## Table 7.12
STATE INDIVIDUAL INCOME TAXES
(Tax rates for tax year 2015—as of January 1, 2015)

<table>
<thead>
<tr>
<th>State or other jurisdiction</th>
<th>Tax rate range (in percents)</th>
<th>Number of brackets</th>
<th>Income brackets</th>
<th>Personal exemptions</th>
<th>Federal income tax deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>2.0 - 5.0</td>
<td>3</td>
<td>500 (b) - 3,001 (b)</td>
<td>1,500</td>
<td>★</td>
</tr>
<tr>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alaska</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Arizona</td>
<td>2.59 - 4.54</td>
<td>5</td>
<td>10,000 (b) - 150,001 (b)</td>
<td>2,100</td>
<td>★</td>
</tr>
<tr>
<td>Arkansas (a)</td>
<td>0.9 - 6.9</td>
<td>6</td>
<td>4,299 (b) - 35,100 (b)</td>
<td>26 (c)</td>
<td></td>
</tr>
<tr>
<td>California (a)</td>
<td>1.0 - 12.3 (f)</td>
<td>9</td>
<td>7,749 (b) - 519,687 (b)</td>
<td>108 (c)</td>
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</tr>
<tr>
<td>Colorado</td>
<td>4.63</td>
<td>1</td>
<td>Flat rate</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>Connecticut</td>
<td>3.0 - 6.7</td>
<td>6</td>
<td>10,000 (b) - 250,000 (b)</td>
<td>14,500 (g)</td>
<td></td>
</tr>
<tr>
<td>Delaware</td>
<td>0.0 - 6.6</td>
<td>7</td>
<td>2,000 - 60,001</td>
<td>110 (c)</td>
<td></td>
</tr>
<tr>
<td>Florida</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Georgia</td>
<td>1.0 - 6.0</td>
<td>6</td>
<td>750 (b) - 7,001 (b)</td>
<td>2,700</td>
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<tr>
<td>Hawaii (w)</td>
<td>1.4 - 11.00</td>
<td>12</td>
<td>2,400 (b) - 200,001 (b)</td>
<td>1,040</td>
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<tr>
<td>Idaho (a)</td>
<td>1.6 - 7.4</td>
<td>7</td>
<td>1,429 (b) - 10,718 (b)</td>
<td>4,000 (d)</td>
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<tr>
<td>Illinois</td>
<td>3.75</td>
<td>1</td>
<td>Flat rate</td>
<td>2,000</td>
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<tr>
<td>Indiana</td>
<td>3.3</td>
<td>1</td>
<td>Flat rate</td>
<td>1,000</td>
<td></td>
</tr>
<tr>
<td>Iowa (a)</td>
<td>0.36 - 8.98</td>
<td>9</td>
<td>1,539 - 69,255</td>
<td>40 (c)</td>
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<tr>
<td>Kansas</td>
<td>2.7 - 4.6 (j)</td>
<td>2</td>
<td>15,000 (b)</td>
<td>2,250</td>
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<tr>
<td>Kentucky</td>
<td>2.0 - 6.0</td>
<td>6</td>
<td>3,000 - 75,001</td>
<td>20 (c)</td>
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</tr>
<tr>
<td>Louisiana</td>
<td>2.0 - 6.0</td>
<td>3</td>
<td>12,500 (b) - 50,001 (b)</td>
<td>4,500 (k)</td>
<td></td>
</tr>
<tr>
<td>Maine (a)</td>
<td>0.0 - 7.95</td>
<td>3</td>
<td>5,200 (b) - 20,900 (b)</td>
<td>3,900</td>
<td></td>
</tr>
<tr>
<td>Maryland</td>
<td>2.0 - 5.75</td>
<td>8</td>
<td>1,000 (f) - 250,000 (f)</td>
<td>3,200</td>
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<tr>
<td>Massachusetts (a)</td>
<td>5.15</td>
<td>1</td>
<td>Flat rate</td>
<td>4,400</td>
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<tr>
<td>Michigan</td>
<td>4.25</td>
<td>1</td>
<td>Flat rate</td>
<td>3,950</td>
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<tr>
<td>Minnesota (a)</td>
<td>5.35 - 9.85</td>
<td>4</td>
<td>25,070 (m) - 154,951 (m)</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>Mississippi</td>
<td>3.0 - 5.0</td>
<td>3</td>
<td>5,000 - 10,000</td>
<td>6,000</td>
<td></td>
</tr>
<tr>
