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Data Tables: State and Metropolitan Area Tables

TABLE 1

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by State, 2010

State	Number of Tax Filers	Number of MID Claimants	Percentage of State's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers	Ratio of Share of Claimants to Share of Filers ^b
Alabama	2,102,251	470,566	22.4%	1.28%	1.46%	0.88
Alaska	373,765	81,172	21.7%	0.22%	0.26%	0.85
Arizona	2,718,609	762,436	28.0%	2.08%	1.89%	1.10
Arkansas	1,224,333	229,655	18.8%	0.63%	0.85%	0.74
California	16,683,781	4,564,733	27.4%	12.43%	11.59%	1.07
Colorado	2,369,949	776,783	32.8%	2.12%	1.65%	1.29
Connecticut	1,727,550	592,263	34.3%	1.61%	1.20%	1.34
Delaware	427,754	131,043	30.6%	0.36%	0.30%	1.20
District of Columbia	322,864	81,581	25.3%	0.22%	0.22%	0.99
Florida	9,631,252	1,871,581	19.4%	5.10%	6.69%	0.76
Georgia	4,589,611	1,249,264	27.2%	3.40%	3.19%	1.07
Hawaii	653,371	152,528	23.3%	0.42%	0.45%	0.92
Idaho	663,291	181,659	27.4%	0.49%	0.46%	1.07
Illinois	6,043,865	1,662,095	27.5%	4.53%	4.20%	1.08
Indiana	2,981,543	679,312	22.8%	1.85%	2.07%	0.89
Iowa	1,399,927	341,820	24.4%	0.93%	0.97%	0.96
Kansas	1,307,115	314,814	24.1%	0.86%	0.91%	0.94
Kentucky	1,856,466	443,878	23.9%	1.21%	1.29%	0.94
Louisiana	1,990,904	353,709	17.8%	0.96%	1.38%	0.70
Maine	625,057	160,399	25.7%	0.44%	0.43%	1.01
Maryland	2,787,356	1,025,584	36.8%	2.79%	1.94%	1.44
Massachusetts	3,203,128	1,006,194	31.4%	2.74%	2.22%	1.23
Michigan	4,606,814	1,198,730	26.0%	3.26%	3.20%	1.02
Minnesota	2,561,055	838,704	32.7%	2.28%	1.78%	1.28
Mississippi	1,283,495	220,430	17.2%	0.60%	0.89%	0.67
Missouri	2,688,872	669,264	24.9%	1.82%	1.87%	0.98

Data Tables: State and Metropolitan Area Tables

TABLE 1

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by State, 2010

State	Number of Tax Filers	Number of MID Claimants	Percentage of State's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers	Ratio of Share of Claimants to Share of Filers ^b
Montana	474,851	111,335	23.4%	0.30%	0.33%	0.92
Nebraska	854,072	203,228	23.8%	0.55%	0.59%	0.93
Nevada	1,263,928	311,056	24.6%	0.85%	0.88%	0.97
New Hampshire	663,922	201,359	30.3%	0.55%	0.46%	1.19
New Jersey	4,285,543	1,377,276	32.1%	3.75%	2.98%	1.26
New Mexico	913,001	191,422	21.0%	0.52%	0.63%	0.82
New York	9,272,053	2,135,822	23.0%	5.82%	6.44%	0.90
North Carolina	4,202,766	1,183,850	28.2%	3.22%	2.92%	1.10
North Dakota	330,462	49,731	15.0%	0.14%	0.23%	0.59
Ohio	5,437,370	1,391,896	25.6%	3.79%	3.78%	1.00
Oklahoma	1,590,384	320,263	20.1%	0.87%	1.10%	0.79
Oregon	1,743,270	547,936	31.4%	1.49%	1.21%	1.23
Pennsylvania	6,129,987	1,518,376	24.8%	4.13%	4.26%	0.97
Rhode Island	509,091	151,266	29.7%	0.41%	0.35%	1.17
South Carolina	2,051,823	508,503	24.8%	1.38%	1.42%	0.97
South Dakota	393,777	61,216	15.5%	0.17%	0.27%	0.61
Tennessee	2,846,579	555,107	19.5%	1.51%	1.98%	0.76
Texas	10,995,576	2,182,919	19.9%	5.94%	7.64%	0.78
Utah	1,134,626	369,608	32.6%	1.01%	0.79%	1.28
Vermont	317,921	77,614	24.4%	0.21%	0.22%	0.96
Virginia	3,729,464	1,237,776	33.2%	3.37%	2.59%	1.30
Washington	3,169,103	957,442	30.2%	2.61%	2.20%	1.18
West Virginia	783,239	117,496	15.0%	0.32%	0.54%	0.59
Wisconsin	2,741,669	803,263	29.3%	2.19%	1.90%	1.15
Wyoming	276,444	55,927	20.2%	0.15%	0.19%	0.79
U.S. total^a	144,002,309	36,722,461	25.5%	—	—	—

Source: analysis of IRS Statistics of Income, Table 2: "Individual Income and Tax Data, by State and Size of Adjusted Gross Income, Tax Year 2010."

^aStates do not sum to U.S. totals because the U.S. totals include tax returns not associated with a state.

^bA ratio greater than 1.00 means that a state's share of total U.S. MID claimants is greater than its share of total U.S. tax filers.

Data Tables: State and Metropolitan Area Tables

TABLE 2 Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by State, 2010

State	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Ratio of Share of Dollars Deducted to Share of Taxes Paid ^d	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Alabama	\$10,778,387,000	\$4,051,680,000	\$1,927	\$8,610	1.04%	1.08%	0.96	\$786	\$72
Alaska	\$2,753,654,000	\$902,641,000	\$2,415	\$11,120	0.23%	0.27%	0.84	\$298	\$458
Arizona	\$15,144,090,000	\$8,601,605,000	\$3,164	\$11,282	2.20%	1.51%	1.46	(\$451)	(\$992)
Arkansas	\$5,720,201,000	\$1,783,039,000	\$1,456	\$7,764	0.46%	0.57%	0.80	\$1,257	\$365
California	\$133,457,735,000	\$71,917,528,000	\$4,311	\$15,755	18.41%	13.32%	1.38	(\$1,597)	(\$1,192)
Colorado	\$17,803,124,000	\$9,123,899,000	\$3,850	\$11,746	2.34%	1.78%	1.31	(\$1,136)	(\$921)
Connecticut	\$22,651,794,000	\$6,496,913,000	\$3,761	\$10,970	1.66%	2.26%	0.74	(\$1,047)	\$1,352
Delaware	\$2,699,050,000	\$1,416,735,000	\$3,312	\$10,811	0.36%	0.27%	1.35	(\$599)	(\$852)
District of Columbia	\$3,703,193,000	\$1,221,727,000	\$3,784	\$14,976	0.31%	0.37%	0.85	(\$1,071)	\$688
Florida	\$59,914,124,000	\$20,892,600,000	\$2,169	\$11,163	5.35%	5.98%	0.89	\$544	\$256
Georgia	\$24,702,692,000	\$11,980,643,000	\$2,610	\$9,590	3.07%	2.47%	1.24	\$103	(\$512)
Hawaii	\$3,502,420,000	\$2,280,992,000	\$3,491	\$14,955	0.58%	0.35%	1.67	(\$778)	(\$1,401)
Idaho	\$2,937,199,000	\$1,718,629,000	\$2,591	\$9,461	0.44%	0.29%	1.50	\$122	(\$864)
Illinois	\$46,802,508,000	\$16,570,161,000	\$2,742	\$9,969	4.24%	4.67%	0.91	(\$28)	\$278
Indiana	\$15,191,019,000	\$5,269,518,000	\$1,767	\$7,757	1.35%	1.52%	0.89	\$946	\$219
Iowa	\$7,571,996,000	\$2,453,161,000	\$1,752	\$7,177	0.63%	0.76%	0.83	\$961	\$357
Kansas	\$8,024,799,000	\$2,469,965,000	\$1,890	\$7,846	0.63%	0.80%	0.79	\$824	\$504
Kentucky	\$8,892,980,000	\$3,352,808,000	\$1,806	\$7,553	0.86%	0.89%	0.97	\$907	\$62
Louisiana	\$11,668,043,000	\$3,186,491,000	\$1,601	\$9,009	0.82%	1.16%	0.70	\$1,113	\$685
Maine	\$3,047,477,000	\$1,330,873,000	\$2,129	\$8,297	0.34%	0.30%	1.12	\$584	(\$228)
Maryland	\$23,631,754,000	\$12,766,163,000	\$4,580	\$12,448	3.27%	2.36%	1.39	(\$1,867)	(\$1,274)

Data Tables: State and Metropolitan Area Tables

TABLE 2

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by State, 2010

State	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Ratio of Share of Dollars Deducted to Share of Taxes Paid ^d	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Massachusetts	\$33,217,968,000	\$11,436,869,000	\$3,571	\$11,366	2.93%	3.31%	0.88	(\$857)	\$473
Michigan	\$25,395,546,000	\$9,977,685,000	\$2,166	\$8,324	2.55%	2.53%	1.01	\$547	(\$16)
Minnesota	\$18,218,536,000	\$8,183,582,000	\$3,195	\$9,757	2.09%	1.82%	1.15	(\$482)	(\$422)
Mississippi	\$5,591,673,000	\$1,686,114,000	\$1,314	\$7,649	0.43%	0.56%	0.77	\$1,400	\$385
Missouri	\$15,113,648,000	\$5,576,578,000	\$2,074	\$8,332	1.43%	1.51%	0.95	\$639	\$118
Montana	\$2,257,762,000	\$999,053,000	\$2,104	\$8,973	0.26%	0.23%	1.13	\$609	(\$250)
Nebraska	\$4,952,404,000	\$1,519,950,000	\$1,780	\$7,479	0.39%	0.49%	0.79	\$934	\$481
Nevada	\$8,423,374,000	\$3,792,482,000	\$3,001	\$12,192	0.97%	0.84%	1.15	(\$287)	(\$402)
New Hampshire	\$5,046,939,000	\$2,055,025,000	\$3,095	\$10,206	0.53%	0.50%	1.04	(\$382)	(\$131)
New Jersey	\$43,544,914,000	\$15,716,737,000	\$3,667	\$11,411	4.02%	4.35%	0.93	(\$954)	\$294
New Mexico	\$4,388,319,000	\$1,887,102,000	\$2,067	\$9,858	0.48%	0.44%	1.10	\$646	(\$193)
New York	\$91,175,447,000	\$22,723,898,000	\$2,451	\$10,639	5.82%	9.10%	0.64	\$263	\$1,383
North Carolina	\$22,165,006,000	\$10,713,636,000	\$2,549	\$9,050	2.74%	2.21%	1.24	\$164	(\$493)
North Dakota	\$2,266,358,000	\$393,885,000	\$1,192	\$7,920	0.10%	0.23%	0.45	\$1,521	\$1,482
Ohio	\$29,269,257,000	\$10,510,696,000	\$1,933	\$7,551	2.69%	2.92%	0.92	\$780	\$166
Oklahoma	\$8,856,371,000	\$2,448,378,000	\$1,539	\$7,645	0.63%	0.88%	0.71	\$1,174	\$632
Oregon	\$9,324,781,000	\$5,771,286,000	\$3,311	\$10,533	1.48%	0.93%	1.59	(\$597)	(\$1,225)
Pennsylvania	\$41,102,998,000	\$13,415,345,000	\$2,188	\$8,835	3.43%	4.10%	0.84	\$525	\$426
Rhode Island	\$3,343,968,000	\$1,456,122,000	\$2,860	\$9,626	0.37%	0.33%	1.12	(\$147)	(\$299)
South Carolina	\$9,463,227,000	\$4,587,166,000	\$2,236	\$9,021	1.17%	0.94%	1.24	\$478	(\$437)
South Dakota	\$2,278,312,000	\$525,211,000	\$1,334	\$8,580	0.13%	0.23%	0.59	\$1,380	\$922

Data Tables: State and Metropolitan Area Tables

TABLE 2 Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by State, 2010

State	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Ratio of Share of Dollars Deducted to Share of Taxes Paid ^d	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Tennessee	\$15,291,994,000	\$5,228,343,000	\$1,837	\$9,419	1.34%	1.53%	0.88	\$877	\$258
Texas	\$80,301,775,000	\$19,884,518,000	\$1,808	\$9,109	5.09%	8.01%	0.64	\$905	\$1,039
Utah	\$5,768,990,000	\$3,771,359,000	\$3,324	\$10,204	0.97%	0.58%	1.68	(\$611)	(\$1,341)
Vermont	\$1,676,980,000	\$659,843,000	\$2,075	\$8,502	0.17%	0.17%	1.01	\$638	(\$19)
Virginia	\$31,185,391,000	\$15,584,557,000	\$4,179	\$12,591	3.99%	3.11%	1.28	(\$1,465)	(\$918)
Washington	\$23,868,193,000	\$12,077,823,000	\$3,811	\$12,615	3.09%	2.38%	1.30	(\$1,098)	(\$875)
West Virginia	\$3,639,497,000	\$955,522,000	\$1,220	\$8,132	0.24%	0.36%	0.67	\$1,493	\$592
Wisconsin	\$15,933,669,000	\$6,260,161,000	\$2,283	\$7,793	1.60%	1.59%	1.01	\$430	(\$17)
Wyoming	\$2,283,789,000	\$581,184,000	\$2,102	\$10,392	0.15%	0.23%	0.65	\$611	\$1,119
U.S. total ^a	\$1,002,110,472,000	\$390,727,989,000	\$2,713	\$10,640	—	—	—	—	—

Source: analysis of IRS Statistics of Income, Table 2: "Individual Income and Tax Data, by State and Size of Adjusted Gross Income, Tax Year 2010."

^aStates do not sum to U.S. totals because the U.S. totals include tax returns not associated with a state.

^bAverage deduction per tax filer is the total amount of mortgage interest deducted in a state divided by the number of tax filers (that is, tax returns) in that state.

^cAverage deduction per claimant is the total amount of mortgage interest deducted in a state divided by the number of tax filers (that is, tax returns) claiming the deduction in that state.

^dA ratio greater than 1.00 means that a state's share of U.S. MID dollars deducted is greater than its share of total federal income taxes paid.

Data Tables: State and Metropolitan Area Tables

TABLE 3 Change in Mortgage Interest Deduction (MID) Claims, by State, 2007-2010

State	Percentage Change in MID Dollars Claimed	Percentage Change in Number of MID Claimants
Alabama	-21.5%	-11.4%
Alaska	-13.7%	-7.1%
Arizona	-36.4%	-18.0%
Arkansas	-18.1%	-8.3%
California	-33.1%	-12.6%
Colorado	-24.7%	-10.6%
Connecticut	-27.2%	-8.9%
Delaware	-20.1%	-8.9%
District of Columbia	-19.8%	-5.0%
Florida	-43.5%	-25.5%
Georgia	-30.2%	-12.1%
Hawaii	-21.5%	-10.7%
Idaho	-26.6%	-13.3%
Illinois	-28.5%	-12.2%
Indiana	-26.5%	-16.8%
Iowa	-15.6%	-5.9%
Kansas	-18.6%	-7.9%
Kentucky	-20.6%	-10.8%
Louisiana	-13.4%	-3.2%
Maine	-20.2%	-10.4%
Maryland	-21.4%	-7.8%
Massachusetts	-21.4%	-8.4%
Michigan	-34.1%	-20.2%
Minnesota	-26.4%	-10.2%
Mississippi	-18.8%	-10.5%
Missouri	-24.9%	-12.0%

State	Percentage Change in MID Dollars Claimed	Percentage Change in Number of MID Claimants
Montana	-16.8%	-8.4%
Nebraska	-17.9%	-7.3%
Nevada	-49.3%	-24.4%
New Hampshire	-21.3%	-9.4%
New Jersey	-24.2%	-9.0%
New Mexico	-19.3%	-10.1%
New York	-28.9%	-9.0%
North Carolina	-22.1%	-10.0%
North Dakota	-7.3%	-1.2%
Ohio	-26.2%	-15.5%
Oklahoma	-20.8%	-14.9%
Oregon	-22.2%	-10.8%
Pennsylvania	-17.6%	-8.6%
Rhode Island	-23.8%	-10.2%
South Carolina	-21.8%	-11.1%
South Dakota	-16.8%	-5.0%
Tennessee	-30.4%	-14.1%
Texas	-17.4%	-5.1%
Utah	-21.0%	-8.2%
Vermont	-19.0%	-10.4%
Virginia	-24.1%	-7.3%
Washington	-24.4%	-9.7%
West Virginia	-15.7%	-6.7%
Wisconsin	-20.9%	-10.0%
Wyoming	-20.3%	-2.9%
U.S. total	-28.0%	-12.0%

Source: analysis of IRS Statistics of Income, Table 2: "Individual Income and Tax Data, by State and Size of Adjusted Gross Income," Tax Years 2007 and 2010.

