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State Individual Income Tax Rates and Brackets for 2020

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Key Findings

- Individual income taxes are a major source of state government revenue, accounting for 37 percent of state tax collections in fiscal year (FY) 2017.
- Forty-three states levy individual income taxes. Forty-one tax wage and salary income, while two states—New Hampshire and Tennessee—exclusively tax dividend and interest income. Seven states levy no individual income tax at all.
- Of those states taxing wages, nine have single-rate tax structures, with one rate applying to all taxable income. Conversely, 32 states and the District of Columbia levy graduated-rate income taxes, with the number of brackets varying widely by state. Hawaii has 12 brackets, the most in the country.
- States' approaches to income taxes vary in other details as well. Some states double their single-bracket widths for married filers to avoid a "marriage penalty." Some states index tax brackets, exemptions, and deductions for inflation; many others do not. Some states tie their standard deductions and personal exemptions to the federal tax code, while others set their own or offer none at all.

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Individual income taxes are a major source of state government revenue, accounting for 37 percent of state tax collections.[1] Their prominence in public policy considerations is further enhanced in that individuals are actively responsible for filing their income taxes, in contrast to the indirect payment of sales and excise taxes.

Forty-three states levy individual income taxes. Forty-one tax wage and salary income, while two states—New Hampshire and Tennessee—exclusively tax dividend and interest income. Seven states levy no income tax at all. Tennessee is currently phasing out its Hall Tax (an income tax applied only to dividends and interest income), with complete repeal scheduled for tax years beginning January 1, 2021.[2]

Of those states taxing wages, nine have single-rate tax structures, with one rate applying to all taxable income. Conversely, 32 states levy graduated-rate income taxes, with the number of brackets varying widely by state. Kansas, for example, imposes a three-bracket income tax system. At the other end of the spectrum, Hawaii has 12 brackets. Top marginal rates range from North Dakota's 2.9 percent to California's 13.3 percent.

In some states, a large number of brackets are clustered within a narrow income band; Georgia's taxpayers reach the state's sixth and highest bracket at $7,000 in annual income. In the District of Columbia, the top rate kicks in at $1 million, as it does in California (when the state's "millionaire's tax" surcharge is included). New York and New Jersey's top rates kick in at even higher levels of marginal income: $1,077,550 and $5 million, respectively.

States' approaches to income taxes vary in other details as well. Some states double their single filer bracket widths for married filers to avoid imposing a "marriage penalty." Some states index tax brackets, exemptions, and deductions for inflation; many others do not.3 Some states tie their standard deductions and personal exemptions to the federal tax code, while others set their own or offer none at all. In the following table, we provide the most up-to-date data available on state individual income tax rates, brackets, standard deductions, and personal exemptions for both single and joint filers.

The federal Tax Cuts and Jobs Act of 2017 (TCJA) increased the standard deduction (set at $12,400 for single filers and $24,800 for joint filers in 2020), while suspending the personal exemption by reducing it to $0 through 2025. Because many states use the federal tax code as the starting point for their own standard deduction and personal exemption calculations, some states that coupled to the federal tax code updated their conformity statutes in recent years to either adopt federal changes or retain their previous deduction and exemption amounts.

1 U.S. Census Bureau, "State & Local Government Finance," Fiscal Year 2017, https://www.census.gov/data/datasets/2017/econ/local/public-use-datasets.html.

2 Tennessee Department of Revenue, "Hall Income Tax Notice," May 2017, https://www.tn.gov/revenue/taxes/hall-income-tax/due-date-and-tax-rates.html.

3 See Jared Walczak, "Inflation Adjusting State Tax Codes: A Primer," Tax Foundation, Oct. 29, 2019, https://taxfoundation.org/inflation-adjusting-state-tax-codes/.

Notable Individual Income Tax Changes in 2020

Several states changed key features of their individual income tax codes going into tax year 2020. In addition, some states adopted legislation in 2019 that changed various individual income tax provisions and made those changes retroactive to the beginning of tax year 2019. Notable changes include the following:

- In June 2019, Arizona became the most recent state to conform to a post-TCJA version of the Internal Revenue Code (IRC). Specifically, with enactment of House Bill 2757, Arizona's standard deduction more than doubled to match the new, more generous, federal standard deduction. That legislation also reduced Arizona's marginal individual income tax rates while consolidating five brackets into four, and it replaced the dependent exemption with a slightly more generous child tax credit.[4]

- Arkansas built upon individual income tax rate reductions in 2015 and 2017 with a third phase of reforms in 2019. Arkansas is unique among states in that it has three entirely different individual income tax rate schedules depending on total taxable income. As taxpayers' incomes rise, they not only face higher marginal rates but also shift into an entirely different rate schedule. For tax year 2020, Arkansas's individual income tax rate schedule for high earners has been consolidated from six brackets into four and the top marginal rate dropped from 6.9 to 6.6 percent. For those subject to the middle rate schedule, the top rate has dropped from 6.0 to 5.9 percent.[5]

- Massachusetts' single-rate individual income tax dropped from 5.05 to 5.0 percent for tax year 2020, due to the state meeting revenue targets outlined in a tax trigger law that was enacted in 2002.[6] The 2002 law established a system by which, in any year in which revenue growth exceeded a specified baseline, the individual income tax rate would be reduced by 0.05 percentage points until the rate reached 5.0 percent. As such, the reduction to 5.0 percent for tax year 2020 is the last triggered reduction.[7]

