	325,509,215	286,000,000	4.08%
36	Scotts Bluff	20,823,949	13,551,034	65.07%	414,176.10	151,727,375	366.34	909,437,382	793,000,000	2.63%
37	Jefferson	8,112,352	5,203,344	64.14%	340,935.22	193,607,345	567.87	166,540,095	184,000,000	4.41%
38	Pawnee	2,984,290	1,878,277	62.94%	260,570.75	104,760,010	402.04	40,388,659	69,000,000	4.33%
39	Custer	12,645,185	7,674,847	60.69%	1,565,751.71	458,823,010	293.04	188,421,060	261,000,000	4.84%
40	Garden	3,433,271	2,208,702	64.33%	985,383.75	126,077,281	127.95	37,932,702	46,000,000	7.46%
41	Dawson	18,004,003	12,720,792	70.66%	602,335.63	429,805,697	713.57	556,854,128	505,000,000	3.57%
42	Otoe	15,166,130	9,527,401	62.82%	349,699.30	271,193,265	775.50	440,899,447	318,000,000	4.77%
43	Burt	9,018,762	5,112,641	56.69%	292,140.69	254,921,765	872.60	168,482,573	170,000,000	5.31%
44	Saunders	18,275,665	11,299,551	61.83%	428,968.54	420,702,505	980.73	474,539,906	410,000,000	4.46%
45	Dixon	5,086,045	2,909,149	57.20%	282,227.51	141,669,655	501.97	117,585,412	134,000,000	3.80%
46	Cedar	8,593,632	5,416,439	63.03%	440,968.31	234,235,590	531.18	185,159,235	204,000,000	4.21%
47	Furnas	5,125,684	3,301,796	64.42%	428,840.36	152,169,425	354.84	85,999,445	115,000,000	4.46%
48	Butler	10,016,991	6,218,701	62.08%	350,166.06	330,318,275	943.32	199,279,005	183,000,000	5.47%
49	Holt	11,579,757	7,338,213	63.37%	1,433,296.69	430,763,990	300.54	204,042,180	253,000,000	4.58%
50	Garfield	1,799,068	1,072,708	59.63%	342,237.25	57,252,635	167.29	40,268,126	43,000,000	4.18%
51	Valley	4,376,107	2,512,026	57.40%	342,674.69	117,673,040	343.40	94,972,590	97,000,000	4.51%
52	Wayne	7,688,021	4,730,740	61.53%	265,553.45	153,810,470	579.21	194,300,955	194,000,000	3.96%
53	Nuckolls	5,095,129	3,109,214	61.02%	348,777.22	160,263,455	459.50	75,405,420	108,000,000	4.72%
54	Rock	2,707,471	1,579,489	58.34%	604,615.92	92,144,747	152.40	29,294,109	36,000,000	7.52%
55	Kimball	5,089,620	2,964,433	58.24%	559,191.30	82,923,626	148.29	132,373,944	84,000,000	6.06%
56	Harlan	4,701,551	3,068,700	65.27%	314,892.90	144,920,210	460.22	76,145,420	76,000,000	6.19%
57	Merrick	8,873,449	6,339,725	71.45%	288,315.70	234,546,755	813.51	200,349,145	166,000,000	5.35%
58	Keith	9,342,588	5,968,257	63.88%	650,292.83	149,734,475	230.26	245,175,285	178,000,000	5.25%
59	Hayes	1,987,519	1,440,581	72.48%	434,490.79	95,040,698	218.74	14,225,762	22,000,000	9.03%
60	Dakota	12,150,474	7,137,966	58.75%	151,151.38	112,217,004	742.41	474,446,279	384,000,000	3.16%
61	Franklin	5,202,314	3,132,344	60.21%	344,568.91	187,423,665	543.94	64,335,775	76,000,000	6.85%
62	Boone	7,972,584	5,278,174	66.20%	418,534.41	251,099,450	599.95	154,116,490	130,000,000	6.13%
Totals		\$282,121,960	\$179,296,698	63.55%	14,907,418	\$6,478,535,528		\$7,386,792,817.00	\$6,894,000,000.00	4.09%
Averages		\$9,100,708	\$5,783,764		480,884	\$208,985,017	\$434.58	\$238,283,639	\$222,387,097	