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Abilene, TX Metropolitan Statistical Area	71,895	7,781	10.8%	0.02%	0.05%
Akron, OH Metropolitan Statistical Area	374,911	110,674	29.5%	0.27%	0.24%
Albany, GA Metropolitan Statistical Area	56,345	10,864	19.3%	0.03%	0.04%
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	453,786	126,259	27.8%	0.30%	0.29%
Albuquerque, NM Metropolitan Statistical Area	386,843	107,514	27.8%	0.26%	0.25%
Alexandria, LA Metropolitan Statistical Area	71,050	9,000	12.7%	0.02%	0.05%
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	417,772	125,110	29.9%	0.30%	0.27%
Altoona, PA Metropolitan Statistical Area	65,718	8,654	13.2%	0.02%	0.04%
Amarillo, TX Metropolitan Statistical Area	111,963	17,812	15.9%	0.04%	0.07%
Ames, IA Metropolitan Statistical Area	31,842	8,628	27.1%	0.02%	0.02%
Anchorage, AK Metropolitan Statistical Area	180,107	50,921	28.3%	0.12%	0.12%
Anderson, IN Metropolitan Statistical Area	61,464	12,868	20.9%	0.03%	0.04%
Anderson, SC Metropolitan Statistical Area	89,144	20,703	23.2%	0.05%	0.06%
Ann Arbor, MI Metropolitan Statistical Area	164,570	59,003	35.9%	0.14%	0.11%
Anniston-Oxford, AL Metropolitan Statistical Area	51,676	9,686	18.7%	0.02%	0.03%
Appleton, WI Metropolitan Statistical Area	120,821	39,371	32.6%	0.09%	0.08%
Asheville, NC Metropolitan Statistical Area	200,252	50,791	25.4%	0.12%	0.13%
Athens-Clarke County, GA Metropolitan Statistical Area	77,251	20,769	26.9%	0.05%	0.05%
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	2,432,467	880,226	36.2%	2.11%	1.57%
Atlantic City, NJ Metropolitan Statistical Area	132,717	39,090	29.5%	0.09%	0.09%
Auburn-Opelika, AL Metropolitan Statistical Area	48,657	11,387	23.4%	0.03%	0.03%
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	251,032	64,693	25.8%	0.16%	0.16%
Austin-Round Rock, TX Metropolitan Statistical Area	718,323	201,507	28.1%	0.48%	0.46%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Bakersfield, CA Metropolitan Statistical Area	292,223	78,476	26.9%	0.19%	0.19%
Baltimore-Towson, MD Metropolitan Statistical Area	1,338,884	484,266	36.2%	1.16%	0.87%
Bangor, ME Metropolitan Statistical Area	75,771	14,884	19.6%	0.04%	0.05%
Barnstable Town, MA Metropolitan Statistical Area	119,924	41,170	34.3%	0.10%	0.08%
Baton Rouge, LA Metropolitan Statistical Area	356,793	75,061	21.0%	0.18%	0.23%
Battle Creek, MI Metropolitan Statistical Area	56,535	14,506	25.7%	0.03%	0.04%
Bay City, MI Metropolitan Statistical Area	58,615	13,167	22.5%	0.03%	0.04%
Beaumont-Port Arthur, TX Metropolitan Statistical Area	168,717	21,245	12.6%	0.05%	0.11%
Bellingham, WA Metropolitan Statistical Area	76,367	20,378	26.7%	0.05%	0.05%
Bend, OR Metropolitan Statistical Area	74,570	27,487	36.9%	0.07%	0.05%
Bethesda-Gaithersburg-Frederick, MD Metropolitan Division	593,714	241,253	40.6%	0.58%	0.38%
Billings, MT Metropolitan Statistical Area	78,584	21,171	26.9%	0.05%	0.05%
Binghamton, NY Metropolitan Statistical Area	120,793	21,913	18.1%	0.05%	0.08%
Birmingham-Hoover, AL Metropolitan Statistical Area	541,772	154,910	28.6%	0.37%	0.35%
Bismarck, ND Metropolitan Statistical Area	38,989	7,032	18.0%	0.02%	0.03%
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	63,974	13,317	20.8%	0.03%	0.04%
Bloomington, IN Metropolitan Statistical Area	81,943	17,784	21.7%	0.04%	0.05%
Bloomington-Normal, IL Metropolitan Statistical Area	77,252	23,566	30.5%	0.06%	0.05%
Boise City-Nampa, ID Metropolitan Statistical Area	248,680	83,181	33.4%	0.20%	0.16%
Boston-Quincy, MA Metropolitan Division	947,630	288,118	30.4%	0.69%	0.61%
Boulder, CO Metropolitan Statistical Area	132,058	49,454	37.4%	0.12%	0.09%
Bowling Green, KY Metropolitan Statistical Area	54,140	12,992	24.0%	0.03%	0.03%
Bremerton-Silverdale, WA Metropolitan Statistical Area	118,914	40,230	33.8%	0.10%	0.08%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	424,597	151,893	35.8%	0.36%	0.27%
Brownsville-Harlingen, TX Metropolitan Statistical Area	152,542	13,423	8.8%	0.03%	0.10%
Brunswick, GA Metropolitan Statistical Area	48,326	12,269	25.4%	0.03%	0.03%
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	591,395	137,662	23.3%	0.33%	0.38%
Burlington, NC Metropolitan Statistical Area	61,983	16,072	25.9%	0.04%	0.04%
Burlington-South Burlington, VT Metropolitan Statistical Area	102,526	31,134	30.4%	0.07%	0.07%
Cambridge-Newton-Framingham, MA Metropolitan Division	777,247	253,324	32.6%	0.61%	0.50%
Camden, NJ Metropolitan Division	635,322	232,347	36.6%	0.56%	0.41%
Canton-Massillon, OH Metropolitan Statistical Area	207,631	49,145	23.7%	0.12%	0.13%
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	264,521	79,219	29.9%	0.19%	0.17%
Carson City, NV Metropolitan Statistical Area	23,620	6,240	26.4%	0.01%	0.02%
Casper, WY Metropolitan Statistical Area	36,655	6,914	18.9%	0.02%	0.02%
Cedar Rapids, IA Metropolitan Statistical Area	125,690	37,716	30.0%	0.09%	0.08%
Champaign-Urbana, IL Metropolitan Statistical Area	102,214	22,604	22.1%	0.05%	0.07%
Charleston, WV Metropolitan Statistical Area	152,602	22,321	14.6%	0.05%	0.10%
Charleston-North Charleston, SC Metropolitan Statistical Area	306,546	91,157	29.7%	0.22%	0.20%
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	796,789	287,215	36.0%	0.69%	0.52%
Charlottesville, VA Metropolitan Statistical Area	92,512	28,651	31.0%	0.07%	0.06%
Chattanooga, TN-GA Metropolitan Statistical Area	251,941	53,557	21.3%	0.13%	0.16%
Cheyenne, WY Metropolitan Statistical Area	43,864	10,716	24.4%	0.03%	0.03%
Chicago-Naperville-Joliet, IL Metropolitan Division	3,648,405	1,155,645	31.7%	2.77%	2.36%
Chico, CA Metropolitan Statistical Area	90,418	21,860	24.2%	0.05%	0.06%
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	1,084,668	344,235	31.7%	0.83%	0.70%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Clarksville, TN-KY Metropolitan Statistical Area	108,657	19,032	17.5%	0.05%	0.07%
Cleveland, TN Metropolitan Statistical Area	54,128	9,012	16.6%	0.02%	0.03%
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	1,111,474	323,910	29.1%	0.78%	0.72%
Coeur d'Alene, ID Metropolitan Statistical Area	64,404	19,822	30.8%	0.05%	0.04%
College Station-Bryan, TX Metropolitan Statistical Area	83,478	13,151	15.8%	0.03%	0.05%
Colorado Springs, CO Metropolitan Statistical Area	268,767	94,337	35.1%	0.23%	0.17%
Columbia, MO Metropolitan Statistical Area	71,575	17,513	24.5%	0.04%	0.05%
Columbia, SC Metropolitan Statistical Area	356,639	101,599	28.5%	0.24%	0.23%
Columbus, GA-AL Metropolitan Statistical Area	128,522	29,562	23.0%	0.07%	0.08%
Columbus, IN Metropolitan Statistical Area	36,986	8,978	24.3%	0.02%	0.02%
Columbus, OH Metropolitan Statistical Area	927,728	299,983	32.3%	0.72%	0.60%
Corpus Christi, TX Metropolitan Statistical Area	196,443	26,473	13.5%	0.06%	0.13%
Corvallis, OR Metropolitan Statistical Area	33,267	9,714	29.2%	0.02%	0.02%
Cumberland, MD-WV Metropolitan Statistical Area	31,607	5,032	15.9%	0.01%	0.02%
Dallas-Plano-Irving, TX Metropolitan Division	1,854,521	473,099	25.5%	1.13%	1.20%
Dalton, GA Metropolitan Statistical Area	59,850	11,873	19.8%	0.03%	0.04%
Danville, IL Metropolitan Statistical Area	39,906	4,567	11.4%	0.01%	0.03%
Danville, VA Metropolitan Statistical Area	55,614	8,637	15.5%	0.02%	0.04%
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	213,705	46,286	21.7%	0.11%	0.14%
Dayton, OH Metropolitan Statistical Area	432,848	120,846	27.9%	0.29%	0.28%
Decatur, AL Metropolitan Statistical Area	74,939	15,724	21.0%	0.04%	0.05%
Decatur, IL Metropolitan Statistical Area	56,882	9,399	16.5%	0.02%	0.04%
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	223,780	51,470	23.0%	0.12%	0.14%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Denver-Aurora, CO Metropolitan Statistical Area	1,124,908	415,288	36.9%	1.00%	0.73%
Des Moines-West Des Moines, IA Metropolitan Statistical Area	258,491	88,205	34.1%	0.21%	0.17%
Detroit-Livonia-Dearborn, MI Metropolitan Division	849,150	232,501	27.4%	0.56%	0.55%
Dothan, AL Metropolitan Statistical Area	67,632	12,176	18.0%	0.03%	0.04%
Dover, DE Metropolitan Statistical Area	76,256	21,338	28.0%	0.05%	0.05%
Dubuque, IA Metropolitan Statistical Area	45,445	10,140	22.3%	0.02%	0.03%
Duluth, MN-WI Metropolitan Statistical Area	138,358	32,346	23.4%	0.08%	0.09%
Durham, NC Metropolitan Statistical Area	223,025	71,919	32.2%	0.17%	0.14%
Eau Claire, WI Metropolitan Statistical Area	78,994	20,491	25.9%	0.05%	0.05%
Edison, NJ Metropolitan Division	1,167,548	419,098	35.9%	1.00%	0.75%
El Centro, CA Metropolitan Statistical Area	76,228	13,058	17.1%	0.03%	0.05%
El Paso, TX Metropolitan Statistical Area	312,688	39,948	12.8%	0.10%	0.20%
Elizabethtown, KY Metropolitan Statistical Area	54,912	12,675	23.1%	0.03%	0.04%
Elkhart-Goshen, IN Metropolitan Statistical Area	93,594	23,362	25.0%	0.06%	0.06%
Elmira, NY Metropolitan Statistical Area	43,038	7,670	17.8%	0.02%	0.03%
Erie, PA Metropolitan Statistical Area	139,527	25,068	18.0%	0.06%	0.09%
Eugene-Springfield, OR Metropolitan Statistical Area	172,057	49,721	28.9%	0.12%	0.11%
Evansville, IN-KY Metropolitan Statistical Area	175,506	37,065	21.1%	0.09%	0.11%
Fairbanks, AK Metropolitan Statistical Area	37,995	7,550	19.9%	0.02%	0.02%
Fargo, ND-MN Metropolitan Statistical Area	97,932	23,565	24.1%	0.06%	0.06%
Farmington, NM Metropolitan Statistical Area	46,909	8,915	19.0%	0.02%	0.03%
Fayetteville, NC Metropolitan Statistical Area	154,583	36,436	23.6%	0.09%	0.10%
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	195,078	49,450	25.3%	0.12%	0.13%
Flagstaff, AZ Metropolitan Statistical Area	53,851	13,448	25.0%	0.03%	0.03%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Flint, MI Metropolitan Statistical Area	197,011	53,249	27.0%	0.13%	0.13%
Florence, SC Metropolitan Statistical Area	90,488	17,428	19.3%	0.04%	0.06%
Florence-Muscle Shoals, AL Metropolitan Statistical Area	71,728	13,270	18.5%	0.03%	0.05%
Fond du Lac, WI Metropolitan Statistical Area	53,575	15,147	28.3%	0.04%	0.03%
Fort Collins-Loveland, CO Metropolitan Statistical Area	135,304	48,168	35.6%	0.12%	0.09%
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division	815,887	247,432	30.3%	0.59%	0.53%
Fort Smith, AR-OK Metropolitan Statistical Area	128,475	19,425	15.1%	0.05%	0.08%
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	97,062	22,430	23.1%	0.05%	0.06%
Fort Wayne, IN Metropolitan Statistical Area	206,399	51,997	25.2%	0.12%	0.13%
Fort Worth-Arlington, TX Metropolitan Division	911,266	232,032	25.5%	0.56%	0.59%
Fresno, CA Metropolitan Statistical Area	351,041	79,623	22.7%	0.19%	0.23%
Gadsden, AL Metropolitan Statistical Area	49,253	8,994	18.3%	0.02%	0.03%
Gainesville, FL Metropolitan Statistical Area	118,569	23,755	20.0%	0.06%	0.08%
Gainesville, GA Metropolitan Statistical Area	79,734	26,048	32.7%	0.06%	0.05%
Gary, IN Metropolitan Division	350,190	95,490	27.3%	0.23%	0.23%
Glens Falls, NY Metropolitan Statistical Area	68,195	14,995	22.0%	0.04%	0.04%
Goldsboro, NC Metropolitan Statistical Area	51,937	10,467	20.2%	0.03%	0.03%
Grand Forks, ND-MN Metropolitan Statistical Area	47,184	7,885	16.7%	0.02%	0.03%
Grand Junction, CO Metropolitan Statistical Area	69,954	20,642	29.5%	0.05%	0.05%
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	349,427	103,341	29.6%	0.25%	0.23%
Great Falls, MT Metropolitan Statistical Area	39,796	8,477	21.3%	0.02%	0.03%
Greeley, CO Metropolitan Statistical Area	111,161	41,004	36.9%	0.10%	0.07%
Green Bay, WI Metropolitan Statistical Area	154,158	48,160	31.2%	0.12%	0.10%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Greensboro-High Point, NC Metropolitan Statistical Area	324,356	93,231	28.7%	0.22%	0.21%
Greenville, NC Metropolitan Statistical Area	77,762	19,251	24.8%	0.05%	0.05%
Greenville-Mauldin-Easley, SC Metropolitan Statistical Area	292,786	79,565	27.2%	0.19%	0.19%
Gulfport-Biloxi, MS Metropolitan Statistical Area	107,260	20,098	18.7%	0.05%	0.07%
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	109,860	32,015	29.1%	0.08%	0.07%
Hanford-Corcoran, CA Metropolitan Statistical Area	50,383	11,623	23.1%	0.03%	0.03%
Harrisburg-Carlisle, PA Metropolitan Statistical Area	260,630	69,365	26.6%	0.17%	0.17%
Harrisonburg, VA Metropolitan Statistical Area	51,249	11,695	22.8%	0.03%	0.03%
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	610,408	209,174	34.3%	0.50%	0.39%
Hattiesburg, MS Metropolitan Statistical Area	53,624	10,499	19.6%	0.03%	0.03%
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	179,913	41,139	22.9%	0.10%	0.12%
Hinesville-Fort Stewart, GA Metropolitan Statistical Area	30,313	6,011	19.8%	0.01%	0.02%
Holland-Grand Haven, MI Metropolitan Statistical Area	110,579	38,754	35.0%	0.09%	0.07%
Honolulu Metropolitan Statistical Area	461,690	111,437	24.1%	0.27%	0.30%
Hot Springs, AR Metropolitan Statistical Area	43,516	8,112	18.6%	0.02%	0.03%
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	95,408	12,060	12.6%	0.03%	0.06%
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	2,452,561	565,347	23.1%	1.36%	1.59%
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	137,845	19,540	14.2%	0.05%	0.09%
Huntsville, AL Metropolitan Statistical Area	192,007	57,156	29.8%	0.14%	0.12%
Idaho Falls, ID Metropolitan Statistical Area	53,569	16,099	30.1%	0.04%	0.03%
Indianapolis-Carmel, IN Metropolitan Statistical Area	826,896	258,535	31.3%	0.62%	0.53%
Iowa City, IA Metropolitan Statistical Area	70,126	20,667	29.5%	0.05%	0.05%
Ithaca, NY Metropolitan Statistical Area	41,731	9,416	22.6%	0.02%	0.03%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Jackson, MI Metropolitan Statistical Area	74,436	19,944	26.8%	0.05%	0.05%
Jackson, MS Metropolitan Statistical Area	241,486	54,847	22.7%	0.13%	0.16%
Jackson, TN Metropolitan Statistical Area	54,288	9,367	17.3%	0.02%	0.04%
Jacksonville, FL Metropolitan Statistical Area	640,987	173,352	27.0%	0.42%	0.41%
Jacksonville, NC Metropolitan Statistical Area	72,429	15,064	20.8%	0.04%	0.05%
Janesville, WI Metropolitan Statistical Area	69,958	20,520	29.3%	0.05%	0.05%
Jefferson City, MO Metropolitan Statistical Area	73,179	15,113	20.7%	0.04%	0.05%
Johnson City, TN Metropolitan Statistical Area	95,471	13,652	14.3%	0.03%	0.06%
Johnstown, PA Metropolitan Statistical Area	67,579	6,664	9.9%	0.02%	0.04%
Jonesboro, AR Metropolitan Statistical Area	50,354	8,129	16.1%	0.02%	0.03%
Joplin, MO Metropolitan Statistical Area	79,289	12,646	15.9%	0.03%	0.05%
Kalamazoo-Portage, MI Metropolitan Statistical Area	144,038	40,294	28.0%	0.10%	0.09%
Kankakee-Bradley, IL Metropolitan Statistical Area	54,741	13,273	24.2%	0.03%	0.04%
Kansas City, MO-KS Metropolitan Statistical Area	987,225	320,956	32.5%	0.77%	0.64%
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	99,899	25,696	25.7%	0.06%	0.06%
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	151,977	22,409	14.7%	0.05%	0.10%
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	152,440	20,926	13.7%	0.05%	0.10%
Kingston, NY Metropolitan Statistical Area	90,271	25,610	28.4%	0.06%	0.06%
Knoxville, TN Metropolitan Statistical Area	323,672	68,905	21.3%	0.17%	0.21%
Kokomo, IN Metropolitan Statistical Area	49,702	12,492	25.1%	0.03%	0.03%
La Crosse, WI-MN Metropolitan Statistical Area	65,642	17,475	26.6%	0.04%	0.04%
Lafayette, IN Metropolitan Statistical Area	86,126	20,043	23.3%	0.05%	0.06%
Lafayette, LA Metropolitan Statistical Area	123,995	20,714	16.7%	0.05%	0.08%
Lake Charles, LA Metropolitan Statistical Area	89,380	13,058	14.6%	0.03%	0.06%