- In Michigan, Senate Bill 748, signed into law in February 2018, made changes to Michigan's personal exemption to prevent it from being zeroed out due to the state's rolling conformity with federal individual income tax provisions. For tax year 2020, Michigan's personal exemption has increased from $4,400 to $4,750 as part of a four-year phase-in that began in tax year 2018. By tax year 2021, the personal exemption will reach $4,900, and starting in tax year 2020, it will be indexed annually for inflation.[8]

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4 Jared Walczak, "Arizona Delivers Rate Cuts and Tax Conformity," Tax Foundation, June 6, 2019, https://taxfoundation.org/arizona-income-tax-cuts-tax-conformity/.

5 Katherine Loughead, "State Tax Changes as of January 1, 2020," Tax Foundation, Dec. 20, 2019, https://taxfoundation.org/2020-state-tax-changes-january-1/.

6 Mary Markos, "Massachusetts Income Tax Drops to 5% Flat Rate – 20 Years After Passage," *Boston Herald*, Dec. 16, 2019, https://www.bostonherald.com/2019/12/13/massachusetts-income-tax-drops-to-5-flat-rate-20-years-after-passage/.

7 Patrick Marvin, "Baker-Polito Administration Announces Massachusetts Income Tax Rate Dropping to 5% on January 1, 2020," Mass.gov, Dec. 13, 2019, https://www.mass.gov/news/baker-polito-administration-announces-massachusetts-income-tax-rate-dropping-to-5-on-january-1.

8 "Michigan Increases Personal Exemption, Removes IRC References," RSM, Mar. 2, 2018, https://rsmus.com/what-we-do/services/tax/state-and-local-tax/income-and-franchise/michigan-increases-personal-exemption-removes-irc-references.html.

- Like Arizona, Minnesota was one of the last states to adopt legislation to bring its tax code into conformity with a post-TCJA version of the federal tax code, doing so in May 2019. With this law, Minnesota adopted a standard deduction that matches the federal amount. The state permitted the zeroing out of its personal exemption but created a new dependent exemption, and these changes were made effective starting in tax year 2019.[9]

- In November 2019, North Carolina Senate Bill 557 was signed into law, increasing the standard deduction by 7.5 percent for all filing statuses beginning in tax year 2020.[10]

- House Bill 166, Ohio's FY 2020-2021 biennial budget, was signed into law in July 2019 and included several individual income tax changes that were retroactive to the beginning of tax year 2019. The state's seven individual income tax brackets were consolidated into five (with the first two brackets eliminated), and each of the remaining marginal rates was reduced by 4 percent. Indexing of the brackets was frozen at 2018 levels for tax years 2019 and 2020 but is set to resume in 2021.[11]

- Tennessee's "Hall Tax," which applies to investment income but not to wage income, is continuing to phase out, with the rate dropping from 2 to 1 percent for 2020. Starting in 2021, Tennessee will be among the states with no individual income tax.[12]

- Virginia House Bill 2529, enacted in February 2019, increased Virginia's standard deduction, retroactive to the start of that tax year and applicable through 2025.[13]

- In July 2019, Wisconsin Assembly Bill 56 (Act 9) was enacted, reducing Wisconsin's second marginal individual income tax rate from 5.84 to 5.21 percent, retroactive to the beginning of tax year 2019. Assembly Bill 251 (Act 10), also enacted in July 2019, separately prescribed a reduction in Wisconsin's first two marginal individual income tax rates to offset the influx in online sales tax revenue attributable to the state's response to the U.S. Supreme Court's *South Dakota v. Wayfair* decision. Specifically, Act 10 required the Wisconsin Department of Revenue to reduce the first two marginal rates for tax year 2019 based on the actual influx in online sales tax collections between October 1, 2018, and September 30, 2019, that were attributable to the *Wayfair* decision. Act 10 further specifies that for tax year 2020, the amount of actual *Wayfair*-related sales tax revenue collected between October 1, 2019, and September 30, 2020, will be used to determine the first two marginal rates for 2020, and that the 2020 rates will apply for tax years 2021 and beyond. As a result, the interaction between Act 9 and Act 10 is expected to result in Wisconsin's first two marginal rates for tax year 2020 being reduced below the rates shown in the following table. Final 2020 rates will be published once actual sales tax collections data becomes available (after September 30, 2020).[14]

9 Jared Walczak, "Minnesota Policymakers Strike Tax Conformity Deal," Tax Foundation, June 11, 2019, https://taxfoundation.org/minnesota-tax-conformity/.

10 Jamie Rathjen, "North Carolina Increases Standard Deduction for 2020," Bloomberg Tax, Nov. 12, 2019, https://news.bloombergtax.com/payroll/north-carolina-increases-standard-deduction-for-2020.

11 "Ohio Enacts Tax Law Changes as Part of 2020-21 Budget," EY, July 26, 2019, https://taxnews.ey.com/news/2019-1338-ohio-enacts-tax-law-changes-as-part-of-2020-21-budget.

