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August 30, 2007

Chairman John S. Rainey
Board of Economic Advisors
402 Boulevard
Anderson, SC 29620

TRANSMITTED VIA FACSIMILE

Dear Chairman Rainey:

Per your request for an updated comparison of individual income taxes across all 50 states, we provide the enclosed report. This report compares income distributions, average income, and state tax liabilities at various levels of income given the differing deductions, personal exemptions, and marginal tax rates imposed by the 41 states imposing an individual income tax on their citizens. This report updates and expands the tax year 2002 report issued in March 2005 that compared the 23 states generally east of the Mississippi River excluding the New England Census region.

If I can be of any further assistance, please advise.

Sincerely,

William Gillespie

William C. Gillespie, Ph.D.

WCG:gos

State Individual Income Tax Comparisons for Tax Year 2005

An Updated Report for the Board of Economic Advisors

William C. Gillespie, Ph.D.
Chief Economist

Gordon O. Shuford
Economist

August 30, 2007

The State of South Carolina
Board of Economic Advisors
(803) 734-3805

Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	Number of Federal Returns	1,885,351	3,917,976	3,879,609	1,955,914	346,927	2,474,093	1,153,654	15,572,877	2,160,153	1,681,956
2	Federal Adjusted Gross Income	84,321,938	199,214,881	186,047,795	88,628,735	16,725,880	135,510,440	47,857,444	970,448,917	125,994,344	132,285,344
3	Average Adjusted Gross Income	44,725	50,846	47,955	45,313	48,212	54,772	41,483	62,317	58,327	78,650
4	Total Federal Taxable Income	54,513,763	132,405,014	121,568,244	58,314,614	12,111,460	92,693,703	30,674,909	658,041,058	88,833,011	99,881,752
5	Average Federal Taxable Income	28,914	33,794	31,335	29,815	34,911	37,466	26,589	42,256	41,123	59,384
6	Itemized Deductions	12,845,118	33,878,086	29,906,143	11,757,319	1,562,442	21,332,791	5,921,514	195,482,579	20,627,776	20,594,779
7	Returns with Itemized Deductions	621,499	1,551,969	1,415,903	603,044	88,077	954,921	287,936	6,219,166	913,957	756,359
8	Average Deduction per Return	20,668	21,829	21,122	19,497	17,740	22,340	20,565	31,432	22,570	27,229
9	State & Local Income Taxes Deduction	2,748,033	6,855,754	7,452,203	1,938,200	20,381	3,156,291	1,336,053	45,920,160	3,580,519	5,698,534
10	State & Local Income Taxes Number	541,620	1,373,872	1,257,024	496,656	14,293	657,007	231,677	4,912,113	778,400	666,809
11	Average Income Taxes per Return	5,074	4,990	5,928	3,902	1,426	4,804	5,767	9,348	4,600	8,546
12	Federal Taxes Paid	9,567,240	24,999,408	22,000,566	10,434,751	2,215,386	17,288,262	5,382,410	136,858,733	16,946,987	22,513,429
13	Average Federal Taxes Paid	5,075	6,381	5,671	5,335	6,386	6,988	4,666	8,788	7,845	13,385
	Distribution by AGI										
14	Number under $50,000	1,379,138	2,752,061	2,753,530	1,428,663	231,640	1,688,431	866,383	10,228,485	1,390,616	996,002
15	Number $50,000 to $75,000	231,219	491,643	498,200	240,191	48,042	335,217	142,695	2,063,061	312,138	244,335
16	Number $75,000 to $100,000	128,168	280,541	278,655	134,090	30,150	191,029	69,957	1,220,744	188,497	161,200
17	Number $100,000 to $200,000	112,780	296,523	265,993	118,444	30,524	194,374	57,307	1,508,324	205,231	198,645
18	Number $200,000 and over	34,046	97,208	83,231	34,526	6,571	65,042	17,312	552,263	63,671	81,774
19	Total Returns	1,885,351	3,917,976	3,879,609	1,955,914	346,927	2,474,093	1,153,654	15,572,877	2,160,153	1,681,956
	% Distribution by AGI										
20	% under $50,000	73.2%	70.2%	71.0%	73.0%	66.8%	68.2%	75.1%	65.7%	64.4%	59.2%
21	% $50,000 to $75,000	12.3%	12.5%	12.8%	12.3%	13.8%	13.5%	12.4%	13.2%	14.4%	14.5%
22	% $75,000 to $100,000	6.8%	7.2%	7.2%	6.9%	8.7%	7.7%	6.1%	7.8%	8.7%	9.6%
23	% $100,000 to $200,000	6.0%	7.6%	6.9%	6.1%	8.8%	7.9%	5.0%	9.7%	9.5%	11.8%
24	% $200,000 and over	1.8%	2.5%	2.1%	1.8%	1.9%	2.6%	1.5%	3.5%	2.9%	4.9%
25	**Rank** (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under $50,000 AGI)	43	30	33	42	17	21	49	12	9	1

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005

Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	Number of Federal Returns	402,938	8,411,496	621,014	613,932	5,836,193	2,883,701	1,346,535	1,241,568	1,779,856	1,770,050
2	Federal Adjusted Gross Income	23,183,670	481,888,152	31,284,219	28,226,440	335,321,455	134,324,776	61,643,860	60,483,659	77,639,797	77,629,149
3	Average Adjusted Gross Income	57,537	57,289	50,376	45,976	57,456	46,581	45,780	48,716	43,621	43,857
4	Total Federal Taxable Income	16,435,067	349,402,829	21,313,120	18,497,296	238,838,884	90,751,208	41,118,183	41,188,197	50,865,751	49,668,230
5	Average Federal Taxable Income	40,788	41,539	34,320	30,129	40,924	31,470	30,536	33,174	28,579	28,060
6	Itemized Deductions	3,183,495	66,736,732	4,838,503	4,452,901	47,062,437	16,572,840	7,764,313	7,920,041	10,295,432	13,599,497
7	Returns with Itemized Deductions	149,792	2,776,749	208,043	216,983	2,134,444	891,252	429,495	388,766	554,060	463,593
8	Average Deduction per Return	21,253	24,034	23,257	20,522	22,049	18,595	18,078	20,372	18,582	29,335
9	State & Local Income Taxes Deduction	784,389	2,066,081	1,114,546	930,201	6,621,933	3,502,767	1,818,993	1,748,651	2,823,571	1,540,534
10	State & Local Income Taxes Number	141,614	200,358	180,875	175,318	1,729,145	844,073	376,748	316,403	492,654	365,375
11	Average Income Taxes per Return	5,539	10,312	6,162	5,306	3,830	4,150	4,828	5,527	5,731	4,216
12	Federal Taxes Paid	3,086,150	69,937,790	3,785,802	3,288,355	46,753,758	15,673,118	6,917,573	7,427,755	8,758,762	9,031,225
13	Average Federal Taxes Paid	7,659	8,315	6,096	5,356	8,011	5,435	5,137	5,983	4,921	5,102
	Distribution by AGI										
14	Number under $50,000	261,742	6,010,588	424,181	438,250	3,832,554	1,982,696	923,808	851,573	1,280,358	1,305,319
15	Number $50,000 to $75,000	58,217	1,018,990	86,820	86,423	828,337	427,198	208,228	177,569	243,755	211,925
16	Number $75,000 to $100,000	35,668	553,808	49,749	42,787	491,568	237,335	111,272	99,948	127,231	117,750
17	Number $100,000 to $200,000	37,240	579,997	46,907	35,342	513,157	190,429	82,379	87,672	100,748	104,033
18	Number $200,000 and over	10,071	248,113	13,357	11,130	170,577	46,043	20,848	24,806	27,764	31,023
19	Total Returns	402,938	8,411,496	621,014	613,932	5,836,193	2,883,701	1,346,535	1,241,568	1,779,856	1,770,050
	% Distribution by AGI										
20	% under $50,000	65.0%	71.5%	68.3%	71.4%	65.7%	68.8%	68.6%	68.6%	71.9%	73.7%
21	% $50,000 to $75,000	14.4%	12.1%	14.0%	14.1%	14.2%	14.8%	15.5%	14.3%	13.7%	12.0%
22	% $75,000 to $100,000	8.9%	6.6%	8.0%	7.0%	8.4%	8.2%	8.3%	8.1%	7.1%	6.7%
23	% $100,000 to $200,000	9.2%	6.9%	7.6%	5.8%	8.8%	6.6%	6.1%	7.1%	5.7%	5.9%
24	% $200,000 and over	2.5%	2.9%	2.2%	1.8%	2.9%	1.6%	1.5%	2.0%	1.6%	1.8%
25	**Rank** (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under $50,000 AGI)	10	37	23	36	11	27	26	24	39	46

