



OHIO COMMON GROUND RESEARCH CENTER

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The Arithmetic of a Lifetime

A 50-State Model of Lifetime Tax Burden, and a Review of a Prior Estimate

Estimated Earnings, Property, Sales, and Vehicle Taxation Across a Modeled American Working Life, by State

Status current through August 31, 2026

Prepared by the Ohio Common Ground Research Center

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Executive Summary

This report builds an independently constructed, fully sourced model of estimated lifetime tax burden — earnings, property, general sales, grocery, apparel, and vehicle taxation — for a modeled individual across all 50 states and the District of Columbia. It also documents, as a point of comparison, specific methodological gaps this report identified in a previously published lifetime-tax estimate from Self Financial ("A Life of Tax," last updated June 2026), and states how this report's model addresses each one.

This model is a comparative-static, current-law and current-dollar standardized scenario: it applies today's tax brackets, today's prices, and a constant modeled wage across a standardized lifespan for every state, in order to isolate differences in tax structure from differences in regional pay, prices, or future policy change. The model represents a single filer earning the 2024 Census median annual wage for full-time, year-round workers (\$63,360), held flat in nominal terms across a working life from age 22 to 67, with property tax accruing from age 40 (the median first-time-homebuyer age per NAR's most recent 2025 Profile) through each state's own life expectancy at birth. Every material input is identified and sourced, dated, and logged in Data and Methodology and Appendix A; primary government sources are used where practicable, with reputable secondary or industry sources named where primary 50-state data are unavailable.

Under this model, the population-weighted national average lifetime tax burden is \$502,326. The simple (unweighted) 51-jurisdiction average is \$483,973. The highest-burden jurisdiction in this model is New Jersey (\$736,589); the lowest is Wyoming (\$340,886) — a ratio of roughly 2.2-to-1 between the highest- and lowest-burden states modeled.

It documents what the model's assumptions produce, state by state, and where those assumptions came from. It does not evaluate whether any state's tax structure is excessive, insufficient, or well designed.

Key Findings

- The population-weighted national average lifetime tax burden under this report's model is \$502,326, and the simple 51-jurisdiction average is \$483,973.
- Property tax is the single largest source of variation between states in this model, exhibiting the widest interstate dollar spread of any of the four components and functioning as a major driver of the overall ranking. New Jersey's position as the highest-burden jurisdiction (\$736,589) is driven primarily by its property tax component, not its income or sales tax structure. Because property tax is this model's largest ranking driver, its universal-homeownership assumption (see below) deserves particular attention.
- This report's homeownership assumption is a significant simplification, not a footnote-level detail. The model assumes every individual purchases a home at age 40 and pays property tax for the rest of their modeled life; the actual U.S. homeownership rate is approximately 65%. Readers should weigh this heavily when interpreting the property-tax component and the overall ranking.
- States without a broad-based individual income tax do not automatically rank lowest in this model. New Hampshire ranks in the upper half of the 51 jurisdictions modeled (19th of 51), driven by a high property tax burden; Washington ranks near the middle (26th of 51), driven by high sales tax exposure.
- This report identified specific, correctable gaps in a previously published lifetime-tax estimate (Self Financial, "A Life of Tax"): an observable inconsistency between a stated wage-growth methodology and the flat-multiplication arithmetic that produces its published lifetime-earnings figure; an unresolved discrepancy between four and five vehicles cited for the same "lifetime average"; and no disclosed methodology for how a single national topline figure was derived from state-level inputs. This report's model discloses each of the corresponding decisions explicitly (see Comparison to a Prior Estimate).
- This report's model excludes payroll (FICA) tax, annual vehicle property tax, and local/municipal income taxes by explicit scope decision, and models grocery and clothing sales-tax exemptions individually by

state — including threshold-based partial exemptions in Massachusetts, New York, Rhode Island, and Connecticut — rather than applying one national assumption. Each choice is stated plainly rather than left for the reader to infer (see Data and Methodology and Limitations).

Why This Report Matters

Estimates of "lifetime tax burden" circulate widely in personal-finance and consumer-advocacy media, often as a single national dollar figure or a 50-state ranking. These estimates can shape how people think about relocation, retirement planning, and state tax policy debates, but the underlying models are frequently proprietary, only partially disclosed, or internally inconsistent in ways a reader cannot detect from the published summary alone.

Building a comparable model from named, dated, primary sources — disclosing every assumption in the Data and Methodology section below, and identifying specific points where a widely cited prior estimate's disclosed methodology does not match its own published figures — responds directly to that gap. The goal is a lifetime-tax estimate a reader, or another researcher, can audit line by line, not simply cite.

Data and Methodology

This report models a single-filer individual earning the 2024 Census median annual wage for full-time, year-round workers nationally (\$63,360), held constant in nominal terms across a working life of ages 22 through 67 (45 years). This wage figure is applied identically in every state by design — the model holds the individual constant and varies only the state, rather than modeling each state's own median earner. This isolates the effect of each state's tax structure from differences in regional pay, but it also means the model does not reflect that, in practice, people in higher-wage states such as Massachusetts or the District of Columbia typically earn more than the national median used here, and people in lower-wage states typically earn less.

