

Personal Income Tax Policy in West Virginia

Christiadi, PhD, Research Associate
Eric Bowen, PhD, Research Assistant Professor
John Deskins, PhD, Director
Brian Lego, Research Assistant Professor

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bber.wvu.edu

PO Box 6527
Morgantown, WV 26506
(304) 293-7831
bebureau@mail.wvu.edu

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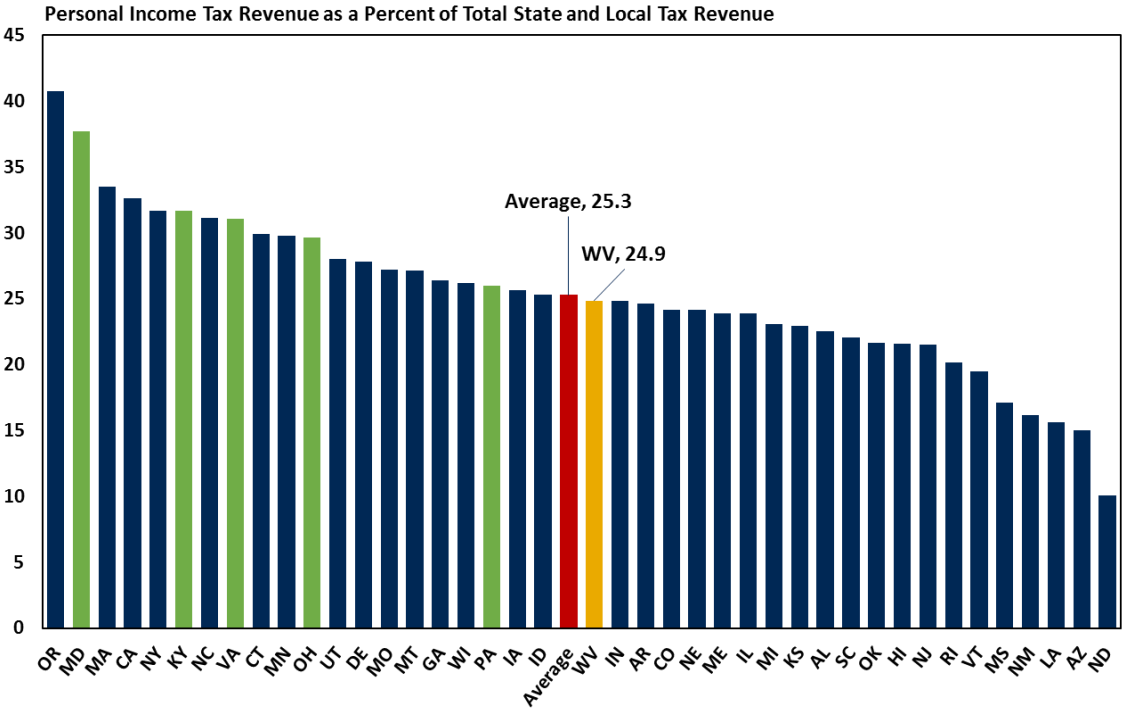
1 Overview of the Personal Income Tax

In this report we provide a broad examination of the Personal Income Tax (PIT) in West Virginia. Our key contribution is that we consider several ways in which the state’s PIT structure might be altered to make the system simpler and more efficient. Ultimately we propose three alternative PIT structures that are revenue neutral compared to the current system.

1.1 Reliance on the PIT Across US States

We begin with a consideration of how much US states rely on personal income taxation to meet their revenue needs. In Figure 1 we report PIT revenue as a share of total state and local government revenue for the 41 states that imposed a broad-based PIT for 2013. As illustrated, West Virginia is similar to the 41-state average in terms of its reliance on the PIT to fund state and local government. However, West Virginia falls below all of its five adjacent states in terms of reliance on the PIT.

Figure 1: PIT Revenue as a Share of Total State and Local Tax Revenue, 2013



Source: State and Local Government Finance, US Census Bureau
 Note: Based on the 41 states that impose a broad-based personal income tax



1.2 West Virginia PIT Overview

West Virginia has a progressive PIT structure, meaning that the average PIT rate paid rises with income. The basic structure of the PIT in West Virginia is reported in Table 1. The marginal tax rate is applied only to the income falling between the amounts delineating the bracket. For instance, a married couple filing jointly with a taxable income of \$15,000 would owe 3 percent on the first \$10,000 of income and 4 percent on the next \$5,000, for a tax liability of \$500.

Table 1: PIT Rate Schedule, West Virginia, 1988 to Present

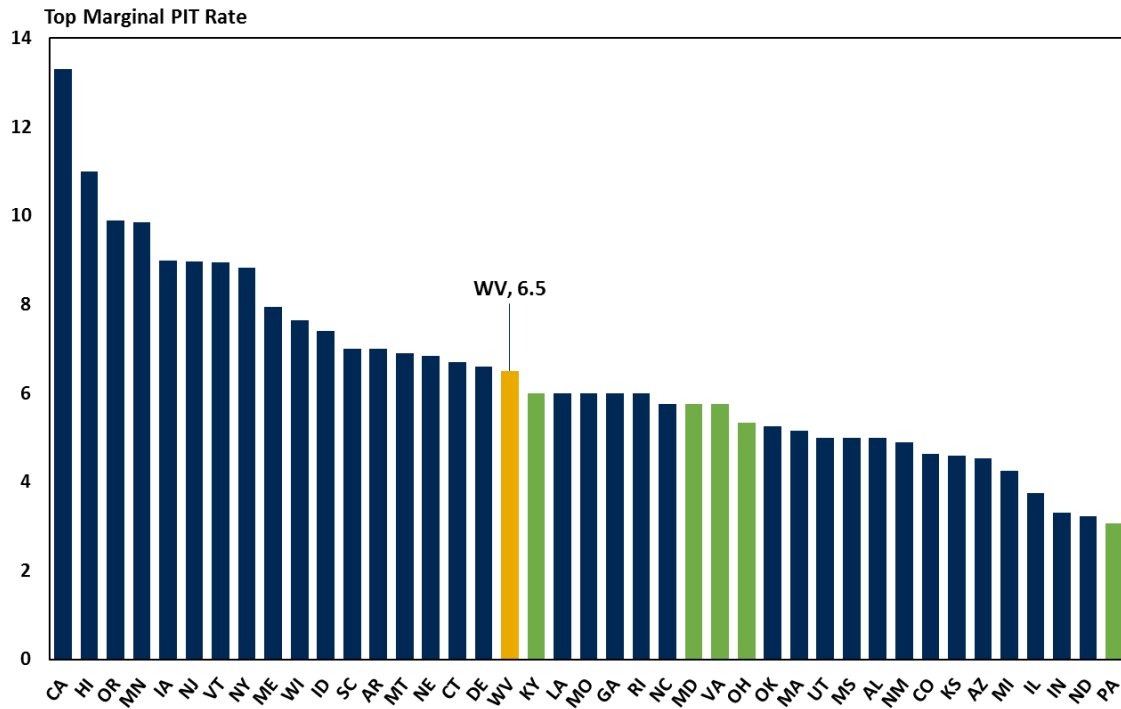
All Taxpayers EXCEPT Married Filing Separately		Married Filing Separately	
Taxable Income	Marginal Tax Rate	Taxable Income	Marginal Tax Rate
0 – 10,000	3.0%	0 – 5,000	3.0%
10,001 – 25,000	4.0%	5,001 – 12,500	4.0%
25,001 – 40,000	4.5%	12,501 – 20,000	4.5%
40,000 – 60,000	6.0%	20,001 – 30,000	6.0%
> 60,000	6.5%	> 30,000	6.5%