Group Three: Lowest per Capita Income

Rank in Per Capita Income	County	Property Taxes Levied for School Districts 1998	Property Taxes Levied for School Districts 1998	% of Property Taxes Levied for School Districts	# of Acres In Ag Land 1998	Taxable Value of Ag Land 1998	Taxable Value of Ag Land per Acre	Taxable Value of Real Property (exc. Ag & Mineral)	Nebraska Personal Income 1998	Property Tax Burden (% of income paid for Property Taxes)
63	Pierce	\$7,618,939	\$4,983,328	65.41%	338,057.90	\$205,084,900	\$606.66	\$152,220,398	\$162,000,000	4.70%
63	Webster	4,345,356	2,707,178	62.30%	348,489.74	136,326,955	391.19	70,938,045	82,000,000	5.30%
65	Gosper	3,553,006	\$2,249,853	63.32%	278,648.78	128,543,012	461.31	67,110,333	46,000,000	7.72%
66	Frontier	4,282,751	\$2,800,996	65.40%	581,939.34	155,348,078	266.95	67,826,749	\$62,000,000	6.91%
67	Stanton	7,650,329	\$5,339,019	69.79%	260,392.64	161,055,380	618.51	145,276,220	\$123,000,000	6.22%
68	Nance	3,911,166	\$2,461,561	62.94%	267,530.63	143,113,540	534.94	67,209,020	\$81,000,000	4.83%
69	Knox	7,819,339	\$4,805,526	61.46%	641,807.28	209,783,225	326.86	170,406,112	\$178,000,000	4.39%
70	Colfax	8,459,672	\$5,456,028	64.49%	246,544.76	214,524,045	870.12	200,768,210	\$205,000,000	4.13%

71	Johnson	4,160,817	\$2,457,226	59.06%	225,960.78	108,196,786	478.83	72,771,200	\$88,000,000	4.73%
72	Brown	3,702,518	\$2,354,678	63.60%	724,102.76	117,635,541	162.46	69,276,177	\$66,000,000	5.61%
73	Howard	5,833,681	\$3,846,565	65.94%	336,482.50	170,051,323	505.38	146,761,258	\$118,000,000	4.94%
74	Cherry	9,100,676	\$5,940,067	65.27%	3,362,332.51	384,779,566	114.44	129,075,542	\$114,000,000	7.98%
75	Greeley	3,274,126	\$2,028,337	61.95%	345,691.30	119,175,115	344.74	44,314,560	\$51,000,000	6.42%
76	Sheridan	5,612,675	\$3,468,802	61.80%	1,472,737.21	185,550,602	125.99	92,392,420	\$113,000,000	4.97%
77	Dawes	5,736,715	\$3,489,501	60.83%	756,664.02	110,388,905	145.89	142,867,500	\$153,000,000	3.75%
78	Hitchcock	3,008,432	\$2,073,815	68.93%	413,638.71	109,428,592	264.55	46,189,095	\$59,000,000	5.10%
79	Morrill	5,231,791	\$3,376,600	64.54%	855,357.12	135,732,871	158.69	91,725,240	\$93,000,000	5.63%
80	Boyd	2,186,882	\$1,395,242	63.80%	318,369.62	80,050,190	251.44	33,230,405	\$44,000,000	4.97%
81	Sherman	3,594,187	\$2,426,561	67.51%	336,710.24	129,152,860	383.57	51,912,510	\$59,000,000	6.09%
82	Thurston	3,953,236	\$2,270,419	57.43%	185,357.80	114,282,207	616.55	76,330,025	\$121,000,000	3.27%
83	Logan	1,153,901	\$795,994	68.98%	349,192.26	50,540,815	144.74	13,420,041	\$15,000,000	7.69%
84	Banner	1,461,980	\$918,849	62.85%	445,720.19	63,590,385	142.67	11,727,158	\$13,000,000	11.25%
85	Thomas	1,206,200	\$754,898	62.58%	354,480.00	38,693,797	109.16	10,406,218	\$11,000,000	10.97%
86	Hooker	1,043,032	\$684,714	65.65%	431,373.17	40,250,815	93.31	12,641,525	\$10,000,000	10.43%
87	Grant	1,387,583	\$849,879	61.25%	478,043.07	50,353,520	105.33	11,161,106	\$9,000,000	15.42%
88	Keya Paha	1,365,639	\$823,611	60.31%	460,901.84	77,154,256	167.40	14,328,266	\$10,000,000	13.66%
89	Sioux	2,399,217	\$1,682,178	70.11%	1,130,620.75	119,456,720	105.66	31,979,550	\$16,000,000	15.00%
90	Blaine	1,113,712	\$775,339	69.62%	417,510.16	52,652,728	126.11	7,663,603	\$5,000,000	22.27%
91	Arthur	918,966	\$657,148	71.51%	431,649.88	48,285,030	111.86	5,614,045	\$3,000,000	30.63%
92	McPherson	901,302	\$566,567	62.86%	520,859.16	57,602,483	110.59	6,587,822	\$3,000,000	30.04%
93	Loup	1,021,158	\$710,562	69.58%	336,333.82	50,375,445	149.78	9,554,130	\$2,000,000	51.06%
Totals		\$117,008,984	\$75,151,041	64.23%	17,653,500	\$3,767,159,687		\$2,073,684,483	\$2,115,000,000	5.53%
Averages		\$3,774,483	\$2,424,227		\$569,468	\$121,521,280	\$213.39	\$66,893,048	\$68,225,806	