This model is a comparative-static, current-law and current-dollar standardized scenario: it applies today's tax brackets, today's prices, and a constant modeled wage across a standardized lifespan for every state, rather than projecting how any individual's actual taxes will evolve over a real, multi-decade lifetime with changing incomes, changing law, and inflation. The model's value is in isolating differences in tax structure between states.

Four tax categories are modeled:

- Earnings tax — federal and state individual income tax, single filer, standard deduction, personal exemption, or personal exemption credit as applicable per state, calculated against each jurisdiction's 2026 statutory formula. Most states' formulas were modeled as standard cumulative marginal brackets; Ohio's current-law formula is a "cliff" structure (Ohio Revised Code 5747.02: no tax on Ohio taxable income at or below \$26,050, but a flat \$332 plus 2.75% of the amount above that threshold once it is exceeded) and is modeled as a special case, since standard marginal-bracket arithmetic cannot reproduce it.
- Property tax — the median real estate taxes actually paid on an owner-occupied home in each state (not an assumed home value multiplied by a rate), using current-vintage Census Bureau data, accruing from age 40 (the median first-time-homebuyer age per NAR's most recent 2025 Profile of Home Buyers and Sellers) through each state's own life expectancy at birth.
- Sales tax — combined state-and-local sales tax rates applied to personal consumption expenditure for a one-person consumer unit (apparel, personal care, entertainment, and food away from home), with grocery (food-at-home) and clothing taxation applied individually by state, including threshold-based partial exemptions where a state's clothing exemption applies only below a per-item price.

- Vehicle taxation — sales tax only, on new-vehicle purchases spaced across an assumed 12.8-year interval, using the current U.S. average vehicle age (S&P Global Mobility) as a modeling proxy for replacement frequency. A 25% trade-in offset, an OCG modeling assumption rather than a sourced figure, is applied to the taxable base of each purchase after the first. Annual vehicle property tax is excluded by scope decision; see Limitations.

Primary and secondary sources, by category — primary government sources are used where practicable, with reputable secondary or industry sources named and dated where primary 50-state data are unavailable:

- Federal and state income tax brackets, standard deductions, and combined state-and-local sales tax rates: Tax Foundation (2026 editions) — a secondary compilation of primary government tax law, cross-checked against underlying statutes where noted below.
- Ohio income tax formula and personal exemption: Ohio Revised Code §§5747.02, 5747.025 (primary source, verified directly).
- Oregon personal exemption credit: Oregon Revised Statutes §316.085 and Oregon Department of Revenue 2026 Withholding Tax Formulas (primary source).
- Massachusetts and New Jersey personal exemptions: Massachusetts Department of Revenue (mass.gov) and New Jersey statutory exemption amounts (primary/state government sources).
- State life expectancy at birth, total population: CDC/NCHS, U.S. State Life Tables, 2022 (published December 2025) — primary federal source.
- Property tax — effective rate and median real estate taxes paid, owner-occupied home: U.S. Census Bureau, 2024 1-year American Community Survey estimates (Tables B25103/B25077 concepts; primary source), as compiled by SmartAsset ("States With the Lowest Property Taxes in 2026," updated December 2025).
- Personal consumption expenditure, one-person consumer unit: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, Table 1400, "Size of Consumer Unit: Annual Expenditure Means, Shares, Standard Errors, and Relative Standard Errors," 2022. This table does not cross-tabulate by Census region, so the same national one-person figures are applied to every state.
- State population, for the population-weighted national average: U.S. Census Bureau, Vintage 2025 Population Estimates (primary source; July 1, 2025 data, released January 27, 2026).
- Average new-vehicle transaction price: Kelley Blue Book / Cox Automotive, July 2026 (industry source).
- Average U.S. light vehicle age: S&P Global Mobility, 2025 analysis (industry source; see note above on how this figure is used).
- Median first-time-homebuyer age: National Association of Realtors, 2025 Profile of Home Buyers and Sellers, published November 2025 (industry association survey; this is the most current figure as of this report's status date, superseding the 2024 Profile's figure of 38).
- Grocery and clothing sales-tax treatment by state: compiled from Tax Foundation combined-rate data together with state-specific carve-out rates and thresholds reported by Kiplinger, TaxJar, and individual state tax guidance as of August 2026; a fast-moving area of state law, treated here as a snapshot subject to revision (see Limitations).

Status date: August 31, 2026. Full source dates and vintages for every category appear in Appendix A.

Definitions

- Lifetime tax burden. The sum, under this report's model, of estimated earnings, property, sales, and vehicle-sales tax paid by the modeled individual from age 22 through that state's life expectancy at birth. It is not a claim about any actual individual's tax liability, and this report's model is a comparative-static, current-law scenario rather than a longitudinal forecast (see Data and Methodology).