1.2.1 Top PIT Rate

Although many states impose graduated PIT rate structures, the top rate is often a focal point since that rate applies on the margin to many high-income households and small businesses that may exert disproportionate effects on job creation and overall economic prosperity. In Figure 2 we report top marginal PIT rates across the 41 US states that impose a broad-based PIT. As illustrated, West Virginia's top PIT rate of 6.5 percent falls close to the middle of PIT states: 17 states impose a top rate that is above West Virginia while in 23 states the top rate falls below that of West Virginia.

Figure 2: Top Marginal PIT Rate, Married Couple Filing Jointly

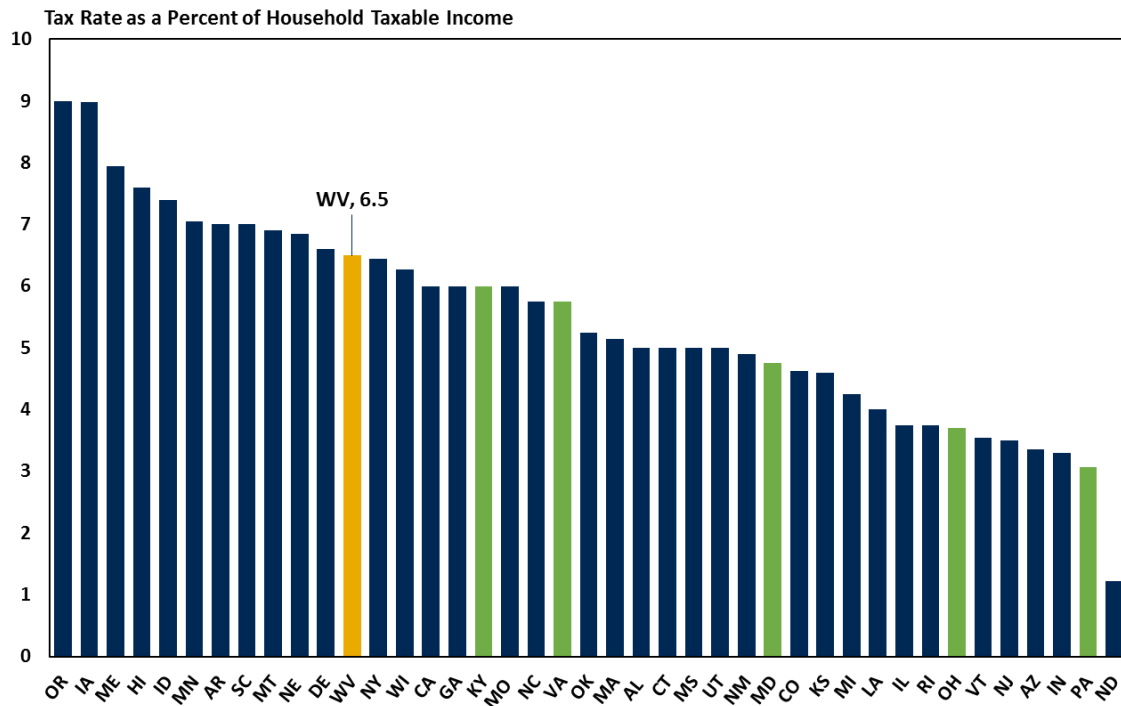


Source: Tax Foundation



While the top PIT rate is important, we should also consider marginal PITs rate more broadly. In Figure 3 we report the marginal PIT rate faced by a median income married couple (filing jointly) with two dependents for 2015. In this context we observe that West Virginia’s PIT rate is somewhat higher than the scenario presented in the previous figure, being exceeded by only 11 other states. Overall this pattern implies that West Virginia’s PIT structure might be relatively less progressive than other states.

Figure 3: Marginal PIT Rate, Median Income, Married Couple Filing Jointly, Two Dependents



Source: Data on tax rates come from the Tax Foundation; Data on median income come from the 2014 American Community Survey, US Census Bureau.