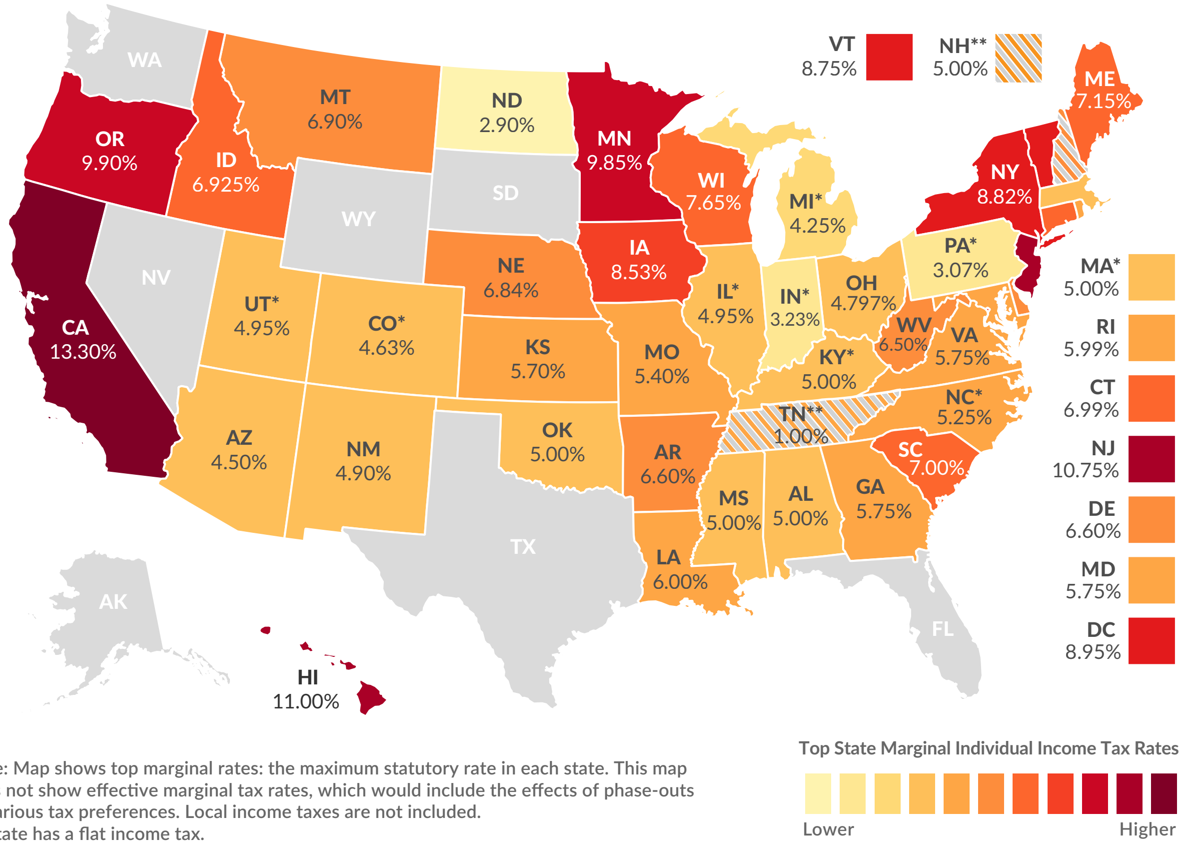
12 "Due Dates and Tax Rates," Tennessee Department of Revenue, https://www.tn.gov/revenue/taxes/hall-income-tax/due-date-and-tax-rates.html.

13 Timothy D. Hugo, "HB 2529 Income tax, state; conformity of taxation system with the IRC, taxable income deductions, etc.," Virginia's Legislative Information System, https://lis.virginia.gov/cgi-bin/legp604.exe?191+sum+HB2529.

14 Bob Lang, "Updated Information on Tax Year 2019 Individual Income Tax Reductions Under Wisconsin Acts 9 and 10," Wisconsin Legislative Fiscal Bureau, Nov. 4, 2019, https://docs.legis.wisconsin.gov/misc/lfb/misc/205_updated_information_on_tax_year_2019_individual_income_tax_reductions_under_wisconsin_acts_9_and_10_11_4_19.

How High are Individual Income Tax Rates in Your State?

Top State Marginal Individual Income Tax Rates, 2020



Note: Map shows top marginal rates: the maximum statutory rate in each state. This map does not show effective marginal tax rates, which would include the effects of phase-outs of various tax preferences. Local income taxes are not included.
(*) State has a flat income tax.
(**) State only taxes interest and dividends income.

Sources: Tax Foundation; state tax statutes, forms, and instructions; Bloomberg BNA.

