

**STATE INDIVIDUAL INCOME TAXES**  
(Tax rates for tax year 2011 -- as of January 1, 2011)

|                    | TAX RATE RANGE<br>(in percents)                              |           | Number<br>of<br>Brackets | INCOME BRACKETS   |               | PERSONAL EXEMPTIONS |            |            | FEDERAL<br>INCOME TAX<br>DEDUCTIBLE |  |
|--------------------|--|-----------|--------------------------|-------------------|---------------|---------------------|------------|------------|-------------------------------------|--|
|                    | Low  | High      |                          | Lowest            | Highest       | Single              | Married    | Dependents |                                     |  |
| ALABAMA            | 2.0  | - 5.0     | 3                        | 500 (b)           | - 3,001 (b)   | 1,500               | 3,000      | 500 (e)    | Yes                                 |  |
| ALASKA             | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| ARIZONA            | 2.59   | - 4.54    | 5                        | 10,000 (b)        | - 150,001 (b) | 2,100               | 4,200      | 2,300      |                                     |  |
| ARKANSAS (a)       | 1.0  | - 7.0     | 6                        | 3,899             | - 32,700      | 23 (c)              | 46 (c)     | 23 (c)     |                                     |  |
| CALIFORNIA (a)     | 1.0  | - 9.3 (f) | 6                        | 7,124 (b)         | - 46,767 (b)  | 99 (c)              | 198 (c)    | 99 (c)     |                                     |  |
| COLORADO           | 4.63   |           | 1                        | ----Flat rate---- |               | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| CONNECTICUT        | 3.0  | - 6.5     | 3                        | 10,000 (b)        | - 500,001 (b) | 13,000 (g)          | 24,000 (g) | 0          |                                     |  |
| DELAWARE           | 2.2  | - 6.95    | 6                        | 5,000             | - 60,001      | 110 (c)             | 220 (c)    | 110 (c)    |                                     |  |
| FLORIDA            | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| GEORGIA            | 1.0  | - 6.0     | 6                        | 750 (h)           | - 7,001 (h)   | 2,700               | 5,400      | 3,000      |                                     |  |
| HAWAII             | 1.4  | - 11.00   | 12                       | 2,400 (b)         | - 200,001 (b) | 1,040               | 2,080      | 1,040      |                                     |  |
| IDAHO (a)          | 1.6  | - 7.8     | 8                        | 1,315 (b)         | - 26,320 (b)  | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| ILLINOIS           | 5.0 (i)  |           | 1                        | ----Flat rate---- |               | 2,000               | 4,000      | 2,000      |                                     |  |
| INDIANA            | 3.4  |           | 1                        | ----Flat rate---- |               | 1,000               | 2,000      | 2,500 (j)  |                                     |  |
| IOWA (a)           | 0.36   | - 8.98    | 9                        | 1,439 (k)         | - 64,756 (k)  | 40 (c)              | 80 (c)     | 40 (c)     | Yes                                 |  |
| KANSAS             | 3.5  | - 6.45    | 3                        | 15,000 (b)        | - 30,001 (b)  | 2,250               | 4,500      | 2,250      |                                     |  |
| KENTUCKY           | 2.0  | - 6.0     | 6                        | 3,000             | - 75,001      | 20 (c)              | 40 (c)     | 20 (c)     |                                     |  |
| LOUISIANA          | 2.0  | - 6.0     | 3                        | 12,500 (b)        | - 50,001 (b)  | 4,500 (l)           | 9,000 (l)  | 1,000      | Yes                                 |  |
| MAINE (a)          | 2.0  | - 8.5     | 4                        | 4,949 (b)         | - 19,750 (b)  | 2,850               | 5,700      | 2,850      |                                     |  |
| MARYLAND           | 2.0  | - 5.5     | 7                        | 1,000             | - 500,001     | 3,200               | 6,400      | 3,200      |                                     |  |
| MASSACHUSETTS (a)  | 5.3  |           | 1                        | ----Flat rate---- |               | 4,400               | 8,800      | 1,000      |                                     |  |
| MICHIGAN (a)       | 4.35   |           | 1                        | ----Flat rate---- |               | 3,600               | 7,200      | 4,200 (m)  |                                     |  |
| MINNESOTA (a)      | 5.35   | - 7.85    | 3                        | 22,770 (n)        | - 74,781 (n)  | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| MISSISSIPPI        | 3.0  | - 5.0     | 3                        | 5,000             | - 10,001      | 6,000               | 12,000     | 1,500      |                                     |  |
| MISSOURI           | 1.5  | - 6.0     | 10                       | 1,000             | - 9,001       | 2,100               | 4,200      | 1,200      | Yes (o)                             |  |
| MONTANA (a)        | 1.0  | - 6.9     | 7                        | 2,600             | - 15,601      | 2,130               | 4,260      | 2,130      | Yes (o)                             |  |
| NEBRASKA (a)       | 2.56   | - 6.84    | 4                        | 2,400 (b)         | - 27,001 (b)  | 118 (c)             | 236 (c)    | 118 (c)    |                                     |  |
| NEVADA             | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| NEW HAMPSHIRE      | State Income Tax of 5% on Dividends and Interest Income Only |           |                          |                   |               |                     |            |            |                                     |  |
| NEW JERSEY         | 1.4  | - 8.97    | 6                        | 20,000 (p)        | - 500,000 (p) | 1,000               | 2,000      | 1,500      |                                     |  |
| NEW MEXICO         | 1.7  | - 4.9     | 4                        | 5,500 (q)         | - 16,001 (q)  | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| NEW YORK           | 4.0  | - 8.97    | 7                        | 8,000 (r)         | - 500,001 (r) | 0                   | 0          | 1,000      |                                     |  |
| NORTH CAROLINA     | 6.0  | - 7.75    | 3                        | 12,750 (s)        | - 60,000 (s)  | 1,150               | 2,300      | 1,150      |                                     |  |
| NORTH DAKOTA (a)   | 1.84   | - 4.86    | 5                        | 34,000 (t)        | - 373,651 (t) | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| OHIO (a)           | 0.587 (u)  | 5.925 (u) | 9                        | 5,050             | - 200,001     | 1,600 (u)           | 3,200 (u)  | 1,600 (u)  |                                     |  |
| OKLAHOMA           | 0.5  | - 5.50    | 7                        | 1,000 (v)         | - 8,701 (v)   | 1,000               | 2,000      | 1,000      |                                     |  |
| OREGON (a)         | 5.0  | - 11.0    | 5                        | 2,000 (b)         | - 250,001 (b) | 177 (c)             | 354 (c)    | 177 (c)    | Yes (o)                             |  |
| PENNSYLVANIA       | 3.07   |           | 1                        | ----Flat rate---- |               | -----None-----      |            |            |                                     |  |
| RHODE ISLAND (a)   | 3.75   | - 5.99    | 3                        | 55,000            | - 125,001     | 3,500               | 7,000      | 3,500      |                                     |  |
| SOUTH CAROLINA (a) | 0.0  | - 7.0     | 6                        | 2,740             | - 13,701      | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| SOUTH DAKOTA       | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| TENNESSEE          | State Income Tax of 6% on Dividends and Interest Income Only |           |                          |                   |               |                     | 1,250      | 2,500      | 0                                   |  |
| TEXAS              | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| UTAH               | 5.0  |           | 1                        | ----Flat rate---- |               | (w)                 | (w)        | (w)        |                                     |  |
| VERMONT (a)        | 3.55   | - 8.95    | 5                        | 34,000 (x)        | - 373,651 (x) | 3,650 (d)           | 7,300 (d)  | 3,650 (d)  |                                     |  |
| VIRGINIA           | 2.0  | - 5.75    | 4                        | 3,000             | - 17,001      | 930                 | 1,860      | 930        |                                     |  |
| WASHINGTON         | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| WEST VIRGINIA      | 3.0  | - 6.5     | 5                        | 9,999             | - 60,000      | 2,000               | 4,000      | 2,000      |                                     |  |
| WISCONSIN (a)      | 4.6  | - 7.75    | 5                        | 10,070 (y)        | - 221,661 (y) | 700                 | 1,400      | 700        |                                     |  |
| WYOMING            | No State Income Tax  |           |                          |                   |               |                     |            |            |                                     |  |
| DIST. OF COLUMBIA  | 4.0  | - 8.5     | 3                        | 10,000            | - 40,001      | 1,675               | 3,350      | 1,675      |                                     |  |