- **Adult years (spending).** The number of years from age 22 through a state's life expectancy at birth, used to compute lifetime sales tax exposure.
- **Homeowner years.** The number of years from age 40 (the assumed home-purchase age, per NAR's 2025 Profile) through a state's life expectancy at birth, used to compute lifetime property tax.
- **Effective tax rate (property).** The median real estate tax bill on an owner-occupied home in a state, divided by that home's median value, per Census Bureau ACS estimates.
- **Population-weighted average.** A national average in which each state's modeled lifetime tax burden is weighted by that state's share of the 50-state-plus-D.C. population, rather than treated as one of 51 equally weighted data points.
- **Rounding rule.** Adult years, homeowner years, and vehicle-purchase counts are each rounded to the nearest whole number (standard rounding, not truncation/floor) from the underlying decimal calculation — for example, Ohio's 53.6 adult years rounds to 54, and its 4.22 projected vehicle purchases rounds to 4.

Findings by Tax Category

Earnings Tax

Under this report's model, lifetime federal income tax on the modeled wage is identical for every state — approximately \$244,043 across the 45-year working period, since the modeled wage and federal brackets do not vary by state. State income tax varies from \$0 in the nine states with no broad-based individual income tax (Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, and Wyoming) to well over \$100,000 in lifetime terms in states with higher marginal brackets. This category also captures state-specific structural quirks: Ohio's formula includes a fixed statutory add-on once income exceeds its zero-tax threshold, and Oregon, Massachusetts, and New Jersey apply personal exemptions or exemption credits that reduce liability relative to a pure bracket calculation. Earnings tax does not capture local or municipal income taxes, which several states (including Ohio, Pennsylvania, and Maryland) layer on top of state tax; see Limitations.

Property Tax

Property tax shows the widest spread of any category in this model and is the primary driver of the overall state ranking. New Jersey's median real estate tax bill on an owner-occupied home (\$9,358/year, per current Census ACS data) is roughly 10.5 times West Virginia's (\$881/year), and this gap compounds over the "homeowner years" span used in this model. Because this is the model's largest ranking driver, its universal-homeownership assumption — starting at age 40 for every modeled individual, regardless of the actual national homeownership rate of approximately 65% — is a significant limitation on how the ranking should be read; see Key Findings and Limitations.

Sales Tax (General, Grocery, and Apparel)

Sales tax exposure depends on three separate factors this report models individually: the state-and-local combined rate, whether groceries are taxed and at what rate, and how clothing is treated. States that tax groceries at or near the full rate (Idaho, Mississippi, South Dakota, Tennessee) see a measurably higher sales tax component than states with the same combined rate but a full grocery exemption. Clothing treatment varies more than a simple exempt/taxed split: New Jersey, Pennsylvania, Vermont, and Minnesota exempt clothing generally; Massachusetts, New York, Rhode Island, and Connecticut exempt it only below a per-item price threshold (\$175, \$110, \$250, and \$50 respectively) — modeled here as blended approximations of those thresholds rather than full exemptions, since this report's expenditure data is an annual aggregate rather than itemized purchases; and other states tax clothing at the full combined rate.

Vehicle Taxation

This report's model includes only vehicle sales tax at time of purchase, not annual vehicle property tax. Annual vehicle property tax is levied in roughly 21 states — most notably Virginia, Missouri, and Connecticut, where it is a meaningful revenue source — is structured very differently from state to state (mill rates, flat per-\$1,000 assessments, percent-of-value assessments, or one-time title taxes), and no single 50-state primary source compiles it comparably. Where levied, its national average magnitude (approximately \$499/year, per a Census-sourced comparison) is materially smaller than this model's real estate property tax component. This report's exclusion of vehicle property tax is a stated scope decision, not an oversight, though it does mean this model understates total vehicle-related taxation in the states named above relative to states relying solely on point-of-sale taxation; see Limitations.

50-State Comparison

The table below ranks all 50 states and the District of Columbia by total modeled lifetime tax burden, highest to lowest, with each of the four component categories shown separately. Full per-state detail, including life expectancy and population figures used, appears in Appendix A.