State Individual Income Tax Rates and Brackets for 2020

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Ala.	2.00%	>	$0	2.00%	>	$0	$2,500	$7,500	$1,500	$3,000	$1,000
(a, b, c)	4.00%	>	$500	4.00%	>	$1,000					
	5.00%	>	$3,000	5.00%	>	$6,000					
Alaska	none			none			n.a.	n.a.	n.a.	n.a.	n.a.
Ariz.	2.59%	>	$0	2.59%	>	$0	$12,400	$24,800	n.a.	n.a.	$100
(d, e, f, g)	3.34%	>	$26,500	3.34%	>	$53,000					
	4.17%	>	$53,000	4.17%	>	$106,000					
	4.50%	>	$159,000	4.50%	>	$318,000					
Ark.	2.00%	>	$0	2.00%	>	$0	$2,200	$4,400	$26	$52	$26
(d, h, i, j)	4.00%	>	$4,000	4.00%	>	$4,000					
	5.90%	>	$8,000	5.90%	>	$8,000					
	6.60%	>	$79,300	6.60%	>	$79,300					
Calif.	1.00%	>	$0	1.00%	>	$0	$4,537	$9,074	$122	$244	$378
(a, i, k, l, m, n, o)	2.00%	>	$8,809	2.00%	>	$17,618					
	4.00%	>	$20,883	4.00%	>	$41,766					
	6.00%	>	$32,960	6.00%	>	$65,920					
	8.00%	>	$45,753	8.00%	>	$91,506					
	9.30%	>	$57,824	9.30%	>	$115,648					
	10.30%	>	$295,373	10.30%	>	$590,746					
	11.30%	>	$354,445	11.30%	>	$708,890					
	12.30%	>	$590,742	12.30%	>	$1,000,000					
	13.30%	>	$1,000,000	13.30%	>	$1,181,484					
Colo. (a, p)	4.63% of federal taxable income with modification			4.63% of federal taxable income with modification			$12,400	$24,800	n.a.	n.a.	n.a.
Conn.	3.00%	>	$0	3.00%	>	$0	n.a.	n.a.	$15,000	$24,000	$0
(j, q, r, s)	5.00%	>	$10,000	5.00%	>	$20,000					
	5.50%	>	$50,000	5.50%	>	$100,000					
	6.00%	>	$100,000	6.00%	>	$200,000					
	6.50%	>	$200,000	6.50%	>	$400,000					
	6.90%	>	$250,000	6.90%	>	$500,000					
	6.99%	>	$500,000	6.99%	>	$1,000,000					
Del.	2.20%	>	$2,000	2.20%	>	$2,000	$3,250	$6,500	$110	$220	$110
(a, i, n, t)	3.90%	>	$5,000	3.90%	>	$5,000					
	4.80%	>	$10,000	4.80%	>	$10,000					
	5.20%	>	$20,000	5.20%	>	$20,000					
	5.55%	>	$25,000	5.55%	>	$25,000					
	6.60%	>	$60,000	6.60%	>	$60,000					

State Individual Income Tax Rates and Brackets for 2020, *Continued*

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Fla.	none			none			n.a.	n.a.	n.a.	n.a.	n.a.
Ga. (u)	1.00%	>	$0	1.00%	>	$0	$4,600	$6,000	$2,700	$7,400	$3,000
	2.00%	>	$750	2.00%	>	$1,000					
	3.00%	>	$2,250	3.00%	>	$3,000					
	4.00%	>	$3,750	4.00%	>	$5,000					
	5.00%	>	$5,250	5.00%	>	$7,000					
	5.75%	>	$7,000	5.75%	>	$10,000					
Hawaii	1.40%	>	$0	1.40%	>	$0	$2,200	$4,400	$1,144	$2,288	$1,144
(n, v)	3.20%	>	$2,400	3.20%	>	$4,800					
	5.50%	>	$4,800	5.50%	>	$9,600					
	6.40%	>	$9,600	6.40%	>	$19,200					
	6.80%	>	$14,400	6.80%	>	$28,800					
	7.20%	>	$19,200	7.20%	>	$38,400					
	7.60%	>	$24,000	7.60%	>	$48,000					
	7.90%	>	$36,000	7.90%	>	$72,000					
	8.25%	>	$48,000	8.25%	>	$96,000					
	9.00%	>	$150,000	9.00%	>	$300,000					
	10.00%	>	$175,000	10.00%	>	$350,000					
	11.00%	>	$200,000	11.00%	>	$400,000					
Idaho	1.125%	>	$0	1.125%	>	$0	$12,400	$24,800	n.a.	n.a.	n.a.
(k, p, w)	3.125%	>	$1,541	3.125%	>	$3,082					
	3.625%	>	$3,081	3.625%	>	$6,162					
	4.625%	>	$4,622	4.625%	>	$9,244					
	5.625%	>	$6,162	5.625%	>	$12,324					
	6.625%	>	$7,703	6.625%	>	$15,406					
	6.925%	>	$11,554	6.925%	>	$23,108					
Ill. (n, o, x)	4.95%	>	$0	4.95%	>	$0	n.a.	n.a.	$2,275	$4,550	$2,275
Ind. (a, n, y)	3.23%	>	$0	3.23%	>	$0	n.a.	n.a.	$1,000	$2,000	$1,000
Iowa	0.33%	>	$0	0.33%	>	$0	$2,080	$5,120	$40	$80	$40
(a, b, i, k)	0.67%	>	$1,638	0.67%	>	$1,638					
	2.25%	>	$3,276	2.25%	>	$3,276					
	4.14%	>	$6,552	4.14%	>	$6,552					
	5.63%	>	$14,742	5.63%	>	$14,742					
	5.96%	>	$24,570	5.96%	>	$24,570					
	6.25%	>	$32,760	6.25%	>	$32,760					
	7.44%	>	$49,140	7.44%	>	$49,140					
	8.53%	>	$73,710	8.53%	>	$73,710					
Kans. (a, n)	3.10%	>	$0	3.10%	>	$0	$3,000	$7,500	$2,250	$4,500	$2,250
	5.25%	>	$15,000	5.25%	>	$30,000					
	5.70%	>	$30,000	5.70%	>	$60,000					