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005

Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	Number of Federal Returns	621,150	2,674,329	3,083,021	4,562,770	2,445,599	1,169,598	2,610,839	448,050	816,053	1,150,204
2	Federal Adjusted Gross Income	27,763,882	170,124,868	206,948,515	226,438,921	137,232,136	45,340,179	122,774,783	18,315,335	37,830,701	72,209,472
3	Average Adjusted Gross Income	44,698	63,614	67,125	49,628	56,114	38,766	47,025	40,878	46,358	62,780
4	Total Federal Taxable Income	18,281,042	116,394,763	151,979,977	153,672,320	94,525,988	27,167,680	82,556,064	12,028,231	25,355,867	52,072,445
5	Average Federal Taxable Income	29,431	43,523	49,296	33,680	38,651	23,228	31,621	26,846	31,071	45,272
6	Itemized Deductions	3,881,075	33,513,591	31,804,329	33,570,602	22,496,624	7,928,959	16,657,425	2,588,942	5,195,587	11,291,296
7	Returns with Itemized Deductions	196,777	1,337,918	1,287,789	1,694,912	1,033,388	309,696	833,106	139,437	253,156	428,759
8	Average Deduction per Return	19,728	25,049	24,697	19,807	21,770	25,602	19,994	18,567	20,523	26,335
9	State & Local Income Taxes Deduction	1,028,357	9,131,464	8,140,825	5,729,102	5,787,401	921,743	3,516,335	582,847	1,122,237	387,494
10	State & Local Income Taxes Number	178,670	1,263,163	1,210,405	1,457,921	947,886	224,129	731,976	126,915	217,335	34,239
11	Average Income Taxes per Return	5,756	7,229	6,726	3,930	6,106	4,113	4,804	4,592	5,164	11,317
12	Federal Taxes Paid	3,137,737	22,826,143	30,926,389	27,538,094	17,597,364	4,712,723	14,859,837	2,063,735	4,433,778	10,495,210
13	Average Federal Taxes Paid	5,051	8,535	10,031	6,035	7,196	4,029	5,692	4,606	5,433	9,125
	Distribution by AGI										
14	Number under $50,000	441,825	1,621,443	1,899,939	3,039,840	1,559,347	902,489	1,833,996	332,715	570,536	778,741
15	Number $50,000 to $75,000	89,443	389,425	440,685	660,976	377,875	130,989	363,559	58,446	118,495	165,918
16	Number $75,000 to $100,000	44,839	252,818	280,973	398,509	230,674	67,460	196,097	28,403	63,462	88,674
17	Number $100,000 to $200,000	34,635	318,351	339,751	374,997	213,670	53,745	169,866	21,266	49,942	85,800
18	Number $200,000 and over	10,408	92,292	121,673	88,448	64,033	14,915	47,321	7,220	13,618	31,071
19	Total Returns	621,150	2,674,329	3,083,021	4,562,770	2,445,599	1,169,598	2,610,839	448,050	816,053	1,150,204
	% Distribution by AGI										
20	% under $50,000	71.1%	60.6%	61.6%	66.6%	63.8%	77.2%	70.2%	74.3%	69.9%	67.7%
21	% $50,000 to $75,000	14.4%	14.6%	14.3%	14.5%	15.5%	11.2%	13.9%	13.0%	14.5%	14.4%
22	% $75,000 to $100,000	7.2%	9.5%	9.1%	8.7%	9.4%	5.8%	7.5%	6.3%	7.8%	7.7%
23	% $100,000 to $200,000	5.6%	11.9%	11.0%	8.2%	8.7%	4.6%	6.5%	4.7%	6.1%	7.5%
24	% $200,000 and over	1.7%	3.5%	3.9%	1.9%	2.6%	1.3%	1.8%	1.6%	1.7%	2.7%
25	**Rank** (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under $50,000 AGI)	34	3	4	16	8	50	31	48	29	19

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005

Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	Number of Federal Returns	650,233	4,152,741	843,476	8,715,913	307,235	5,459,548	1,495,579	1,645,481	5,867,052	502,440
2	Federal Adjusted Gross Income	37,533,740	282,306,218	35,785,778	552,244,486	12,970,269	252,434,762	66,783,183	81,023,741	299,493,501	26,529,043
3	Average Adjusted Gross Income	57,724	67,981	42,427	63,360	42,216	46,237	44,654	49,240	51,047	52,800
4	Total Federal Taxable Income	27,174,496	201,792,033	23,580,752	391,893,004	8,865,380	168,960,315	44,143,974	53,134,395	208,806,394	18,249,615
5	Average Federal Taxable Income	41,792	48,592	27,957	44,963	28,855	30,948	29,516	32,291	35,590	36,322
6	Itemized Deductions	4,885,849	49,804,588	4,384,173	96,607,839	1,112,961	35,827,870	8,822,044	15,027,385	38,989,941	4,216,453
7	Returns with Itemized Deductions	237,741	1,878,369	226,931	3,381,583	58,361	1,887,513	459,739	688,536	1,898,792	191,745
8	Average Deduction per Return	20,551	26,515	19,319	28,569	19,070	18,982	19,189	21,825	20,534	21,990
9	State & Local Income Taxes Deduction	396,429	12,036,364	853,123	32,170,700	149,611	9,986,857	2,036,123	4,135,849	9,407,840	970,504
10	State & Local Income Taxes Number	98,890	1,586,956	186,733	2,954,484	42,729	1,739,619	391,646	641,079	1,713,832	174,461
11	Average Income Taxes per Return	4,009	7,585	4,569	10,889	3,501	5,741	5,199	6,451	5,489	5,563
12	Federal Taxes Paid	5,094,192	42,460,858	4,119,263	84,125,598	1,515,289	29,798,934	8,223,215	9,585,060	38,771,971	3,414,395
13	Average Federal Taxes Paid	7,834	10,225	4,884	9,652	4,932	5,458	5,498	5,825	6,608	6,796
	Distribution by AGI										
14	Number under $50,000	406,422	2,509,457	624,233	5,838,098	219,544	3,844,777	1,094,905	1,123,340	3,992,048	333,597
15	Number $50,000 to $75,000	98,972	568,785	100,964	1,156,247	45,345	778,817	195,629	236,555	835,790	71,235
16	Number $75,000 to $100,000	62,683	383,666	53,834	677,628	22,820	413,499	99,344	129,521	468,410	41,942
17	Number $100,000 to $200,000	64,354	507,937	50,914	754,985	15,104	330,288	80,840	119,745	437,736	43,290
18	Number $200,000 and over	17,802	182,896	13,531	288,955	4,422	92,167	24,861	36,320	133,068	12,376
19	Total Returns	650,233	4,152,741	843,476	8,715,913	307,235	5,459,548	1,495,579	1,645,481	5,867,052	502,440
	% Distribution by AGI										
20	% under $50,000	62.5%	60.4%	74.0%	67.0%	71.5%	70.4%	73.2%	68.3%	68.0%	66.4%
21	% $50,000 to $75,000	15.2%	13.7%	12.0%	13.3%	14.8%	14.3%	13.1%	14.4%	14.2%	14.2%
22	% $75,000 to $100,000	9.6%	9.2%	6.4%	7.8%	7.4%	7.6%	6.6%	7.9%	8.0%	8.3%
23	% $100,000 to $200,000	9.9%	12.2%	6.0%	8.7%	4.9%	6.0%	5.4%	7.3%	7.5%	8.6%
24	% $200,000 and over	2.7%	4.4%	1.6%	3.3%	1.4%	1.7%	1.7%	2.2%	2.3%	2.5%
25	**Rank** (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under $50,000 AGI)	5	2	47	18	38	32	44	22	20	14

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005

Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	Number of Federal Returns	367,105	2,657,790	9,727,703	1,030,683	309,831	3,540,757	2,931,911	753,593	2,656,046	248,212
2	Federal Adjusted Gross Income	16,165,957	123,251,823	507,165,219	51,060,650	14,703,594	214,671,763	168,672,520	30,318,090	132,137,153	14,299,375
3	Average Adjusted Gross Income	44,036	46,374	52,136	49,541	47,457	60,629	57,530	40,231	49,750	57,610
4	Total Federal Taxable Income	11,275,851	83,968,048	358,491,240	32,473,940	10,121,413	150,480,220	120,762,500	19,720,927	89,610,333	10,741,830
5	Average Federal Taxable Income	30,716	31,593	36,853	31,507	32,668	42,499	41,189	26,169	33,738	43,277
6	Itemized Deductions	1,363,303	13,595,363	55,602,858	9,185,818	1,859,632	34,585,438	23,523,954	2,507,828	19,994,108	1,334,853
7	Returns with Itemized Deductions	70,354	686,807	2,528,425	416,846	94,853	1,456,470	1,090,705	135,762	1,025,544	56,249
8	Average Deduction per Return	19,378	19,795	21,991	22,036	19,605	23,746	21,568	18,472	19,496	23,731
9	State & Local Income Taxes Deduction	35,797	337,203	857,588	1,785,622	421,659	7,520,037	527,115	666,495	5,096,396	62,241
10	State & Local Income Taxes Number	6,182	55,373	142,888	360,272	85,242	1,337,202	91,319	123,911	944,921	5,624
11	Average Income Taxes per Return	5,791	6,090	6,002	4,956	4,947	5,624	5,772	5,379	5,393	11,067
12	Federal Taxes Paid	2,032,903	15,663,355	71,420,283	5,732,106	1,745,492	29,027,603	22,605,158	3,287,192	15,795,477	2,051,817
13	Average Federal Taxes Paid	5,538	5,893	7,342	5,561	5,634	8,198	7,710	4,362	5,947	8,266
	Distribution by AGI										
14	Number under $50,000	266,255	1,928,199	6,921,844	706,999	215,439	2,217,272	1,869,374	553,892	1,762,224	164,815
15	Number $50,000 to $75,000	52,605	345,827	1,158,881	153,884	43,975	504,965	443,792	105,369	414,492	39,264
16	Number $75,000 to $100,000	24,590	176,978	676,530	80,870	23,877	316,137	269,062	50,664	241,227	22,234
17	Number $100,000 to $200,000	17,653	155,050	726,605	68,273	20,388	382,647	269,989	35,024	188,621	16,518
18	Number $200,000 and over	6,002	51,736	243,843	20,657	6,152	119,736	79,694	8,644	49,482	5,381
19	Total Returns	367,105	2,657,790	9,727,703	1,030,683	309,831	3,540,757	2,931,911	753,593	2,656,046	248,212
	% Distribution by AGI										
20	% under $50,000	72.5%	72.5%	71.2%	68.6%	69.5%	62.6%	63.8%	73.5%	66.3%	66.4%
21	% $50,000 to $75,000	14.3%	13.0%	11.9%	14.9%	14.2%	14.3%	15.1%	14.0%	15.6%	15.8%
22	% $75,000 to $100,000	6.7%	6.7%	7.0%	7.8%	7.7%	8.9%	9.2%	6.7%	9.1%	9.0%
23	% $100,000 to $200,000	4.8%	5.8%	7.5%	6.6%	6.6%	10.8%	9.2%	4.6%	7.1%	6.7%
24	% $200,000 and over	1.6%	1.9%	2.5%	2.0%	2.0%	3.4%	2.7%	1.1%	1.9%	2.2%
25	**Rank** (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under $50,000 AGI)	40	41	35	25	28	6	7	45	13	15

