ITEP

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An Analysis of the Distributional Impact of HOUSE BILLS 577 and 578

Institute on Taxation and Economic Policy
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In April of 2001, Alabama legislators considered a pair of bills, HB 577 and HB 578, designed to modify the state's personal income tax structure by creating a state Earned Income Tax Credit while increasing the state's standard deduction and personal exemption. The bills also would have eliminated a deduction for federal personal income taxes paid, extended the middle income tax bracket, and increased the top income tax rate from 5 percent to 6.5 percent. This analysis addresses the distributional impact of these bills, and also addresses the revenue impact of the bills. The analysis also compares various features of the Alabama tax system to the tax systems of other states.

Tax Changes Included in HB 577 and HB 578

The table at right lists the tax provisions of HB 577 and HB 578. The bills include both revenue-reducing measures and revenue-increasing measures.

Features of HB 577 and HB 578

- Creates a refundable Earned Income Tax Credit (EITC) of 10 percent of the federal credit
- Increases the top marginal income tax rate from 5 percent to 6.5 percent
- Increases the income level at which the top bracket begins from $3,000 to $14,500 for singles
- Conforms standard deductions and exemptions to the federal amount
- Repeals the current state income tax deduction for federal income taxes paid
- Calls for an election to ratify this change and the income tax rate increase

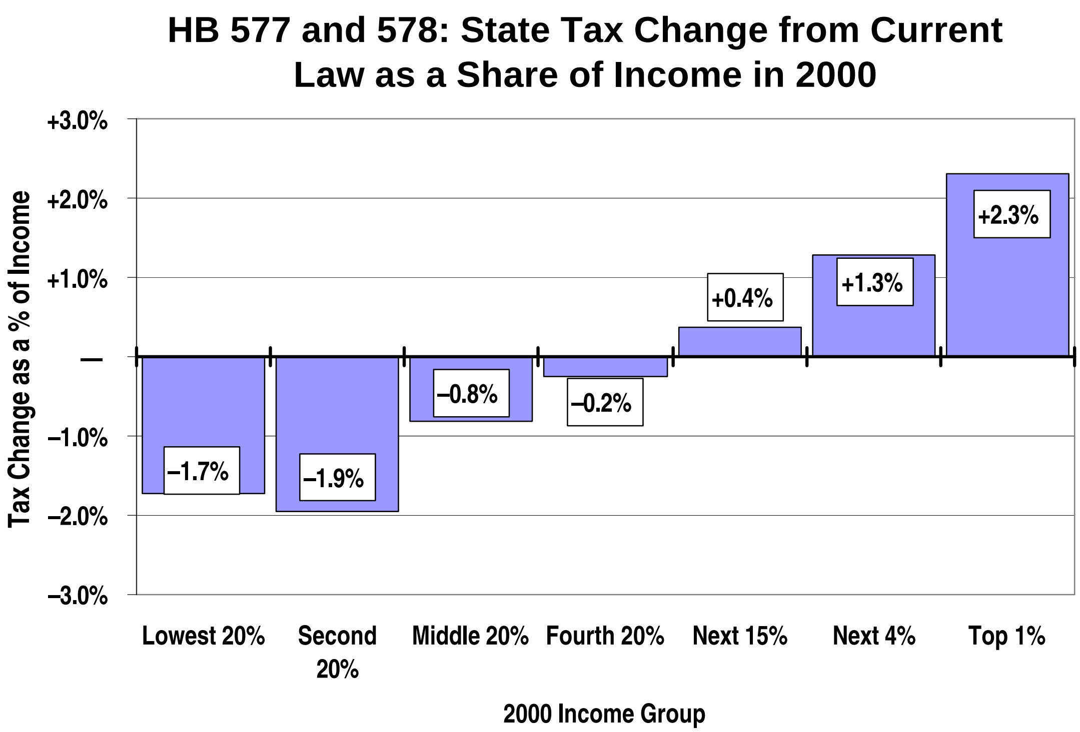
Among the revenue-losing provisions of the bill are the creation of a refundable Earned Income Tax Credit modeled after the federal credit and the expansion of the state's personal exemption and standard deduction. Under this plan, the Alabama personal exemption and standard deduction would be tied to the value of the federal exemptions and deductions. For tax year 2000, this means that the Alabama personal exemption of $1,500 and dependent exemption of $300 would each be increased to $2,800, and that the standard deduction for joint filers would be increased from a maximum of $4,000 to $7,350.

The revenue-raising provisions of these bills include the elimination of the costly—

and relatively uncommon— state deduction for federal income taxes paid and a new top income tax rate of 6.5 percent. The new top tax rate would begin at $14,500 of taxable income for single filers—substantially higher than the $3,000 starting point for the current top rate of 5 percent.