State Individual Income Tax Rates and Brackets for 2020, *Continued*

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Ky. (a, i)	5.00%	>	$0	5.00%	>	$0	$2,650	$5,300	n.a.	n.a.	n.a.
La.	2.00%	>	$0	2.00%	>	$0	n.a.	n.a.	$4,500	$9,000	$1,000
(b, z)	4.00%	>	$12,500	4.00%	>	$25,000					
	6.00%	>	$50,000	6.00%	>	$100,000					
Maine	5.80%	>	$0	5.80%	>	$0	$12,400	$24,800	$4,200	$8,400	$300
(k, w, aa)	6.75%	>	$22,200	6.75%	>	$44,450					
	7.15%	>	$52,600	7.15%	>	$105,200					
Md.	2.00%	>	$0	2.00%	>	$0	$2,250	$4,500	$3,200	$6,400	$3,200
(a, n, o, bb, cc)	3.00%	>	$1,000	3.00%	>	$1,000					
	4.00%	>	$2,000	4.00%	>	$2,000					
	4.75%	>	$3,000	4.75%	>	$3,000					
	5.00%	>	$100,000	5.00%	>	$150,000					
	5.25%	>	$125,000	5.25%	>	$175,000					
	5.50%	>	$150,000	5.50%	>	$225,000					
	5.75%	>	$250,000	5.75%	>	$300,000					
Mass.	5.00%	>	$0	5.00%	>	$0	n.a.	n.a.	$4,400	$8,800	$1,000
Mich. (a)	4.25%	>	$0	4.25%	>	$0	n.a.	n.a.	$4,750	$9,500	$4,400
Minn.	5.35%	>	$0	5.35%	>	$0	$12,400	$24,800	n.a.	n.a.	$4,300
(d, dd, ee)	6.80%	>	$26,960	6.80%	>	$39,410					
	7.85%	>	$88,550	7.85%	>	$156,570					
	9.85%	>	$164,400	9.85%	>	$273,470					
Miss.	3.00%	>	$1,000	3.00%	>	$1,000	$2,300	$4,600	$6,000	$12,000	$1,500
	4.00%	>	$5,000	4.00%	>	$5,000					
	5.00%	>	$10,000	5.00%	>	$10,000					
Mo.	1.50%	>	$105	1.50%	>	$105	$12,400	$24,800	n.a	n.a	n.a
(a, b, k, n, w)	2.00%	>	$1,053	2.00%	>	$1,053					
	2.50%	>	$2,106	2.50%	>	$2,106					
	3.00%	>	$3,159	3.00%	>	$3,159					
	3.50%	>	$4,212	3.50%	>	$4,212					
	4.00%	>	$5,265	4.00%	>	$5,265					
	4.50%	>	$6,318	4.50%	>	$6,318					
	5.00%	>	$7,371	5.00%	>	$7,371					
	5.40%	>	$8,424	5.40%	>	$8,424					

State Individual Income Tax Rates and Brackets for 2020, *Continued*

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Mont.	1.00%	>	$0	1.00%	>	$0	$4,710	$9,420	$2,510	$5,020	$2,510
(b, k, ff)	2.00%	>	$3,100	2.00%	>	$3,100					
	3.00%	>	$5,400	3.00%	>	$5,400					
	4.00%	>	$8,200	4.00%	>	$8,200					
	5.00%	>	$11,100	5.00%	>	$11,100					
	6.00%	>	$14,300	6.00%	>	$14,300					
	6.90%	>	$18,400	6.90%	>	$18,400					
Nebr.	2.46%	>	$0	2.46%	>	$0	$6,900	$13,800	$137	$274	$137
(k, l, n, o)	3.51%	>	$3,230	3.51%	>	$6,440					
	5.01%	>	$19,330	5.01%	>	$38,680					
	6.84%	>	$31,160	6.84%	>	$62,320					
Nev.		none			none		n.a.	n.a.	n.a.	n.a.	n.a.
N.H. (gg)	5.00%	>	$0	5.00%	>	$0	n.a	n.a	$2,400	$4,800	n.a.
N.J. (a)	1.400%	>	$0	1.400%	>	$0	n.a.	n.a.	$1,000	$2,000	$1,500
	1.750%	>	$20,000	1.750%	>	$20,000					
	3.500%	>	$35,000	2.450%	>	$50,000					
	5.525%	>	$40,000	3.500%	>	$70,000					
	6.370%	>	$75,000	5.525%	>	$80,000					
	8.970%	>	$500,000	6.370%	>	$150,000					
	10.750%	>	$5,000,000	8.970%	>	$500,000					
				10.750%	>	$5,000,000					
N.M.	1.70%	>	$0	1.70%	>	$0	$12,400	$24,800	n.a.	n.a.	n.a.
	3.20%	>	$5,500	3.20%	>	$8,000					
	4.70%	>	$11,000	4.70%	>	$16,000					
	4.90%	>	$16,000	4.90%	>	$24,000					
N.Y.	4.00%	>	$0	4.00%	>	$0	$8,000	$16,050	n.a.	n.a.	$1,000
(a, j, n)	4.50%	>	$8,500	4.50%	>	$17,150					
	5.25%	>	$11,700	5.25%	>	$23,600					
	5.90%	>	$13,900	5.90%	>	$27,900					
	6.21%	>	$21,400	6.09%	>	$43,000					
	6.49%	>	$80,650	6.41%	>	$161,550					
	6.85%	>	$215,400	6.85%	>	$323,200					
	8.82%	>	$1,077,550	8.82%	>	$2,155,350					
N.C.	5.25%	>	$0	5.25%	>	$0	$10,750	$21,500	n.a.	n.a.	n.a.
N.D.	1.10%	>	$0	1.10%	>	$0	$12,400	$24,800	n.a.	n.a.	n.a.
(k, p, w)	2.04%	>	$39,450	2.04%	>	$65,900					
	2.27%	>	$95,500	2.27%	>	$159,200					
	2.64%	>	$199,250	2.64%	>	$242,550					
	2.90%	>	$433,200	2.90%	>	$433,200					