Rank	State	Total Lifetime Tax	Earnings	Property	Sales	Vehicle
1	New Jersey	\$736,589	\$331,973	\$374,320	\$17,134	\$13,162
2	New York	\$672,726	\$371,143	\$261,680	\$22,873	\$17,030
3	Connecticut	\$651,656	\$367,109	\$256,347	\$17,911	\$10,289
4	Massachusetts	\$649,106	\$376,703	\$243,200	\$16,739	\$12,464
5	Illinois	\$625,635	\$378,662	\$205,162	\$27,261	\$14,550
6	Oregon	\$603,885	\$455,875	\$148,010	\$0	\$0
7	California	\$586,402	\$334,477	\$209,391	\$27,902	\$14,631
8	Washington DC	\$561,868	\$364,279	\$169,978	\$17,889	\$9,722
9	Maryland	\$555,360	\$369,952	\$157,472	\$18,215	\$9,722
10	Vermont	\$554,778	\$337,254	\$190,988	\$16,117	\$10,418
11	Rhode Island	\$552,384	\$332,063	\$190,554	\$18,425	\$11,342
12	Minnesota	\$539,868	\$369,372	\$136,539	\$20,768	\$13,189
13	Maine	\$539,544	\$399,423	\$114,811	\$16,399	\$8,912
14	Kansas	\$537,153	\$390,155	\$107,388	\$25,497	\$14,113
15	Hawaii	\$521,793	\$395,790	\$95,400	\$21,628	\$8,974
16	Nebraska	\$516,694	\$342,113	\$142,082	\$21,190	\$11,310
17	Utah	\$516,082	\$372,347	\$103,272	\$28,441	\$12,023
18	Virginia	\$514,274	\$373,759	\$109,136	\$22,030	\$9,349
19	New Hampshire	\$505,616	\$244,043	\$261,573	\$0	\$0
20	Wisconsin	\$502,208	\$335,736	\$139,840	\$17,365	\$9,268
21	Michigan	\$492,102	\$353,935	\$110,556	\$17,889	\$9,722
22	Georgia	\$490,318	\$363,994	\$91,944	\$22,131	\$12,249
23	Colorado	\$481,818	\$337,618	\$107,464	\$23,952	\$12,784
24	Pennsylvania	\$476,373	\$331,575	\$118,918	\$15,608	\$10,273
25	Iowa	\$468,777	\$324,858	\$111,606	\$21,068	\$11,245

Rank	State	Total Lifetime Tax	Earnings	Property	Sales	Vehicle
26	Washington	\$468,303	\$244,043	\$179,702	\$29,052	\$15,506
27	Idaho	\$456,849	\$345,284	\$72,656	\$29,138	\$9,770
28	Alabama	\$453,661	\$378,053	\$30,260	\$30,020	\$15,328
29	Montana	\$452,741	\$343,998	\$108,743	\$0	\$0
30	Oklahoma	\$446,892	\$349,825	\$56,848	\$25,539	\$14,680
31	Missouri	\$446,622	\$335,870	\$70,735	\$26,342	\$13,675
32	North Carolina	\$444,267	\$334,913	\$73,584	\$24,266	\$11,504
33	South Carolina	\$443,496	\$363,046	\$46,795	\$21,520	\$12,136
34	Ohio	\$441,440	\$302,555	\$105,732	\$21,340	\$11,812
35	Delaware	\$439,827	\$376,827	\$63,000	\$0	\$0
36	Texas	\$433,774	\$244,043	\$151,996	\$24,449	\$13,286
37	Arkansas	\$426,898	\$346,972	\$37,842	\$26,723	\$15,360
38	Indiana	\$421,210	\$326,826	\$62,930	\$20,112	\$11,342
39	New Mexico	\$420,070	\$325,593	\$60,384	\$21,649	\$12,444
40	Kentucky	\$419,952	\$338,543	\$54,774	\$16,914	\$9,722
41	Mississippi	\$415,423	\$335,951	\$40,293	\$27,740	\$11,439
42	Arizona	\$412,865	\$305,929	\$67,636	\$25,462	\$13,837
43	Louisiana	\$397,525	\$312,198	\$40,358	\$28,556	\$16,414
44	West Virginia	\$396,176	\$339,400	\$28,192	\$17,889	\$10,694
45	Alaska	\$395,456	\$244,043	\$143,136	\$5,328	\$2,949
46	Florida	\$390,276	\$244,043	\$113,734	\$21,190	\$11,310
47	South Dakota	\$388,388	\$244,043	\$108,780	\$25,665	\$9,900
48	North Dakota	\$373,954	\$244,043	\$96,900	\$21,524	\$11,488
49	Nevada	\$358,664	\$244,043	\$77,148	\$24,121	\$13,351
50	Tennessee	\$344,002	\$244,043	\$50,592	\$33,796	\$15,571
51	Wyoming	\$340,886	\$244,043	\$72,039	\$16,071	\$8,733

Comparison to a Prior Estimate

This report's model was developed in part as a response to a specific, publicly available lifetime-tax estimate: Self Financial's "A Life of Tax" (self.inc, last updated June 2026). That report is a legitimate, transparently sourced piece of consumer content. The section below is not a claim that it was produced in bad faith or that its authors intended any of the specific gaps described; it describes specific, verifiable observations about that report's published methodology and figures, and states how this report's model addresses each one.