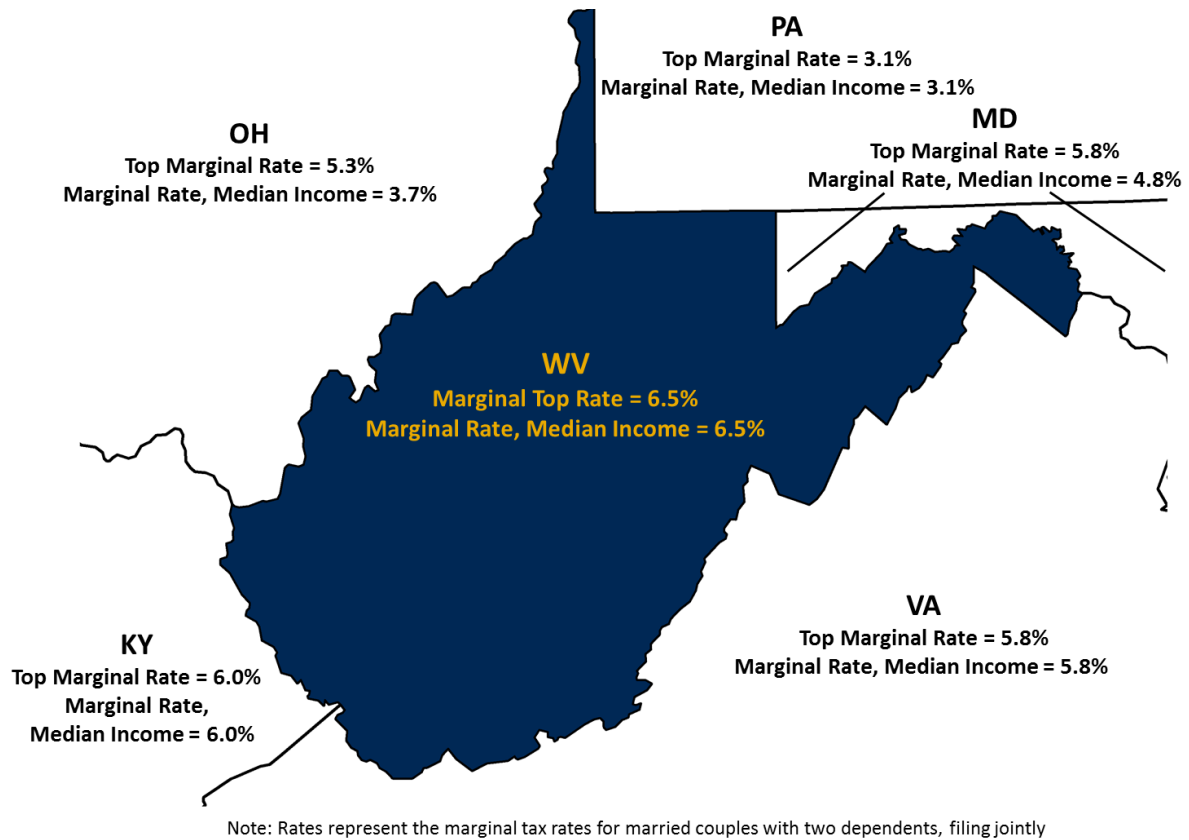
Note: Taxable income is estimated by subtracting the 2014 US Median Income by the state’s standard deduction and personal exemption.



1.2.2 PIT in Neighboring States

In Figure 4 we consider West Virginia's geographic neighbors. Here we report the top marginal PIT rate as well as the marginal rate faced by a median income married couple (filing jointly) with two dependents. Here we see that West Virginia is the highest among its neighboring states for both PIT rate measures.

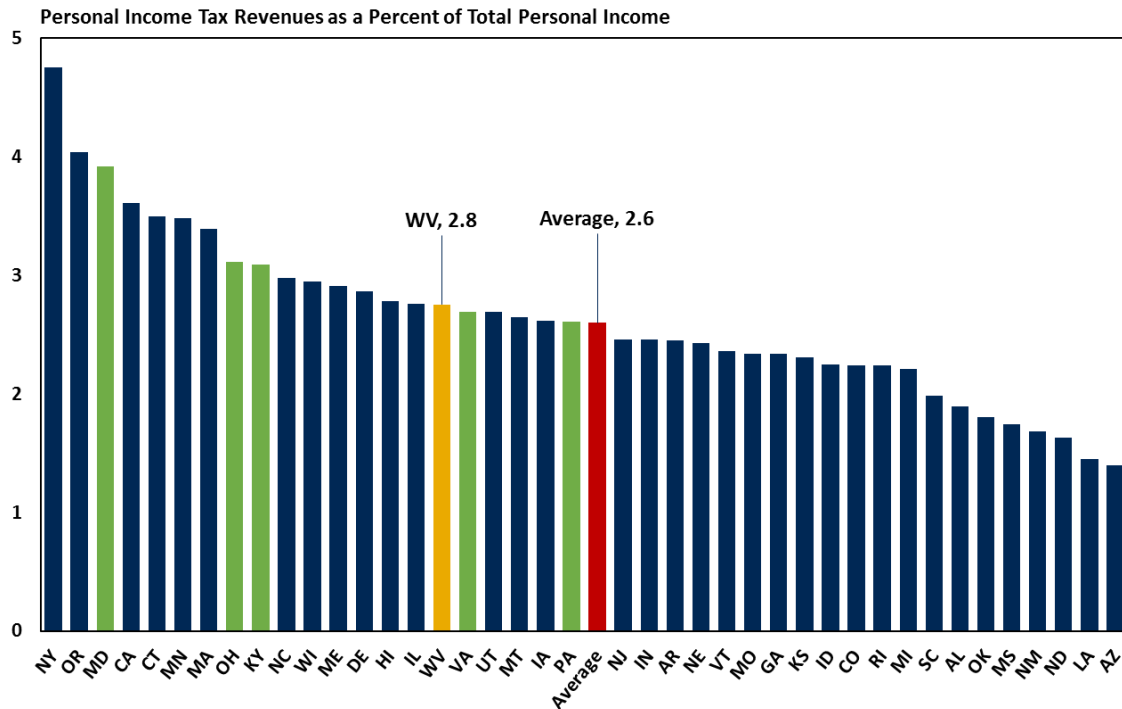
Figure 4: PIT Rates, West Virginia and Neighboring States



1.2.3 Effective PIT Rates

Given the fact that the myriad PIT rules in US states regarding exemptions, deductions, and credits often make cross-state comparisons difficult, in this section we consider an effective rate measure. In Figure 5 we report overall PIT revenue as a share of total state personal income. Here we observe that 15 states levy a PIT with a higher effective rate than West Virginia, while 25 states fall below West Virginia on this metric. The effective PIT rate in West Virginia is 2.8 percent, which is slightly higher than the 41-state average effective PIT rate of 2.6 percent.

Figure 5: PIT Revenue as a Share of Total Personal Income, 2013



Sources: Tax revenue data come from the State and Local Government Finance, US Census Bureau; Total personal income data come from the Bureau of Economic Analysis.

Note: Based on the 41 states that impose a broad-based personal income tax



2 Personal Income Tax Preferences for Low-Income Families

While the previous section examines the broad picture of West Virginia's personal income tax, in this section we consider two tax preferences for low-income families: the Low Income Earned Income Exclusion and the Family Tax Credit (FTC). The Low Income Earned Income Exclusion exempts all earned income from taxation for individuals whose AGI is below \$10,000 (\$5,000 for married taxpayers filing separately). The FTC provides tax credits of between 10 percent and 100 percent of tax liability to low income households, dependent upon modified federal adjusted gross income (AGI) and household size. For example, this credit exempts all income from taxation for single individuals with no dependents whose modified federal AGI is no more than \$11,490.¹ Similarly, households with four family members (married filing jointly) receive a 100 percent tax credit if their modified federal AGI does not exceed \$23,550. The tax credit declines as AGI rises, and stops when AGI exceeds \$26,950. These threshold amount are adjusted for inflation annually.