Data Tables: State and Metropolitan Area Tables

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Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Lake County-Kenosha County, IL-WI Metropolitan Division	377,769	150,522	39.8%	0.36%	0.24%
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	74,219	18,240	24.6%	0.04%	0.05%
Lakeland, FL Metropolitan Statistical Area	248,559	47,765	19.2%	0.11%	0.16%
Lancaster, PA Metropolitan Statistical Area	258,289	69,111	26.8%	0.17%	0.17%
Lansing-East Lansing, MI Metropolitan Statistical Area	215,273	67,314	31.3%	0.16%	0.14%
Laredo, TX Metropolitan Statistical Area	96,759	11,008	11.4%	0.03%	0.06%
Las Cruces, NM Metropolitan Statistical Area	73,864	12,148	16.4%	0.03%	0.05%
Las Vegas-Paradise, NV Metropolitan Statistical Area	777,135	237,200	30.5%	0.57%	0.50%
Lawrence, KS Metropolitan Statistical Area	37,378	11,814	31.6%	0.03%	0.02%
Lawton, OK Metropolitan Statistical Area	49,094	8,400	17.1%	0.02%	0.03%
Lebanon, PA Metropolitan Statistical Area	68,093	15,667	23.0%	0.04%	0.04%
Lewiston, ID-WA Metropolitan Statistical Area	31,279	6,803	21.7%	0.02%	0.02%
Lewiston-Auburn, ME Metropolitan Statistical Area	55,292	12,832	23.2%	0.03%	0.04%
Lexington-Fayette, KY Metropolitan Statistical Area	219,005	67,745	30.9%	0.16%	0.14%
Lima, OH Metropolitan Statistical Area	56,086	10,502	18.7%	0.03%	0.04%
Lincoln, NE Metropolitan Statistical Area	144,743	41,574	28.7%	0.10%	0.09%
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	296,923	70,734	23.8%	0.17%	0.19%
Logan, UT-ID Metropolitan Statistical Area	47,258	13,643	28.9%	0.03%	0.03%
Longview, TX Metropolitan Statistical Area	77,780	10,182	13.1%	0.02%	0.05%
Longview, WA Metropolitan Statistical Area	48,824	12,423	25.4%	0.03%	0.03%
Los Angeles-Long Beach-Glendale, CA Metropolitan Division	4,286,658	1,050,792	24.5%	2.52%	2.77%
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	645,152	187,408	29.0%	0.45%	0.42%
Lubbock, TX Metropolitan Statistical Area	114,654	16,616	14.5%	0.04%	0.07%
Lynchburg, VA Metropolitan Statistical Area	128,530	31,204	24.3%	0.07%	0.08%

Data Tables: State and Metropolitan Area Tables

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Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Macon, GA Metropolitan Statistical Area	112,761	27,513	24.4%	0.07%	0.07%
Madera, CA Metropolitan Statistical Area	49,347	12,262	24.8%	0.03%	0.03%
Madison, WI Metropolitan Statistical Area	295,505	103,070	34.9%	0.25%	0.19%
Manchester-Nashua, NH Metropolitan Statistical Area	207,283	67,676	32.6%	0.16%	0.13%
Mansfield, OH Metropolitan Statistical Area	63,263	12,836	20.3%	0.03%	0.04%
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	222,575	23,120	10.4%	0.06%	0.14%
Medford, OR Metropolitan Statistical Area	102,080	29,434	28.8%	0.07%	0.07%
Memphis, TN-MS-AR Metropolitan Statistical Area	576,748	148,569	25.8%	0.36%	0.37%
Merced, CA Metropolitan Statistical Area	93,193	23,094	24.8%	0.06%	0.06%
Miami-Miami Beach-Kendall, FL Metropolitan Division	1,243,291	273,619	22.0%	0.66%	0.80%
Michigan City-La Porte, IN Metropolitan Statistical Area	52,183	11,866	22.7%	0.03%	0.03%
Midland, TX Metropolitan Statistical Area	61,413	9,447	15.4%	0.02%	0.04%
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	786,779	245,790	31.2%	0.59%	0.51%
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	1,641,888	662,537	40.4%	1.59%	1.06%
Missoula, MT Metropolitan Statistical Area	54,282	14,676	27.0%	0.04%	0.04%
Mobile, AL Metropolitan Statistical Area	194,240	41,225	21.2%	0.10%	0.13%
Modesto, CA Metropolitan Statistical Area	215,284	63,935	29.7%	0.15%	0.14%
Monroe, LA Metropolitan Statistical Area	80,039	12,112	15.1%	0.03%	0.05%
Monroe, MI Metropolitan Statistical Area	78,365	25,994	33.2%	0.06%	0.05%
Montgomery, AL Metropolitan Statistical Area	187,861	43,722	23.3%	0.10%	0.12%
Morgantown, WV Metropolitan Statistical Area	53,309	8,231	15.4%	0.02%	0.03%
Morristown, TN Metropolitan Statistical Area	76,925	10,781	14.0%	0.03%	0.05%
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	57,681	17,035	29.5%	0.04%	0.04%
Muncie, IN Metropolitan Statistical Area	55,076	10,021	18.2%	0.02%	0.04%

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Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Muskegon-Norton Shores, MI Metropolitan Statistical Area	82,794	19,192	23.2%	0.05%	0.05%
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	110,720	26,267	23.7%	0.06%	0.07%
Napa, CA Metropolitan Statistical Area	62,330	19,573	31.4%	0.05%	0.04%
Naples-Marco Island, FL Metropolitan Statistical Area	146,126	46,603	31.9%	0.11%	0.09%
Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	757,879	204,057	26.9%	0.49%	0.49%
Nassau-Suffolk, NY Metropolitan Division	1,452,430	522,648	36.0%	1.25%	0.94%
New Haven-Milford, CT Metropolitan Statistical Area	432,384	137,486	31.8%	0.33%	0.28%
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	511,071	105,505	20.6%	0.25%	0.33%
New York-White Plains-Wayne, NY-NJ Metropolitan Division	5,603,378	1,095,654	19.6%	2.63%	3.62%
Newark-Union, NJ-PA Metropolitan Division	1,049,839	339,790	32.4%	0.81%	0.68%
Niles-Benton Harbor, MI Metropolitan Statistical Area	64,660	15,373	23.8%	0.04%	0.04%
Norwich-New London, CT Metropolitan Statistical Area	140,686	45,408	32.3%	0.11%	0.09%
Oakland-Fremont-Hayward, CA Metropolitan Division	1,134,184	389,792	34.4%	0.93%	0.73%
Ocala, FL Metropolitan Statistical Area	155,037	29,134	18.8%	0.07%	0.10%
Ocean City, NJ Metropolitan Statistical Area	52,854	15,153	28.7%	0.04%	0.03%
Odessa, TX Metropolitan Statistical Area	57,350	4,317	7.5%	0.01%	0.04%
Ogden-Clearfield, UT Metropolitan Statistical Area	229,686	84,786	36.9%	0.20%	0.15%
Oklahoma City Metropolitan Statistical Area	552,449	136,518	24.7%	0.33%	0.36%
Olympia, WA Metropolitan Statistical Area	119,760	38,218	31.9%	0.09%	0.08%
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	432,215	131,543	30.4%	0.32%	0.28%
Orlando-Kissimmee, FL Metropolitan Statistical Area	1,002,651	271,763	27.1%	0.65%	0.65%
Oshkosh-Neenah, WI Metropolitan Statistical Area	73,737	22,599	30.6%	0.05%	0.05%
Owensboro, KY Metropolitan Statistical Area	53,603	11,209	20.9%	0.03%	0.03%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	373,589	130,877	35.0%	0.31%	0.24%
Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	274,572	73,173	26.6%	0.18%	0.18%
Palm Coast, FL Metropolitan Statistical Area	53,322	15,872	29.8%	0.04%	0.03%
Panama City-Lynn Haven, FL Metropolitan Statistical Area	85,589	15,989	18.7%	0.04%	0.06%
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	77,118	10,816	14.0%	0.03%	0.05%
Pascagoula, MS Metropolitan Statistical Area	68,724	14,482	21.1%	0.03%	0.04%
Peabody, MA Metropolitan Division	381,787	124,209	32.5%	0.30%	0.25%
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	204,391	41,440	20.3%	0.10%	0.13%
Peoria, IL Metropolitan Statistical Area	191,256	42,696	22.3%	0.10%	0.12%
Philadelphia Metropolitan Division	1,993,708	598,443	30.0%	1.43%	1.29%
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	1,612,064	549,035	34.1%	1.32%	1.04%
Pine Bluff, AR Metropolitan Statistical Area	44,418	5,761	13.0%	0.01%	0.03%
Pittsburgh Metropolitan Statistical Area	1,293,986	274,786	21.2%	0.66%	0.84%
Pittsfield, MA Metropolitan Statistical Area	70,096	17,069	24.4%	0.04%	0.05%
Pocatello, ID Metropolitan Statistical Area	38,346	9,773	25.5%	0.02%	0.02%
Port St. Lucie, FL Metropolitan Statistical Area	208,940	61,183	29.3%	0.15%	0.14%
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	274,353	86,953	31.7%	0.21%	0.18%
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	1,036,045	367,827	35.5%	0.88%	0.67%
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	309,031	107,399	34.8%	0.26%	0.20%
Prescott, AZ Metropolitan Statistical Area	98,815	29,037	29.4%	0.07%	0.06%
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	831,252	241,209	29.0%	0.58%	0.54%
Provo-Orem, UT Metropolitan Statistical Area	178,002	59,916	33.7%	0.14%	0.12%
Pueblo, CO Metropolitan Statistical Area	73,717	17,245	23.4%	0.04%	0.05%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Punta Gorda, FL Metropolitan Statistical Area	78,540	21,598	27.5%	0.05%	0.05%
Racine, WI Metropolitan Statistical Area	93,345	31,521	33.8%	0.08%	0.06%
Raleigh-Cary, NC Metropolitan Statistical Area	443,294	165,469	37.3%	0.40%	0.29%
Rapid City, SD Metropolitan Statistical Area	64,770	12,456	19.2%	0.03%	0.04%
Reading, PA Metropolitan Statistical Area	217,040	59,670	27.5%	0.14%	0.14%
Redding, CA Metropolitan Statistical Area	81,947	21,861	26.7%	0.05%	0.05%
Reno-Sparks, NV Metropolitan Statistical Area	176,668	50,131	28.4%	0.12%	0.11%
Richmond, VA Metropolitan Statistical Area	606,950	206,684	34.1%	0.50%	0.39%
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	1,668,912	546,701	32.8%	1.31%	1.08%
Roanoke, VA Metropolitan Statistical Area	152,806	40,347	26.4%	0.10%	0.10%
Rochester, MN Metropolitan Statistical Area	95,657	33,188	34.7%	0.08%	0.06%
Rochester, NY Metropolitan Statistical Area	533,525	150,280	28.2%	0.36%	0.34%
Rockford, IL Metropolitan Statistical Area	176,299	49,541	28.1%	0.12%	0.11%
Rockingham County-Strafford County, NH Metropolitan Division	214,657	75,185	35.0%	0.18%	0.14%
Rocky Mount, NC Metropolitan Statistical Area	73,781	15,653	21.2%	0.04%	0.05%
Rome, GA Metropolitan Statistical Area	46,878	10,694	22.8%	0.03%	0.03%
Sacramento-Arden-Arcade-Roseville, CA Metropolitan Statistical Area	955,914	328,201	34.3%	0.79%	0.62%
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	90,648	19,881	21.9%	0.05%	0.06%
Salem, OR Metropolitan Statistical Area	162,427	50,358	31.0%	0.12%	0.10%
Salinas, CA Metropolitan Statistical Area	177,025	45,639	25.8%	0.11%	0.11%
Salisbury, MD Metropolitan Statistical Area	48,094	12,658	26.3%	0.03%	0.03%
Salt Lake City Metropolitan Statistical Area	488,245	163,015	33.4%	0.39%	0.32%
San Angelo, TX Metropolitan Statistical Area	50,124	5,202	10.4%	0.01%	0.03%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
San Antonio Metropolitan Statistical Area	966,614	186,091	19.3%	0.45%	0.62%
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	1,372,918	412,802	30.1%	0.99%	0.89%
San Francisco-San Mateo-Redwood City, CA Metropolitan Division	921,371	251,879	27.3%	0.60%	0.60%
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	847,170	278,841	32.9%	0.67%	0.55%
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	122,276	38,213	31.3%	0.09%	0.08%
Sandusky, OH Metropolitan Statistical Area	44,334	10,244	23.1%	0.02%	0.03%
Santa Ana-Anaheim-Irvine, CA Metropolitan Division	1,328,750	426,401	32.1%	1.02%	0.86%
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	174,727	47,245	27.0%	0.11%	0.11%
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	112,149	34,754	31.0%	0.08%	0.07%
Santa Fe, NM Metropolitan Statistical Area	39,069	11,091	28.4%	0.03%	0.03%
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	223,723	74,127	33.1%	0.18%	0.14%
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	332,438	93,783	28.2%	0.22%	0.21%
Savannah, GA Metropolitan Statistical Area	156,337	45,821	29.3%	0.11%	0.10%
Scranton-Wilkes-Barre, PA Metropolitan Statistical Area	304,478	51,845	17.0%	0.12%	0.20%
Seattle-Bellevue-Everett, WA Metropolitan Division	1,255,534	436,574	34.8%	1.05%	0.81%
Sebastian-Vero Beach, FL Metropolitan Statistical Area	67,662	16,774	24.8%	0.04%	0.04%
Sheboygan, WI Metropolitan Statistical Area	61,062	18,654	30.5%	0.04%	0.04%
Sherman-Denison, TX Metropolitan Statistical Area	54,970	8,621	15.7%	0.02%	0.04%
Shreveport-Bossier City, LA Metropolitan Statistical Area	186,792	33,555	18.0%	0.08%	0.12%
Sioux City, IA-NE-SD Metropolitan Statistical Area	65,841	12,290	18.7%	0.03%	0.04%
Sioux Falls, SD Metropolitan Statistical Area	117,409	26,794	22.8%	0.06%	0.08%
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	164,928	38,067	23.1%	0.09%	0.11%
Spartanburg, SC Metropolitan Statistical Area	121,144	29,948	24.7%	0.07%	0.08%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Spokane, WA Metropolitan Statistical Area	226,062	57,577	25.5%	0.14%	0.15%
Springfield, IL Metropolitan Statistical Area	97,582	20,394	20.9%	0.05%	0.06%
Springfield, MA Metropolitan Statistical Area	344,661	93,926	27.3%	0.23%	0.22%
Springfield, MO Metropolitan Statistical Area	202,583	44,428	21.9%	0.11%	0.13%
Springfield, OH Metropolitan Statistical Area	73,667	16,504	22.4%	0.04%	0.05%
St. Cloud, MN Metropolitan Statistical Area	84,638	25,043	29.6%	0.06%	0.05%
St. George, UT Metropolitan Statistical Area	53,539	17,544	32.8%	0.04%	0.03%
St. Joseph, MO-KS Metropolitan Statistical Area	59,433	10,418	17.5%	0.02%	0.04%
St. Louis, MO-IL Metropolitan Statistical Area	1,423,476	420,451	29.5%	1.01%	0.92%
State College, PA Metropolitan Statistical Area	62,900	15,173	24.1%	0.04%	0.04%
Stockton, CA Metropolitan Statistical Area	266,590	79,125	29.7%	0.19%	0.17%
Sumter, SC Metropolitan Statistical Area	47,838	8,591	18.0%	0.02%	0.03%
Syracuse, NY Metropolitan Statistical Area	329,087	82,016	24.9%	0.20%	0.21%
Tacoma, WA Metropolitan Division	344,153	110,341	32.1%	0.26%	0.22%
Tallahassee, FL Metropolitan Statistical Area	120,088	26,481	22.1%	0.06%	0.08%
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	1,281,190	314,390	24.5%	0.75%	0.83%
Terre Haute, IN Metropolitan Statistical Area	80,014	12,933	16.2%	0.03%	0.05%
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	60,816	7,195	11.8%	0.02%	0.04%
Toledo, OH Metropolitan Statistical Area	333,931	91,921	27.5%	0.22%	0.22%
Topeka, KS Metropolitan Statistical Area	121,213	28,294	23.3%	0.07%	0.08%
Trenton-Ewing, NJ Metropolitan Statistical Area	169,720	57,055	33.6%	0.14%	0.11%
Tucson, AZ Metropolitan Statistical Area	412,566	118,750	28.8%	0.28%	0.27%