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005

State Income Tax Comparisons for the 2005 Tax Year

Line	**Money amounts, except for averages, are in thousands.**	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	**State Tax Base**	Federal Taxable Income	Federal AGI	Federal Taxable Income	State Defined AGI	NA	Federal AGI	State Defined AGI	Federal AGI	Federal Taxable Income	Federal AGI
2	**State Income Tax Collections** (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	2,691,473	7,326,225	8,427,553	2,644,726	NA	2,848,450	1,875,065	42,992,007	3,770,736	5,033,442
3	**Average State Income Tax Per Return** (number of federal returns per SOI data)	$1,428	$1,870	$2,172	$1,352	NA	$1,151	$1,625	$2,761	$1,746	$2,993
4	**Rank (1 is highest tax per return)**	34	19	12	36	NA	39	29	6	21	4
5	State Income Tax as a % of Fed AGI	3.2%	3.7%	4.5%	3.0%	NA	2.1%	3.9%	4.4%	3.0%	3.8%
6	**Rank (1 is highest tax as % of AGI)**	31	26	9	35	NA	40	14	10	34	19
7	Local Income Tax	No			Yes			Yes			
8	**Capital Gains Treatment**	44% Exclusion	Fully Taxable	Fully Taxable	Fully Taxable		Fully Taxable	30% Deduction	Fully Taxable	Fully Taxable	Fully Taxable
9	State Tax on $1,000,000 of Capital Gains (at the highest marginal rate)	$39,200	60,000	82,500	50,000		50,400	49,000	93,000	46,300	50,000
10	**Pension Income**	Exclude $3,000<age 65 $15,000>age 65	$15,000 Exclusion	$2,000 ded. for private benefits, $4,000 otherwise	Exempt		$2,500 ded. for public pensions	$6,000 exclusion for all pensions	No deduction	$24,000 ded. 65+ $20,000 ded. age 55 to 64	Taxable same as fed.
11	**Social Security Benefits**	Exempt	Exempt	Exempt	Exempt		exempt	Exempt	Exempt	included above	Exempt
12	**Disability Income**	Exempt	same as fed.	same as fed.	same as fed.		same as fed.	same as fed.	same as fed.	same as fed.	same as fed.
	Standard Deductions										
13	Single	5,000	2,300	3,000	20% AGI		4,125	2,000	3,254	5,000	12,625
14	Married Filing Single	5,000	1,500	3,000	20% AGI		4,125	2,000	3,254	5,000	12,000
15	Married Filing Jointly	10,000	3,000	6,000	20% AGI		8,250	4,000	6,508	10,000	24,000
16	Head of Household	7,300	2,300	4,400	20% AGI		8,250	2,000	6,508	7,300	19,000
17	**Personal Exemptions**										
18	Per Person	3,200	2,700	$2,500 / $2,000	1,500		2,100	$21 credit	87	3,200	See note
19	Married Filing Jointly				3,000		6,300				
20	Dependent		3,000	$100 credit	300		2,300		272		
21	**Tax Brackets**	2.5%>0 3%>$2,530 4%>$5,060 5%>$7,590 6%>$10,120 7%>$12,650	**Single** 1%>0 2%>$750 3%>$2,250 4%>$3,750 5%>$5,250 6%>$7,000 **Married** 1%>0 2%>$1,000 3%>$3,000 4%>$5,000 5%>$7,000 6%>$10,000	**Single** 6%>0 7%>$12,750 7.75%>$60,000 8.25%>$120,000 **Married** 6%>0 7%>$21,250 7.75%>$100,000 8.25%>$200,000	**Single** 2%>0 4%>$500 5%>$3,000 **Married** 2%>0 4%>$1,000 5%>$6,000		**Single** 2.87%>0 3.20%>$10,000 3.74%>$25,000 4.72%>$50,000 5.04%>$150,000 **Married** 2.87%>0 3.20%>$20,000 3.74%>$50,000 4.72%>$100,000 5.04%>$300,000	1%>0 2.5%>$3,500 3.5%>$7,000 4.5%>$10,500 6%>$17,500 7%>$29,200	**Single** 1%>$0 2%>$6,319 4%>$14,979 6%>$23,641 8%>$32,819 9.3%>$41,476 **Married** 1%>$0 2%>$12,638 4%>$29,958 6%>$47,282 8%>$65,638 9.3%>$82,952	4.63% of Colorado Taxable Income	**Single** 3%>0 5%>$10,000 **Married** 3%>0 5%>$20,000

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

Alabama: Standard deduction for single is 20% of AGI to a maximum of $2,000 and $4,000 for married filing jointly

Connecticut: Standard deductions are phased out to $0 for singles at $37,250 and $71,000 for MFJ. Personal exemptions are a tax credit of up to 75% of tax due declining to no credit at $55,000 AGI for single filers and above $100,500 for MFJ.

State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	**State Tax Base**	Federal AGI	NA	Federal AGI	Federal Taxable Income	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal AGI
2	**State Income Tax Collections** (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	932,254	NA	1,381,481	1,040,512	7,936,884	4,811,592	2,312,898	2,050,562	3,792,231	2,392,727
3	**Average State Income Tax Per Return** (number of federal returns per SOI data)	$2,314	NA	$2,225	$1,695	$1,360	$1,669	$1,718	$1,652	$2,131	$1,352
4	**Rank (1 is highest tax per return)**	10	NA	11	24	35	25	22	27	13	37
5	State Income Tax as a % of Fed AGI	4.0%	NA	4.4%	3.7%	2.4%	3.6%	3.8%	3.4%	4.9%	3.1%
6	**Rank (1 is highest tax as % of AGI)**	13	NA	11	24	39	27	22	30	5	32
7	Local Income Tax	Yes					Yes	Yes		Yes	
8	**Capital Gains Treatment**	Fully Taxable	NA	Lower rate if income <$40,000	60% exclusion	Fully Taxable	Fully Taxable	Taxable unless held 10 years	Fully Taxable	Fully Taxable	Fully Taxable
9	State Tax on $1,000,000 of Capital Gains (at the highest marginal rate)	59,500		82,500	31,200	30,000	34,000	89,800	64,500	60,000	60,000
10	**Pension Income**	Exclude $2,000 <60; $12,500 over		Exempt	Exclude up to $34,902; Private taxable	Exempt	Fully Taxable	Exempt $12,000	Taxable	Exempt	Private $6,000 ded. All other exempt
11	**Social Security Benefits**	Exempt		Exempt	Exempt	Exempt	Exempt	1/2 exempt	Taxable	Exempt	Exempt
12	**Disability Income**	same as fed.		same as fed.	same as fed.	same as fed.	$5,200 exempt	Ex. $100/wK	same as fed.	same as fed.	$6,000 ded.
	Standard Deductions										
13	Single	3,250		1,500	5,000	NA	NA	1,610	3,000	1,910	4,500
14	Married Filing Single	3,250		950	5,000	NA	NA	1,610	3,000	1,910	4,500
15	Married Filing Jointly	6,500		1,900	10,000	NA	NA	3,970	6,000	1,910	9,000
16	Head of Household	3,250		1,650	7,300	NA	NA	3,970	4,500	1,910	9,000
17	**Personal Exemptions**										
18	Per Person	$110 credit		1,040	3,200	2,000	1,000	40	2,250		1,000
19	Married Filing Jointly										
20	Dependent						1,500				
21	**Tax Brackets**	2.2%>$2,000; 3.9%>$5,000; 4.8%>$10,000; 5.2%>$20,000; 5.55%>$25,000; 5.95%>$60,000		**Single** 1.4%>0 3.2%>$2,000 5.5%>$4,000 6.4%>$8,000 6.8%>$12,000 7.2>$16,000 7.6%>$20,000 7.9%>$30,000 8.25%>$40,000 **Married** 1.4%>0 3.2%>$4,000 5.5%>$8,000 6.4%>$16,000 6.8%>$24,000 7.2>$32,000 7.6%>$40,000 7.9%>$60,000 8.25%>$80,000	**Single** 1.6%>0 3.6%>$1,160 4.1%>$2,319 5.1%>$3,478 6.1%>$4,637 7.1%>$5,795 7.4%>$8,693 7.8%>$23,179 **Married** 1.6%>0 3.6%>$2,319 4.1%>$4,637 5.1%>$6,955 6.1%>$9,273 7.1%>$11,588 7.4%>$17,385 7.8%>$46,357	3% of federal AGI	3.4% of federal AGI	.36%>$0 .72%>$1,269 2.43%>$2,538 4.5%>$5,076 6.12%>$11,421 6.48%>$19,035 6.8%>$25,380 7.92%>$38,070 8.98%>$57,105	**Single** 3.5%>0 6.25%>$15,000 6.45%>$30,000 **Married** 3.5%>0 6.25%>$30,000 6.45%>$60,000	2%>0 3%>$3,000 4%>$4,000 5%>$5,000 5.8%>$8,000 6%>$75,000	**Single** 2%>0 4%>$12,500 6%>$25,000 **Married** 2%>0 4%>$25,000 6%>$50,000

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

Delaware: No tax on first $2,000 of taxable income.