Distributional Effects of HB 577-578

If House Bills 577 and 578 were adopted in 2000, the poorest eighty percent of Alabama taxpayers would, on average, see a net reduction in their Alabama taxes. As the following chart shows, Alabama taxes would be cut for all but the top income quintile—with the middle 20 percent receiving a tax cut of 0.8% of income and the bottom group having a tax cut of 1.7 percent of income. The best-off one-percent would see the largest state tax increase, equal to 2.3 percent of income.



Focusing solely on the *state* tax change from the Knight plan, however, provides an incomplete picture of the impact of HB 577 and 578 on Alabama taxpayers. State income tax increases—especially tax hikes that impact wealthier taxpayers—generally result in a substantial federal tax *cut* which partially offsets the effect of the state tax increase. This is because personal income taxes, like property taxes, are deductible on federal income tax returns for taxpayers who claim the itemized deduction on their federal tax returns. Thus, if a taxpayer who itemizes their federal income taxes has their Alabama income taxes cut, their federal deductions decrease as well—and their federal personal income tax liability increases. If this taxpayer's state personal income tax liability goes up, their federal tax liability will go down. The following table shows

State and Federal Tax Effects of HB 577 and HB 578

All Alabama Taxpayers as Percentage of Income, 2000

2000 Income Group	Lowest 20%	Second 20%	Middle 20%	Fourth 20%	Next 15%	Next 4%	Top 1%
Income Range	Less Than $12,000	$12,000 – $21,000	$21,000 – $35,000	$35,000 – $59,000	$59,000 – $115,000	$115,000 – $304,000	$304,000 – Or More
Average Income in Group	$7,800	$16,500	$27,200	$45,500	$78,800	$160,600	$777,600
Change as % of Income:							
State	–1.7%	–1.9%	–0.8%	–0.2%	+0.4%	+1.3%	+2.3%
Federal	0.0%	0.0%	0.0%	–0.0%	–0.1%	–0.3%	–0.9%
Net Change	–1.7%	–1.9%	–0.8%	–0.2%	0.3%	0.9%	1.4%
Average Tax Change:							
State	(134)	(321)	(220)	(110)	293	2,054	17,989
Federal	0	1	1	(2)	(63)	(561)	(6,750)
Net Change	(134)	(320)	(219)	(112)	229	1,492	11,239

SOURCE: Institute on Taxation and Economic Policy, April 2001.

the combined state and federal tax effect of HB 577 and HB 578 in tax year 2000.

At lower income levels, the tax cut is essentially unchanged by the federal deduction. This is because lower-income earners are less likely to owe federal income tax, and are less likely to itemize federal income tax returns. For the top group, however, the tax increase is significantly less using this measure: 1.4% percent of income instead of 2.3 percent. There are two reasons that the effect on the better-off is larger. First, they are in higher federal marginal tax brackets so deductions for state and local taxes paid are more valuable to them. Second, upper-income taxpayers are more likely to itemize their taxes on their federal tax returns and are therefore more likely to be able to claim the deduction for state income taxes paid. This interaction between the state and federal tax structures has the effect of substantially reducing the net tax hike on the wealthiest Alabama taxpayers under the proposal. It also has important implications for the revenue yield of the tax proposals under discussion. The next section discusses these implications.

Revenue Impact of HB 577 and HB 578

Tax Year 2000

State Tax Increase:	292
Federal Tax Cut:	(207)
Net Tax Hike on Alabama Taxpayers:	86