An observable inconsistency in the wage-growth methodology

The prior estimate's methodology states that Bureau of Labor Statistics wage-growth data was used to project earnings over a working lifetime, while separately stating that "average salary is assumed to stay the same" across that lifetime. Reconstructing the prior estimate's published lifetime-earnings figure (\$2,266,605) shows it equals a single annual salary figure multiplied by 45 working years exactly, with no compounding applied. The published methodology language could, on its own, support more than one reading — for example, using BLS data to set a starting salary that was then held flat, rather than to compound growth annually. This report's model states plainly, in Data and Methodology above, that it applies a flat nominal salary with no growth, precisely to avoid this kind of ambiguity.

Vehicle count cited inconsistently

The prior estimate's Methodology section states an assumption of five vehicles owned over a lifetime, while its Key Statistics section separately states four vehicles owned over a lifetime, without reconciling the two figures. This report's model states its vehicle-related assumptions once, in Data and Methodology, and applies them consistently in the underlying calculation.

National topline weighting not disclosed

The prior estimate presents a single national lifetime-tax figure without stating whether it is a simple 50-state average or a population-weighted average, or how it was derived from the state-level figures presented elsewhere in the same report. This report presents both figures explicitly — a population-weighted national average and a simple 51-jurisdiction average — and states the weighting source (U.S. Census Bureau, Vintage 2025 population estimates) in Data and Methodology.

A larger, underlying design difference

Beyond the specific points above, the single largest reason this report's figures differ from the prior estimate is a more basic design choice: the prior estimate uses state-varying Census earnings and Zillow home values for each state, while this report holds one national wage and uses each state's median real estate taxes actually paid, constant across states. Both are defensible design choices for different purposes — state-varying inputs better reflect what a typical resident of each state actually experiences, while this report's constant-person design better isolates the effect of tax structure alone. This report's population-weighted average (\$502,326) and the prior estimate's most recent published figure (approximately \$762,000) should not be treated as directly comparable without accounting for this difference, together with this report's exclusion of payroll (FICA) tax and annual vehicle property tax, and its state-by-state treatment of grocery and clothing exemptions.

Interpretive Considerations

- Property tax, not income tax, is the leading driver of the state ranking in this model. Several states commonly described as "low tax" because they lack a broad-based income tax (New Hampshire, in particular) rank in the upper half of this model because of high property tax burdens.

- Because the modeled wage is identical across all states, this report's ranking reflects differences in each state's tax structure applied to the same income and consumption pattern — not differences in actual take-home pay or cost of living, which vary by state independent of tax policy.
- Grocery and clothing sales-tax treatment is a fast-moving area of state law — Arkansas, Illinois, and Kansas each eliminated their grocery tax within roughly the twelve months preceding this report's status date. The specific rates in this report reflect a snapshot as of August 2026 and should be reverified before being treated as current in any future citation of this report.
- This report's exclusion of payroll (FICA) tax reflects a scope decision — payroll tax funds a specific, largely non-discretionary benefit (Social Security and Medicare) with a different character than general taxation — not a claim that payroll tax is immaterial to an individual's overall tax burden.
- This report's model is a comparative-static scenario applying current law and current dollars uniformly; it is a tool for comparing tax structures across states, not a forecast of what any individual will actually pay across a real, multi-decade lifetime with changing income, law, and prices.

Limitations and What This Report Does Not Claim

- Not a claim about any individual's actual tax liability. This is a model of a hypothetical individual under stated assumptions, not a projection for any real person or a substitute for individualized tax or financial advice.
- Homeownership is modeled as universal from age 40 onward, in every state. The actual U.S. homeownership rate is approximately 65%, and this report's model does not weight property tax by the probability of homeownership or account for renters, who bear property tax costs indirectly through rent rather than directly. Because property tax is this model's largest ranking driver, this is the most significant unresolved simplification in this report and a priority for a future revision.
- A single national wage figure is applied to every state. This report does not model that people in higher-wage states typically earn more, and people in lower-wage states typically earn less, than the national median wage used here.
- Local and municipal income taxes are excluded. Some jurisdictions — Ohio cities, Pennsylvania municipalities, and Maryland counties, among others — levy local income tax on top of state tax; at this report's modeled wage, Ohio municipal income tax alone (typically 1.0%-2.5%) can exceed the entire state income tax liability calculated in Appendix B. This is excluded from the earnings tax category and understates total earnings tax for residents of jurisdictions with local income tax.
- Personal consumption expenditure is modeled using a national one-person consumer-unit figure (BLS Table 1400), not a state- or region-specific figure, because BLS does not publish one-person consumer-unit data cross-tabulated by Census region. This trades away regional variation in spending patterns in exchange for correctly matching the survey unit to this report's single-filer model. Separately, the one-person consumer-unit spending profile used here is not income-matched to this report's \$63,360 modeled wage: the average one-person consumer unit in the underlying 2022 BLS data had before-tax income of approximately \$47,022. The consumption component should be read as a standardized one-person spending profile, not an income-specific spending estimate for someone earning exactly \$63,360.
- Massachusetts, New York, Rhode Island, and Connecticut clothing-tax treatment is modeled as an approximation of each state's per-item price threshold (85% exempt / 15% taxed for Massachusetts, New York, and Rhode Island; 50% exempt / 50% taxed for Connecticut, reflecting its much lower \$50 threshold), because this report's expenditure data is an annual aggregate rather than itemized purchases. These are modeled approximations of threshold-based exemptions, not a precise reconstruction of purchase-level tax treatment. New York's \$110 threshold is a state-level exemption only; many New York counties still tax clothing locally, which this report does not model separately, making the approximation somewhat generous for residents of those counties.