State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	**State Tax Base**	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal Taxable Income	State Defined AGI	Federal AGI	Federal AGI	Federal AGI	NA
2	**State Income Tax Collections** (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	1,299,252	9,153,415	9,690,270	6,565,176	6,341,164	1,174,065	4,318,505	713,390	1,393,897	NA
3	**Average State Income Tax Per Return** (number of federal returns per SOI data)	$2,092	$3,423	$3,143	$1,439	$2,593	$1,004	$1,654	$1,592	$1,708	NA
4	**Rank (1 is highest tax per return)**	14	2	3	33	7	40	26	31	23	NA
5	State Income Tax as a % of Fed AGI	4.7%	5.4%	4.7%	2.9%	4.6%	2.6%	3.5%	3.9%	3.7%	NA
6	**Rank (1 is highest tax as % of AGI)**	7	3	6	37	8	38	28	15	25	NA
7	Local Income Tax		Yes		Yes			Yes			
8	**Capital Gains Treatment**	Fully Taxable	Fully Taxable	Fully Taxable	$8,828 ded.	Fully Taxable	In-state Gains Exempt	Fully Taxable	10% Tax credit	Fully Taxable	
9	State Tax on $1,000,000 of Capital Gains (at the highest marginal rate)	85,000	47,500	53,000	38,656	78,500	50,000	60,000	62,100	68,400	
10	**Pension Income**	Exempt $6,000	$21,500 exclusion	Private taxable all other exempt	$79,140 Private and all other exempt	Taxable	Exempt	$6,000 exclusion	$3,600 exempt if AGI<$30K	Fully Taxable	
11	**Social Security Benefits**	Exempt	Exempt	Exempt	Exempt	Taxable	Exempt	same as fed.	Exempt	same as fed.	
12	**Disability Income**	same as fed.	same as fed.	same as fed	same as fed.	same as fed.	same as fed.	same as fed.	$5,200 ded.	same as fed.	
	Standard Deductions										
13	Single	5,000	$1,500 to $2,000			5,000	2,300	5,000	20% of AGI	4,980	
14	Married Filing Single	4,150	$1,500 to $2,000			4,300	2,300	5,000	20% of AGI	4,160	
15	Married Filing Jointly	8,300	$3,000 to $4,000			8,700	4,600	10,000	20% of AGI	8,320	
16	Head of Household	7,300	$3,000 to $4,000			7,300	3,400	7,300	20% of AGI	7,330	
17	**Personal Exemptions**										
18	Per Person	2,850	2,400	3,575	3,200	3,200	6,000	$2,100	1,900	$103 credit	
19	Married Filing Jointly						12,000	4,200			
20	Dependent						1,500				
21	**Tax Brackets**	**Single** 2%>0 4.5%>$4,450 7%>$8,850 8.5%>$17,700 **Married** 2%>0 4.5%>$8,900 7%>$17,700 8.5%>$35,450	2%>0; 3%>$1,000; 4%>$2,000; 4.75%>$3,000	5.3% of Taxable Income	3.9% of Michigan Taxable Income	**Single** 5.35%>0 7.05%>$19,891 7.85%>$65,331 **Married** 5.35%>0 7.05%>$29,071 7.85%>$115,511	3%>0; 4%>$5,000; 5%>$10,000	1.5%>0 2%>$1,000 2.5%>$2,000 3%>$3,000 3.5%>$4,000 4%>$5,000 4.5%>$6,000 5%>$7,000 5.5%>$8,000 6%>$9,000	1%>0 2%>$2,300 3%>$4,100 4%>$6,200 5%>$8,400 6%>$10,800 7%>$13,900	**Single** 2.56%>0 3.57%>$2,401 5.12%>$17,001 6.84%>$26,501 **Married** 2.56%>0 3.57%>$4,001 5.12%>$30,001 6.84%>$46,751	

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.
Maryland: The standard deduction is 15% of AGI. Minimum and maximum amounts for the different filing status are provided above.

State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	**State Tax Base**	Interest and Dividends	State Defined Income	Federal AGI	Federal AGI	Federal Taxable Income	Federal AGI	Federal AGI	Federal Taxable Income	State Defined Income	Federal AGI
2	**State Income Tax Collections** (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	67,686	8,224,290	1,086,015	34,843,704	242,008	13,079,167	2,468,609	4,829,181	11,461,650	998,042
3	**Average State Income Tax Per Return** (number of federal returns per SOI data)	$104	$1,980	$1,288	$3,998	$788	$2,396	$1,651	$2,935	$1,954	$1,986
4	**Rank (1 is highest tax per return)**	42	17	38	1	41	8	28	5	18	16
5	State Income Tax as a % of Fed AGI	0.2%	2.9%	3.0%	6.3%	1.9%	5.2%	3.7%	6.0%		3.8%
6	**Rank (1 is highest tax as % of AGI)**	42	36	33	1	41	4	23	2	18	21
7	Local Income Tax		Yes		Yes		Yes		Yes	Yes	
8	**Capital Gains Treatment**		Fully Taxable	30% exclusion max. $1000	Fully Taxable	30% deduction	Fully Taxable	Fully Taxable (OK property held 5 yrs. Exempt)	Fully Taxable	Fully Taxable	Fully Taxable
9	State Tax on $1,000,000 of Capital Gains (at the highest marginal rate)		89,700	56,000	77,000	38,780	71,850	66,500	90,000	30,700	99,000
10	**Pension Income**		Military exempt others $10,000 per person	same as federal	Private $20,000 ded. All other	same as fed.	$200 credit for all pension income	$7,500 ded.	9% credit for low income and over age 62	Exempt	same as federal
11	**Social Security Benefits**		Exempt	same as fed.	Exempt	same as fed.	Exempt	Exempt	Exempt	Exempt	same as fed.
12	**Disability Income**		Exempt	same as fed.	$5,200 ded.	same as fed.	Exempt	Exempt	same as fed.	Exempt	same as fed.
	Standard Deductions										
13	Single		NA	5,000	7,500	5,000	NA	$1,000 to $2,000	1,770	NA	5,000
14	Married Filing Single		NA	5,000	7,500	5,000	NA	$500 to $1,000	1,770	NA	4,150
15	Married Filing Jointly		NA	10,000	15,000	10,000	NA	$1,000 to $2,000	3,545	NA	8,300
16	Head of Household		NA	7,300	10,500	7,300	NA	$1,000 to $2,000	2,855	NA	7,300
17	**Personal Exemptions**										
18	Per Person		1,000	3,200		3,200	1,350	1,000	154 credit	NA	3,200
19	Married Filing Jointly						and $20 credit				
20	Dependent		1,500		1,000		per person also				
21	**Tax Brackets**		**Single** 1.4%>0; 1.75%>$20,000; 3.5%>$35,000; 5.53%>$40,000; 6.37%>$75,000 8.97%>500,001 **Married** 1.4%>0; 1.75%>$20,000; 2.45%>$50,000; 3.5%>$70,000; 5.53%>$80,000; 6.37%>$150,000 8.97%>500,001	**Single** 1.7%>0 3.2%>$5,501 4.7%>$11,001 5.7%>$16,001 **Married** 1.7%>0 3.2%>$8,001 4.7%>$16,001 5.7%>$24,001	**Single** 4%>0; 4.5%>$8,000; 5.25%>$11,000; 5.9%>$13,000; 6.85%>$20,000 7.25%>$100,000 7.7%>500,000 **Married** 4%>0; 4.5%>$16,000; 5.25%>$22,000; 5.9%>$26,000; 6.85%>$40,000 7.25%>$150,000 7.7%>500,000	**Single** 2.1%>0; 3.9%>$29,700 4.34%>$71,951 5.04%>$150,151 5.545%>$326,451 **Married** 2.1%>0; 3.9%>$49,601 4.34%>$119,951 5.04%>$182,801 5.545%>$326,451	.712%>0; 1.424%>$5,000 2.847%>$10,000 3.559%>$15,000 4.27%>$20,000 4.983%>$40,000 5.693%>$80,000 6.61%>$100,000 7.185%>$200,000	**Single** .5%>0 1%>$1,000 2%>$2,500 3%>$3,750 4%>$4,900 5%>$6,200 6%>$7,700 6.65%>$10,000 **Married** .5%>0 1%>$2,000 2%>$5,000 3%>$7,500 4%>$9,800 5%>$12,200 6%>$15,000 6.65%>$21,000	**Single** 5%>0 7%>$2,651 9%>$6,651 **Married** 5%>0 7%>$5,301 9%>$13,301	Taxable income times 3.07%	**Single** 3.75%>0 7%>$29,700 7.75%>$71,951 9%>$150,151 9.9%>$326,451 **Married** 3.75%>0; 7%>$49,650 7.75%>$119,951 9%>$182,801 9.9%>$326,451

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

Oklahoma: The standard deduction is 15% of AGI. Minimum and maximum amounts for the different filing status are provided above.