The vast majority of households eligible for the Low Income Earned Income Exclusion are also eligible for the FTC. The exception are taxpayers who are counted as dependents on another tax return. The two tax policy parameters are both aimed at protecting low-income families from taxation, but utilize different income definitions for eligibility. The Low Income Earned Income Exclusion counts only earned income taxable by the federal government. The FTC includes certain income taxable by West Virginia, such as interest income on state and local bonds.

Because these two low-income tax policies cover essentially the same population, we recommend that the Low Income Earned Income Exclusion and the Family Tax Credit be combined in order to simplify the tax code and make the system more transparent. However, we do not recommend simply eliminating the Low Income Earned Income Exclusion, as this would raise tax rates for the approximately 4 percent of taxpayers who were able to claim the exclusion but were also claimed as dependents on another taxpayer's return. Instead of eliminating the exclusion, we recommend allowing all taxpayers to claim the FTC, regardless of the number of exemptions they claim. In tax years 2011-2013, this change would have increased tax rates for less than 0.2 percent of taxpayers (the 0.2 percent would be affected primarily because they had sizable capital income).

2.1 Implications of Family Tax Credit for Marginal PIT Rate

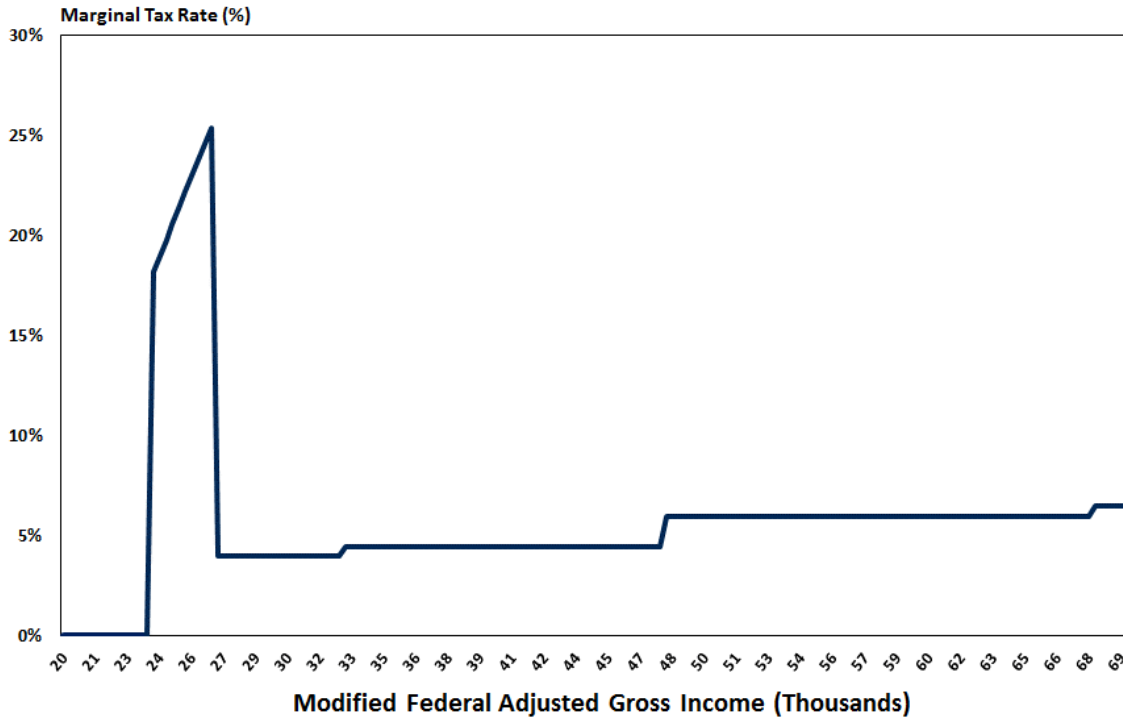
It is important to understand the way in which the FTC affects marginal tax rates. Recall that for a married couple filing jointly with two dependents, the FTC exempts 100 percent of income from taxation for a modified AGI up to around \$23,550. However, the credit is reduced, or "phased out," as income rises beyond that point, such that the credit no longer applies at all for an AGI of around \$26,250. Thus a representative household with an income of \$26,250 would face a PIT liability of about \$630, compared with zero tax liability for households earning \$3,000 less. This implies that the effective marginal PIT rate faced by houses with an AGI in this phase-out range is very high.

¹ The Family Tax Credit brackets adjust each year to account for inflation. All calculations in this report are based on the Family Tax Credit brackets in effect for the 2013 tax year.



In Figure 6 we report the actual marginal tax rate faced by a married couple with two dependents across various income levels. As explained above, notice how the marginal tax rate faced by a West Virginia representative household (married couple filing jointly, two dependents) changes as income rises. As illustrated, the marginal tax rate spikes sharply, rising to more than 25 percent, as the FTC is phased out. (After the complete elimination of the FTC at an AGI of around \$27,000, the marginal tax rate faced follows the statutory schedule, of course.)

Figure 6: Marginal PIT Rate, West Virginia, Married Couple Filing Jointly, Two Dependents



Note: Calculation is based on the Family Tax Credit for the 2014 tax year. Taxable income is calculated by subtracting the personal exemption from modified federal adjusted gross income.

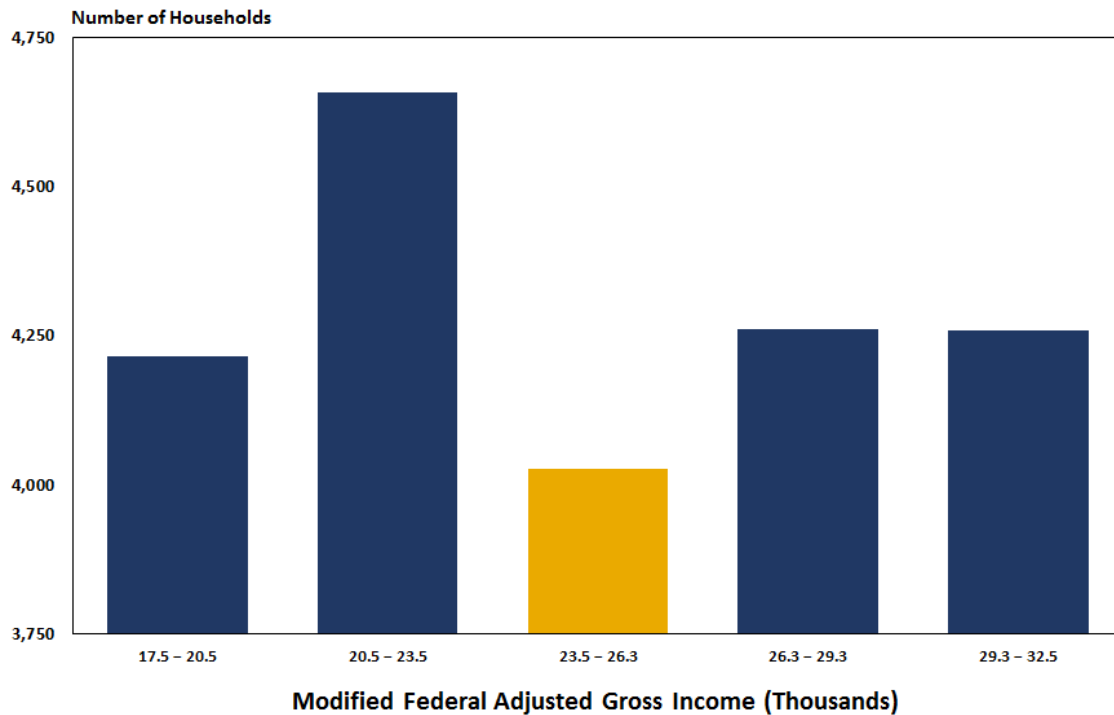
2.1.1 Distortionary Effects of Family Tax Credit