- Vehicle purchase price (\$49,855, KBB/Cox Automotive) is a genuine national average applied uniformly. The 12.8-year replacement interval is an OCG modeling assumption using the current average U.S. vehicle age (S&P Global Mobility) as a proxy for purchase frequency; no directly published vehicle-replacement-frequency source was identified. The 25% trade-in offset applied to repeat vehicle purchases is likewise an OCG assumption. Actual state tax treatment of trade-in value varies — Illinois and Florida, for example, reduce the taxable base by trade-in value, while other states do not — and this variation is not modeled state-by-state. This report does not model state-level variation in vehicle prices, fuel-type mix, or ownership patterns.
- Vehicle property tax, levied annually in roughly 21 states — most significantly Virginia, Missouri, and Connecticut — is excluded from this model by scope decision (see Data and Methodology), which understates total vehicle-related taxation in those states relative to states relying solely on point-of-sale vehicle taxation.
- This report uses period life expectancy at birth (from the year in question) as the model's terminal age for each state, rather than remaining life expectancy conditional on having already survived to age 22 or 40 — a related but distinct statistic that would likely extend the modeled adult and homeowner years somewhat, particularly in higher-mortality states. Age-specific life tables by state were not incorporated in this version.
- This report does not evaluate whether any state's tax structure is adequate, excessive, fair, or well-designed relative to the services it funds. It documents what this model's assumptions produce.
- This report is not an exhaustive census of every tax an individual might pay over a lifetime. Estate and inheritance tax, capital gains tax, excise taxes on specific goods (fuel, alcohol, tobacco), and Social Security/Medicare (FICA) payroll tax are outside this report's scope.

Future Research

- Apply a probability-weighted homeownership rate (national or state-specific) to the property tax component, rather than assuming universal homeownership from age 40 onward — the single highest priority for a future revision.
- Incorporate remaining life expectancy conditional on survival to age 22 or 40, rather than period life expectancy at birth, if suitable state-level age-specific life tables can be identified.
- Investigate whether a directly sourced vehicle-replacement-frequency statistic (distinct from average fleet age) and state-specific trade-in tax treatment can be incorporated in place of the current stated OCG modeling assumptions.
- Add local and municipal income tax as a fifth modeled category, or as a clearly labeled supplementary figure for the states where it is most material (Ohio, Pennsylvania, Maryland).
- Revisit grocery and clothing sales-tax treatment against each state's Department of Revenue directly, rather than a synthesis of secondary compilations, before a future version treats the current snapshot as settled.
- Model a second wage scenario using each state's own median full-time earnings, alongside the current national-median scenario, to separate the effect of state tax structure from the effect of state wage levels.
- Extend the model to include a second household scenario (married filing jointly, with dependents) alongside the current single-filer scenario.

Sources

- Tax Foundation, "State Individual Income Tax Rates and Brackets, 2026" and "2026 Tax Brackets" (federal), both as of January 1, 2026.
- Tax Foundation, "State and Local Sales Tax Rates, Midyear 2026," as of July 1, 2026.
- Ohio Revised Code §§5747.02, 5747.025 (codes.ohio.gov), consulted directly for Ohio's income tax formula and personal exemption.
- Oregon Revised Statutes §316.085; Oregon Department of Revenue, 2026 Withholding Tax Formulas, consulted directly for Oregon's personal exemption credit.
- Massachusetts Department of Revenue (mass.gov) and New Jersey state tax guidance, consulted for personal exemption amounts.
- CDC/National Center for Health Statistics, "U.S. State Life Tables, 2022," National Vital Statistics Reports Vol. 74, No. 12, published December 4, 2025.
- U.S. Census Bureau, 2024 1-year American Community Survey estimates, median real estate taxes paid and effective property tax rate by state, as compiled by SmartAsset ("States With the Lowest Property Taxes in 2026," updated December 5, 2025) and cross-checked against NAHB/Eye on Housing's independent analysis of the same Census release.
- U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys, Table 1400 ("Size of Consumer Unit"), 2022 data, published September 2023.
- U.S. Census Bureau, Vintage 2025 Population Estimates (NST-EST2025-POP), July 1, 2025 data, released January 27, 2026.
- U.S. Census Bureau, "Income in the United States: 2024" (P60-286), median earnings for full-time, year-round workers.
- Kelley Blue Book / Cox Automotive, new-vehicle average transaction price report, July 2026.
- S&P Global Mobility, "U.S. Vehicle Age Rises Again to 12.8 Years in 2025," May 21, 2025.
- National Association of Realtors, 2025 Profile of Home Buyers and Sellers, published November 4, 2025 (median first-time-homebuyer age).
- Kiplinger, "States That Still Tax Groceries in 2026"; TaxJar, "Sales tax on grocery items" — consulted for state-specific grocery and clothing sales-tax carve-outs as of August 2026.
- Self Financial, "A Life of Tax" (self.inc/info/life-of-tax), consulted for comparison purposes as described in Comparison to a Prior Estimate.
- Internal editorial and external peer review of this report's draft; all resulting factual corrections were independently verified by OCG against the primary sources listed above before adoption.