Data Tables: State and Metropolitan Area Tables

TABLE 4

Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Tulsa, OK Metropolitan Statistical Area	445,975	110,964	24.9%	0.27%	0.29%
Tuscaloosa, AL Metropolitan Statistical Area	97,725	21,978	22.5%	0.05%	0.06%
Tyler, TX Metropolitan Statistical Area	92,823	16,172	17.4%	0.04%	0.06%
Utica-Rome, NY Metropolitan Statistical Area	147,001	24,628	16.8%	0.06%	0.10%
Valdosta, GA Metropolitan Statistical Area	56,851	11,266	19.8%	0.03%	0.04%
Vallejo-Fairfield, CA Metropolitan Statistical Area	166,708	58,805	35.3%	0.14%	0.11%
Victoria, TX Metropolitan Statistical Area	49,966	5,256	10.5%	0.01%	0.03%
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	67,024	16,066	24.0%	0.04%	0.04%
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	780,842	250,939	32.1%	0.60%	0.50%
Visalia-Porterville, CA Metropolitan Statistical Area	176,289	38,544	21.9%	0.09%	0.11%
Waco, TX Metropolitan Statistical Area	99,119	12,630	12.7%	0.03%	0.06%
Warner Robins, GA Metropolitan Statistical Area	61,172	18,950	31.0%	0.05%	0.04%
Warren-Troy-Farmington Hills, MI Metropolitan Division	1,223,255	459,912	37.6%	1.10%	0.79%
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division	2,035,407	809,212	39.8%	1.94%	1.32%
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	80,606	18,181	22.6%	0.04%	0.05%
Wausau, WI Metropolitan Statistical Area	73,954	19,776	26.7%	0.05%	0.05%
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	66,631	7,431	11.2%	0.02%	0.04%
Wenatchee, WA Metropolitan Statistical Area	55,222	12,167	22.0%	0.03%	0.04%
West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division	616,236	185,234	30.1%	0.44%	0.40%
Wheeling, WV-OH Metropolitan Statistical Area	77,531	7,807	10.1%	0.02%	0.05%
Wichita Falls, TX Metropolitan Statistical Area	67,434	7,995	11.9%	0.02%	0.04%
Wichita, KS Metropolitan Statistical Area	291,763	72,710	24.9%	0.17%	0.19%

Data Tables: State and Metropolitan Area Tables

TABLE 4 Summary of Tax Filers and Mortgage Interest Deduction (MID) Claimants, by Metropolitan Area, 2007

Metropolitan Area	Number of Tax Filers	Number of MID Claimants	Percentage of Area's Tax Filers Who Claim the MID	Share of Total U.S. MID Claimants	Share of Total U.S. Federal Income Tax Filers
Williamsport, PA Metropolitan Statistical Area	60,188	11,191	18.6%	0.03%	0.04%
Wilmington, DE-MD-NJ Metropolitan Division	328,972	111,218	33.8%	0.27%	0.21%
Wilmington, NC Metropolitan Statistical Area	171,236	53,278	31.1%	0.13%	0.11%
Winchester, VA-WV Metropolitan Statistical Area	60,018	17,837	29.7%	0.04%	0.04%
Winston-Salem, NC Metropolitan Statistical Area	217,824	66,125	30.4%	0.16%	0.14%
Worcester, MA Metropolitan Statistical Area	400,167	132,895	33.2%	0.32%	0.26%
Yakima, WA Metropolitan Statistical Area	95,714	16,415	17.2%	0.04%	0.06%
York-Hanover, PA Metropolitan Statistical Area	215,121	66,726	31.0%	0.16%	0.14%
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	309,709	57,013	18.4%	0.14%	0.20%
Yuba City, CA Metropolitan Statistical Area	71,344	19,618	27.5%	0.05%	0.05%
Yuma, AZ Metropolitan Statistical Area	78,463	14,037	17.9%	0.03%	0.05%
U.S. total ^a	154,707,511	41,722,085	27.0%	—	—

Source: analysis of IRS Statistics of Income, Individual Income Tax Statistics, ZIP Code Data, Tax Year 2007.

^aU.S. totals include nonmetropolitan areas, which are not listed in this table.

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Abilene, TX Metropolitan Statistical Area	\$299,985,653	\$55,222,473	\$768	\$7,097	0.01%	0.03%	\$2,739	\$1,266
Akron, OH Metropolitan Statistical Area	\$2,193,652,446	\$926,171,268	\$2,470	\$8,368	0.17%	0.20%	\$1,037	\$383
Albany, GA Metropolitan Statistical Area	\$153,776,438	\$77,558,184	\$1,376	\$7,139	0.01%	0.01%	\$2,131	(\$46)
Albany-Schenectady-Troy, NY Metropolitan Statistical Area	\$3,043,873,370	\$1,045,140,347	\$2,303	\$8,278	0.19%	0.27%	\$1,204	\$967
Albuquerque, NM Metropolitan Statistical Area	\$2,079,714,628	\$1,124,470,230	\$2,907	\$10,459	0.21%	0.19%	\$601	(\$285)
Alexandria, LA Metropolitan Statistical Area	\$277,112,384	\$74,223,757	\$1,045	\$8,247	0.01%	0.02%	\$2,463	\$857
Allentown-Bethlehem-Easton, PA-NJ Metropolitan Statistical Area	\$2,545,477,708	\$1,243,190,350	\$2,976	\$9,937	0.23%	0.23%	\$532	(\$5)
Altoona, PA Metropolitan Statistical Area	\$263,204,468	\$64,374,176	\$980	\$7,439	0.01%	0.02%	\$2,528	\$973
Amarillo, TX Metropolitan Statistical Area	\$600,059,032	\$135,048,045	\$1,206	\$7,582	0.02%	0.05%	\$2,301	\$1,407
Ames, IA Metropolitan Statistical Area	\$197,186,363	\$67,380,443	\$2,116	\$7,809	0.01%	0.02%	\$1,391	\$903
Anchorage, AK Metropolitan Statistical Area	\$1,412,146,880	\$610,954,181	\$3,392	\$11,998	0.11%	0.13%	\$115	\$431
Anderson, IN Metropolitan Statistical Area	\$219,451,691	\$94,351,146	\$1,535	\$7,332	0.02%	0.02%	\$1,972	\$206
Anderson, SC Metropolitan Statistical Area	\$322,917,078	\$174,993,877	\$1,963	\$8,453	0.03%	0.03%	\$1,544	(\$197)
Ann Arbor, MI Metropolitan Statistical Area	\$1,525,105,527	\$676,357,455	\$4,110	\$11,463	0.12%	0.14%	(\$602)	\$409

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Anniston-Oxford, AL Metropolitan Statistical Area	\$178,566,269	\$74,566,787	\$1,443	\$7,699	0.01%	0.02%	\$2,065	\$242
Appleton, WI Metropolitan Statistical Area	\$706,604,745	\$301,759,031	\$2,498	\$7,664	0.06%	0.06%	\$1,010	\$354
Asheville, NC Metropolitan Statistical Area	\$954,291,252	\$507,797,916	\$2,536	\$9,998	0.09%	0.09%	\$972	(\$212)
Athens-Clarke County, GA Metropolitan Statistical Area	\$416,737,686	\$203,138,805	\$2,630	\$9,781	0.04%	0.04%	\$878	\$1
Atlanta-Sandy Springs-Marietta, GA Metropolitan Statistical Area	\$18,464,769,543	\$10,309,062,940	\$4,238	\$11,712	1.90%	1.66%	(\$731)	(\$537)
Atlantic City, NJ Metropolitan Statistical Area	\$667,179,214	\$410,713,304	\$3,095	\$10,507	0.08%	0.06%	\$413	(\$643)
Auburn-Opelika, AL Metropolitan Statistical Area	\$186,052,118	\$104,394,938	\$2,146	\$9,168	0.02%	0.02%	\$1,362	(\$281)
Augusta-Richmond County, GA-SC Metropolitan Statistical Area	\$1,086,766,029	\$529,774,226	\$2,110	\$8,189	0.10%	0.10%	\$1,397	\$0
Austin-Round Rock, TX Metropolitan Statistical Area	\$6,638,074,269	\$2,115,665,500	\$2,945	\$10,499	0.39%	0.60%	\$562	\$1,561
Bakersfield, CA Metropolitan Statistical Area	\$1,207,449,255	\$1,024,178,512	\$3,505	\$13,051	0.19%	0.11%	\$3	(\$1,490)
Baltimore-Towson, MD Metropolitan Statistical Area	\$10,944,210,064	\$6,170,008,186	\$4,608	\$12,741	1.14%	0.98%	(\$1,101)	(\$623)
Bangor, ME Metropolitan Statistical Area	\$278,059,307	\$115,618,861	\$1,526	\$7,768	0.02%	0.02%	\$1,982	\$263
Barnstable Town, MA Metropolitan Statistical Area	\$878,732,233	\$528,861,210	\$4,410	\$12,846	0.10%	0.08%	(\$902)	(\$837)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Baton Rouge, LA Metropolitan Statistical Area	\$1,939,290,234	\$684,903,931	\$1,920	\$9,125	0.13%	0.17%	\$1,588	\$731
Battle Creek, MI Metropolitan Statistical Area	\$243,134,892	\$116,732,615	\$2,065	\$8,047	0.02%	0.02%	\$1,443	\$32
Bay City, MI Metropolitan Statistical Area	\$243,198,172	\$94,670,816	\$1,615	\$7,190	0.02%	0.02%	\$1,892	\$408
Beaumont-Port Arthur, TX Metropolitan Statistical Area	\$796,394,654	\$147,034,555	\$871	\$6,921	0.03%	0.07%	\$2,636	\$1,430
Bellingham, WA Metropolitan Statistical Area	\$459,334,884	\$250,831,088	\$3,285	\$12,309	0.05%	0.04%	\$223	(\$352)
Bend, OR Metropolitan Statistical Area	\$490,197,280	\$383,380,279	\$5,141	\$13,948	0.07%	0.04%	(\$1,634)	(\$1,936)
Bethesda-Gaithersburg-Frederick, MD Metropolitan Division	\$8,651,783,165	\$4,022,216,262	\$6,775	\$16,672	0.74%	0.78%	(\$3,267)	\$331
Billings, MT Metropolitan Statistical Area	\$438,699,959	\$178,747,298	\$2,275	\$8,443	0.03%	0.04%	\$1,233	\$447
Binghamton, NY Metropolitan Statistical Area	\$543,210,857	\$131,134,669	\$1,086	\$5,984	0.02%	0.05%	\$2,422	\$1,107
Birmingham-Hoover, AL Metropolitan Statistical Area	\$3,668,939,404	\$1,528,136,766	\$2,821	\$9,865	0.28%	0.33%	\$687	\$481
Bismarck, ND Metropolitan Statistical Area	\$185,454,247	\$51,256,723	\$1,315	\$7,289	0.01%	0.02%	\$2,193	\$1,005
Blacksburg-Christiansburg-Radford, VA Metropolitan Statistical Area	\$273,089,902	\$122,754,959	\$1,919	\$9,218	0.02%	0.02%	\$1,589	\$163
Bloomington, IN Metropolitan Statistical Area	\$400,132,834	\$147,702,099	\$1,803	\$8,306	0.03%	0.04%	\$1,705	\$578
Bloomington-Normal, IL Metropolitan Statistical Area	\$530,143,704	\$194,486,338	\$2,518	\$8,253	0.04%	0.05%	\$990	\$829