It is reasonable to expect that the high marginal PIT rate created by the phase out of the FTC might incentivize some taxpayers who earn an income around the phase-out range to lessen their hours worked if they view the high marginal rate as a penalty on work. As such, In Figure 7 we report the number of tax returns filed with AGI levels that fall into various income ranges (ranges of \$3,000) that are relevant to the FTC (for married couples, filing jointly, with two dependents) for the tax years 2011, 2012, and 2013.



Absent any behavioral distortion created by the FTC, one would generally expect the number of households that fall into each category to be roughly even. However, as illustrated, there is a relatively small number of households who fall into the \$23.5-\$26.6 thousand income range where the FTC phase out occurs (highlighted in gold), with a correspondingly large number in the next lowest income bracket. While this is not a rigorous examination, it does provide some evidence that the FTC discourages work on the margin for households in the relevant income range.

Figure 7: Number of Tax Returns by Income Group, Married Filing Jointly, Two Dependents



2.2 Tax Credits Versus Personal Exemption Compared

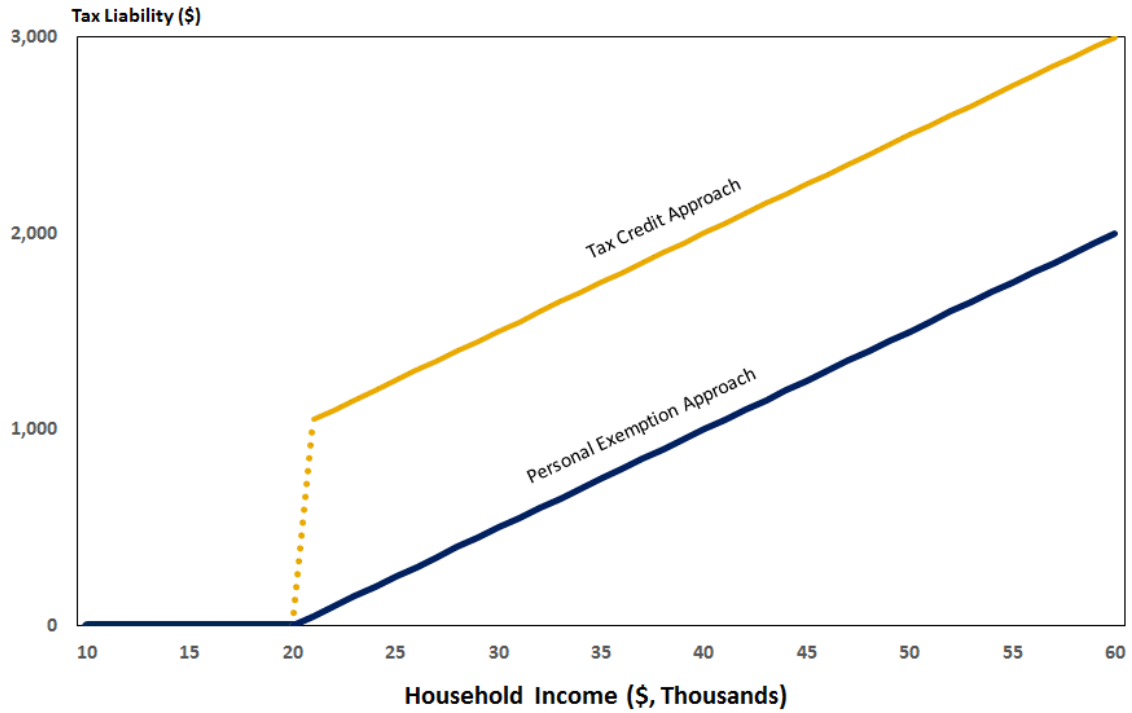
To further illustrate the effects of the FTC in a more stylized way, consider the following simple scenario: Suppose policymakers wish to exempt households with an income below \$20,000 for income taxation. They could offer a credit that simply exempts 100 percent of income for individuals with an AGI that falls below that threshold from taxation – an approach similar to West Virginia’s FTC – or they could allow for a personal exemption of \$5,000 per person. The two approaches are illustrated in Figure 8.

As illustrated, under the tax credit approach (gold line) the marginal tax rate spikes when the taxpayer reaches the \$20,000 threshold as the taxpayer is taxed on his or her entire income once that threshold amount is reached. In the personal exemption approach (blue line), taxpayers with incomes below \$20,000 do not pay taxes at all, and any income above that threshold is taxed at the marginal tax rate. This results in a smoother increase in total taxes paid.



There are two key difference between these approaches: First, the tax credit approach collects taxes on the first dollars of income for individuals who have an AGI that is above the threshold amount, resulting in higher overall tax revenue, all else equal. On the other hand, the tax credit approach generates this spike in marginal tax rates at or around that threshold amount, potentially resulting in strong disincentives to work for individual who fall close to the threshold amount. Ultimately the decision on whether to choose one approach over the other should depend in part on the empirical evidence concerning how much of a labor supply distortion occurs.

Figure 8: Effect of Personal Exemption Versus Tax Credit



Note: Figure assumes a flat tax structure with a 5 percent rate.