State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	**State Tax Base**	NA	On Interest and Dividends	NA	Federal Taxable Income	Federal Taxable Income	Federal AGI	NA	Federal AGI	Federal AGI	NA
2	**State Income Tax Collections** (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	NA	155,333	NA	1,926,697	500,464	8,352,366	NA	1,171,987	5,465,082	NA
3	**Average State Income Tax Per Return** (number of federal returns per SOI data)	NA	$58	NA	$1,869	$1,615	$2,359	NA	$1,555	$2,058	NA
4	**Rank (1 is highest tax per return)**	NA	43	NA	20	30	9	NA	32	15	NA
5	State Income Tax as a % of Fed AGI	NA	0.1%	NA	3.8%	3.4%	3.9%	NA	3.9%	4.1%	NA
6	**Rank (1 is highest tax as % of AGI)**	NA	43	NA	20	29	16	NA	17	12	NA
7	Local Income Tax										
8	**Capital Gains Treatment**		NA	NA	Fully Taxable	40% deduction	Fully Taxable		Fully Taxable	60% Deduction	
9	State Tax on $1,000,000 of Capital Gains (at the highest marginal rate)				70,000	57,000	57,500		65,000	27,000	
10	**Pension Income**				$4,800 ded. If <age 65: $7,500 if >65	Fully Taxable	Same as fed. (VA has age ded. of $12K)		Private taxable; Military ded. $22K; others $2K	Private taxable; Public exempt if member before 1964; Military exempt	
11	**Social Security Benefits**				see above	same as federal	Exempt		same as fed.	50% taxable	
12	**Disability Income**				same as fed.	same as federal	$20,000 ded.		same as fed.	$5,200 ded.	
	Standard Deductions										
13	Single				5,000	5,000	3,000		NA	8,170	
14	Married Filing Single				5,000	5,000	3,000		NA	6,990	
15	Married Filing Jointly				10,000	10,000	6,000		NA	14,710	
16	Head of Household				7,300	7,300	3,000		NA	10,550	
17	**Personal Exemptions**										
18	Per Person				3,200	3,200	900		2,000	700	
19	Married Filing Jointly										
20	Dependent										
21	**Tax Brackets**				**Single** 2.3%>0 3.3%>$863 4.2%>$1,726 5.2%>$2,589 6%>$3,451 7%>$4,314 **Married** 2.3%>0 3.3%>$1,726 4.2%>$3,450 5.2%>$5,177 6%>$6,901 7%>$8,627	**Single** 3.6%>0 7.2%>$29,700 8.5%>$71,951 9%>$150,151 9.5%>$326,451 **Married** 3.6%>0; 7.2%>$49,650 8.5%>$119,951 9%>$182,801 9.5%>$326,451	2%>0; 3%>$3,000; 5%>$5,000; 5.75%>$17,000		3%>0; 4%>$10,000; 4.5%>$25,000; 6%>$40,000; 6.5%>$60,000	**Single** 4.6%>0 6.15%>$8,840 6.5%>$17,680 6.75%>$132,580 **Married** 4.6%>0 6.15%>$11,780 6.5%>$23,570 6.75%>$176,770	

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

Wisconsin: Standard deduction for single taxpayers is $8,170. Above $12,000 of income the deduction is reduced by 12% for each dollar over $12,000.
When the single taxpayers' income reaches $80,000, the standard deduction is reduced to $0.
The standard deduction for married taxpayers is $14,710 with a 19.778% phase out for income over $16,500.
When the married taxpayers' income reaches $90,896, the standard deduction is reduced to $0.

State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	Married Filing Jointly with 2 Children										
2	$10,000	No Tax	No Tax	No Tax	156	NA	No Tax	13	28	No Tax	No Tax
3	$20,000	No Tax	129	40	540	NA	156	408	129	No Tax	No Tax
4	$30,000	155	676	640	1,040	NA	443	986	329	333	54
5	$40,000	698	1,276	1,268	1,540	NA	748	1,654	585	796	336
6	$50,000	1,363	1,876	1,968	2,040	NA	1,068	2,354	985	1,259	903
7	$60,000	2,028	2,476	2,668	2,540	NA	1,388	3,054	1,495	1,722	2,291
8	$70,000	2,728	3,076	3,368	3,040	NA	1,738	3,754	2,095	2,185	2,745
9	$80,000	3,428	3,676	4,068	3,540	NA	2,112	4,454	2,838	2,648	3,240
10	$90,000	4,128	4,276	4,768	4,040	NA	2,486	5,154	3,638	3,111	3,690
11	$100,000	4,828	4,876	5,808	4,540	NA	2,860	5,854	4,566	3,574	4,140
12	$150,000	8,328	7,876	9,578	7,040	NA	5,077	9,354	9,216	5,889	7,100
13	$200,000	11,828	10,876	13,453	9,540	NA	7,437	12,854	13,866	8,204	9,600
14	$500,000	32,828	28,876	38,133	24,540	NA	22,191	33,854	41,766	22,094	24,600
15	$1,000,000	67,828	58,876	79,383	49,540	NA	47,391	68,854	88,266	45,244	49,600
16	Single										
17	$10,000	137	125	270	285	NA	108	136	70	83	No Tax
18	$20,000	684	705	888	785	NA	408	569	304	546	144
19	$30,000	1,384	1,310	1,588	1,285	NA	728	1,169	764	1,009	831
20	$40,000	2,084	1,910	2,288	1,785	NA	1,095	1,857	1,441	1,472	1,620
21	$50,000	2,784	2,510	2,988	2,285	NA	1,469	2,557	2,308	1,935	2,093
22	$60,000	3,484	3,110	3,688	2,785	NA	1,880	3,257	3,238	2,398	2,800
23	$70,000	4,184	3,710	4,460	3,285	NA	2,352	3,957	4,168	2,861	3,300
24	$80,000	4,884	4,310	5,235	3,785	NA	2,824	4,657	5,098	3,324	3,800
25	$90,000	5,584	4,910	6,010	4,285	NA	3,296	5,357	6,028	3,787	4,300
26	$100,000	6,284	5,510	6,785	4,785	NA	3,768	6,057	6,958	4,250	4,800
27	$150,000	9,784	8,510	10,785	7,285	NA	6,128	9,557	11,608	6,565	7,300
28	$200,000	13,284	11,510	14,910	9,785	NA	8,628	13,057	16,258	8,880	9,800
29	$500,000	34,284	29,510	39,660	24,785	NA	23,748	34,057	44,158	22,770	24,800
30	$1,000,000	69,284	59,510	80,910	49,785	NA	48,948	69,057	90,658	45,920	49,800

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State Notes

SC: A $210 two-wage earner credit adjusted for income levels is calculated for married taxpayers with incomes above $30,000.

NC: Taxpayers receive a $60 credit for dependents if income levels fall below $100,000 for married filers and $60,000 for single.

AL: Standard deduction is 20% of AGI to a max. of $2,000 for single filers and $4,000 for married filing jointly filers.

State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	Married Filing Jointly with 2 Children										
2	$10,000	No Tax	NA	55	No Tax	60	102	No Tax	No Tax	205	No Tax
3	$20,000	No Tax	NA	511	No Tax	360	442	483	175	865	180
4	$30,000	483	NA	1,132	229	660	782	1,122	525	1,445	480
5	$40,000	1,033	NA	1,820	875	960	1,122	1,802	1,925	2,025	880
6	$50,000	1,588	NA	2,555	1,614	1,260	1,462	2,571	1,363	2,605	1,280
7	$60,000	2,143	NA	3,315	2,354	1,560	1,802	3,363	1,988	3,185	1,880
8	$70,000	2,712	NA	4,087	3,097	1,860	2,142	4,250	4,488	3,765	2,480
9	$80,000	3,307	NA	4,877	3,877	2,160	2,482	5,148	3,248	4,351	3,080
10	$90,000	3,902	NA	5,681	4,657	2,460	2,822	6,046	3,893	4,951	3,680
11	$100,000	4,497	NA	6,506	5,437	2,760	3,162	6,944	4,538	5,551	4,280
12	$150,000	7,472	NA	10,631	9,337	4,260	4,862	11,434	7,763	8,551	7,280
13	$200,000	10,447	NA	14,756	13,237	5,760	6,562	15,924	10,988	11,551	10,280
14	$500,000	28,297	NA	39,506	36,637	14,760	16,762	42,864	30,338	29,551	28,280
15	$1,000,000	58,047	NA	80,756	75,637	29,760	33,762	87,764	62,588	59,551	58,280
16	Single										
17	$10,000	24	NA	282	42	240	306	185	166	285	110
18	$20,000	475	NA	945	673	540	646	747	1,041	865	460
19	$30,000	988	NA	1,695	1,413	840	986	1,403	1,134	1,445	960
20	$40,000	1,543	NA	2,477	2,187	1,140	1,326	2,086	1,769	2,025	1,560
21	$50,000	2,098	NA	3,293	2,967	1,440	1,666	2,878	2,414	2,605	2,160
22	$60,000	2,653	NA	4,118	3,747	1,740	2,006	3,684	3,059	3,185	2,760
23	$70,000	3,235	NA	4,943	4,527	2,040	2,346	4,582	3,704	3,765	3,360
24	$80,000	3,830	NA	5,768	5,307	2,340	2,686	5,480	4,349	4,351	3,960
25	$90,000	4,425	NA	6,593	6,087	2,640	3,026	6,378	4,994	4,951	4,560
26	$100,000	5,020	NA	7,418	6,867	2,940	3,366	7,276	5,639	5,551	5,160
27	$150,000	7,995	NA	11,543	10,767	4,440	5,066	11,766	8,864	8,551	8,160
28	$200,000	10,970	NA	15,668	14,667	5,940	6,766	16,256	12,089	11,551	11,160
29	$500,000	28,820	NA	40,418	38,067	14,940	16,966	43,196	31,439	29,551	29,160
30	$1,000,000	58,570	NA	81,668	77,067	29,940	33,966	88,096	63,689	59,551	59,160