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Boise City-Nampa, ID Metropolitan Statistical Area	\$1,489,884,385	\$908,685,407	\$3,654	\$10,924	0.17%	0.13%	(\$146)	(\$733)
Boston-Quincy, MA Metropolitan Division	\$11,674,021,508	\$3,982,115,508	\$4,202	\$13,821	0.73%	1.05%	(\$695)	\$1,805
Boulder, CO Metropolitan Statistical Area	\$1,624,754,285	\$722,965,504	\$5,475	\$14,619	0.13%	0.15%	(\$1,967)	\$524
Bowling Green, KY Metropolitan Statistical Area	\$236,031,952	\$105,134,922	\$1,942	\$8,092	0.02%	0.02%	\$1,566	\$184
Bremerton-Silverdale, WA Metropolitan Statistical Area	\$813,308,699	\$537,635,262	\$4,521	\$13,364	0.10%	0.07%	(\$1,014)	(\$1,186)
Bridgeport-Stamford-Norwalk, CT Metropolitan Statistical Area	\$14,017,907,767	\$2,748,449,850	\$6,473	\$18,095	0.51%	1.26%	(\$2,966)	\$9,625
Brownsville-Harlingen, TX Metropolitan Statistical Area	\$390,246,051	\$103,703,970	\$680	\$7,726	0.02%	0.04%	\$2,828	\$568
Brunswick, GA Metropolitan Statistical Area	\$251,496,133	\$139,507,155	\$2,887	\$11,371	0.03%	0.02%	\$621	(\$349)
Buffalo-Niagara Falls, NY Metropolitan Statistical Area	\$3,105,323,466	\$896,780,158	\$1,516	\$6,514	0.17%	0.28%	\$1,991	\$1,044
Burlington, NC Metropolitan Statistical Area	\$243,407,607	\$139,343,077	\$2,248	\$8,670	0.03%	0.02%	\$1,259	(\$333)
Burlington-South Burlington, VT Metropolitan Statistical Area	\$735,764,366	\$299,117,902	\$2,917	\$9,608	0.06%	0.07%	\$590	\$582
Cambridge-Newton-Framingham, MA Metropolitan Division	\$11,878,594,026	\$3,502,149,128	\$4,506	\$13,825	0.65%	1.07%	(\$998)	\$2,946
Camden, NJ Metropolitan Division	\$4,495,334,454	\$2,384,199,929	\$3,753	\$10,261	0.44%	0.40%	(\$245)	(\$303)
Canton-Massillon, OH Metropolitan Statistical Area	\$903,501,498	\$387,948,463	\$1,868	\$7,894	0.07%	0.08%	\$1,639	\$253
Cape Coral-Fort Myers, FL Metropolitan Statistical Area	\$2,568,291,081	\$1,119,592,201	\$4,233	\$14,133	0.21%	0.23%	(\$725)	\$502

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Carson City, NV Metropolitan Statistical Area	\$145,755,492	\$85,275,148	\$3,610	\$13,667	0.02%	0.01%	(\$103)	(\$601)
Casper, WY Metropolitan Statistical Area	\$284,864,177	\$69,279,477	\$1,890	\$10,020	0.01%	0.03%	\$1,618	\$1,899
Cedar Rapids, IA Metropolitan Statistical Area	\$736,073,794	\$297,020,467	\$2,363	\$7,875	0.05%	0.07%	\$1,144	\$492
Champaign-Urbana, IL Metropolitan Statistical Area	\$603,530,452	\$178,277,310	\$1,744	\$7,887	0.03%	0.05%	\$1,763	\$1,135
Charleston, WV Metropolitan Statistical Area	\$754,092,005	\$182,722,762	\$1,197	\$8,186	0.03%	0.07%	\$2,310	\$1,212
Charleston-North Charleston, SC Metropolitan Statistical Area	\$1,838,599,777	\$1,086,662,776	\$3,545	\$11,921	0.20%	0.17%	(\$37)	(\$620)
Charlotte-Gastonia-Concord, NC-SC Metropolitan Statistical Area	\$6,103,105,913	\$3,117,071,036	\$3,912	\$10,853	0.57%	0.55%	(\$404)	(\$177)
Charlottesville, VA Metropolitan Statistical Area	\$880,652,234	\$353,712,986	\$3,823	\$12,346	0.07%	0.08%	(\$316)	\$818
Chattanooga, TN-GA Metropolitan Statistical Area	\$1,316,230,421	\$501,684,770	\$1,991	\$9,367	0.09%	0.12%	\$1,516	\$556
Cheyenne, WY Metropolitan Statistical Area	\$243,706,692	\$111,290,018	\$2,537	\$10,386	0.02%	0.02%	\$970	\$172
Chicago-Naperville-Joliet, IL Metropolitan Division	\$33,672,246,208	\$14,244,856,247	\$3,904	\$12,326	2.63%	3.03%	(\$397)	\$596
Chico, CA Metropolitan Statistical Area	\$365,319,491	\$271,191,192	\$2,999	\$12,406	0.05%	0.03%	\$508	(\$1,029)
Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	\$7,306,502,997	\$3,167,256,871	\$2,920	\$9,201	0.58%	0.66%	\$588	\$364
Clarksville, TN-KY Metropolitan Statistical Area	\$370,434,921	\$153,248,429	\$1,410	\$8,052	0.03%	0.03%	\$2,097	\$252
Cleveland, TN Metropolitan Statistical Area	\$185,602,199	\$84,317,722	\$1,558	\$9,356	0.02%	0.02%	\$1,950	\$114

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	\$6,873,481,377	\$2,690,203,745	\$2,420	\$8,305	0.50%	0.62%	\$1,087	\$595
Coeur d'Alene, ID Metropolitan Statistical Area	\$306,647,703	\$228,764,130	\$3,552	\$11,541	0.04%	0.03%	(\$44)	(\$1,230)
College Station-Bryan, TX Metropolitan Statistical Area	\$465,059,539	\$110,851,950	\$1,328	\$8,429	0.02%	0.04%	\$2,180	\$1,388
Colorado Springs, CO Metropolitan Statistical Area	\$1,587,897,889	\$1,155,076,001	\$4,298	\$12,244	0.21%	0.14%	(\$790)	(\$1,417)
Columbia, MO Metropolitan Statistical Area	\$394,639,272	\$152,671,589	\$2,133	\$8,717	0.03%	0.04%	\$1,375	\$555
Columbia, SC Metropolitan Statistical Area	\$1,783,708,571	\$914,612,701	\$2,565	\$9,002	0.17%	0.16%	\$943	(\$126)
Columbus, GA-AL Metropolitan Statistical Area	\$483,199,113	\$266,855,051	\$2,076	\$9,027	0.05%	0.04%	\$1,431	(\$243)
Columbus, IN Metropolitan Statistical Area	\$216,294,590	\$74,163,923	\$2,005	\$8,260	0.01%	0.02%	\$1,502	\$846
Columbus, OH Metropolitan Statistical Area	\$5,638,249,635	\$2,775,388,653	\$2,992	\$9,252	0.51%	0.51%	\$516	(\$28)
Corpus Christi, TX Metropolitan Statistical Area	\$940,624,740	\$211,538,536	\$1,077	\$7,991	0.04%	0.08%	\$2,431	\$1,258
Corvallis, OR Metropolitan Statistical Area	\$214,956,800	\$95,107,440	\$2,859	\$9,791	0.02%	0.02%	\$649	\$292
Cumberland, MD-WV Metropolitan Statistical Area	\$96,103,902	\$35,338,112	\$1,118	\$7,023	0.01%	0.01%	\$2,389	\$365
Dallas-Plano-Irving, TX Metropolitan Division	\$18,156,975,229	\$4,927,801,626	\$2,657	\$10,416	0.91%	1.63%	\$850	\$2,117
Dalton, GA Metropolitan Statistical Area	\$212,626,211	\$98,706,795	\$1,649	\$8,313	0.02%	0.02%	\$1,858	\$83
Danville, IL Metropolitan Statistical Area	\$134,670,223	\$27,972,210	\$701	\$6,125	0.01%	0.01%	\$2,807	\$945

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Danville, VA Metropolitan Statistical Area	\$172,960,120	\$63,505,463	\$1,142	\$7,353	0.01%	0.02%	\$2,366	\$375
Davenport-Moline-Rock Island, IA-IL Metropolitan Statistical Area	\$1,190,284,791	\$346,884,610	\$1,623	\$7,494	0.06%	0.11%	\$1,884	\$1,093
Dayton, OH Metropolitan Statistical Area	\$2,156,669,088	\$938,343,219	\$2,168	\$7,765	0.17%	0.19%	\$1,340	\$262
Decatur, AL Metropolitan Statistical Area	\$311,882,624	\$119,328,945	\$1,592	\$7,589	0.02%	0.03%	\$1,915	\$437
Decatur, IL Metropolitan Statistical Area	\$341,159,087	\$63,909,039	\$1,124	\$6,799	0.01%	0.03%	\$2,384	\$1,801
Deltona-Daytona Beach-Ormond Beach, FL Metropolitan Statistical Area	\$1,012,346,316	\$581,295,481	\$2,598	\$11,294	0.11%	0.09%	\$910	(\$392)
Denver-Aurora, CO Metropolitan Statistical Area	\$9,542,458,459	\$5,439,528,385	\$4,836	\$13,098	1.00%	0.86%	(\$1,328)	(\$699)
Des Moines-West Des Moines, IA Metropolitan Statistical Area	\$1,820,954,690	\$766,525,019	\$2,965	\$8,690	0.14%	0.16%	\$542	\$469
Detroit-Livonia-Dearborn, MI Metropolitan Division	\$3,705,168,776	\$2,026,678,639	\$2,387	\$8,717	0.37%	0.33%	\$1,121	(\$259)
Dothan, AL Metropolitan Statistical Area	\$295,244,945	\$106,656,786	\$1,577	\$8,759	0.02%	0.03%	\$1,931	\$552
Dover, DE Metropolitan Statistical Area	\$325,103,959	\$242,341,159	\$3,178	\$11,357	0.04%	0.03%	\$330	(\$1,099)
Dubuque, IA Metropolitan Statistical Area	\$231,548,770	\$75,391,052	\$1,659	\$7,435	0.01%	0.02%	\$1,849	\$825
Duluth, MN-WI Metropolitan Statistical Area	\$593,455,472	\$267,699,856	\$1,935	\$8,276	0.05%	0.05%	\$1,573	\$157
Durham, NC Metropolitan Statistical Area	\$1,486,461,019	\$728,206,602	\$3,265	\$10,125	0.13%	0.13%	\$242	(\$15)
Eau Claire, WI Metropolitan Statistical Area	\$367,620,180	\$154,214,618	\$1,952	\$7,526	0.03%	0.03%	\$1,555	\$317

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Edison, NJ Metropolitan Division	\$12,489,816,434	\$5,516,767,178	\$4,725	\$13,163	1.02%	1.12%	(\$1,218)	\$491
El Centro, CA Metropolitan Statistical Area	\$181,341,349	\$181,530,867	\$2,381	\$13,902	0.03%	0.02%	\$1,126	(\$1,221)
El Paso, TX Metropolitan Statistical Area	\$1,036,146,785	\$302,725,044	\$968	\$7,578	0.06%	0.09%	\$2,539	\$648
Elizabethtown, KY Metropolitan Statistical Area	\$190,603,912	\$104,358,793	\$1,900	\$8,233	0.02%	0.02%	\$1,607	(\$208)
Elkhart-Goshen, IN Metropolitan Statistical Area	\$463,885,476	\$181,845,290	\$1,943	\$7,784	0.03%	0.04%	\$1,565	\$474
Elmira, NY Metropolitan Statistical Area	\$189,742,980	\$46,143,991	\$1,072	\$6,017	0.01%	0.02%	\$2,435	\$1,077
Erie, PA Metropolitan Statistical Area	\$613,199,531	\$175,679,719	\$1,259	\$7,008	0.03%	0.06%	\$2,248	\$884
Eugene-Springfield, OR Metropolitan Statistical Area	\$824,784,792	\$509,573,367	\$2,962	\$10,249	0.09%	0.07%	\$546	(\$624)
Evansville, IN-KY Metropolitan Statistical Area	\$908,709,223	\$283,655,051	\$1,616	\$7,653	0.05%	0.08%	\$1,891	\$908
Fairbanks, AK Metropolitan Statistical Area	\$224,763,610	\$78,332,807	\$2,062	\$10,375	0.01%	0.02%	\$1,446	\$823
Fargo, ND-MN Metropolitan Statistical Area	\$588,165,012	\$199,036,732	\$2,032	\$8,446	0.04%	0.05%	\$1,475	\$896
Farmington, NM Metropolitan Statistical Area	\$266,195,897	\$84,717,593	\$1,806	\$9,503	0.02%	0.02%	\$1,702	\$961
Fayetteville, NC Metropolitan Statistical Area	\$487,287,186	\$300,650,475	\$1,945	\$8,251	0.06%	0.04%	\$1,563	(\$408)
Fayetteville-Springdale-Rogers, AR-MO Metropolitan Statistical Area	\$1,202,599,891	\$491,942,201	\$2,522	\$9,948	0.09%	0.11%	\$986	\$484
Flagstaff, AZ Metropolitan Statistical Area	\$274,409,800	\$174,861,655	\$3,247	\$13,003	0.03%	0.02%	\$260	(\$763)

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Flint, MI Metropolitan Statistical Area	\$816,222,874	\$455,138,979	\$2,310	\$8,547	0.08%	0.07%	\$1,197	(\$290)
Florence, SC Metropolitan Statistical Area	\$336,582,414	\$139,947,558	\$1,547	\$8,030	0.03%	0.03%	\$1,961	\$267
Florence-Muscle Shoals, AL Metropolitan Statistical Area	\$290,827,867	\$97,717,919	\$1,362	\$7,364	0.02%	0.03%	\$2,145	\$615
Fond du Lac, WI Metropolitan Statistical Area	\$265,138,947	\$112,200,456	\$2,094	\$7,407	0.02%	0.02%	\$1,413	\$319
Fort Collins-Loveland, CO Metropolitan Statistical Area	\$911,484,568	\$590,417,369	\$4,364	\$12,257	0.11%	0.08%	(\$856)	(\$1,079)
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL Metropolitan Division	\$6,359,603,302	\$3,594,768,008	\$4,406	\$14,528	0.66%	0.57%	(\$898)	(\$605)
Fort Smith, AR-OK Metropolitan Statistical Area	\$449,752,740	\$135,093,219	\$1,052	\$6,954	0.02%	0.04%	\$2,456	\$655
Fort Walton Beach-Crestview-Destin, FL Metropolitan Statistical Area	\$603,688,445	\$285,150,686	\$2,938	\$12,713	0.05%	0.05%	\$570	\$95
Fort Wayne, IN Metropolitan Statistical Area	\$1,189,366,227	\$408,187,133	\$1,978	\$7,850	0.08%	0.11%	\$1,530	\$832
Fort Worth-Arlington, TX Metropolitan Division	\$7,598,250,147	\$2,110,809,814	\$2,316	\$9,097	0.39%	0.68%	\$1,191	\$1,749
Fresno, CA Metropolitan Statistical Area	\$1,432,694,287	\$1,052,187,507	\$2,997	\$13,215	0.19%	0.13%	\$510	(\$1,007)
Gadsden, AL Metropolitan Statistical Area	\$159,448,298	\$68,542,045	\$1,392	\$7,621	0.01%	0.01%	\$2,116	\$187
Gainesville, FL Metropolitan Statistical Area	\$706,243,995	\$252,520,159	\$2,130	\$10,630	0.05%	0.06%	\$1,378	\$775
Gainesville, GA Metropolitan Statistical Area	\$441,217,388	\$291,589,057	\$3,657	\$11,194	0.05%	0.04%	(\$149)	(\$959)