Source: ITEP Microsimulation Tax Model, February 2001

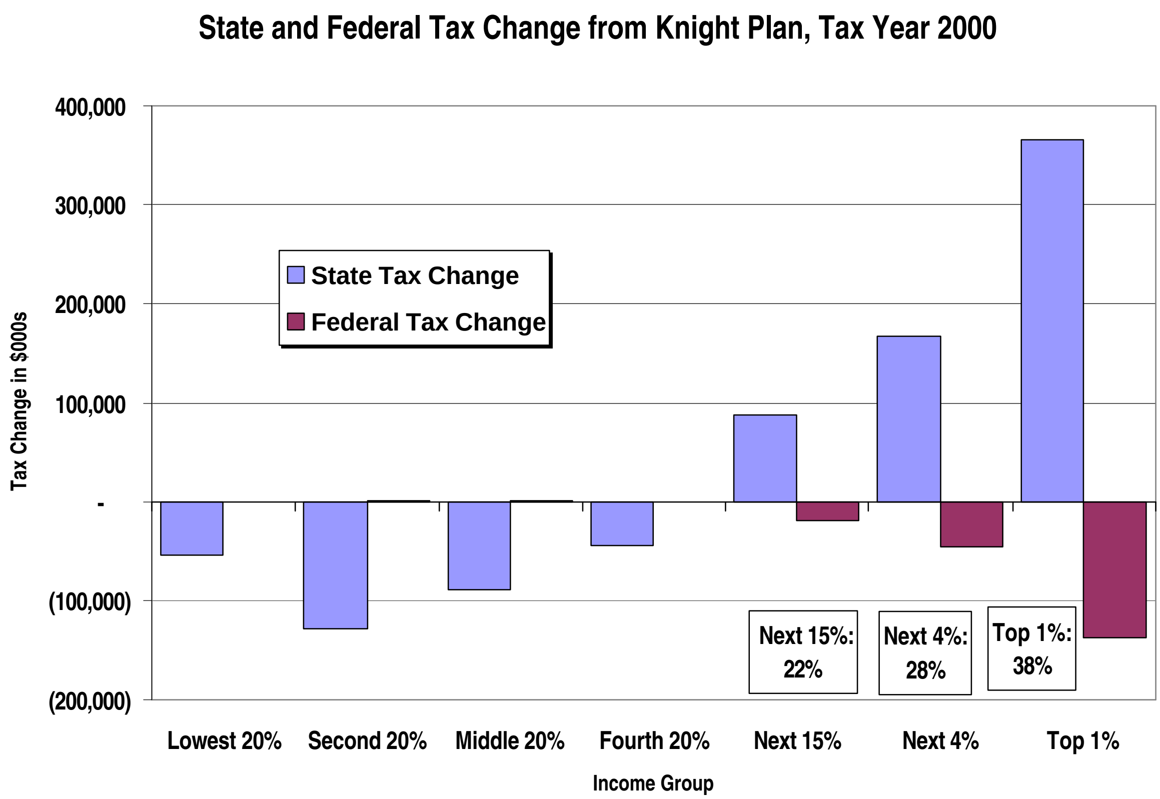
Income Tax Revenue Estimate

If the personal income tax changes specified in House Bills 577 and 578 were fully implemented in tax year 2000,[1] their net effect would be to raise state income tax collections by $292 million. The change in combined federal and state income taxes

[1] By tax years we mean the year for which a tax return is filed. For example, our estimate for the year 2000 reflects the amount of tax that would be paid on year 2000 tax returns, filed by April 15 in 2001. Most of the revenue for tax year 2000 will be collected in calendar year 2000 through withholding. Some portion of the revenue will, however, be collected in calendar 2001—mostly at the time of tax return filing.

paid by Alabama taxpayers, however, would be significantly smaller—approximately $86 million in tax year 2000. This is because the state tax cuts in HB 577 and 578 would result in a federal tax *cut* of over $200 million in tax year 2000 for Alabama residents who itemize their federal income taxes.

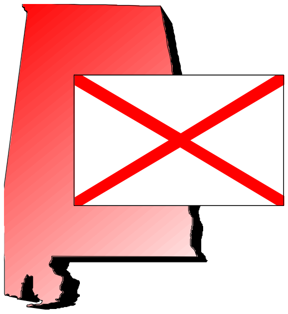
The following chart shows this interaction graphically. For the poorest eighty percent of Alabama taxpayers, on average, the two bills simply act to reduce state income tax liability, with little or no impact on federal taxes paid. For the wealthiest



twenty percent of the population, however, a net state income tax hike is partially offset by federal income tax cuts for itemizers. The "next 15 percent" of Alabama taxpayers receives, on average, about 22 percent of the state income tax hike in the form of federal tax cuts. For the "next 4 percent" of taxpayers, 28 percent of the state tax hike goes directly to federal tax cuts, and for the wealthiest 1 percent, a full 38percent of the state income tax hike initially falling on these taxpayers is paid not by Alabama residents but by the federal government.

The Alabama Tax System: Who Pays?

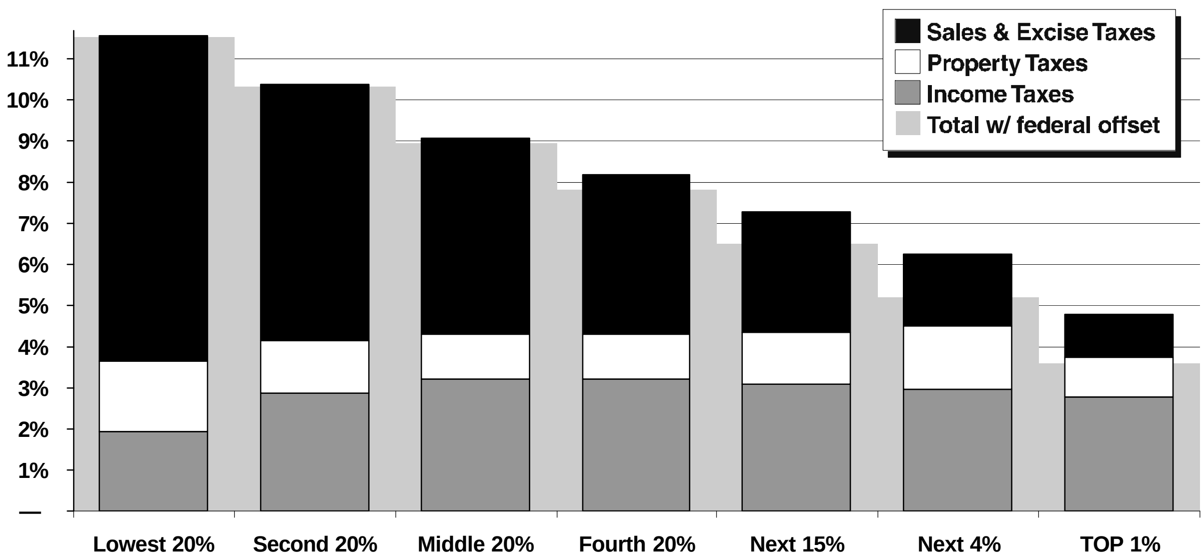
In 1996, the Institute on Taxation and Economic Policy released a report entitled