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State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	Married Filing Jointly with 2 Children										
2	$10,000	No Tax	No Tax	151	No Tax	No Tax	No Tax	No Tax	No Tax	No Tax	NA
3	$20,000	6	242	681	No Tax	No Tax	12	157	210	(35)	NA
4	$30,000	241	670	1,211	281	455	370	723	688	322	NA
5	$40,000	756	1,145	1,741	671	990	870	1,323	1,301	705	NA
6	$50,000	1,456	1,620	2,271	1,061	1,525	1,370	1,923	1,991	1,217	NA
7	$60,000	2,229	2,095	2,801	1,451	2,220	1,870	2,523	2,681	1,813	NA
8	$70,000	3,079	2,570	3,331	1,841	2,925	2,370	3,123	3,371	2,497	NA
9	$80,000	3,929	3,045	3,861	2,231	3,630	2,870	3,723	4,061	3,181	NA
10	$90,000	4,779	3,520	4,391	2,621	4,335	3,370	4,323	4,751	3,865	NA
11	$100,000	5,629	3,995	4,921	3,011	5,040	3,870	4,923	5,441	4,549	NA
12	$150,000	9,879	6,370	7,571	4,961	8,669	6,370	7,923	8,891	7,969	NA
13	$200,000	14,129	8,745	10,221	6,911	12,594	8,870	10,923	12,341	11,579	NA
14	$500,000	39,629	22,995	26,121	18,611	36,144	23,870	28,923	33,041	33,009	NA
15	$1,000,000	82,129	46,745	52,621	38,111	75,394	48,870	58,923	67,541	67,418	NA
16	Single										
17	$10,000	43	237	341	70	96	51	57	119	52	NA
18	$20,000	518	641	871	460	631	435	549	560	409	NA
19	$30,000	1,285	1,116	1,401	850	1,199	935	1,149	1,250	890	NA
20	$40,000	2,135	1,591	1,931	1,240	1,904	1,435	1,749	1,940	1,549	NA
21	$50,000	2,985	2,066	2,461	1,630	2,609	1,935	2,349	2,630	2,233	NA
22	$60,000	3,835	2,541	2,991	2,020	3,314	2,435	2,949	3,320	2,917	NA
23	$70,000	4,685	3,016	3,521	2,410	4,019	2,935	3,549	4,010	3,601	NA
24	$80,000	5,535	3,491	4,051	2,800	4,775	3,435	4,149	4,700	4,285	NA
25	$90,000	6,385	3,966	4,581	3,190	5,560	3,935	4,749	5,390	4,969	NA
26	$100,000	7,235	4,441	5,111	3,580	6,345	4,435	5,349	6,080	5,653	NA
27	$150,000	11,485	6,816	7,761	5,530	10,270	6,935	8,349	9,530	9,073	NA
28	$200,000	15,735	9,191	10,411	7,480	14,195	9,435	11,349	12,980	12,703	NA
29	$500,000	41,235	23,441	26,311	19,180	37,745	24,435	29,349	33,680	33,756	NA
30	$1,000,000	83,735	47,191	52,811	38,680	76,995	49,435	59,349	68,180	67,955	NA

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State Notes

MD: Standard deduction is 15% of AGI with a min. of $1,500 and a max. of $2,000 for single filers and $3,000 and $4,000 for married filing jointly filers.

State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	Married Filing Jointly with 2 Children										
2	$10,000	NA	70	No Tax	No Tax	No Tax	No Tax	40	No Tax	No Tax	No Tax
3	$20,000	NA	210	No Tax	120	No Tax	158	345	493	No Tax	No Tax
4	$30,000	NA	367	122	520	151	544	955	1,393	No Tax	334
5	$40,000	NA	542	448	963	361	971	1,620	2,293	1,228	709
6	$50,000	NA	717	950	1,533	571	1,430	2,285	3,193	1,535	1,084
7	$60,000	NA	927	1,520	2,152	781	1,929	2,950	4,093	1,842	1,459
8	$70,000	NA	1,172	2,090	2,837	991	2,427	3,615	4,993	2,149	1,834
9	$80,000	NA	1,470	2,660	3,522	1,339	2,925	4,280	5,893	2,456	2,509
10	$90,000	NA	1,921	3,230	4,207	1,731	3,456	4,945	6,793	2,763	3,209
11	$100,000	NA	2,474	3,800	4,892	2,123	4,025	5,610	7,693	3,070	3,909
12	$150,000	NA	5,236	6,650	9,111	4,114	7,281	8,935	12,193	4,605	7,476
13	$200,000	NA	8,379	9,500	12,536	6,284	10,586	12,260	16,693	6,140	11,351
14	$500,000	NA	27,489	26,600	33,086	22,118	32,110	32,210	43,693	15,350	39,674
15	$1,000,000	NA	72,209	55,100	67,336	49,818	68,035	65,460	88,693	30,700	89,174
16	Single										
17	$10,000	NA	126	31	100	38	68	225	401	307	255
18	$20,000	NA	266	307	534	248	359	810	1,301	614	630
19	$30,000	NA	437	835	1,144	458	776	1,475	2,201	921	1,005
20	$40,000	NA	682	1,405	1,829	706	1,203	2,140	3,101	1,228	1,611
21	$50,000	NA	1,215	1,975	2,514	1,098	1,692	2,805	4,001	1,535	2,311
22	$60,000	NA	1,767	2,545	3,199	1,490	2,190	3,470	4,901	1,842	3,011
23	$70,000	NA	2,320	3,115	3,884	1,882	2,689	4,135	5,801	2,149	3,711
24	$80,000	NA	2,906	3,685	4,569	2,274	3,187	4,800	6,701	2,456	4,447
25	$90,000	NA	3,543	4,255	5,254	2,707	3,747	5,465	7,601	2,763	5,222
26	$100,000	NA	4,180	4,825	5,939	3,141	4,316	6,130	8,501	3,070	5,997
27	$150,000	NA	7,365	7,675	9,761	5,311	7,609	9,455	13,001	4,605	9,872
28	$200,000	NA	10,550	10,525	13,186	7,773	10,914	12,780	17,501	6,140	14,330
29	$500,000	NA	29,660	27,625	33,736	23,720	32,461	32,730	44,501	15,350	42,863
30	$1,000,000	NA	74,484	56,125	67,986	51,420	68,386	65,980	89,501	30,700	92,363

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State Notes

NY: Taxpayers with AGI >$150K lose the benefits of the lower tax brackets.

State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	Married Filing Jointly with 2 Children										
2	$10,000	NA	NA	NA	No Tax	No Tax	8	NA	60	No Tax	NA
3	$20,000	NA	NA	NA	9	No Tax	390	NA	380	146	NA
4	$30,000	NA	NA	NA	486	259	916	NA	780	750	NA
5	$40,000	NA	NA	NA	1,186	619	1,491	NA	1,215	1,499	NA
6	$50,000	NA	NA	NA	1,886	979	2,066	NA	1,695	2,277	NA
7	$60,000	NA	NA	NA	2,586	1,339	2,641	NA	2,295	3,056	NA
8	$70,000	NA	NA	NA	3,286	1,699	3,216	NA	2,905	3,835	NA
9	$80,000	NA	NA	NA	3,986	2,331	3,791	NA	3,555	4,613	NA
10	$90,000	NA	NA	NA	4,686	3,051	4,366	NA	4,205	5,392	NA
11	$100,000	NA	NA	NA	5,386	3,771	4,941	NA	4,855	6,053	NA
12	$150,000	NA	NA	NA	8,886	7,465	7,816	NA	8,105	9,303	NA
13	$200,000	NA	NA	NA	12,386	11,715	10,691	NA	11,355	12,604	NA
14	$500,000	NA	NA	NA	33,386	39,441	27,941	NA	30,855	32,854	NA
15	$1,000,000	NA	NA	NA	68,386	86,941	56,691	NA	63,355	66,604	NA
16	Single										
17	$10,000	NA	NA	NA	85	65	175	NA	240	52	NA
18	$20,000	NA	NA	NA	761	425	675	NA	620	607	NA
19	$30,000	NA	NA	NA	1,461	785	1,243	NA	1,035	1,315	NA
20	$40,000	NA	NA	NA	2,161	1,220	1,818	NA	1,485	2,043	NA
21	$50,000	NA	NA	NA	2,861	1,940	2,393	NA	2,055	2,771	NA
22	$60,000	NA	NA	NA	3,561	2,660	2,968	NA	2,655	3,499	NA
23	$70,000	NA	NA	NA	4,261	3,380	3,543	NA	3,295	4,227	NA
24	$80,000	NA	NA	NA	4,961	4,100	4,118	NA	3,945	4,955	NA
25	$90,000	NA	NA	NA	5,661	4,948	4,693	NA	4,595	5,606	NA
26	$100,000	NA	NA	NA	6,361	5,798	5,268	NA	5,245	6,256	NA
27	$150,000	NA	NA	NA	9,861	10,048	8,143	NA	8,495	9,547	NA
28	$200,000	NA	NA	NA	13,361	14,506	11,018	NA	11,745	12,922	NA
29	$500,000	NA	NA	NA	34,361	42,333	28,268	NA	31,245	33,172	NA
30	$1,000,000	NA	NA	NA	69,361	89,833	57,018	NA	63,745	66,922	NA