Data Tables: State and Metropolitan Area Tables

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Gary, IN Metropolitan Division	\$1,809,902,115	\$828,117,056	\$2,365	\$8,672	0.15%	0.16%	\$1,143	\$155
Glens Falls, NY Metropolitan Statistical Area	\$289,000,246	\$119,807,276	\$1,757	\$7,990	0.02%	0.03%	\$1,751	\$310
Goldsboro, NC Metropolitan Statistical Area	\$172,372,556	\$81,407,140	\$1,567	\$7,778	0.02%	0.02%	\$1,940	\$51
Grand Forks, ND-MN Metropolitan Statistical Area	\$212,463,285	\$60,605,938	\$1,284	\$7,686	0.01%	0.02%	\$2,223	\$911
Grand Junction, CO Metropolitan Statistical Area	\$427,536,436	\$233,508,248	\$3,338	\$11,313	0.04%	0.04%	\$170	(\$358)
Grand Rapids-Wyoming, MI Metropolitan Statistical Area	\$1,979,289,860	\$917,989,377	\$2,627	\$8,883	0.17%	0.18%	\$880	\$135
Great Falls, MT Metropolitan Statistical Area	\$154,435,731	\$66,010,215	\$1,659	\$7,787	0.01%	0.01%	\$1,849	\$233
Greeley, CO Metropolitan Statistical Area	\$652,064,168	\$518,061,880	\$4,660	\$12,635	0.10%	0.06%	(\$1,153)	(\$1,800)
Green Bay, WI Metropolitan Statistical Area	\$869,173,682	\$391,834,424	\$2,542	\$8,136	0.07%	0.08%	\$966	\$207
Greensboro-High Point, NC Metropolitan Statistical Area	\$1,705,140,965	\$853,893,808	\$2,633	\$9,159	0.16%	0.15%	\$875	(\$69)
Greenville, NC Metropolitan Statistical Area	\$359,603,102	\$162,665,544	\$2,092	\$8,450	0.03%	0.03%	\$1,416	\$163
Greenville-Mauldin-Easley, SC Metropolitan Statistical Area	\$1,546,574,431	\$736,541,668	\$2,516	\$9,257	0.14%	0.14%	\$992	\$60
Gulfport-Biloxi, MS Metropolitan Statistical Area	\$428,114,790	\$168,531,003	\$1,571	\$8,386	0.03%	0.04%	\$1,936	\$375
Hagerstown-Martinsburg, MD-WV Metropolitan Statistical Area	\$476,402,756	\$357,772,659	\$3,257	\$11,175	0.07%	0.04%	\$251	(\$1,142)
Hanford-Corcoran, CA Metropolitan Statistical Area	\$174,350,545	\$148,299,927	\$2,943	\$12,759	0.03%	0.02%	\$564	(\$1,256)

Data Tables: State and Metropolitan Area Tables

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Harrisburg-Carlisle, PA Metropolitan Statistical Area	\$1,444,263,839	\$565,473,664	\$2,170	\$8,152	0.10%	0.13%	\$1,338	\$532
Harrisonburg, VA Metropolitan Statistical Area	\$229,721,907	\$115,418,270	\$2,252	\$9,869	0.02%	0.02%	\$1,255	(\$66)
Hartford-West Hartford-East Hartford, CT Metropolitan Statistical Area	\$5,485,510,803	\$2,110,681,049	\$3,458	\$10,091	0.39%	0.49%	\$50	\$924
Hattiesburg, MS Metropolitan Statistical Area	\$241,043,790	\$89,042,235	\$1,661	\$8,481	0.02%	0.02%	\$1,847	\$531
Hickory-Lenoir-Morganton, NC Metropolitan Statistical Area	\$689,397,084	\$346,574,116	\$1,926	\$8,425	0.06%	0.06%	\$1,581	(\$58)
Hinesville-Fort Stewart, GA Metropolitan Statistical Area	\$61,533,969	\$44,043,482	\$1,453	\$7,327	0.01%	0.01%	\$2,055	(\$463)
Holland-Grand Haven, MI Metropolitan Statistical Area	\$666,356,719	\$349,835,182	\$3,164	\$9,027	0.06%	0.06%	\$344	(\$225)
Honolulu Metropolitan Statistical Area	\$2,804,640,019	\$1,791,972,095	\$3,881	\$16,081	0.33%	0.25%	(\$374)	(\$919)
Hot Springs, AR Metropolitan Statistical Area	\$188,310,465	\$69,940,617	\$1,607	\$8,622	0.01%	0.02%	\$1,900	\$503
Houma-Bayou Cane-Thibodaux, LA Metropolitan Statistical Area	\$514,445,654	\$102,809,315	\$1,078	\$8,525	0.02%	0.05%	\$2,430	\$1,552
Houston-Sugar Land-Baytown, TX Metropolitan Statistical Area	\$21,685,294,997	\$5,254,291,008	\$2,142	\$9,294	0.97%	1.95%	\$1,365	\$2,169
Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	\$506,872,930	\$144,315,904	\$1,047	\$7,386	0.03%	0.05%	\$2,461	\$746
Huntsville, AL Metropolitan Statistical Area	\$1,401,143,215	\$538,294,202	\$2,804	\$9,418	0.10%	0.13%	\$704	\$755
Idaho Falls, ID Metropolitan Statistical Area	\$269,270,555	\$140,194,634	\$2,617	\$8,708	0.03%	0.02%	\$890	(\$166)
Indianapolis-Carmel, IN Metropolitan Statistical Area	\$5,423,144,254	\$2,398,620,546	\$2,901	\$9,278	0.44%	0.49%	\$607	\$297

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Iowa City, IA Metropolitan Statistical Area	\$439,638,413	\$177,519,013	\$2,531	\$8,590	0.03%	0.04%	\$976	\$525
Ithaca, NY Metropolitan Statistical Area	\$273,518,757	\$66,259,590	\$1,588	\$7,037	0.01%	0.02%	\$1,920	\$1,608
Jackson, MI Metropolitan Statistical Area	\$307,024,175	\$177,494,349	\$2,385	\$8,900	0.03%	0.03%	\$1,123	(\$373)
Jackson, MS Metropolitan Statistical Area	\$1,209,057,256	\$478,379,522	\$1,981	\$8,722	0.09%	0.11%	\$1,527	\$460
Jackson, TN Metropolitan Statistical Area	\$243,283,737	\$80,687,815	\$1,486	\$8,614	0.01%	0.02%	\$2,021	\$699
Jacksonville, FL Metropolitan Statistical Area	\$4,416,818,152	\$2,133,056,947	\$3,328	\$12,305	0.39%	0.40%	\$180	\$32
Jacksonville, NC Metropolitan Statistical Area	\$219,345,512	\$140,686,129	\$1,942	\$9,339	0.03%	0.02%	\$1,565	(\$466)
Janesville, WI Metropolitan Statistical Area	\$327,655,115	\$150,110,230	\$2,146	\$7,315	0.03%	0.03%	\$1,362	\$138
Jefferson City, MO Metropolitan Statistical Area	\$314,242,616	\$116,524,115	\$1,592	\$7,710	0.02%	0.03%	\$1,915	\$501
Johnson City, TN Metropolitan Statistical Area	\$373,737,075	\$125,775,221	\$1,317	\$9,213	0.02%	0.03%	\$2,190	\$591
Johnstown, PA Metropolitan Statistical Area	\$217,506,888	\$44,308,472	\$656	\$6,649	0.01%	0.02%	\$2,852	\$914
Jonesboro, AR Metropolitan Statistical Area	\$182,128,301	\$65,576,004	\$1,302	\$8,067	0.01%	0.02%	\$2,205	\$461
Joplin, MO Metropolitan Statistical Area	\$275,574,153	\$99,515,225	\$1,255	\$7,870	0.02%	0.02%	\$2,252	\$440
Kalamazoo-Portage, MI Metropolitan Statistical Area	\$808,070,144	\$355,677,248	\$2,469	\$8,827	0.07%	0.07%	\$1,038	\$266

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Kankakee-Bradley, IL Metropolitan Statistical Area	\$229,953,984	\$108,998,784	\$1,991	\$8,212	0.02%	0.02%	\$1,516	\$57
Kansas City, MO-KS Metropolitan Statistical Area	\$6,810,824,663	\$3,009,137,395	\$3,048	\$9,376	0.55%	0.61%	\$459	\$316
Kennewick-Richland-Pasco, WA Metropolitan Statistical Area	\$549,845,245	\$245,943,227	\$2,462	\$9,571	0.05%	0.05%	\$1,046	\$222
Killeen-Temple-Fort Hood, TX Metropolitan Statistical Area	\$553,089,471	\$179,197,264	\$1,179	\$7,997	0.03%	0.05%	\$2,328	\$595
Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	\$614,308,094	\$180,273,906	\$1,183	\$8,615	0.03%	0.06%	\$2,325	\$782
Kingston, NY Metropolitan Statistical Area	\$483,424,018	\$244,085,924	\$2,704	\$9,531	0.04%	0.04%	\$804	(\$93)
Knoxville, TN Metropolitan Statistical Area	\$1,882,665,681	\$687,671,298	\$2,125	\$9,980	0.13%	0.17%	\$1,383	\$712
Kokomo, IN Metropolitan Statistical Area	\$234,345,718	\$91,170,699	\$1,834	\$7,299	0.02%	0.02%	\$1,673	\$465
La Crosse, WI-MN Metropolitan Statistical Area	\$360,087,211	\$130,521,625	\$1,988	\$7,469	0.02%	0.03%	\$1,519	\$686
Lafayette, IN Metropolitan Statistical Area	\$417,337,213	\$164,418,751	\$1,909	\$8,203	0.03%	0.04%	\$1,598	\$454
Lafayette, LA Metropolitan Statistical Area	\$780,262,262	\$180,973,394	\$1,460	\$8,737	0.03%	0.07%	\$2,048	\$1,609
Lake Charles, LA Metropolitan Statistical Area	\$410,662,071	\$101,108,021	\$1,131	\$7,743	0.02%	0.04%	\$2,376	\$1,109
Lake County-Kenosha County, IL-WI Metropolitan Division	\$6,145,310,990	\$1,967,585,965	\$5,208	\$13,072	0.36%	0.55%	(\$1,701)	\$2,723
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	\$248,993,014	\$213,829,837	\$2,881	\$11,723	0.04%	0.02%	\$626	(\$1,245)

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Lakeland, FL Metropolitan Statistical Area	\$1,049,348,346	\$514,734,475	\$2,071	\$10,776	0.09%	0.09%	\$1,437	(\$12)
Lancaster, PA Metropolitan Statistical Area	\$1,445,987,417	\$589,823,363	\$2,284	\$8,534	0.11%	0.13%	\$1,224	\$446
Lansing-East Lansing, MI Metropolitan Statistical Area	\$1,145,725,102	\$595,877,973	\$2,768	\$8,852	0.11%	0.10%	\$740	(\$173)
Laredo, TX Metropolitan Statistical Area	\$282,800,072	\$98,822,923	\$1,021	\$8,977	0.02%	0.03%	\$2,486	\$404
Las Cruces, NM Metropolitan Statistical Area	\$259,480,206	\$119,320,748	\$1,615	\$9,823	0.02%	0.02%	\$1,892	\$97
Las Vegas-Paradise, NV Metropolitan Statistical Area	\$6,102,975,362	\$3,796,746,791	\$4,886	\$16,007	0.70%	0.55%	(\$1,378)	(\$1,056)
Lawrence, KS Metropolitan Statistical Area	\$237,242,427	\$110,103,542	\$2,946	\$9,320	0.02%	0.02%	\$562	\$149
Lawton, OK Metropolitan Statistical Area	\$168,539,542	\$63,134,311	\$1,286	\$7,516	0.01%	0.02%	\$2,222	\$388
Lebanon, PA Metropolitan Statistical Area	\$297,410,937	\$125,841,820	\$1,848	\$8,032	0.02%	0.03%	\$1,659	\$282
Lewiston, ID-WA Metropolitan Statistical Area	\$126,012,371	\$55,280,394	\$1,767	\$8,126	0.01%	0.01%	\$1,740	\$197
Lewiston-Auburn, ME Metropolitan Statistical Area	\$179,580,025	\$101,670,992	\$1,839	\$7,923	0.02%	0.02%	\$1,669	(\$255)
Lexington-Fayette, KY Metropolitan Statistical Area	\$1,308,063,790	\$601,497,885	\$2,747	\$8,879	0.11%	0.12%	\$761	\$166
Lima, OH Metropolitan Statistical Area	\$231,117,097	\$75,850,022	\$1,352	\$7,222	0.01%	0.02%	\$2,155	\$657
Lincoln, NE Metropolitan Statistical Area	\$799,442,392	\$328,239,317	\$2,268	\$7,895	0.06%	0.07%	\$1,240	\$425

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Little Rock-North Little Rock-Conway, AR Metropolitan Statistical Area	\$1,741,641,517	\$592,349,157	\$1,995	\$8,374	0.11%	0.16%	\$1,513	\$865
Logan, UT-ID Metropolitan Statistical Area	\$194,401,941	\$120,213,271	\$2,544	\$8,811	0.02%	0.02%	\$964	(\$538)
Longview, TX Metropolitan Statistical Area	\$396,310,812	\$72,523,293	\$932	\$7,123	0.01%	0.04%	\$2,575	\$1,552
Longview, WA Metropolitan Statistical Area	\$216,405,330	\$134,043,733	\$2,745	\$10,790	0.02%	0.02%	\$762	(\$584)
Los Angeles-Long Beach-Glendale, CA Metropolitan Division	\$35,703,156,312	\$20,515,162,940	\$4,786	\$19,524	3.78%	3.21%	(\$1,278)	(\$725)
Louisville-Jefferson County, KY-IN Metropolitan Statistical Area	\$3,593,783,797	\$1,628,079,219	\$2,524	\$8,687	0.30%	0.32%	\$984	\$193
Lubbock, TX Metropolitan Statistical Area	\$593,995,580	\$128,365,374	\$1,120	\$7,726	0.02%	0.05%	\$2,388	\$1,407
Lynchburg, VA Metropolitan Statistical Area	\$589,642,319	\$286,093,114	\$2,226	\$9,168	0.05%	0.05%	\$1,282	\$11
Macon, GA Metropolitan Statistical Area	\$484,605,927	\$233,396,026	\$2,070	\$8,483	0.04%	0.04%	\$1,438	\$26
Madera, CA Metropolitan Statistical Area	\$184,871,256	\$171,992,412	\$3,485	\$14,026	0.03%	0.02%	\$22	(\$1,659)
Madison, WI Metropolitan Statistical Area	\$2,135,822,884	\$975,226,378	\$3,300	\$9,462	0.18%	0.19%	\$207	\$224
Manchester-Nashua, NH Metropolitan Statistical Area	\$1,661,947,082	\$781,948,153	\$3,772	\$11,554	0.14%	0.15%	(\$265)	\$137
Mansfield, OH Metropolitan Statistical Area	\$218,589,588	\$91,718,805	\$1,450	\$7,146	0.02%	0.02%	\$2,058	\$235
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	\$577,571,590	\$175,307,663	\$788	\$7,582	0.03%	0.05%	\$2,720	\$478

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Medford, OR Metropolitan Statistical Area	\$447,584,164	\$361,830,929	\$3,545	\$12,293	0.07%	0.04%	(\$37)	(\$1,407)
Memphis, TN-MS-AR Metropolitan Statistical Area	\$3,644,339,857	\$1,453,753,742	\$2,521	\$9,785	0.27%	0.33%	\$987	\$560
Merced, CA Metropolitan Statistical Area	\$292,481,121	\$354,475,350	\$3,804	\$15,349	0.07%	0.03%	(\$296)	(\$2,273)
Miami-Miami Beach-Kendall, FL Metropolitan Division	\$8,461,566,906	\$3,970,626,116	\$3,194	\$14,512	0.73%	0.76%	\$314	\$125
Michigan City-La Porte, IN Metropolitan Statistical Area	\$221,298,856	\$93,701,883	\$1,796	\$7,896	0.02%	0.02%	\$1,712	\$272
Midland, TX Metropolitan Statistical Area	\$714,798,351	\$75,898,265	\$1,236	\$8,034	0.01%	0.06%	\$2,272	\$4,439
Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	\$5,743,224,997	\$2,290,346,899	\$2,911	\$9,318	0.42%	0.52%	\$597	\$648
Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	\$14,387,898,077	\$7,788,962,338	\$4,744	\$11,756	1.44%	1.29%	(\$1,236)	(\$471)
Missoula, MT Metropolitan Statistical Area	\$273,138,657	\$148,431,355	\$2,734	\$10,114	0.03%	0.02%	\$773	(\$281)
Mobile, AL Metropolitan Statistical Area	\$798,723,848	\$345,179,844	\$1,777	\$8,373	0.06%	0.07%	\$1,730	\$228
Modesto, CA Metropolitan Statistical Area	\$919,676,553	\$1,009,178,259	\$4,688	\$15,785	0.19%	0.08%	(\$1,180)	(\$2,605)
Monroe, LA Metropolitan Statistical Area	\$327,737,479	\$100,210,150	\$1,252	\$8,273	0.02%	0.03%	\$2,256	\$745
Monroe, MI Metropolitan Statistical Area	\$400,319,823	\$247,155,258	\$3,154	\$9,508	0.05%	0.04%	\$354	(\$663)
Montgomery, AL Metropolitan Statistical Area	\$857,009,220	\$402,156,734	\$2,141	\$9,198	0.07%	0.08%	\$1,367	\$84