Alabama

State & Local Taxes in 1995

Shares of family income for non-elderly married couples



Income Group	Lowest 20%	Second 20%	Middle 20%	Fourth 20%	Top 20%		
					Next 15%	Next 4%	TOP 1%
Income Range	Less than $20,000	$20,000 – $33,000	$33,000 – $47,000	$47,000 – $64,000	$64,000 – $104,000	$104,000 – $243,000	$243,000 or more
Average Income in Group	$12,200	$26,500	$40,100	$54,800	$79,000	$140,000	$580,000
Sales & Excise Taxes	**7.9%**	**6.2%**	**4.8%**	**3.9%**	**2.9%**	**1.8%**	**1.0%**
General Sales—Individuals	4.1%	3.3%	2.6%	2.1%	1.6%	1.0%	0.6%
Other Sales & Excise—Ind.	2.3%	1.7%	1.2%	1.0%	0.7%	0.4%	0.2%
Sales & Excise on Business	1.5%	1.2%	0.9%	0.7%	0.6%	0.3%	0.2%
Property Taxes	**1.7%**	**1.3%**	**1.1%**	**1.1%**	**1.2%**	**1.5%**	**1.0%**
Property Taxes on Families	1.6%	1.2%	1.1%	1.0%	1.2%	1.4%	0.7%
Other Property Taxes	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.3%
Income Taxes	**1.9%**	**2.9%**	**3.2%**	**3.2%**	**3.1%**	**3.0%**	**2.8%**
Personal Income Tax	1.8%	2.8%	3.2%	3.2%	3.0%	2.9%	2.5%
Corporate Income Tax	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.3%
TOTAL TAXES	**11.6%**	**10.4%**	**9.1%**	**8.2%**	**7.3%**	**6.3%**	**4.8%**

Who Pays? A Distributional Analysis of the Tax Systems in All 50 States.[2] One of the findings of the study was that in 1995, Alabama had a regressive tax structure—that middle- and low-income Alabamians paid a higher share of income in Alabama state and local taxes than did the better-off. In fact, the study ranked Alabama as one of the ten most regressive tax systems in America: the poorest twenty percent of Alabamians paid 11.6% of their income in Alabama taxes, middle-income Alabamians paid 9.1%, while the wealthiest 1 percent of taxpayers paid only 4.8 percent of their income in state and local taxes. After the deductibility of federal income tax payments is taken into account, in fact, the state and local tax burden on the wealthiest 1 percent is just 3.6 percent.

One of the principal reasons for the comparative regressivity of Alabama's tax system, as cited in our analysis, was the lack of progressivity in Alabama's income tax.[3] In fact, the ten states found to be "most regressive" in the *Who Pays* study all shared one feature: the lack of a progressive income tax. Five of these ten states do not levy broad-based income taxes at all, and the remaining five (including Alabama) either tax income at a flat rate or include features in their income tax that turn a nominally progressive structure into an effectively flat one.

Features of Alabama's Income Tax

Alabama's income tax is nominally progressive in that it applies higher tax rates at higher levels of income, with marginal tax rates ranging from 2 percent to 5 percent. Yet the *effective* tax rates—income taxes as a percentage of income—are flat across most income groups, as the table on page 11 shows.