State Individual Income Tax Rates and Brackets for 2020, *Continued*

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Ohio	2.850%	>	$21,750	2.850%	>	$21,750	n.a.	n.a.	$2,350	$4,700	$2,350
(a, hh)	3.326%	>	$43,450	3.326%	>	$43,450					
	3.802%	>	$86,900	3.802%	>	$86,900					
	4.413%	>	$108,700	4.413%	>	$108,700					
	4.797%	>	$217,400	4.797%	>	$217,400					
Okla. (n)	0.50%	>	$0	0.50%	>	$0	$6,350	$12,700	$1,000	$2,000	$1,000
	1.00%	>	$1,000	1.00%	>	$2,000					
	2.00%	>	$2,500	2.00%	>	$5,000					
	3.00%	>	$3,750	3.00%	>	$7,500					
	4.00%	>	$4,900	4.00%	>	$9,800					
	5.00%	>	$7,200	5.00%	>	$12,200					
Ore.	5.00%	>	$0	5.00%	>	$0	$2,270	$4,545	$206	$412	$206
(a, b, i, k, n, o, ii)	7.00%	>	$3,550	7.00%	>	$7,100					
	9.00%	>	$8,900	9.00%	>	$17,800					
	9.90%	>	$125,000	9.90%	>	$250,000					
Pa. (a)	3.07%	>	$0	3.07%	>	$0	n.a.	n.a.	n.a.	n.a.	n.a.
R.I.	3.75%	>	$0	3.75%	>	$0	$8,900	$17,800	$4,150	$8,300	$4,150
(e, dd, jj)	4.75%	>	$65,250	4.75%	>	$65,250					
	5.99%	>	$148,350	5.99%	>	$148,350					
S.C.	0.00%	>	$0	0.00%	>	$0	$12,400	$24,800	n.a.	n.a.	$4,190
(p, w, dd)	3.00%	>	$3,070	3.00%	>	$3,070					
	4.00%	>	$6,150	4.00%	>	$6,150					
	5.00%	>	$9,230	5.00%	>	$9,230					
	6.00%	>	$12,310	6.00%	>	$12,310					
	7.00%	>	$15,400	7.00%	>	$15,400					
S.D.	none			none			n.a.	n.a.	n.a.	n.a.	n.a.
Tenn. (gg)	1.00%	>	$0	1.00%	>	$0	n.a.	n.a.	$1,250	$2,500	n.a.
Tex.		none			none		n.a.	n.a.	n.a.	n.a.	n.a.
Utah (kk, ll)	4.95%	>	$0	4.95%	>	$0	$744	$1,488	n.a.	n.a.	$579
Vt.	3.35%	>	$0	3.35%	>	$0	$6,150	$12,300	$4,250	$8,500	$4,250
(k, mm)	6.60%	>	$39,600	6.60%	>	$66,150					
	7.60%	>	$96,000	7.60%	>	$159,950					
	8.75%	>	$200,200	8.75%	>	$243,750					

State Individual Income Tax Rates and Brackets for 2020, *Continued*

	Single Filer			Married Filing Jointly			Standard Deduction		Personal Exemption		
State	Rates		Brackets	Rates		Brackets	Single	Couple	Single	Couple	Dependent
Va. (n)	2.00%	>	$0	2.00%	>	$0	$4,500	$9,000	$930	$1,860	$930
	3.00%	>	$3,000	3.00%	>	$3,000					
	5.00%	>	$5,000	5.00%	>	$5,000					
	5.75%	>	$17,000	5.75%	>	$17,000					
Wash.		none			none		n.a.	n.a.	n.a.	n.a.	n.a.
W.Va. (a, n)	3.00%	>	$0	3.00%	>	$0	n.a.	n.a.	$2,000	$4,000	$2,000
	4.00%	>	$10,000	4.00%	>	$10,000					
	4.50%	>	$25,000	4.50%	>	$25,000					
	6.00%	>	$40,000	6.00%	>	$40,000					
	6.50%	>	$60,000	6.50%	>	$60,000					
Wis.	4.00%	>	$0	4.00%	>	$0	$11,050	$20,470	$700	$1,400	$700
(n, dd, nn)	5.21%	>	$11,970	5.21%	>	$15,960					
	6.27%	>	$23,930	6.27%	>	$31,910					
	7.65%	>	$263,480	7.65%	>	$351,310					
Wyo.		none			none		n.a.	n.a.	n.a.	n.a.	n.a.
D.C.	4.00%	>	$0	4.00%	>	$0	$12,400	$24,800	n.a.	n.a.	n.a.
(w)	6.00%	>	$10,000	6.00%	>	$10,000					
	6.50%	>	$40,000	6.50%	>	$40,000					
	8.50%	>	$60,000	8.50%	>	$60,000					
	8.75%	>	$350,000	8.75%	>	$350,000					
	8.95%	>	$1,000,000	8.95%	>	$1,000,000					