Data Tables: State and Metropolitan Area Tables

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Morgantown, WV Metropolitan Statistical Area	\$261,711,253	\$76,606,077	\$1,437	\$9,307	0.01%	0.02%	\$2,071	\$957
Morristown, TN Metropolitan Statistical Area	\$236,253,675	\$101,990,736	\$1,326	\$9,461	0.02%	0.02%	\$2,182	\$172
Mount Vernon-Anacortes, WA Metropolitan Statistical Area	\$353,265,903	\$212,702,414	\$3,688	\$12,486	0.04%	0.03%	(\$180)	(\$701)
Muncie, IN Metropolitan Statistical Area	\$213,116,429	\$72,469,185	\$1,316	\$7,232	0.01%	0.02%	\$2,192	\$571
Muskegon-Norton Shores, MI Metropolitan Statistical Area	\$280,144,099	\$148,891,862	\$1,798	\$7,758	0.03%	0.03%	\$1,709	(\$149)
Myrtle Beach-Conway-North Myrtle Beach, SC Metropolitan Statistical Area	\$480,435,686	\$285,661,566	\$2,580	\$10,875	0.05%	0.04%	\$928	(\$464)
Napa, CA Metropolitan Statistical Area	\$620,632,655	\$402,156,391	\$6,452	\$20,547	0.07%	0.06%	(\$2,944)	(\$1,597)
Naples-Marco Island, FL Metropolitan Statistical Area	\$3,203,031,344	\$836,553,553	\$5,725	\$17,951	0.15%	0.29%	(\$2,217)	\$4,963
Nashville-Davidson-Murfreesboro--Franklin, TN Metropolitan Statistical Area	\$5,596,929,413	\$2,252,515,493	\$2,972	\$11,039	0.42%	0.50%	\$535	\$629
Nassau-Suffolk, NY Metropolitan Division	\$19,530,884,713	\$7,740,034,929	\$5,329	\$14,809	1.43%	1.75%	(\$1,821)	\$1,228
New Haven-Milford, CT Metropolitan Statistical Area	\$3,138,900,323	\$1,444,061,808	\$3,340	\$10,503	0.27%	0.28%	\$168	\$200
New Orleans-Metairie-Kenner, LA Metropolitan Statistical Area	\$2,985,434,527	\$1,039,358,954	\$2,034	\$9,851	0.19%	0.27%	\$1,474	\$815
New York-White Plains-Wayne, NY-NJ Metropolitan Division	\$72,059,111,553	\$15,628,860,852	\$2,789	\$14,264	2.88%	6.47%	\$718	\$3,481
Newark-Union, NJ-PA Metropolitan Division	\$13,959,676,280	\$4,757,231,983	\$4,531	\$14,001	0.88%	1.25%	(\$1,024)	\$1,952

Data Tables: State and Metropolitan Area Tables

TABLE 5

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Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Niles-Benton Harbor, MI Metropolitan Statistical Area	\$323,074,809	\$141,760,768	\$2,192	\$9,222	0.03%	0.03%	\$1,315	\$244
Norwich-New London, CT Metropolitan Statistical Area	\$1,047,202,621	\$479,128,682	\$3,406	\$10,552	0.09%	0.09%	\$102	\$224
Oakland-Fremont-Hayward, CA Metropolitan Division	\$12,118,074,635	\$8,354,454,669	\$7,366	\$21,433	1.54%	1.09%	(\$3,859)	(\$2,156)
Ocala, FL Metropolitan Statistical Area	\$646,922,557	\$315,031,677	\$2,032	\$10,813	0.06%	0.06%	\$1,476	\$3
Ocean City, NJ Metropolitan Statistical Area	\$313,035,094	\$179,053,699	\$3,388	\$11,816	0.03%	0.03%	\$120	(\$500)
Odessa, TX Metropolitan Statistical Area	\$277,155,006	\$26,857,236	\$468	\$6,221	0.00%	0.02%	\$3,039	\$1,888
Ogden-Clearfield, UT Metropolitan Statistical Area	\$1,243,522,523	\$881,627,765	\$3,838	\$10,398	0.16%	0.11%	(\$331)	(\$1,199)
Oklahoma City, OK Metropolitan Statistical Area	\$3,338,698,470	\$1,059,660,816	\$1,918	\$7,762	0.20%	0.30%	\$1,589	\$1,029
Olympia, WA Metropolitan Statistical Area	\$696,645,738	\$461,407,339	\$3,853	\$12,073	0.09%	0.06%	(\$345)	(\$1,016)
Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area	\$2,948,816,866	\$1,123,330,090	\$2,599	\$8,540	0.21%	0.26%	\$909	\$728
Orlando-Kissimmee, FL Metropolitan Statistical Area	\$5,961,921,405	\$3,662,704,884	\$3,653	\$13,478	0.67%	0.54%	(\$145)	(\$754)
Oshkosh-Neenah, WI Metropolitan Statistical Area	\$444,688,478	\$171,828,261	\$2,330	\$7,603	0.03%	0.04%	\$1,177	\$610
Owensboro, KY Metropolitan Statistical Area	\$208,983,913	\$75,883,899	\$1,416	\$6,770	0.01%	0.02%	\$2,092	\$485
Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area	\$3,546,255,568	\$2,714,847,751	\$7,267	\$20,744	0.50%	0.32%	(\$3,759)	(\$2,639)

Data Tables: State and Metropolitan Area Tables

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Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area	\$1,595,665,950	\$871,002,611	\$3,172	\$11,903	0.16%	0.14%	\$335	(\$339)
Palm Coast, FL Metropolitan Statistical Area	\$340,140,458	\$205,157,153	\$3,848	\$12,926	0.04%	0.03%	(\$340)	(\$737)
Panama City-Lynn Haven, FL Metropolitan Statistical Area	\$417,809,674	\$190,231,532	\$2,223	\$11,898	0.04%	0.04%	\$1,285	\$158
Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	\$285,162,093	\$77,325,421	\$1,003	\$7,150	0.01%	0.03%	\$2,505	\$800
Pascagoula, MS Metropolitan Statistical Area	\$281,123,449	\$111,898,859	\$1,628	\$7,727	0.02%	0.03%	\$1,879	\$366
Peabody, MA Metropolitan Division	\$3,744,587,107	\$1,649,224,499	\$4,320	\$13,278	0.30%	0.34%	(\$812)	\$463
Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area	\$979,033,949	\$442,829,753	\$2,167	\$10,686	0.08%	0.09%	\$1,341	\$169
Peoria, IL Metropolitan Statistical Area	\$1,234,089,868	\$326,557,641	\$1,707	\$7,648	0.06%	0.11%	\$1,800	\$1,439
Philadelphia Metropolitan Division	\$18,702,428,938	\$6,583,006,715	\$3,302	\$11,000	1.21%	1.68%	\$206	\$1,272
Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	\$11,956,703,976	\$7,818,228,510	\$4,850	\$14,240	1.44%	1.07%	(\$1,342)	(\$1,233)
Pine Bluff, AR Metropolitan Statistical Area	\$125,965,332	\$34,702,089	\$781	\$6,024	0.01%	0.01%	\$2,726	\$602
Pittsburgh Metropolitan Statistical Area	\$8,216,499,187	\$2,178,710,409	\$1,684	\$7,929	0.40%	0.74%	\$1,824	\$1,412
Pittsfield, MA Metropolitan Statistical Area	\$392,760,633	\$148,402,904	\$2,117	\$8,694	0.03%	0.04%	\$1,390	\$615
Pocatello, ID Metropolitan Statistical Area	\$140,157,499	\$74,884,824	\$1,953	\$7,663	0.01%	0.01%	\$1,555	(\$171)

Data Tables: State and Metropolitan Area Tables

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Port St. Lucie, FL Metropolitan Statistical Area	\$1,772,003,817	\$803,106,280	\$3,844	\$13,126	0.15%	0.16%	(\$336)	\$292
Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	\$1,622,812,032	\$882,038,527	\$3,215	\$10,144	0.16%	0.15%	\$293	(\$331)
Portland-Vancouver-Beaverton, OR-WA Metropolitan Statistical Area	\$7,181,109,400	\$4,577,342,097	\$4,418	\$12,444	0.84%	0.65%	(\$911)	(\$1,038)
Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area	\$2,199,666,266	\$1,273,597,097	\$4,121	\$11,859	0.23%	0.20%	(\$614)	(\$651)
Prescott, AZ Metropolitan Statistical Area	\$457,470,616	\$362,837,287	\$3,672	\$12,496	0.07%	0.04%	(\$164)	(\$1,415)
Providence-New Bedford-Fall River, RI-MA Metropolitan Statistical Area	\$5,014,688,177	\$2,665,174,419	\$3,206	\$11,049	0.49%	0.45%	\$301	(\$265)
Provo-Orem, UT Metropolitan Statistical Area	\$929,213,199	\$702,528,759	\$3,947	\$11,725	0.13%	0.08%	(\$439)	(\$1,401)
Pueblo, CO Metropolitan Statistical Area	\$262,359,321	\$160,817,216	\$2,182	\$9,326	0.03%	0.02%	\$1,326	(\$446)
Punta Gorda, FL Metropolitan Statistical Area	\$436,903,705	\$258,943,678	\$3,297	\$11,989	0.05%	0.04%	\$211	(\$585)
Racine, WI Metropolitan Statistical Area	\$542,906,648	\$267,406,382	\$2,865	\$8,483	0.05%	0.05%	\$643	(\$29)
Raleigh-Cary, NC Metropolitan Statistical Area	\$3,347,691,884	\$1,776,571,986	\$4,008	\$10,737	0.33%	0.30%	(\$500)	(\$325)
Rapid City, SD Metropolitan Statistical Area	\$335,212,249	\$114,905,657	\$1,774	\$9,225	0.02%	0.03%	\$1,733	\$749
Reading, PA Metropolitan Statistical Area	\$1,205,415,462	\$519,058,248	\$2,392	\$8,699	0.10%	0.11%	\$1,116	\$316
Redding, CA Metropolitan Statistical Area	\$329,627,350	\$276,209,958	\$3,371	\$12,635	0.05%	0.03%	\$137	(\$1,409)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Reno-Sparks, NV Metropolitan Statistical Area	\$1,625,224,853	\$785,903,287	\$4,448	\$15,677	0.14%	0.15%	(\$941)	\$37
Richmond, VA Metropolitan Statistical Area	\$4,295,661,305	\$2,290,076,595	\$3,773	\$11,080	0.42%	0.39%	(\$266)	(\$322)
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	\$7,138,149,415	\$9,629,166,139	\$5,770	\$17,613	1.77%	0.64%	(\$2,262)	(\$3,684)
Roanoke, VA Metropolitan Statistical Area	\$789,855,088	\$375,223,280	\$2,456	\$9,300	0.07%	0.07%	\$1,052	\$65
Rochester, MN Metropolitan Statistical Area	\$633,737,508	\$307,573,872	\$3,215	\$9,268	0.06%	0.06%	\$292	\$15
Rochester, NY Metropolitan Statistical Area	\$3,067,764,489	\$1,009,906,789	\$1,893	\$6,720	0.19%	0.28%	\$1,615	\$911
Rockford, IL Metropolitan Statistical Area	\$904,256,204	\$389,434,291	\$2,209	\$7,861	0.07%	0.08%	\$1,299	\$292
Rockingham County-Strafford County, NH Metropolitan Division	\$1,750,874,918	\$898,950,248	\$4,188	\$11,957	0.17%	0.16%	(\$680)	(\$211)
Rocky Mount, NC Metropolitan Statistical Area	\$257,052,776	\$118,468,550	\$1,606	\$7,568	0.02%	0.02%	\$1,902	\$93
Rome, GA Metropolitan Statistical Area	\$181,996,085	\$91,065,190	\$1,943	\$8,515	0.02%	0.02%	\$1,565	(\$50)
Sacramento-Arden-Arcade-Roseville, CA Metropolitan Statistical Area	\$6,110,442,659	\$5,461,934,730	\$5,714	\$16,642	1.01%	0.55%	(\$2,206)	(\$2,597)
Saginaw-Saginaw Township North, MI Metropolitan Statistical Area	\$367,250,017	\$149,913,913	\$1,654	\$7,540	0.03%	0.03%	\$1,854	\$322
Salem, OR Metropolitan Statistical Area	\$741,734,917	\$511,423,107	\$3,149	\$10,156	0.09%	0.07%	\$359	(\$922)
Salinas, CA Metropolitan Statistical Area	\$1,105,374,184	\$980,534,379	\$5,539	\$21,485	0.18%	0.10%	(\$2,031)	(\$2,494)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Salisbury, MD Metropolitan Statistical Area	\$187,307,700	\$115,409,604	\$2,400	\$9,118	0.02%	0.02%	\$1,108	(\$501)
Salt Lake City Metropolitan Statistical Area	\$3,263,780,650	\$1,911,952,707	\$3,916	\$11,729	0.35%	0.29%	(\$408)	(\$657)
San Angelo, TX Metropolitan Statistical Area	\$257,673,728	\$38,116,617	\$760	\$7,327	0.01%	0.02%	\$2,747	\$1,746
San Antonio, TX Metropolitan Statistical Area	\$5,754,482,070	\$1,693,221,311	\$1,752	\$9,099	0.31%	0.52%	\$1,756	\$1,151
San Diego-Carlsbad-San Marcos, CA Metropolitan Statistical Area	\$11,175,395,808	\$8,316,585,977	\$6,058	\$20,147	1.53%	1.00%	(\$2,550)	(\$2,089)
San Francisco-San Mateo-Redwood City, CA Metropolitan Division	\$18,240,701,367	\$6,019,964,064	\$6,534	\$23,900	1.11%	1.64%	(\$3,026)	\$3,119
San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	\$13,429,998,118	\$6,488,766,714	\$7,659	\$23,270	1.20%	1.21%	(\$4,152)	\$70
San Luis Obispo-Paso Robles, CA Metropolitan Statistical Area	\$832,669,328	\$679,505,655	\$5,557	\$17,782	0.13%	0.07%	(\$2,050)	(\$2,237)
Sandusky, OH Metropolitan Statistical Area	\$193,988,237	\$83,235,390	\$1,877	\$8,125	0.02%	0.02%	\$1,630	\$256
Santa Ana-Anaheim-Irvine, CA Metropolitan Division	\$14,014,339,145	\$9,170,341,588	\$6,901	\$21,506	1.69%	1.26%	(\$3,394)	(\$1,759)
Santa Barbara-Santa Maria-Goleta, CA Metropolitan Statistical Area	\$1,768,984,826	\$950,302,163	\$5,439	\$20,114	0.18%	0.16%	(\$1,931)	(\$502)
Santa Cruz-Watsonville, CA Metropolitan Statistical Area	\$960,924,250	\$718,064,768	\$6,403	\$20,662	0.13%	0.09%	(\$2,895)	(\$2,225)
Santa Fe, NM Metropolitan Statistical Area	\$381,698,477	\$146,189,562	\$3,742	\$13,181	0.03%	0.03%	(\$234)	\$1,022
Santa Rosa-Petaluma, CA Metropolitan Statistical Area	\$1,676,532,603	\$1,415,452,682	\$6,327	\$19,095	0.26%	0.15%	(\$2,819)	(\$2,673)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area	\$3,192,215,673	\$1,319,418,787	\$3,969	\$14,069	0.24%	0.29%	(\$461)	\$713
Savannah, GA Metropolitan Statistical Area	\$878,398,314	\$478,548,460	\$3,061	\$10,444	0.09%	0.08%	\$447	(\$321)
Scranton-Wilkes-Barre, PA Metropolitan Statistical Area	\$1,314,133,786	\$399,886,043	\$1,313	\$7,713	0.07%	0.12%	\$2,194	\$791
Seattle-Bellevue-Everett, WA Metropolitan Division	\$14,208,763,455	\$6,821,569,368	\$5,433	\$15,625	1.26%	1.28%	(\$1,926)	\$85
Sebastian-Vero Beach, FL Metropolitan Statistical Area	\$992,981,992	\$229,017,389	\$3,385	\$13,653	0.04%	0.09%	\$123	\$3,771
Sheboygan, WI Metropolitan Statistical Area	\$318,858,422	\$138,693,556	\$2,271	\$7,435	0.03%	0.03%	\$1,236	\$275
Sherman-Denison, TX Metropolitan Statistical Area	\$256,282,211	\$71,624,893	\$1,303	\$8,309	0.01%	0.02%	\$2,205	\$970
Shreveport-Bossier City, LA Metropolitan Statistical Area	\$900,252,637	\$291,287,502	\$1,559	\$8,681	0.05%	0.08%	\$1,948	\$791
Sioux City, IA-NE-SD Metropolitan Statistical Area	\$321,916,430	\$86,238,747	\$1,310	\$7,017	0.02%	0.03%	\$2,198	\$1,074
Sioux Falls, SD Metropolitan Statistical Area	\$818,082,340	\$248,950,318	\$2,120	\$9,291	0.05%	0.07%	\$1,387	\$1,277
South Bend-Mishawaka, IN-MI Metropolitan Statistical Area	\$855,533,456	\$300,446,126	\$1,822	\$7,893	0.06%	0.08%	\$1,686	\$708
Spartanburg, SC Metropolitan Statistical Area	\$508,428,787	\$254,021,412	\$2,097	\$8,482	0.05%	0.05%	\$1,411	(\$50)
Spokane, WA Metropolitan Statistical Area	\$1,281,183,970	\$586,127,355	\$2,593	\$10,180	0.11%	0.12%	\$915	\$171
Springfield, IL Metropolitan Statistical Area	\$506,989,996	\$143,333,125	\$1,469	\$7,028	0.03%	0.05%	\$2,039	\$1,064