There are several unusual features of Alabama's personal income tax which contribute to the limited progressivity of the tax. In particular:

- Alabama's standard deduction, personal exemption and dependent exemption are comparatively low.
- Neither the standard deduction nor the personal exemption is currently indexed for inflation. The personal exemption has not been

Regional Comparison: Income Tax Thresholds in 2000

	Single-Parent Family of 3	Joint Filers, Family of 4
Alabama	**$4,600**	**$4,600**
Arkansas	$13,000	$15,600
Florida	No personal income tax	
Georgia	$12,100	$15,300
Mississippi	$14,400	$19,600
South Carolina	$17,700	$21,400
Tennessee	No personal income tax	

Source: Center on Budget and Policy Priorities

[2] Who Pays? A Distributional Analysis of the Tax Systems in All 50 States. Ettlinger, O'Hare, McIntyre, King, Fray and Miransky (Institute on Taxation and Economic Policy and Citizens for Tax Justice, 1996). The study is available from ITEP and can be found on the Internet at http://www.ctj.org/html/whopay.htm.

[3] Another reason for the regressivity of Alabama's tax system cited in the "Who Pays" analysis is that Alabama relies heavily on general sales taxes and other consumption taxes like those on gasoline and tobacco and high, regressive, property taxes. In fiscal 1997 (the last year for which cross-state data is available) Alabama relied on sales and excise taxes for more than half of its tax revenues, ranking the state 10th nationally.

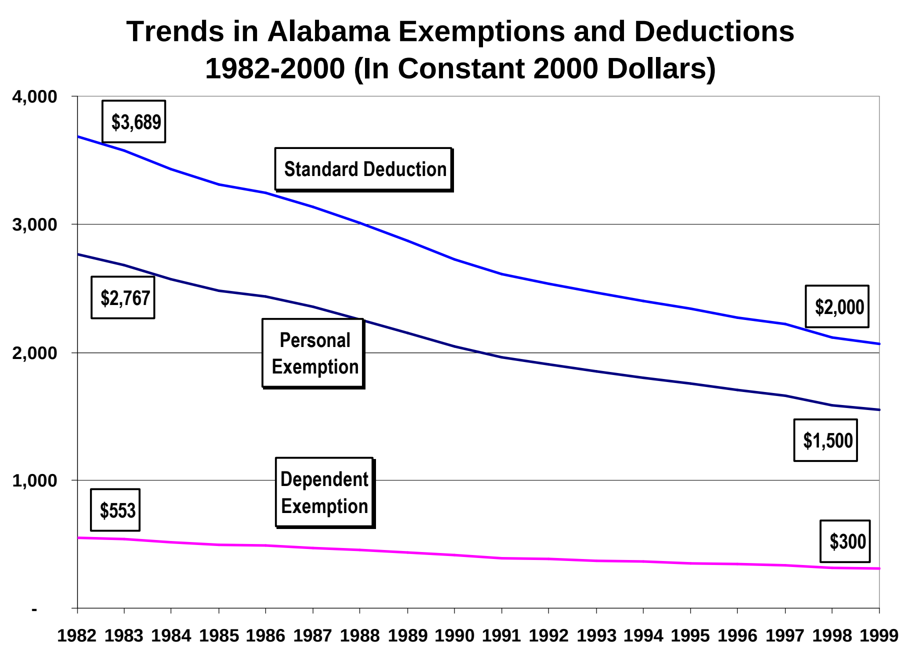
raised since the state income tax was adopted in 1934 and the standard deduction has not been raised since 1982.

- While the rate structure is nominally progressive, the top rate of 5 percent applies to all taxable income above $3,000 for single filers and $6,000 for married joint filers. We estimate that in 2000 almost three-quarters of all Alabama taxpayers paid income tax at the top marginal rate.
- A significant reason for the relative lack of progressivity in Alabama's income tax is the state's deduction for federal personal income tax payments. This deduction provides little tax relief to most Alabamians and reduces state revenues by over $550 million. Alabama is one of only three states nationwide to allow a full deduction for federal income tax payments.

Low Exemptions and Deductions

Most states use standard deductions and exemptions as a means of excluding from taxation a basic minimum amount of income. These provisions are particularly important for low-income taxpayers, for whom the amount of income excluded from tax can be a high percentage of their total income.

In Alabama, both the standard deduction and exemption are set at comparatively low levels. In addition, the standard deduction is calculated in a way that lessens its benefit for low-income taxpayers. Alabama's standard deduction is computed as a capped percentage of adjusted gross income rather than as a flat amount. For tax year 2000, the deduction is calculated as the lesser of twenty percent of Alabama Adjusted Gross Income or $2,000—$4,000 for joint filers. We estimate that more than 15 percent of Alabama taxpayers cannot claim the maximum standard deduction because of the adjusted gross income calculation.