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South Carolina

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200
Married Filing Jointly	
Dependent	

Tax Brackets

	Brackets		Rate	Plus	
Single	0	2,530	2.50%	0	
	2,530	5,060	3.00%	63	63.25
	5,060	7,590	4.00%	139	139.15
	7,590	10,120	5.00%	240	240.35
	10,120	12,650	6.00%	367	366.85
	12,650 and over		7.00%	519	518.65
Married Filing Jointly	0	2,530	2.50%	0	
	2,530	5,060	3.00%	63	
	5,060	7,590	4.00%	139	
	7,590	10,120	5.00%	240	
	10,120	12,650	6.00%	367	
	12,650 and over		7.00%	519	

Deductions

SC state tax refund
Out of state rental or real estate income
44% capital gains exclusion
$3,000 Volunteer Firefighter/Rescue Squad/Police Officer
Interest from US obligations
Contributions to SC Tuition Prepayment or College Program
National Guard drill pay
Social Security benefits
$3,000 to $15,000 retirement deduction
Police subsistence
Additional deduction for child under 6 ($3,000)

Credits

Child and dependent care (7% of expenses)
Two wage earner credit (max of $210)
Taxes paid to another state
Nursing Home Credit
Scenic River
Drip-Trickle irrigation
Minority Contractor
Water Resources
New jobs
Palmetto Seed Capital
Employer child care
Base closure
Economic Impact Zone
Family Independence Payments
Motion picture project/production facility
Qualified retirement plan contribution
Community development credit
Conservation Contribution
Historic Structure
Historic residential structure
Textiles rehabilitation
Commercial credit
Venture capital

Georgia

TY 2005

Standard Deductions

Single	2,300
Married Filing Single	1,500
Married Filing Jointly	3,000
Head of Household	2,300

Personal Exemptions

Per Person	2,700
Married Filing Jointly Dependent	3,000

Tax Brackets

	Brackets		Rate	Plus
Single	0	750	1.00%	0.00
	750	2,250	2.00%	7.50
	2,250	3,750	3.00%	37.50
	3,750	5,250	4.00%	82.50
	5,250	7,000	5.00%	142.50
	7,000 and over		6.00%	230.00
Married Filing Jointly	0	1,000	1.00%	0.00
	1,000	3,000	2.00%	10.00
	3,000	5,000	3.00%	50.00
	5,000	7,000	4.00%	110.00
	7,000	10,000	5.00%	190.00
	10,000 and over		6.00%	340.00

Deductions

Retirement income exclusion of $15,000
Social Security income
Teacher retirement contributions
Self employed health insurance
Minority subcontractors payments
Georgia higher education savings plan
Combat Zone pay
up to $10,000 for unreimbursed expenses of organ donation

Credits

Low income credit (maximum $26)
Employers credit for basic skills education
Employers credit for retraining
Jobs tax credit
Child care property credit
Child care sponsoring credit
Investment tax credit
Qualified transportation
Low income housing credit
Diesel particulate emission reduction technology
Business enterprise vehicle credit
Research tax credit
Small business growth
Headquarters tax credit
Port Activity credit
Bank tax credit
Low and zero emission vehicle credit $2,500
Cigarette Export credit
New manufacturing facilities
Electric vehicle charger
New manufacturing facilities
Historic rehabilitation
Film tax credit

North Carolina

TY 2002

Standard Deductions

Single	3,000	*{These deductions and exemptions are additions to*
Married Filing Single	3,000	*Federal taxable income - NC does not index*
Married Filing Jointly	6,000	*standard deductions, and personal exemptions differ*
Head of Household	4,400	*for income levels - higher income = more additions}*

Personal Exemptions

Per Person	2,500	if AGI < $60,000, otherwise $2,000
Married Filing Jointly	2,500	if AGI < $100,000, otherwise $2,000
Dependent	100	credit if AGI amounts are less than stated above

Tax Brackets

	Brackets		Rate	Plus
Single	0	12,750	6.00%	0.00
	12,750	60,000	7.00%	765.00
	60,000	120,000	7.75%	4,072.50
	120,000	and over	8.25%	8,722.50
Married Filing Jointly	0	21,250	6.00%	0.00
	21,250	100,000	7.00%	1,275.00
	100,000	200,000	7.75%	6,787.50
	200,000	and over	8.25%	14,537.50

Deductions

Retirement income exclusion of $4,000
Social Security income

Credits

Child and dependent care
Dependent Children credit of $60
Charitable contributions by nonitemizers
Long-term care insurance
Qualified business investments - max. $50,000
Disabled Taxpayer
Farm machinery property tax credit
Conservation credit
Historic structures
jobs tax credit
Machinery and equipment Investment credit
Research and Development
Worker Training
Central Office or aircraft facility credit
low-income housing investment credit
Development zone projects credit
Nonhazardous dry cleaning equipment
NC port usage credit

Alabama

TY 2005

Standard Deductions

Single	20% of AGI, max. of $2,000
Married Filing Single	20% of AGI, max. of $2,000
Married Filing Jointly	20% of AGI, max. of $4,000
Head of Household	20% of AGI, max. of $2,000

Personal Exemptions

Per Person	1,500
Married Filing Jointly	3,000
Dependent	300

Tax Brackets

	Brackets		Rate	Plus
Single	0	500	2.00%	0.00
	500	3,000	4.00%	10.00
	3,000 and over		5.00%	110.00
Married Filing Jointly	0	1,000	2.00%	0.00
	1,000	6,000	4.00%	20.00
	6,000 and over		5.00%	220.00

Deductions

Social Security income
State pension income
Federal pension income
Private defined benefit pensions
Military subsistence pay
Law enforcement subsistence pay
Active duty pay in combat zone
Up to $25,000 of severance pay

Credits

Basic skills education credit
Rural Physician
Enterprise zone act credit
Capital credit
Coal credit

Arizona

TY 2005

Standard Deductions

Single	4,125
Married Filing Single	4,125
Married Filing Jointly	8,250
Head of Household	8,250

Personal Exemptions

Per Person	2,100
Married Filing Jointly	6,300 maximum for all children
Dependent	2,300
Qualifying Parents	10,000

Tax Brackets

	Brackets		Rate	Plus
Single	0	10,000	2.87%	0
	10,000	25,000	3.20%	287
	25,000	50,000	3.74%	767
	50,000	150,000	4.72%	1,702
	150,000 and over		5.04%	6,422
Married Filing Jointly	0	20,000	2.87%	0
	20,000	50,000	3.20%	574
	50,000	100,000	3.74%	1,534
	100,000	300,000	4.72%	3,404
	300,000 and over		5.04%	12,844

Deductions

Additional $2,100 deduction for over 65
Additional $1,500 deduction for blind
$2,500 Public pension exclusion (private taxable)
Social Security benefits
Wages of American Indians
Construction of an Energy Efficient home
Combat pay
Adoption expense
State tuition program distributions
World War II victims
Crops given to charities

Credits

Family income tax credit
Defense contracting
Enterprise zone
Environmental technology facility
Military reuse zone
Recycling equipment
Increased research activities
Solar energy
agricultural water conservation
Pollution control
Solar hot water heater
TANF employment
Credits for contributions to charities and schools
Donation of property for school site
Healthy forest enterprises
Clean elections fund
Credit for increased excise taxes
Property tax credit

Arkansas

TY 2005

Standard Deductions

Single	2,000
Married Filing Single	2,000
Married Filing Jointly	4,000
Head of Household	2,000

Personal Exemptions

Per Person	$21 credit

Tax Brackets

	Brackets		Rate	Plus
Single	0	3,499	1.00%	0
	3,500	6,999	2.50%	35
	7,000	10,499	3.50%	122
	10,500	17,499	4.50%	245
	17,500	29,199	6.00%	560
	29,200 and over		7.00%	1,262
Married Filing Jointly	0	3,499	1.00%	0
	3,500	6,999	2.50%	35
	7,000	10,499	3.50%	122
	10,500	17,499	4.50%	245
	17,500	29,199	6.00%	560
	29,200 and over		7.00%	1,262

Deductions

Contributions to intergenerational trust
$6,000 pension deduction
$6,000 military pay deduction for officers
$9,000 military pay deduction for enlisted
Social Security benefits

Credits

State political contributions
Working taxpayer
Child care credit
Allowable adoption expense
Phenylketonura disorder
Biotechnology development
Capital development
County and regional industrial development
Economic development
Employer provided early childhood program
Enterprise zone program

Credits (cont.)