3 Tax Reform Scenarios

In this section we consider three alternative PIT structures that were designed to be approximately revenue-neutral compared to the current system. As reported in Table 2, the first alternate tax schedule, labeled “Flat Rate,” would apply a uniform 5.1 percent tax rate to all taxable income and would maintain the current \$2,000 personal exemption. The second alternate schedule would reduce the number of tax brackets to two from the current five and increase the personal exemption to \$2,500 per household member. The third alternate schedule provides a more progressive option that would increase tax rates on some high income individuals. This schedule also includes an increase in the personal exemption. All scenarios would leave the current Family Tax Credit in place.

As reported in the lower panel in Table 2, all three reform scenarios would lead to slight increases in revenue assuming no behavioral effect caused by changes in tax rates, ranging from a revenue increase of 0.2 percent to an increase of 1.1 percent.

Table 2: Alternative Tax Rate Schedules

Current System		Structure 1: Flat Rate Alternative	Structure 2: Moderately Progressive Alternative		Structure 3: More Progressive Alternative	
Taxable Income	Rate		Taxable Income	Rate	Taxable Income	Rate
0-\$10,000	3.0%	Single rate of 5.1% applied to all taxable income.	0 - \$30,000	3.8%	0-\$30,000	4.0%
\$10,001 - \$25,000	4.0%		>\$30,000	6.0%	\$30,001 - \$60,000	5.0%
\$25,001 - \$40,000	4.5%				\$60,001 - \$80,000	6.0%
\$40,000 - \$60,000	6.0%				\$80,001 - \$100,000	6.5%
>\$60,000	6.5%				>\$100,000	7.0%
Personal Exemption						
\$2,000		\$2,000	\$2,000		\$2,500	
Actual/Expected Revenue (Millions) (Percent Deviation from Current)						
\$1,619		\$1,637 (+ 1.1%)	\$1,626 (+ 0.4%)		\$1,624 (+0.3%)	

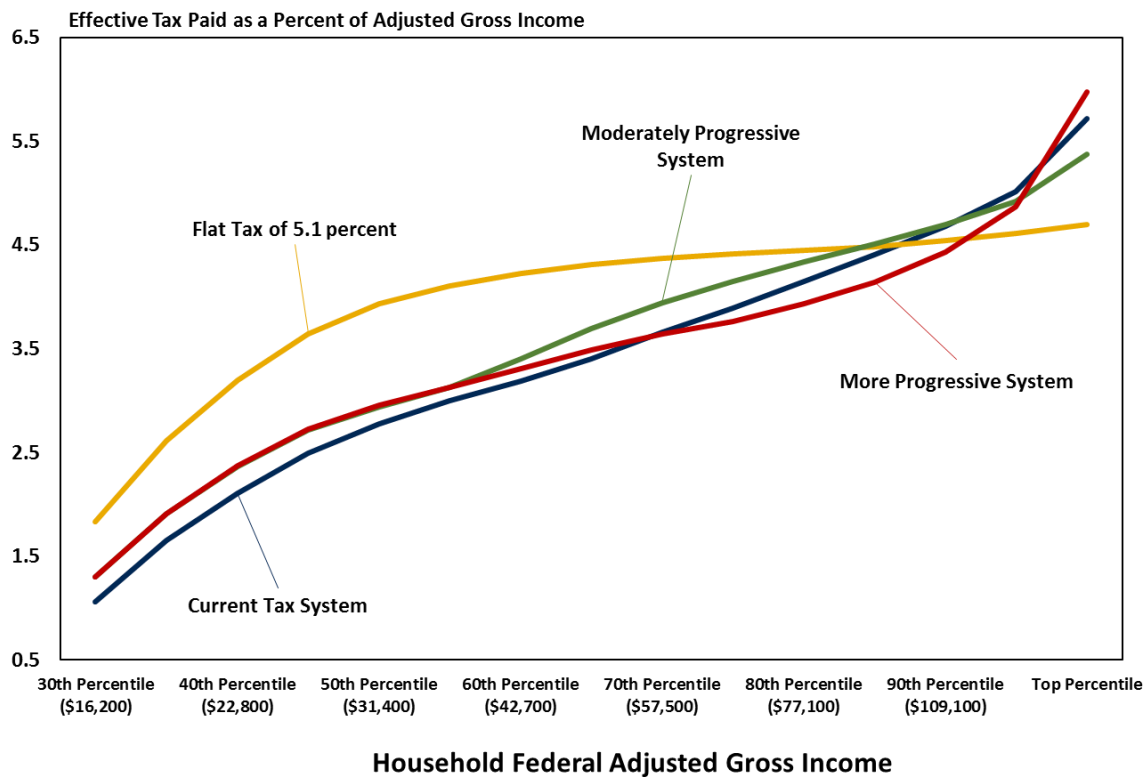
Note: Revenue calculations based on average over 2011, 2012, and 2013 tax years.



3.1 Distributional Impact

In Figures 9 and 10 we consider the distributional impacts of the three alternative tax structures. In Figure 9 we report the average tax rate faced by all households and various income levels. As illustrated, as would be expected, under the flat tax scenario the average tax rate is higher for lower-income households and lower for higher-income households compared with the current system. The moderately progressive scenario would produce a higher average tax rate for lower- and middle-income taxpayers, while reducing the average rate for higher-income earners. Lastly, the more progressive system would be similar to the moderately progressive system for most taxpayers, while raising rates for those in the top tax bracket.

Figure 9: Average Tax Rate under Various Scenarios



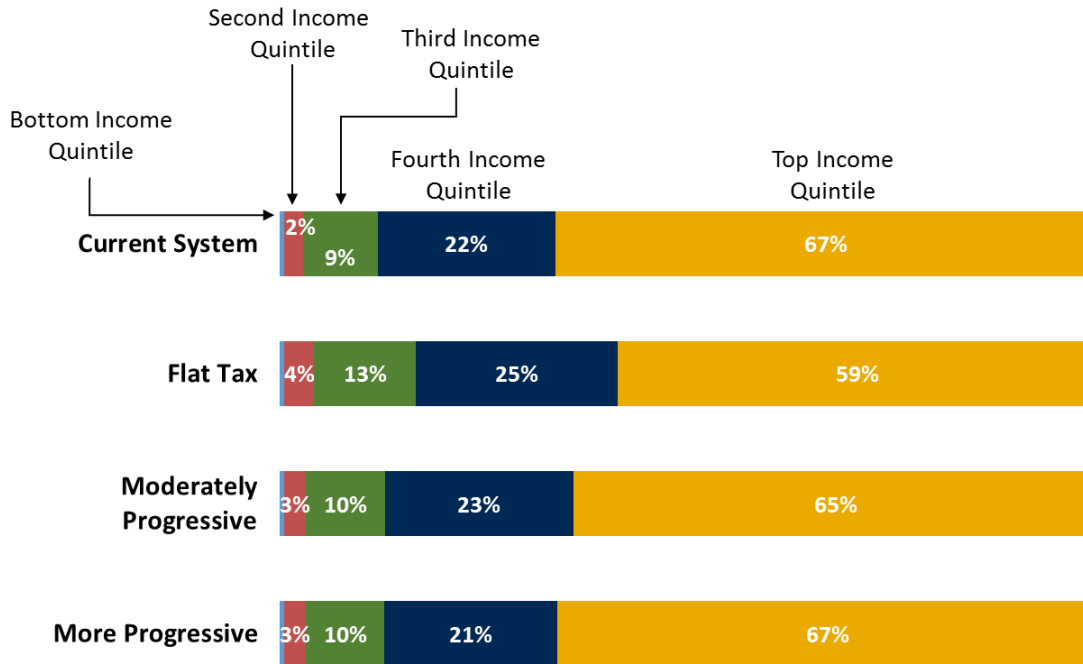
Note: Tax rates below the 30th percentile are less than 1 percent under all scenarios