As a result of the low standard deduction, the way it's calculated and low personal and dependent exemptions, more of the income of poor families is subject to income taxation than in other states. A recent study by the Center on Budget and Policy Priorities found that the “tax threshold” in 2000 for a two-parent family of four—the amount of income that is shielded from taxation through standard deductions, personal exemptions and low-income credits—was lower in Alabama than in every other state.[4]

Not only are the standard deduction and exemption levels low in Alabama, but they have declined in value over time. The chart above shows the impact of inflation on the real value of Alabama’s personal exemption and standard deduction since 1982. In 1982 the current $2,000 maximum standard deduction for single-filers was worth $3,689 in today’s dollars. This means that the current standard deduction is worth only about 55 percent of the real value of the deduction in 1982. Because the exemptions have not been adjusted, inflation has inflicted a “hidden” tax hike that policymakers would never seriously consider— a 45 percent cut in the standard deduction available to Alabama taxpayers. This constitutes a substantial—and regressive—income tax hike.

Earned Income Tax Credit

An increasingly popular means of achieving tax relief for the working poor is an Earned Income Tax Credit (EITC). Calculated as a percentage of earned income, the federal EITC is designed to provide targeted tax relief to low-income working taxpayers. In tax year 2000, fifteen states allowed an EITC modeled on the federal credit. Most of these state credits are, like the federal credit, refundable. This means that low-income taxpayers are paid any EITC in excess of their pre-credit tax liability. Thus, the EITC allows low-income taxpayers with little or no income tax liability to claim the full EITC to mitigate the effect of regressive sales and excise taxes.

Because the benefits of the EITC phase out above a specified income level, the credit is targeted to the working families who need it most, and the cost of the credit is kept to a minimum. HB 577 would enact a refundable 10 percent EITC.

State Earned Income Tax Credits in 2000

	Credit	Refundable?
Colorado	10%	Yes
D.C.	10%	Yes
Illinois	5%	No
Iowa	6.50%	No
Kansas	10%	Yes
Maine	5%	No
Maryland	50%	No
Massachusetts	10%	Yes
Minnesota	15 to 46%	Yes
New Jersey	10%	Yes
New York	22.5%	Yes
Oregon	5%	No
Rhode Island	26%	No
Vermont	32%	Yes
Wisconsin	4-43%	Yes

Notes: Maryland also allows a refundable 10% credit. The Massachusetts credit will increase to 15% in 2001. The New Jersey credit will increase to 20% in 2003. The New York credit will increase to 30% in 2003.

[4] *State Income Tax Burdens on Low-Income Families in 2000: Assessing the Burden and Opportunities for Relief.* Nicholas Johnson, Christina Smith FitzPatrick, Elizabeth McNichol (2001)

Indexing the Tax Structure as a Means of Low-Income Tax Relief

Many features of personal income taxes are defined by fixed dollar amounts. For instance, a single person pays an income tax rate of 2 percent on their first $500 of taxable income. If these fixed amounts aren't adjusted periodically, taxes will increase regularly simply because of the effects of inflation—$500 in one year is worth less and less in following years. This phenomenon is known as "bracket creep." The same process tends to reduce the real value of other important features of the tax system, such as personal exemptions, standard deductions, and credits, over time as well.

In states that do not take account of the "bracket creep" problem, the existing tax structure is likely to be significantly less progressive than it was when the exemptions, deductions and rate brackets were first set at their current value. Alabama is one of the more extreme examples of this effect: the state's personal exemption has not been raised since the state income tax was adopted in 1933, and the standard deduction has not been raised since 1982. This has resulted in a significant decline in the real value of the exemption and deduction over time. The way the federal personal income tax code deals with this problem is by "indexing" these features of the tax code for inflation. This means that every year, the personal exemption, standard deduction and rate brackets are increased by the amount of inflation. Many states have followed the federal lead by indexing various parts of their tax structure for inflation. As the table at right shows, 19 of the 42 states (including D.C.) with broad-based income taxes have passed legislation to index exemptions, deductions, or tax brackets for inflation--and 7 states currently index all three of these factors. Indexation helps avoid "hidden tax hikes" on unsuspecting personal income taxpayers—and ensures that growth in income tax burdens will only take place when lawmakers explicitly decide that they should.

States Indexing Their Tax Structure in 2000

State	Standard Deduction	Personal Exemption/Credit	Rate Brackets
Arkansas	N	N	Y
California	Y	Y	Y
Colorado	Y	Y	N*
Idaho	Y	Y	N
Iowa	Y	N	Y
Maine	Y	Y	Y
Michigan	N**	Y	N*
Minnesota	Y	Y	Y
Missouri	Y	N	N
Montana	Y	Y	Y
Nebraska	Y	Y	N
New Mexico	Y	Y	N
North Dakota	Y	Y	N
Ohio	N**	Y	N
Oregon	N	Y	Y
Rhode Island	Y	Y	Y
South Carolina	Y	Y	Y
Utah	Y	Y	N
Vermont	Y	Y	Y
Wisconsin	Y	N	Y
States Indexing	16	16	11

Addendum:

States (including DC) with Broad-Based Income Taxes: 42

* Levies a flat-rate income tax; indexing not possible

**Does not allow a standard deduction

The approach to indexation by House Bill 577 is very simple in that it doesn't require state policymakers to calculate the effects of inflation each year. Under HB 577, the value of the personal exemption and the standard deduction would be equal to the exemptions and deductions claimed on federal income tax forms.