## STATE INDIVIDUAL INCOME TAXES (footnotes)

Source: The Federation of Tax Administrators from various sources.

(a) 17 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. Because the inflation-adjustments for 2011 are not yet available in most cases, the table reports the 2010 amounts, unless 2011 is specified in a footnote.

(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 10.3% 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) Illinois's flat tax rate increased from 3% to 5%, effective January 1, 2011.

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

(k) 2011 income brackets for Iowa.

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

(m) In Michigan, includes an additional exemption of \$600 for children age 18 and under. Tax rate scheduled to decrease to 4.25% on 10/1/11.

(n) 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 \$33,280, to \$132,220.

(o) 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 \$5,850 for all filers in Oregon.

(p) 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 7 brackets and the same high and low income ranges.

(q) 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.

(r) The tax brackets reported are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from \$16,000 to \$500,000.

(s) The income brackets reported for North Carolina are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from \$21,250, to \$100,000.

(t) 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 \$56,850, to \$373,650.

(u) Ohio provides an additional tax credit of \$20 per exemption. 2011 tax rates and brackets reported.

(v) 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.

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

(x) Vermont's income brackets reported are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from \$56,800, to \$373,650.

(y) The Wisconsin income brackets reported are for single individuals. For married taxpayers filing jointly, the same tax rates apply to income brackets ranging from \$13,420, to \$295,550.