(a) Local income taxes are excluded. Eleven states have county- or city-level income taxes; the average rates expressed as a percentage of AGI within each jurisdiction are: 0.10% in Alabama; 0.19% in Delaware; 0.73% in Indiana; 0.11% in Iowa; 1.29% in Kentucky; 2.28% in Maryland; 0.17% in Michigan; 0.23% in Missouri; 1.49% in New York; 1.56% in Ohio; and 1.21% in Pennsylvania. In California, Colorado, Kansas, New Jersey, Oregon, and West Virginia, some jurisdictions have payroll taxes, flat-rate wage taxes, or interest and dividend income taxes. See Jared Walczak, "Local Income Taxes in 2019," Tax Foundation, July 30, 2019, https://taxfoundation.org/local-income-taxes-2019/.

(b) These states allow some or all of federal income tax paid to be deducted from state taxable income.

(c) For single taxpayers with AGI below $23,000, the standard deduction is $2,500. This standard deduction amount is reduced by $25 for every additional $500 of AGI, not to fall below $2,000. For Married Filing Joint (MFJ) taxpayers with AGI below $23,000, the standard deduction is $7,500. This standard deduction amount is reduced by $175 for every additional $500, not to fall below $4,000. For all taxpayers claiming a dependent with AGI of $20,000 or less, the dependent exemption is $1,000. This amount is reduced to $500 per dependent for taxpayers with AGI above $20,000 and equal to or less than $100,000. For taxpayers with over $100,000 AGI, the dependent exemption is $300 per dependent.

(d) Statutory rates and brackets for 2020 are shown. Brackets are adjusted annually for inflation, but 2020 inflation adjustments not available as of publication and are not reflected in the table.

(e) Standard deduction and/or personal exemption is adjusted for inflation. Inflation-adjusted amounts for tax year 2020 are shown.

(f) Arizona's standard deduction can be adjusted upward by an amount equal to 25 percent of the amount the taxpayer would have claimed in charitable deductions if the taxpayer had claimed itemized deductions.

(g) In lieu of a dependent exemption, Arizona offers a child tax credit of $100 per dependent under the age of 17 and $25 per dependent age 17 and older. The credit phases out for taxpayers with federal adjusted gross income (FAGI) above $200,000 (single filers) or $400,000 (MFJ).

(h) Rates apply to individuals earning more than $79,300. Two special tax tables exist for low and middle income individuals. One for individuals below $22,000 in income, and one for those between $22,000 and $79,300.

(i) Standard deduction or personal exemption is structured as a tax credit.

(j) Arkansas, Connecticut, and New York have "tax benefit recapture," by which many high-income taxpayers pay their top tax rate on all income, not just on amounts above the benefit threshold.

(k) Bracket levels adjusted for inflation each year. Inflation-adjusted bracket widths for 2020 were not available as of publication, so table reflects 2019 inflation-adjusted bracket widths.

(l) Exemption credits phase out for single taxpayers by $6 for each $2,500 of federal AGI above $194,504 and for MFJ filers by $12 for each $2,500 of federal AGI above $389,013. The credit cannot be reduced to below zero.

(m) Rates include the additional tax at the rate of 1 percent on taxable income in excess of $1 million.

(n) State provides a state-defined personal exemption amount for each exemption available and/or deductible under the Internal Revenue Code. Under the Tax Cuts and Jobs Act, the personal exemption is set at $0 until 2026 but not eliminated. Because it is still available, these state-defined personal exemptions remain available in some states but are set to $0 in other states.

(o) Standard deduction and/or personal exemption adjusted annually for inflation, but the 2020 inflation adjustment was not available at time of publication, so table reflects actual 2019 amount(s).

(p) Colorado, North Dakota, and South Carolina include the federal standard deduction in their income starting point.