The Deduction for Federal Personal Income Taxes Paid

One of the most costly exclusions from Alabama taxable income is the state deduction for federal personal income taxes paid. All Alabama income tax filers are allowed to deduct from taxable income the full amount of federal income taxes paid during a given tax year. The table at right shows the distributional effects of the deduction as it is currently structured.

- The very wealthiest one percent of Alabama taxpayers receive 34.7 percent of the benefits from this tax break, for an average 2000 tax break of over $9,370.
- The very poorest Alabamians—the twenty percent of taxpayers with income less than $12,000 in 2000—receive an average tax break of $3 from the deduction for federal income taxes.
- The poorest eighty percent of Alabama taxpayers receive less than 21 percent of the tax benefit from this exclusion in 1999, with the remaining 79 percent accruing to the wealthiest twenty percent of Alabamians.

The skewed distribution of the tax break for federal income tax payments is due to the fact that better-off people pay more in federal personal income taxes than middle- and low-income taxpayers.

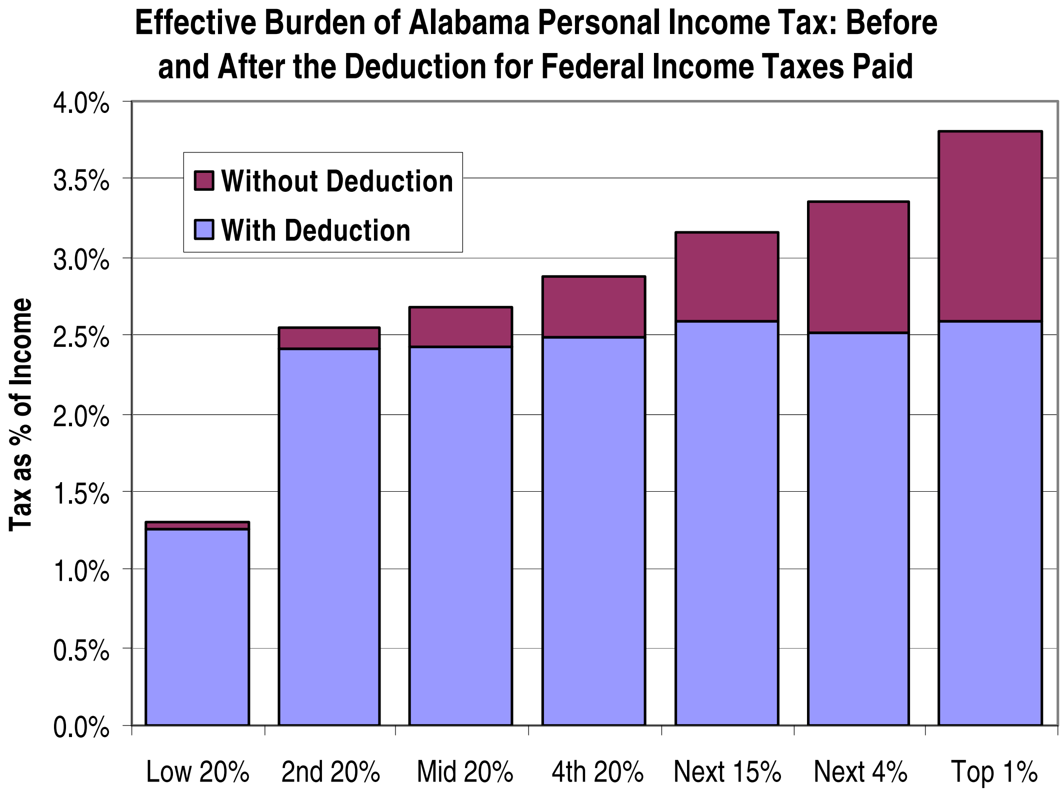
The impact of this deduction on the progressivity of the Alabama income tax is striking. In the absence of the deduction for federal income taxes, the Alabama income tax would be modestly progressive across the board. The effect of allowing this deduction is to make the state income tax structure essentially flat across most of the income distribution.