In Figure 10 we consider distributional impacts in a different way. Here we report the share of total taxes paid by various income groups under each scenario. As illustrated, in all scenarios, earners in the top 20 percent income bracket (those with household incomes above \$77,100) pay approximately 60 percent or more of the taxes paid to the state government. The fourth income bracket – those with incomes between \$42,700 and \$77,100 – pay between 21 and 25 percent of the total taxes. The third income bracket (\$22,800-\$42,700) and the second bracket (\$10,500-\$22,800) pay about 10 percent and 3 percent respectively. The bottom quintile pays no personal income taxes under any of the scenarios considered.



Though top income taxpayers pay by far the largest share of the taxes in all scenarios, they also earn the largest share of income. Households in the top 20 percent earn approximately 55 percent of total income, compared with about 24 percent for the fourth income bracket and about 13 percent for the third bracket. The share of income earned by the second income bracket is approximately 7 percent, and taxpayers in the bottom bracket earn about 1 percent of total income.

Figure 10: Tax Incidence Under Various Scenarios



4 Indexing PIT Brackets to Inflation

In this section we consider the revenue implications of indexing West Virginia's PIT bracket thresholds to inflation over time. Bracket thresholds under the US federal PIT are adjusted for inflation every year, and the same is true for several of the US states as well. However, West Virginia's brackets were set in 1988 and have not changed since that time. Because taxpayers' incomes have risen during this period, the lack of inflation-indexing has had the effect of moving taxpayers into higher income brackets over time. This "bracket creep" has also increased state revenue.

If West Virginia were to index the bracket thresholds to inflation, it would lower the potential tax revenue to the state, as taxpayers would move into higher tax brackets more slowly. As a simple illustration, we consider the current PIT structure in West Virginia and we project what taxable income will be for 2023 for each taxpayer based on their 2013 tax return, assuming one percent annual real income growth for all taxpayers and two percent annual inflation. With inflation adjusting, West Virginia's total tax liability would be approximately \$2.3 billion, compared with \$2.4 billion without inflation-adjusting, a reduction of approximately \$80 million, or 3.5 percent.



5 Credits and Modifications Affecting Senior Citizens

West Virginia has a variety of tax deductions and credits aimed at reducing the tax burden for the state's senior residents. In this section we consider a variety of potential changes in the tax preferences for senior citizens that would provide tax relief for senior citizens. We also estimate the tax revenue impact of increasing these deductions and credits.

5.1 Exempting Social Security Income from Taxation

One possible way to lower the PIT burden on the state's senior citizens would be to exempt Social Security income from taxation. West Virginia is one of 13 states that do not exempt Social Security income from the state's PIT.² In West Virginia, Social Security retirement and disability income are included in taxable income to the extent that they are part of federal adjusted gross income. Under the federal PIT, up to 85 percent of Social Security income may be taxable based on the taxpayer's total income in that tax year.

Data from the West Virginia Department of Revenue used in this study does not separate Social Security income from federal adjusted gross income. Because of this, we are unable to calculate the exact amount of state tax revenue that comes specifically from Social Security income. However, we can estimate the average annual tax revenue based on a number of other data sources.

West Virginia residents received about \$6.4 billion in Social Security benefits in 2013, according to data from the US Social Security Administration.³ According to US Internal Revenue Service, approximately 44 percent of total Social Security income is taxable under the federal income requirements.⁴ If we multiply West Virginia's total Social Security income by the IRS taxable percentage we arrive at an estimate of West Virginia's taxable Social Security income of approximately \$2.8 billion. Average annual PIT rates for all taxpayers in West Virginia equal approximately 1.9 percent, according to Department of Revenue data. If we apply this tax rate to the taxable social security income, we find that West Virginia receives approximately \$52.5 million per year in revenue from taxing Social Security benefits under the PIT.

This estimate may be high, as West Virginia's senior population most likely earns less on average than retirees nationally. This would lower the proportion of West Virginia's Social Security income subject to tax. Thus this figure should be considered a maximum estimate of the potential revenue losses if the state were to exempt Social Security income from taxation.

² "State-by-State Guide to Taxes on Retirees," Kiplinger, <http://www.kiplinger.com/tool/retirement/T055-S001-state-by-state-guide-to-taxes-on-retirees/index.php>.

³ SSA, "Estimated Total Annual Benefits Paid, by State or Other Area and Program, 2013," US Social Security Administration, <https://www.ssa.gov/policy/docs/statcomps/supplement/2014/5j.pdf>.

⁴ Taxable share based on average national share of taxable social security benefits. Source: US Internal Revenue Service, "All Returns: Sources of Income, Adjustments Deductions and Exemptions, and Tax Items," <https://www.irs.gov/uac/SOI-Tax-Stats---Individual-Statistical-Tables-by-Size-of-Adjusted-Gross-Income>.



5.2 Expanding the Senior Citizen Tax Credit

Senior citizens age 65 and older are eligible for a property tax exemption under the Homestead Property Tax Exemption program. Low-income senior homeowners may also be eligible for the Senior Citizens Tax Credit, which provides a refundable credit on these taxpayers' personal income tax for a portion of the remainder of their property tax liability.

The Senior Citizens Tax Credit reduces the personal income tax liability for senior taxpayers equal to the amount of property taxes paid on up to \$20,000 of the assessed value above and beyond that of the Homestead Property Tax Exemption. In other words, it is allowed only on the property taxes paid on the second \$20,000 of taxable assessed value. In order to be eligible for this tax credit, taxpayers must earn less than 150 percent of the federal poverty line.