Appendix B Property Tax Burdens in Nebraska

Group 1		Group 2		Group 3	
County	Property Tax Burden (% of income paid for Property Taxes)	County	Property Tax Burden (% of income paid for Property Taxes)	County	Property Tax Burden (% of income paid for Property Taxes)
Douglas	2.69%	Buffalo	3.23%	Pierce	4.70%
Dundy	5.67%	Red Willow	3.24%	Webster	5.30%
Lancaster	3.14%	Richardson	3.38%	Gosper	7.72%
Cuming	3.97%	Saline	4.08%	Frontier	6.91%
Phelps	4.29%	Scotts Bluff	2.63%	Stanton	6.22%
Washington	3.39%	Jefferson	4.41%	Nance	4.83%
Fillmore	5.40%	Pawnee	4.33%	Knox	4.39%
Chase	4.97%	Custer	4.84%	Colfax	4.13%
Nemaha	3.07%	Garden	7.46%	Johnson	4.73%
York	4.55%	Dawson	3.57%	Brown	5.61%
Kearney	5.15%	Otoe	4.77%	Howard	4.94%
Cass	3.68%	Burt	5.31%	Cherry	7.98%
Thayer	4.53%	Saunders	4.46%	Greeley	6.42%
Perkins	6.56%	Dixon	3.80%	Sheridan	4.97%
Adams	3.43%	Cedar	4.21%	Dawes	3.75%
Platte	3.42%	Furnas	4.46%	Hitchcock	5.10%
Gage	3.58%	Butler	5.47%	Morrill	5.63%
Madison	2.96%	Holt	4.58%	Boyd	4.97%
Cheyenne	4.23%	Garfield	4.18%	Sherman	6.09%
Hall	3.63%	Valley	4.51%	Thurston	3.27%

Dodge	3.15%	Wayne	3.96%	Logan	7.69%
Polk	5.29%	Nuckolls	4.72%	Banner	11.25%
Deuel	5.76%	Rock	7.52%	Thomas	10.97%
Sarpy	3.13%	Kimball	6.06%	Hooker	10.43%
Box Butte	3.36%	Harlan	6.19%	Grant	15.42%
Seward	3.82%	Merrick	5.35%	Keya Paha	13.66%
Clay	5.15%	Keith	5.25%	Sioux	15.00%
Antelope	4.89%	Hayes	9.03%	Blaine	22.27%
Hamilton	5.59%	Dakota	3.16%	Arthur	30.63%
Lincoln	3.81%	Franklin	6.85%	McPherson	30.04%
Wheeler	7.84%	Boone	6.13%	Loup	51.06%