<td>Missouri</td>
<td>1.5 - 6.0</td>
<td>10</td>
<td>1,000 - 9,001</td>
<td>2,100</td>
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</tr>
<tr>
<td>Montana (a)</td>
<td>1.0 - 6.9</td>
<td>7</td>
<td>2,800 - 17,100</td>
<td>2,280</td>
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<tr>
<td>Nebraska (a)</td>
<td>2.46 - 6.84</td>
<td>4</td>
<td>3,050 (b) - 39,640 (b)</td>
<td>130 (c)</td>
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</tr>
<tr>
<td>Nevada</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Hampshire</td>
<td>(State income tax of 5% on dividends and interest income only)</td>
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<tr>
<td>New Jersey</td>
<td>1.4 - 8.97</td>
<td>6</td>
<td>20,000 (e) - 500,000 (e)</td>
<td>1,000</td>
<td></td>
</tr>
<tr>
<td>New Mexico</td>
<td>1.7 - 4.9</td>
<td>4</td>
<td>5,500 (p) - 16,001 (p)</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>New York</td>
<td>4.0 - 8.82</td>
<td>8</td>
<td>8,200 (b) - 1,029,250 (b)</td>
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<tr>
<td>North Carolina</td>
<td>5.75</td>
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<td>Flat rate</td>
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<tr>
<td>North Dakota (a)</td>
<td>1.22 - 3.22</td>
<td>5</td>
<td>37,450 (q) - 411,500 (q)</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>Ohio (a)</td>
<td>0.528 - 5.333</td>
<td>9</td>
<td>5,200 - 208,000</td>
<td>2,200 (e)</td>
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</tr>
<tr>
<td>Oklahoma</td>
<td>0.5 - 5.25</td>
<td>7</td>
<td>1,000 (s) - 8,701 (s)</td>
<td>1,000</td>
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</tr>
<tr>
<td>Oregon (a)</td>
<td>5.0 - 9.9</td>
<td>4</td>
<td>3,350 (b) - 125,000 (b)</td>
<td>194 (c)</td>
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<tr>
<td>Pennsylvania</td>
<td>3.07</td>
<td>1</td>
<td>Flat rate</td>
<td>None</td>
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</tr>
<tr>
<td>Rhode Island (a)</td>
<td>3.75 - 5.99</td>
<td>3</td>
<td>60,550 - 137,650</td>
<td>3,850</td>
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</tr>
<tr>
<td>South Carolina (a)</td>
<td>0.0 - 7.0</td>
<td>6</td>
<td>2,910 - 14,550</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>South Dakota</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tennessee</td>
<td>(State income tax 6% on dividends and interest income only)</td>
<td></td>
<td></td>
<td>1,250</td>
<td>2,500</td>
</tr>
<tr>
<td>Texas</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utah</td>
<td>5.0</td>
<td>1</td>
<td>Flat rate</td>
<td>(1) (1)</td>
<td></td>
</tr>
<tr>
<td>Vermont (a)</td>
<td>3.55 - 8.95</td>
<td>5</td>
<td>37,450 (u) - 411,500 (u)</td>
<td>4,000 (d)</td>
<td></td>
</tr>
<tr>
<td>Virginia</td>
<td>2.0 - 5.75</td>
<td>4</td>
<td>3,000 - 17,001</td>
<td>930 (c)</td>
<td></td>
</tr>
<tr>
<td>Washington</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Virginia</td>
<td>3.0 - 6.5</td>
<td>5</td>
<td>10,000 - 60,000</td>
<td>2,000</td>
<td></td>
</tr>
<tr>
<td>Wisconsin (a)</td>
<td>4.0 - 7.65</td>
<td>4</td>
<td>11,090 (v) - 244,270 (v)</td>
<td>700 (c)</td>
<td></td>
</tr>
<tr>
<td>Wyoming</td>
<td>(No state income tax)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dist. of Columbia (w)</td>
<td>4.0 - 8.95</td>
<td>4</td>
<td>10,000 - 350,000</td>
<td>1,675</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
TAXES