While the Homestead Property Tax Exemption provides property tax reductions for all older property owners, the Senior Citizens Tax Credit targets low-income older families. If the Legislature wanted to lower the tax liability for all seniors without increasing the tax liability for low-income seniors, it could eliminate the Senior Citizens Tax Credit and increase the Homestead Property Tax Exemption up to \$40,000 of taxable assessed value. This would also eliminate the requirement that low-income seniors pay property taxes in the summer and then receive a tax credit when they file their income taxes the next spring.

Since we do not have access to taxpayers' property tax liability in the dataset made available from the WV Department of Revenue, we are unable to estimate the impact of increasing the Senior Citizens Tax Credit or the Homestead Property Tax Exemption.

5.3 Increasing the Senior Citizen or Disability Deduction

West Virginia taxpayers who are 65 or older also are eligible to receive a deduction from their taxable income under the Senior Citizen or Disability Deduction. The deduction allows seniors to reduce their income by up to \$8,000, with reductions for certain other pension modifications, such as military retirement benefits. The deduction applies to all taxpayers age 65 and older, or those of any age who are permanently and totally disabled, regardless of income level. Increasing the Senior Citizen or Disability Deduction would be the most straightforward way to decrease the tax burden for seniors, as it would affect all residents age 65 or over.

Here we assess the tax revenue impact of raising the Senior Citizen or Disability Deduction by \$2,000, or \$4,000 for married couples. For the purposes of this calculation we include all taxpayers who claimed a deduction under Senior Citizen or Disability Deduction on Line 51 of the West Virginia personal income tax form. We estimate that an increase in the Senior Citizen or Disability Deduction would have a sizable impact on the state budget. On average, the state general fund is estimated to lose approximately \$24 million per year, or a total of \$72 million over three years.

5.4 Expanding the Military Retirement Modification

Taxpayers who receive military pension benefits have two modifications that reduce their taxable income. The first is a \$2,000 modification that applies to all federal workers receiving retirement benefits, including military. The second modification is strictly for military retirees. It reduces taxable income by up to \$20,000 in addition to the \$2,000 deduction for federal workers.



For illustrative purposes, we estimate the revenue impact of a \$5,000 increase in the Military Retirement Modification cap. There are approximately 3,500 military retirees per year in the dataset whose pension income surpassed the current \$20,000 limit. Since the data show only the deduction amount, we do not have the taxpayers' military pension income available. So for this estimate, we assume that all of these retirees would be able to claim the entire \$5,000 deduction. This ensures that the estimate will be the maximum possible tax reduction from this increase. Using these assumptions, we estimate that an increase in the Military Retirement Modification would decrease revenue by \$1.7 million per year on average, or a total of \$5 million over three years.

5.4.1 Total Revenue Impact of Increasing Retiree Tax Preferences

Table 3 summarizes the revenue implications of the three tax preference policy changes described in Section 5. Combined these three policies are estimated to reduce tax revenue by more than \$78 million per year.

Table 3: Retirement Policy Change Estimated Tax Revenue Reduction

Tax Year	Current System Tax Revenue (\$, millions)	Exempting Social Security Income (\$, millions)	\$2,000 Increase in Senior Citizen or Disability Deduction (\$, millions)	\$5,000 Increase in Military Retirement Modification (\$, millions)
2011	1,596.4		22.2	1.8
2012	1,653.2		23.9	1.6
2013	1,607.8		25.9	1.6
3-Year Average	1,619.1	52.5	24.0	1.7
Total Over 3 Years	4,857.4	157.5	72.0	5.0

5.5 Research on Elderly Migration

Increasing the tax preferences for senior citizens could result in significant tax revenue reductions for the state. However, it is possible that some of these losses could be offset by population gains from retirees moving to West Virginia from other states to take advantage of a lower tax burden. In this section we examine economics research on the effect of state-level taxes on elderly migration.

Some of the early literature on elderly migration has found that tax burdens were a small, but significant factor in retirees' decisions to move to another state. Haas and Serow (1993)⁵ surveyed seniors who had recently moved to another state, and found that more than half cited the destination state's taxes as an important factor in their decision to move. Clark, Knapp, and White (1996)⁶ found that higher taxes in a retiree's home state relative to the destination state had a small impact on migration. Conway and

⁵ William H Haas and William J Serow, "Amenity Retirement Migration Process: A Model and Preliminary Evidence," *The Gerontologist* 33, no. 2 (1993).

⁶ David E Clark, Thomas A Knapp, and Nancy E White, "Personal and Location-Specific Characteristics and Elderly Interstate Migration," *Growth and Change* 27, no. 3 (1996).



Houtenville (2001)⁷ found a weak association between personal income taxes and increased migration. However, the same authors found in 2003⁸ that this effect diminishes with the age of the retiree. Lastly, Duncombe, Robbins, and Douglas (2003)⁹ found that income taxes can have a small impact on migration patterns for seniors.

Most of the more recent research on retiree migration shows that tax rates have little significant impact on retiree migration into a state. Conway and Rork (2006)¹⁰ used more sophisticated methods than in previous research and find no significant impact on migration from lower inheritance, estate, and gift taxes, which may have similar effects on migration as personal income taxes. Conway and Rork (2012)¹¹ looked specifically at income taxes along with other tax rates, and again finds no significant impact on migration patterns.

Overall, academic research indicates that state tax policy has a limited impact on elderly migration patterns. Given these findings, it would be unlikely that increasing the state's retiree tax preferences would induce significant numbers of seniors from outside the state to move to West Virginia.

⁷ Karen Smith Conway and Andrew J Houtenville, "Elderly Migration and State Fiscal Policy: Evidence from the 1990 Census Migration Flows," *National Tax Journal* (2001).

⁸ Karen Smith Conway and Andrew J. Houtenville, "Out with the Old, in with the Old: A Closer Look at Younger Versus Older Elderly Migration," *Social Science Quarterly* 84, no. 2 (2003).

⁹ William Duncombe, Mark Robbins, and Douglas A Wolf, "Place Characteristics and Residential Location Choice among the Retirement-Age Population," *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 58, no. 4 (2003).

¹⁰ Karen Smith Conway and Jonathan C. Rork, "State 'Death' Taxes and Elderly Migration: The Chicken or the Egg?," *National Tax Journal* 59, no. 1 (2006).

¹¹ "No Country for Old Men (or Women) - Do State Tax Policies Drive Away the Elderly?," *National Tax Journal* 65, no. 2 (2012).



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