Conclusion

This report presents a fully sourced model of estimated lifetime tax burden across all 50 states and the District of Columbia, designed to be independently reproducible from the stated assumptions and cited inputs. Under this model, the population-weighted national average is \$502,326, with New Jersey highest at \$736,589 and Wyoming lowest at \$340,886. Property tax, not income tax, is the leading source of variation between states — and this model's universal-homeownership assumption is the single most significant limitation on how that finding should be read.

It also documents specific, verifiable observations about a previously published lifetime-tax estimate's methodology and figures — not as a claim about that report's intent, but as the basis for this report's own, more fully disclosed approach.

Revision History

This is expected to be a periodically revisited report as underlying source data updates — particularly state-level income tax brackets, sales tax rates, property tax levels, and grocery/clothing exemption status, which change frequently — and as the Future Research items above are addressed.

Version 1.0 — September 30, 2026 — Initial publication.

Appendix A. Full State Data Table

All 50 states and the District of Columbia, alphabetically, with life expectancy, population, and all four modeled tax components. See Data and Methodology for sources and Revision History for corrections applied.

State	Life Exp.	Population	Earnings	Property	Sales	Vehicle	Total
Alabama	73.8	5,193,088	\$378,053	\$30,260	\$30,020	\$15,328	\$453,661
Alaska	75.8	737,270	\$244,043	\$143,136	\$5,328	\$2,949	\$395,456
Arizona	76.7	7,623,818	\$305,929	\$67,636	\$25,462	\$13,837	\$412,865
Arkansas	73.9	3,114,791	\$346,972	\$37,842	\$26,723	\$15,360	\$426,898
California	79.3	39,355,309	\$334,477	\$209,391	\$27,902	\$14,631	\$586,402
Colorado	78.5	6,012,561	\$337,618	\$107,464	\$23,952	\$12,784	\$481,818
Connecticut	79.4	3,688,496	\$367,109	\$256,347	\$17,911	\$10,289	\$651,656
Delaware	76.5	1,059,952	\$376,827	\$63,000	\$0	\$0	\$439,827
Florida	77.9	23,462,518	\$244,043	\$113,734	\$21,190	\$11,310	\$390,276
Georgia	75.9	11,302,748	\$363,994	\$91,944	\$22,131	\$12,249	\$490,318
Hawaii	80.0	1,432,820	\$395,790	\$95,400	\$21,628	\$8,974	\$521,793
Idaho	78.4	2,029,733	\$345,284	\$72,656	\$29,138	\$9,770	\$456,849
Illinois	77.5	12,719,141	\$378,662	\$205,162	\$27,261	\$14,550	\$625,635
Indiana	75.4	6,973,333	\$326,826	\$62,930	\$20,112	\$11,342	\$421,210
Iowa	77.9	3,238,387	\$324,858	\$111,606	\$21,068	\$11,245	\$468,777
Kansas	76.5	2,977,220	\$390,155	\$107,388	\$25,497	\$14,113	\$537,153
Kentucky	73.6	4,606,864	\$338,543	\$54,774	\$16,914	\$9,722	\$419,952
Louisiana	73.8	4,618,189	\$312,198	\$40,358	\$28,556	\$16,414	\$397,525
Maine	76.6	1,414,874	\$399,423	\$114,811	\$16,399	\$8,912	\$539,544
Maryland	77.8	6,265,347	\$369,952	\$157,472	\$18,215	\$9,722	\$555,360
Massachusetts	79.8	7,154,084	\$376,703	\$243,200	\$16,739	\$12,464	\$649,106
Michigan	76.8	10,127,884	\$353,935	\$110,556	\$17,889	\$9,722	\$492,102
Minnesota	79.3	5,830,405	\$369,372	\$136,539	\$20,768	\$13,189	\$539,868
Mississippi	72.6	2,954,160	\$335,951	\$40,293	\$27,740	\$11,439	\$415,423
Missouri	75.2	6,270,541	\$335,870	\$70,735	\$26,342	\$13,675	\$446,622