STATE INDIVIDUAL INCOME TAXES—Continued
(Tax rates for tax year 2015—as of January 1, 2015)

Source: The Federation of Tax Administrators from various sources, January 2015.

Key:
★ — Yes
— No

(a) Seventeen states have statutory provision for automatically adjusting to the rate of inflation the dollar values of the income tax brackets, standard deductions, and/or personal exemptions. Massachusetts, Michigan, and Nebraska index the personal exemption only. Oregon does not index the income brackets for $125,000 and over. Maine has suspended indexing for 2014 and 2015.

(b) For joint returns, taxes are twice the tax on half the couple’s income.

(c) The personal exemption takes the form of a tax credit instead of a deduction.

(d) These states use the personal exemption amounts provided in the federal Internal Revenue Code.

(e) In Alabama, the per-dependent exemption is $1,000 for taxpayers with state AGI of $20,000 or less, $500 with AGI from $20,001 to $100,000, and $300 with AGI over $100,000.

(f) California imposes an additional 1% tax on taxable income over $1 million, making the maximum rate 13.3% over $1 million.

(g) Connecticut’s personal exemption incorporates a standard deduction. An additional tax credit is allowed ranging from 75% to 0% based on state adjusted gross income. Exemption amounts are phased out for higher income taxpayers until they are eliminated for households earning over $71,000.

(h) The Georgia income brackets reported are for single individuals. For married couples filing jointly, the same tax rates apply to income brackets ranging from $1,000 to $10,000.

(i) In Indiana, includes an additional exemption of $1,500 for each dependent child.

(j) Kansas tax rates are scheduled to decrease on 1/1/2016. New rates will range from 2.4% to 4.8%.

(k) The amounts reported for Louisiana are a combined personal exemption-standard deduction.

(l) The income brackets reported for Maryland are for single individuals. For married couples filing jointly, the same tax rates apply to income brackets ranging from $1,000 to $300,000.

(m) The income brackets reported for Minnesota are for single individuals. For married couples filing jointly, the same tax rates apply to income brackets ranging from $36,650 to $258,261.

(n) The deduction for federal income tax is limited to $5,000 for individuals and $10,000 for joint returns in Missouri and Montana, and to $6,350 for all filers in Oregon.

(o) The New Jersey rates reported are for single individuals. For married couples filing jointly, the tax rates also range from 1.4% to 8.97%, with seven brackets and the same high and low income ranges.

(p) The income brackets reported for New Mexico are for single individuals. For married couples filing jointly, the same tax rates apply to income brackets ranging from $8,000 to $24,000.

(q) The income brackets reported for North Dakota are for single individuals. For married couples filing jointly, the same tax rates apply to income brackets ranging from $62,600 to $411,500.

(r) Ohio provides an additional tax credit of $20 per exemption.

(s) The income brackets reported for Oklahoma are for single persons. For married persons filing jointly, the same tax rates apply to income brackets ranging from $2,000, to $15,000.

(t) Utah provides a tax credit equal to 6% of the federal personal exemption amounts (an applicable standard deduction).

(u) Vermont’s income brackets reported are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from $62,600, to $411,500.

(v) Wisconsin income brackets reported are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from $14,790 to $325,700.

(w) Tax rates in the District of Columbia and Hawaii are scheduled to decrease for tax year 2016.