Effect of Alabama's Deduction for Federal Income Taxes Paid

Alabama Residents by Income Group, 2000

Income Group	Tax Benefit as % of Income	Average Tax Benefit	Percent of Total Tax Benefit
Lowest 20%	0.0%	$3	0.2%
Second 20%	0.1%	$25	1.8%
Middle 20%	0.3%	$73	5.3%
Fourth 20%	0.4%	$179	13.1%
Next 15%	0.6%	$456	24.9%
Next 4%	0.8%	$1,345	19.9%
Top 1%	1.2%	$9,370	34.7%
ADDENDUM:			
Lowest 80%	0.3%	$70	20.5%

Source: ITEP Microsimulation Tax Model, February 2001



Conclusion

Alabama has one of the least progressive income taxes in the nation. And at a time when many states have moved to ease the income tax burden on their poorest residents, Alabama has not. The tax reforms described above, as embodied in HB 577 and 578, would take a significant step towards reducing the income tax burden on low-income Alabamians, while raising close to $300 million for spending initiatives if enacted in tax year 2000. The plan would take advantage of the interaction between state and federal tax systems to export a substantial part of the increased income tax burden to the federal government in the form of reduced federal income taxes for itemizing Alabama taxpayers. If House Bill 577 and 578 were in law in tax year 2000, Alabama citizens would pay about $200 million less in federal personal income taxes. That is $200 million that under current law would go to Washington, D.C., which, under HB 577 and 578, would instead be retained in the state.

ITEP METHODOLOGY

The Institute on Taxation & Economic Policy has engaged in research on tax issues since 1980, with a focus on the distributional consequences of both current law and proposed changes. ITEP's research has often been used by other private groups in their work, and ITEP is frequently consulted by government estimators in performing their official analyses. Over the past several years, ITEP has built a microsimulation model of the tax systems of the U.S. government and of all 50 states and the District of Columbia.

What the ITEP Model Does

The ITEP model is a tool for calculating revenue yield and incidence, by income group, of federal, state and local taxes. It calculates revenue yield for current tax law and proposed amendments to current law. Separate incidence analyses can be done for categories of taxpayers specified by marital status, the presence of children and age.

In computing its estimates, the ITEP model relies on one of the largest databases of tax returns and supplementary data in existence, encompassing close to three quarters of a million records (including 15,435 records for Alabama). To forecast revenues and incidence, the model relies on government or other widely respected economic projections.

The ITEP model's federal tax calculations are very similar to those produced by the congressional Joint Committee on Taxation, the U.S. Treasury Department and the Congressional Budget Office (although each of these four models differs in varying degrees as to how the results are presented). The ITEP model, however, adds state-by-state estimating capabilities not found in those government models.

Below is an outline of each area of the ITEP model and what its capabilities are:

The Personal Income Tax Model analyzes the revenue and incidence of current federal and state personal income taxes and amendment options including changes in:

- rates—including special rates on capital gains,
- inclusion or exclusion of various types of income,
- inclusion or exclusion of all federal and state adjustments,
- exemption amounts and a broad variety of exemption types and, if relevant, phase-out methods,
- standard deduction amounts and a broad variety of standard deduction types and phase-outs,
- itemized deductions and deduction phase-outs, and
- credits, such as earned-income and child-care credits.

The Consumption Tax Model analyzes the revenue yield and incidence of current sales and excise taxes. It also has the capacity to analyze the revenue and incidence implications of a broad range of base and rate changes in general sales taxes, special sales taxes, gasoline excise taxes and tobacco excise taxes. There are more than 250 base items available to amend in the model, reflecting, for example, sales tax base differences among states and most possible changes that might occur.

The Property Tax Model analyzes revenue yield and incidence of current state and local property taxes. It can also analyze the revenue and incidence impacts of statewide policy changes in property tax—including the effect of circuit breakers, homestead exemptions, and rate and assessment caps.

The Corporate Income Tax Model analyzes revenue yield and incidence of current corporate income tax law, possible rate changes and certain base changes.

Local taxes: The model can analyze the statewide revenue and incidence of aggregate local taxes (not, however, broken down by individual localities).

Addendum: Data Sources

The ITEP model is a "microsimulation model." That is, it works on a very large stratified sample of tax returns and other data, aged to the year being analyzed. This is the same kind of tax model used by the U.S. Treasury Department, the congressional Joint Committee on Taxation and the Congressional Budget Office. The ITEP model uses the following micro-data sets and aggregate data:

Micro-Data Sets:

IRS 1988 Individual Public Use Tax File, Level III Sample; IRS 1990 Individual Public Use Tax File; Current Population Survey: 1988-93; Consumer Expenditure Survey, 1988-90 and 1992-93; U.S. Census, 1990

Partial List of Aggregated Data Sources:

Miscellaneous IRS data; Congressional Budget Office and Joint Committee on Taxation forecasts; other economic data (Commerce Department, WEFA, etc.); state tax department data;

data on overall levels of consumption for specific goods (Commerce Department, Census of Services, etc.); state specific consumption and consumption tax data (Census data, Government Finances, etc.); state specific property tax data (Govt. Finances, etc.); American Housing Survey 1990; 1990 Census of Population Housing; etc.

A more detailed description of the ITEP Microsimulation Tax Model can be found on the ITEP internet site at www.itepnet.org.