State	Life Exp.	Population	Earnings	Property	Sales	Vehicle	Total
Montana	77.3	1,144,694	\$343,998	\$108,743	\$0	\$0	\$452,741
Nebraska	78.3	2,018,006	\$342,113	\$142,082	\$21,190	\$11,310	\$516,694
Nevada	76.4	3,282,188	\$244,043	\$77,148	\$24,121	\$13,351	\$358,664
New Hampshire	78.7	1,415,342	\$244,043	\$261,573	\$0	\$0	\$505,616
New Jersey	79.6	9,548,215	\$331,973	\$374,320	\$17,134	\$13,162	\$736,589
New Mexico	74.5	2,125,498	\$325,593	\$60,384	\$21,649	\$12,444	\$420,070
New York	79.5	20,002,427	\$371,143	\$261,680	\$22,873	\$17,030	\$672,726
North Carolina	75.9	11,197,968	\$334,913	\$73,584	\$24,266	\$11,504	\$444,267
North Dakota	77.9	799,358	\$244,043	\$96,900	\$21,524	\$11,488	\$373,954
Ohio	75.6	11,900,510	\$302,555	\$105,732	\$21,340	\$11,812	\$441,440
Oklahoma	73.8	4,123,288	\$349,825	\$56,848	\$25,539	\$14,680	\$446,892
Oregon	77.7	4,273,586	\$455,875	\$148,010	\$0	\$0	\$603,885
Pennsylvania	77.3	13,059,432	\$331,575	\$118,918	\$15,608	\$10,273	\$476,373
Rhode Island	79.2	1,114,521	\$332,063	\$190,554	\$18,425	\$11,342	\$552,384
South Carolina	75.1	5,570,274	\$363,046	\$46,795	\$21,520	\$12,136	\$443,496
South Dakota	77.3	935,094	\$244,043	\$108,780	\$25,665	\$9,900	\$388,388
Tennessee	73.8	7,315,076	\$244,043	\$50,592	\$33,796	\$15,571	\$344,002
Texas	77.1	31,709,821	\$244,043	\$151,996	\$24,449	\$13,286	\$433,774
Utah	79.0	3,538,904	\$372,347	\$103,272	\$28,441	\$12,023	\$516,082
Vermont	78.3	644,663	\$337,254	\$190,988	\$16,117	\$10,418	\$554,778
Virginia	77.5	8,880,107	\$373,759	\$109,136	\$22,030	\$9,349	\$514,274
Washington	78.4	8,001,020	\$244,043	\$179,702	\$29,052	\$15,506	\$468,303
Washington DC	76.6	693,645	\$364,279	\$169,978	\$17,889	\$9,722	\$561,868
West Virginia	72.2	1,766,147	\$339,400	\$28,192	\$17,889	\$10,694	\$396,176
Wisconsin	78.1	5,972,787	\$335,736	\$139,840	\$17,365	\$9,268	\$502,208
Wyoming	76.8	588,753	\$244,043	\$72,039	\$16,071	\$8,733	\$340,886

Appendix B. Worked Example — Ohio

This appendix walks through the full calculation for one state, Ohio, so the model can be independently reproduced.

- Life expectancy at birth (CDC/NCHS, 2022): 75.6 years.
- Adult years (age 22 to life expectancy, rounded): 54 years, used for sales tax.
- Homeowner years (age 40 to life expectancy): 36 years, used for property tax.
- Modeled wage: \$63,360 (flat, all years).
- Federal income tax: standard deduction \$16,100 applied; taxable income \$47,260 run through 2026 federal brackets (10%/12%/22%...); annual liability approximately \$5,423. Over 45 working years: \$244,043.
- Ohio state income tax: Ohio applies a \$2,100 personal exemption at this income level, leaving a balance of \$61,260. Ohio taxable income above \$26,050 owes \$332 plus 2.75% of the amount over \$26,050 — not a pure marginal rate — so annual liability is $\$332 + 2.75\% \times (\$61,260 - \$26,050) = \$332 + \$968.28 \approx \$1,300$. Over 45 years: \$58,512.
- Lifetime earnings tax (federal + state): \$302,555.
- Property tax: Ohio's median real estate tax bill on an owner-occupied home is \$2,937/year (Census ACS 2024 1-year estimate). Over 36 homeowner years: \$105,732.
- Sales tax: Ohio's combined state-and-local rate is 7.29%; Ohio fully exempts groceries and does not exempt clothing. Applied to one-person consumer-unit expenditure (apparel, personal care, entertainment, food away from home) across 54 adult years: \$21,340.
- Vehicle sales tax: at a 12.8-year replacement interval over 54 adult years, this model projects 4 vehicle purchases; taxed at 7.29% with a 25% trade-in offset on purchases after the first: \$11,812.
- Total modeled lifetime tax burden, Ohio: \$441,440.

Note: this appendix does not include Ohio municipal income tax, which many Ohio cities levy at 1.0%-2.5% on top of the state tax shown above and which, at this modeled wage, can exceed the entire Ohio state income tax liability calculated here. This is excluded from the model by scope decision; see Limitations.