(q) Connecticut has a complex set of phase-out provisions. For each single taxpayer whose Connecticut AGI exceeds $56,500, the amount of the taxpayer's Connecticut taxable income to which the 3 percent tax rate applies shall be reduced by $1,000 for each $5,000, or fraction thereof, by which the taxpayer's Connecticut AGI exceeds said amount. Any such amount will have a tax rate of 5 percent instead of 3 percent. Additionally, each single taxpayer whose Connecticut AGI exceeds $200,000 shall pay an amount equal to $90 for each $5,000, or fraction thereof, by which the taxpayer's Connecticut AGI exceeds $200,000 but is less than $500,000, and by an additional $50 for each $5,000, or fraction thereof, by which the taxpayer's AGI exceeds $500,000, up to a maximum payment of $3,150. For each MFJ taxpayer whose Connecticut AGI exceeds $100,500, the amount of the taxpayer's Connecticut taxable income to which the 3 percent tax rate applies shall be reduced by $2,000 for each $5,000, or fraction thereof, by which the taxpayer's Connecticut AGI exceeds said amount. Any such amount of Connecticut taxable income to which, as provided in the preceding sentence, the 3 percent tax rate does not apply shall be an amount to which the 5 percent tax rate shall apply. Each MFJ taxpayer whose Connecticut AGI exceeds $400,000 dollars shall pay, in addition to the amount above, an amount equal to $180 for each $10,000, or fraction thereof, by which the taxpayer's Connecticut AGI exceeds $400,000, up to a maximum of $5,400, and a further $100 for each $10,000, or fraction thereof, by which Connecticut AGI exceeds $1 million, up to a combined maximum payment of $6,300.

(r) Connecticut taxpayers are also given personal tax credits (1-75%) based upon adjusted gross income.

(s) Connecticut's personal exemption phases out by $1,000 for each $1,000, or fraction thereof, by which a single filer's Connecticut AGI exceeds $30,000 and a MFJ filer's Connecticut AGI exceeds $48,000.

(t) In addition to the personal income tax rates, Delaware imposes a tax on lump-sum distributions.

(u) Ga. Code Ann. §48-7-20(b) provides that Georgia's top marginal individual income tax rate will be reduced to 5.5 percent for tax years 2020 and thereafter if a joint resolution to reduce the rate is ratified by the governor and both chambers of the General Assembly on or after Jan. 13, 2020.

(v) Additionally, Hawaii allows any taxpayer, other than a corporation, acting as a business entity in more than one state and required by law to file a return, to report and pay a tax of 0.5 percent of its annual gross sales (1) where the taxpayer's only activities in Hawaii consist of sales, (2) when the taxpayer does not own or rent real estate or tangible personal property, and (3) when the taxpayer's annual gross sales in or into Hawaii do not exceed $100,000. Haw. Rev. Stat. § 235-51 (2015).

(w) Deduction and/ or exemption tied to federal tax system. Federal deductions and exemptions are indexed for inflation, and where applicable, the tax year 2020 inflation-adjusted amounts are shown.

(x) As of June 1, 2017, taxpayers cannot claim the personal exemption if their adjusted gross income exceeds $250,000 (single filers) or $500,000 (MFJ).

(y) $1,000 is a base exemption. If dependents meet certain conditions, filers can take an additional $1,500 exemption for each.

(z) Standard deduction and personal exemptions are combined: $4,500 for single and married filing separately; $9,000 MFJ and head of household.

(aa) Maine's dependent personal exemption is structured as a tax credit.

(bb) The standard deduction is 15 percent of income with a minimum of $1,500 and a cap of $2,250 for single filers and married filing separately filers. The standard deduction is a minimum of $3,050 and capped at $4,500 for MFJ filers, head of household filers, and qualifying widows/ widowers.

(cc) The exemption amount has the following phase out schedule: If AGI is above $100,000 for single filers and above $150,000 for married filers, the $3,200 exemption begins to be phased out. If AGI is above $150,000 for single filers and above $200,000 for married filers, the exemption is phased out entirely.

(dd) Bracket levels adjusted for inflation each year. Inflation-adjusted bracket widths for 2020 are shown.

(ee) For taxpayers whose AGI exceeds $98,925 (married filing separately) or $197,850 (all other filers), Minnesota's standard deduction is reduced by the lesser of three percent of the excess of the taxpayer's federal AGI over the applicable amount or 80 percent of the standard deduction otherwise allowable.

(ff) Montana filers' standard deduction is 20 percent of AGI. For single taxpayers, the deduction must be between $2,090 and $4,710. For married taxpayers, the deduction must be between $4,180 and $9,420.

(gg) Applies to interest and dividend income only.

(hh) Ohio's personal and dependent exemptions are $2,350 for an AGI of $40,000 or less, $2,100 if AGI is more than $40,000 but less than or equal to $80,000, and $1,850 if AGI is greater than $80,000.

(ii) The personal exemption credit is not allowed if federal AGI exceeds $100,000 for single filers or $200,000 for MFJ.

(jj) The phase-out range for the personal exemption and deduction is $207,700- $231,500. The exemptions and deductions are completely phased-out at a modified Federal AGI of $231,500.

(kk) The standard deduction is taken in the form of a nonrefundable credit of 6 percent of the federal standard or itemized deduction amount, excluding the deduction for state or local income tax. This credit phases out at 1.3 cents per dollar of AGI above $14,601 ($29,202 for married couples).

(ll) Inflation-adjusted standard deduction and/ or personal exemption amounts for 2020 were not available as of publication, so table reflects 2019 inflation-adjusted amounts.

(mm) For taxpayers with federal AGI that exceeds $150,000, the taxpayer will pay the greater of state income tax or 3 percent of federal AGI.

(nn) The standard deduction phases out by 12 percent at $15,940 for single filers and 19.778 percent at $23,000 for joint filers. The standard deduction phases out to zero at $108,023 for single filers and $126,499 for joint filers.