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Springfield, MA Metropolitan Statistical Area	\$1,759,011,453	\$799,587,562	\$2,320	\$8,513	0.15%	0.16%	\$1,188	\$169
Springfield, MO Metropolitan Statistical Area	\$887,252,147	\$384,065,796	\$1,896	\$8,645	0.07%	0.08%	\$1,612	\$240
Springfield, OH Metropolitan Statistical Area	\$266,950,101	\$122,176,513	\$1,659	\$7,403	0.02%	0.02%	\$1,849	\$108
St. Cloud, MN Metropolitan Statistical Area	\$450,778,331	\$225,996,101	\$2,670	\$9,024	0.04%	0.04%	\$837	(\$73)
St. George, UT Metropolitan Statistical Area	\$241,432,544	\$226,907,589	\$4,238	\$12,934	0.04%	0.02%	(\$731)	(\$2,039)
St. Joseph, MO-KS Metropolitan Statistical Area	\$225,407,788	\$80,935,383	\$1,362	\$7,769	0.01%	0.02%	\$2,146	\$487
St. Louis, MO-IL Metropolitan Statistical Area	\$10,165,768,137	\$3,962,282,799	\$2,784	\$9,424	0.73%	0.91%	\$724	\$699
State College, PA Metropolitan Statistical Area	\$353,889,008	\$135,111,148	\$2,148	\$8,905	0.02%	0.03%	\$1,360	\$595
Stockton, CA Metropolitan Statistical Area	\$1,144,737,620	\$1,351,142,862	\$5,068	\$17,076	0.25%	0.10%	(\$1,561)	(\$2,975)
Sumter, SC Metropolitan Statistical Area	\$135,036,437	\$65,688,078	\$1,373	\$7,646	0.01%	0.01%	\$2,134	\$3
Syracuse, NY Metropolitan Statistical Area	\$1,766,809,462	\$537,554,438	\$1,633	\$6,554	0.10%	0.16%	\$1,874	\$984
Tacoma, WA Metropolitan Division	\$1,973,268,980	\$1,471,153,848	\$4,275	\$13,333	0.27%	0.18%	(\$767)	(\$1,479)
Tallahassee, FL Metropolitan Statistical Area	\$681,450,890	\$292,813,649	\$2,438	\$11,058	0.05%	0.06%	\$1,069	\$329
Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	\$8,028,559,398	\$3,891,260,357	\$3,037	\$12,377	0.72%	0.72%	\$470	\$18
Terre Haute, IN Metropolitan Statistical Area	\$297,838,787	\$90,858,250	\$1,136	\$7,025	0.02%	0.03%	\$2,372	\$679

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Texarkana, TX-Texarkana, AR Metropolitan Statistical Area	\$267,374,751	\$54,734,936	\$900	\$7,607	0.01%	0.02%	\$2,608	\$1,244
Toledo, OH Metropolitan Statistical Area	\$1,689,688,823	\$725,486,322	\$2,173	\$7,893	0.13%	0.15%	\$1,335	\$295
Topeka, KS Metropolitan Statistical Area	\$548,776,572	\$203,182,818	\$1,676	\$7,181	0.04%	0.05%	\$1,831	\$531
Trenton-Ewing, NJ Metropolitan Statistical Area	\$2,026,218,074	\$676,827,301	\$3,988	\$11,863	0.12%	0.18%	(\$480)	\$1,833
Tucson, AZ Metropolitan Statistical Area	\$2,302,047,897	\$1,360,034,339	\$3,297	\$11,453	0.25%	0.21%	\$211	(\$576)
Tulsa, OK Metropolitan Statistical Area	\$2,993,673,611	\$888,160,497	\$1,992	\$8,004	0.16%	0.27%	\$1,516	\$1,282
Tuscaloosa, AL Metropolitan Statistical Area	\$439,650,590	\$198,881,066	\$2,035	\$9,049	0.04%	0.04%	\$1,472	\$158
Tyler, TX Metropolitan Statistical Area	\$584,028,795	\$138,062,066	\$1,487	\$8,537	0.03%	0.05%	\$2,020	\$1,580
Utica-Rome, NY Metropolitan Statistical Area	\$569,124,908	\$151,542,042	\$1,031	\$6,153	0.03%	0.05%	\$2,477	\$857
Valdosta, GA Metropolitan Statistical Area	\$203,806,416	\$96,752,001	\$1,702	\$8,588	0.02%	0.02%	\$1,806	\$46
Vallejo-Fairfield, CA Metropolitan Statistical Area	\$844,329,751	\$1,117,463,157	\$6,703	\$19,003	0.21%	0.08%	(\$3,196)	(\$4,234)
Victoria, TX Metropolitan Statistical Area	\$263,970,564	\$37,391,856	\$748	\$7,114	0.01%	0.02%	\$2,759	\$1,828
Vineland-Millville-Bridgeton, NJ Metropolitan Statistical Area	\$261,583,577	\$132,766,380	\$1,981	\$8,264	0.02%	0.02%	\$1,527	(\$78)
Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	\$4,243,041,107	\$2,946,370,614	\$3,773	\$11,741	0.54%	0.38%	(\$266)	(\$1,124)
Visalia-Porterville, CA Metropolitan Statistical Area	\$573,602,103	\$480,087,530	\$2,723	\$12,456	0.09%	0.05%	\$784	(\$1,137)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Waco, TX Metropolitan Statistical Area	\$444,361,952	\$102,193,533	\$1,031	\$8,092	0.02%	0.04%	\$2,477	\$1,155
Warner Robins, GA Metropolitan Statistical Area	\$264,098,330	\$158,611,419	\$2,593	\$8,370	0.03%	0.02%	\$915	(\$488)
Warren-Troy-Farmington Hills, MI Metropolitan Division	\$10,037,601,766	\$5,045,983,119	\$4,125	\$10,972	0.93%	0.90%	(\$618)	(\$124)
Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division	\$20,910,896,503	\$13,710,418,594	\$6,736	\$16,943	2.53%	1.88%	(\$3,228)	(\$1,727)
Waterloo-Cedar Falls, IA Metropolitan Statistical Area	\$396,459,311	\$129,327,906	\$1,604	\$7,113	0.02%	0.04%	\$1,903	\$794
Wausau, WI Metropolitan Statistical Area	\$382,179,314	\$146,579,323	\$1,982	\$7,412	0.03%	0.03%	\$1,526	\$538
Weirton-Steubenville, WV-OH Metropolitan Statistical Area	\$216,092,380	\$49,450,924	\$742	\$6,655	0.01%	0.02%	\$2,765	\$839
Wenatchee, WA Metropolitan Statistical Area	\$266,109,399	\$133,566,732	\$2,419	\$10,978	0.02%	0.02%	\$1,089	(\$69)
West Palm Beach-Boca Raton-Boynton Beach, FL Metropolitan Division	\$9,041,823,966	\$2,722,860,223	\$4,419	\$14,700	0.50%	0.81%	(\$911)	\$2,736
Wheeling, WV-OH Metropolitan Statistical Area	\$285,946,672	\$56,975,555	\$735	\$7,298	0.01%	0.03%	\$2,773	\$1,063
Wichita Falls, TX Metropolitan Statistical Area	\$338,795,927	\$56,815,998	\$843	\$7,106	0.01%	0.03%	\$2,665	\$1,607
Wichita, KS Metropolitan Statistical Area	\$1,791,581,375	\$527,458,897	\$1,808	\$7,254	0.10%	0.16%	\$1,700	\$1,186
Williamsport, PA Metropolitan Statistical Area	\$219,866,397	\$76,661,889	\$1,274	\$6,851	0.01%	0.02%	\$2,234	\$507
Wilmington, DE-MD-NJ Metropolitan Division	\$2,441,046,489	\$1,251,751,701	\$3,805	\$11,255	0.23%	0.22%	(\$297)	(\$187)
Wilmington, NC Metropolitan Statistical Area	\$1,000,384,397	\$603,714,994	\$3,526	\$11,331	0.11%	0.09%	(\$18)	(\$677)

Data Tables: State and Metropolitan Area Tables

TABLE 5

Summary of Taxes Paid, Mortgage Interest Deduction (MID) Dollars Deducted, and Results Under Two Theoretical Scenarios, by Metropolitan Area, 2007

Metropolitan Area	Taxes Paid	MID Dollars Deducted	Average Deduction per Tax Filer ^b	Average Deduction per Claimant ^c	Share of Total U.S. MID Dollars Deducted	Share of Total U.S. Federal Income Taxes Paid	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Winchester, VA-WV Metropolitan Statistical Area	\$329,960,226	\$231,108,608	\$3,851	\$12,957	0.04%	0.03%	(\$343)	(\$1,170)
Winston-Salem, NC Metropolitan Statistical Area	\$1,374,488,597	\$593,955,864	\$2,727	\$8,982	0.11%	0.12%	\$781	\$350
Worcester, MA Metropolitan Statistical Area	\$2,829,015,687	\$1,518,803,706	\$3,795	\$11,429	0.28%	0.25%	(\$288)	(\$348)
Yakima, WA Metropolitan Statistical Area	\$398,754,561	\$159,247,461	\$1,664	\$9,701	0.03%	0.04%	\$1,844	\$368
York-Hanover, PA Metropolitan Statistical Area	\$1,148,870,364	\$605,535,496	\$2,815	\$9,075	0.11%	0.10%	\$693	(\$211)
Youngstown-Warren-Boardman, OH-PA Metropolitan Statistical Area	\$1,245,900,074	\$402,142,372	\$1,298	\$7,054	0.07%	0.11%	\$2,209	\$663
Yuba City, CA Metropolitan Statistical Area	\$253,480,214	\$271,532,417	\$3,806	\$13,841	0.05%	0.02%	(\$298)	(\$2,074)
Yuma, AZ Metropolitan Statistical Area	\$231,609,320	\$152,977,335	\$1,950	\$10,898	0.03%	0.02%	\$1,558	(\$510)
U.S. total^a	\$1,112,906,240,000	\$542,643,469,000	\$3,508	\$13,006	_____	_____	_____	_____

Source: calculations and analysis of IRS Statistics of Income, Individual Income Tax Statistics, ZIP Code Data, Tax Year 2007.

^aU.S. totals include nonmetropolitan areas, which are not listed in this table.

^bAverage deduction per tax filer is the total amount of mortgage interest deducted in an area divided by the number of tax filers (that is, tax returns) in that area.

^cAverage deduction per claimant is the total amount of mortgage interest deducted in an area divided by the number of tax filers (that is, tax returns) claiming the deduction in that area.

Data Tables: State and Metropolitan Area Tables

TABLE 6

Results Under Two Theoretical Scenarios Across North Carolina's Metropolitan Areas, 2007

North Carolina Metropolitan Area ^a	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Charlotte-Gastonia-Concord, NC-SC	(\$404)	(\$177)
Raleigh-Cary	(\$500)	(\$325)
Greensboro-High Point	\$875	(\$69)
Durham	\$242	(\$15)
Winston-Salem	\$781	\$350
Asheville	\$972	(\$212)
Hickory-Lenoir-Morganton	\$1,581	(\$58)
Wilmington	(\$18)	(\$677)
Fayetteville	\$1,563	(\$408)
Greenville	\$1,416	\$163
Rocky Mount	\$1,902	\$93
Jacksonville	\$1,565	(\$466)
Burlington	\$1,259	(\$333)
Goldsboro	\$1,940	\$51

Source: calculations and analysis of IRS Statistics of Income, Individual Income Tax Statistics, ZIP Code Data, Tax Year 2007.

^aAreas are ordered largest to smallest by number of tax filers.

TABLE 7

Results Under Two Theoretical Scenarios Across Pennsylvania's Metropolitan Areas, 2007

Pennsylvania Metropolitan Area ^a	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Philadelphia	\$206	\$1,272
Pittsburgh	\$1,824	\$1,412
Allentown-Bethlehem-Easton, PA-NJ	\$532	(\$5)
Scranton-Wilkes-Barre	\$2,194	\$791
Harrisburg-Carlisle	\$1,338	\$532
Lancaster	\$1,224	\$446
Reading	\$1,116	\$316
York-Hanover	\$693	(\$211)
Erie	\$2,248	\$884
Lebanon	\$1,659	\$282
Johnstown	\$2,852	\$914
Altoona	\$2,528	\$973
State College	\$1,360	\$595
Williamsport	\$2,234	\$507

Source: calculations and analysis of IRS Statistics of Income, Individual Income Tax Statistics, ZIP Code Data, Tax Year 2007.

^aAreas are ordered largest to smallest by number of tax filers.

Data Tables: State and Metropolitan Area Tables

TABLE 8

Results Under Two Theoretical Scenarios Across Texas' Metropolitan Areas, 2007

Texas Metropolitan Area ^a	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Houston-Sugar Land-Baytown	\$1,365	\$2,169
Dallas-Plano-Irving	\$850	\$2,117
San Antonio	\$1,756	\$1,151
Fort Worth-Arlington	\$1,191	\$1,749
Austin-Round Rock	\$562	\$1,561
El Paso	\$2,539	\$648
McAllen-Edinburg-Mission	\$2,720	\$478
Corpus Christi	\$2,431	\$1,258
Beaumont-Port Arthur	\$2,636	\$1,430
Brownsville-Harlingen	\$2,828	\$568
Killeen-Temple-Fort Hood	\$2,328	\$595
Lubbock	\$2,388	\$1,407
Amarillo	\$2,301	\$1,407

Texas Metropolitan Area ^a	Net Benefit (or Loss) per Tax Filer: Population-Based Scenario	Net Benefit (or Loss) per Tax Filer: Income-Based Scenario
Waco	\$2,477	\$1,155
Laredo	\$2,486	\$404
Tyler	\$2,020	\$1,580
College Station-Bryan	\$2,180	\$1,388
Longview	\$2,575	\$1,552
Abilene	\$2,739	\$1,266
Wichita Falls	\$2,665	\$1,607
Midland	\$2,272	\$4,439
Texarkana, TX-Texarkana, AR	\$2,608	\$1,244
Odessa	\$3,039	\$1,888
Sherman-Denison	\$2,205	\$970
San Angelo	\$2,747	\$1,746
Victoria	\$2,759	\$1,828

Source: calculations and analysis of IRS Statistics of Income, Individual Income Tax Statistics, ZIP Code Data, Tax Year 2007.

^aAreas are ordered largest to smallest by number of tax filers.



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