Equipment donation or sale below cost
Family savings initiative
Manufacturing investment
Private wetland & riparian zone
Public roads improvement
Tourism project development
Tuition reimbursement
Venture capital investment
Waste reduction & recycling equipment
Water resource conservation
Workforce training
Youth apprenticeship
Rice Straw

California

TY 2005

Standard Deductions

Single	3,254
Married Filing Single	3,254
Married Filing Jointly	6,508
Head of Household	6,508

Personal Exemptions

Per Person	87
Dependent	272

Tax Brackets

	Brackets		Rate	Plus
Single	0	6,319	1.00%	0
	6,319	14,979	2.00%	63
	14,979	23,641	4.00%	236
	23,641	32,819	6.00%	583
	32,819	41,476	8.00%	1,134
	41,476 and over		9.30%	1,826
Married Filing Jointly	0	12,638	1.00%	0
	12,638	29,958	2.00%	126
	29,958	47,282	4.00%	473
	47,282	65,638	6.00%	1,166
	65,638	82,952	8.00%	2,267
	82,952 and over		9.30%	3,652

Deductions

Social Security benefits

Credits

Child adoption
Child and dependent care expenses
Community Development Financial Institutions
Disabled access for small businesses
Donated agricultural products transportation
Employer child care contribution
Employer child care program
Enhanced oil recovery
Enterprise zone employee
Environmental tax credit of 5 cents per gallon

Credits (cont.)

Farm worker housing
Joint Strike Fighter wages and property costs
Low-income housing
Natural heritage program
Renters
Prison inmate labor 10% exclusion
Rice straw - 10% of purchase price
Senior head of household
Solar or wind energy system
Teacher retention

Colorado

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200
Dependent	

Tax Brackets

Single	4.63% of Colorado Taxable Income
Married Filing Jointly	4.63% of Colorado Taxable Income

Deductions

Pension and Annuity (including Social Security)
- $24,000 deduction if over age 65
- $20,000 deduction if age 55 to 64

Colorado source capital gain deduction if:
- property in CO and held 5 years

State tuition program contributions
Railroad retirement benefits

Credits

Child care credit
Enterprise Zone:
- Investment
- New Business

Credits (cont.)

- Rural enterprise zone new business
- Health insurance
- Enterprise zone administrator

Plastic recycling investment
Minimum tax credit
Historic property preservation
Child care facility investment
School-to-work program
Long term care insurance
Contaminated land redevelopment
Low-income housing
Weather related live stock sales

Connecticut

TY 2005

Standard Deductions

Single

AGI between		Deduction
0	25,250	12,625
25,250	26,250	11,625
26,250	27,250	10,625
27,250	28,250	9,625
28,250	29,250	8,625
29,250	30,250	7,625
30,250	31,250	6,625
31,250	32,250	5,625
32,250	33,250	4,625
33,250	34,250	3,625
34,250	35,250	2,625
35,250	36,250	1,625
36,250	37,250	625
37,250 and up		0

Married Filing Jointly

AGI between		Deduction
0	48,000	24,000
48,000	49,000	23,000
49,000	50,000	22,000
50,000	51,000	21,000
51,000	52,000	20,000
52,000	53,000	19,000
53,000	54,000	18,000
54,000	55,000	17,000
55,000	56,000	16,000
56,000	57,000	15,000
57,000	58,000	14,000
58,000	59,000	13,000
59,000	60,000	12,000
60,000	61,000	11,000
61,000	62,000	10,000
62,000	63,000	9,000
63,000	64,000	8,000
64,000	65,000	7,000
65,000	66,000	6,000
66,000	67,000	5,000
67,000	68,000	4,000
68,000	69,000	3,000
69,000	70,000	2,000
70,000	71,000	1,000
71,000 and up		0

Connecticut (cont.)

Personal Exemptions (Tax Credit %)

Single			Married Filing Jointly		
AGI between		Deduction	AGI between		Deduction
12,625	15,750	75%	24,000	30,000	75%
15,750	16,250	70%	30,000	30,500	70%
16,250	16,750	65%	30,500	31,000	65%
16,750	17,250	60%	31,000	31,500	60%
17,250	17,750	55%	31,500	32,000	55%
17,750	18,250	50%	32,000	32,500	50%
18,250	18,750	45%	32,500	33,000	45%
18,750	19,250	40%	33,000	33,500	40%
19,250	21,050	35%	33,500	40,000	35%
21,050	21,550	30%	40,000	40,500	30%
21,550	22,050	25%	40,500	41,000	25%
22,050	22,550	20%	41,000	41,500	20%
22,550	26,300	15%	41,500	50,000	15%
26,300	26,800	14%	50,000	50,500	14%
26,800	27,300	13%	50,500	51,000	13%
27,300	27,800	12%	51,000	51,500	12%
27,800	28,300	11%	51,500	52,000	11%
28,300	50,500	10%	52,000	96,000	10%
50,500	51,000	9%	96,000	96,500	9%
51,000	51,500	8%	96,500	97,000	8%
51,500	52,000	7%	97,000	97,500	7%
52,000	52,500	6%	97,500	98,000	6%
52,500	53,000	5%	98,000	98,500	5%
53,000	53,500	4%	98,500	99,000	4%
53,500	54,000	3%	99,000	99,500	3%
54,000	54,500	2%	99,500	100,000	2%
54,500	55,000	1%	100,000	100,500	1%
55,000 and up		0%	100,500 and up		0%

Tax Brackets

	Brackets		Rate	Plus
Single	0	10,000	3.00%	0
	10,000 and over		5.00%	300
MFJ	0	20,000	3.00%	0
	20,000 and over		5.00%	600

Deductions

Social Security benefits if AGI< $60,000 for MFJ

Railroad Retirement benefits

Credits

Property Tax credit, max. of $350

Delaware

TY 2005

Standard Deductions

Single	3,250
Married Filing Single	3,250
Married Filing Jointly	6,500
Head of Household	3,250

Personal Exemptions

Per Person	$110 credit

Tax Brackets

	Brackets		Rate	Plus
Single	0	2,000	0.00%	0.00
	2,000	5,000	2.20%	0.00
	5,000	10,000	3.90%	66.00
	10,000	20,000	4.80%	261.00
	20,000	25,000	5.20%	741.00
	25,000	60,000	5.55%	1,001.00
	60,000 and over		5.95%	2,943.50
Married Filing Jointly	0	2,000	0.00%	0.00
	2,000	5,000	2.20%	0.00
	5,000	10,000	3.90%	66.00
	10,000	20,000	4.80%	261.00
	20,000	25,000	5.20%	741.00
	25,000	60,000	5.55%	1,001.00
	60,000 and over		5.95%	2,943.50

Deductions

Pension/Retirement exclusion
  $2,000 if <age 60; up to $12,500 if over 60
Social Security income
Charitable mileage deduction
Self-employed health insurance

Credits

Personal credit of $110
Volunteer firefighter
Child care
Blue collar
Green industry
Brownfield
Land and historic resource
Historic preservation

Hawaii

TY 2005

Standard Deductions

Single	1,500
Married Filing Single	950
Married Filing Jointly	1,900
Head of Household	1,650

Personal Exemptions

Per Person	1,040

Tax Brackets

	Brackets		Rate	Plus
Single	0	2,000	1.40%	0
	2,000	4,000	3.20%	28
	4,000	8,000	5.50%	92
	8,000	12,000	6.40%	312
	12,000	16,000	6.80%	568
	16,000	20000	7.20%	840
	20,000	30,000	7.60%	1,128
	30,000	40,000	7.90%	1,888
	40,000 and over		8.25%	2,678
Married Filing Jointly	0	4,000	1.40%	0
	4,000	8,000	3.20%	56
	8,000	16,000	5.50%	184
	16,000	24,000	6.40%	624
	24,000	32,000	6.80%	1,136
	32,000	40000	7.20%	1,680
	40,000	60,000	7.60%	2,256
	60,000	80000	7.90%	3,776
	80,000 and over		8.25%	5,356

Deductions

Pensions are exempt
Social Security benefits
First $2,594 of Military Reserve pay
Payments to Individual Housing Account
Exceptional trees deduction up to $3,000
Interest on Individual housing account
Income from qualified high technology business
Inteest on individual development account

Credits

Enterprize zone credit
Low income housing
Employment of vocational rehabilitation referrals
High technology business investment
Individual development account contributions
Technology infrastructure renovation

Credits (cont.)

School repair and maintenance
Hotel construction and remodelling credit
Residential construction and remodelling
Renewable energy technologies

Idaho

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	1,159	1.60%	0
	1,160	2,318	3.60%	19
	2,319	3,477	4.10%	60
	3,478	4,636	5.10%	108
	4,637	5,794	6.10%	167
	5,795	8692	7.10%	237
	8,693	23,178	7.40%	443
	23,179 and over		7.80%	1,515
Married Filing Jointly	0	2,318	1.60%	0
	2,319	4,363	3.60%	37
	4,364	6,954	4.10%	111
	6,955	9,272	5.10%	217
	9,273	11,588	6.10%	335
	11,589	17384	7.10%	476
	17,385	46,356	7.40%	888
	46,357 and over		7.80%	3,032

Deductions

Insulation of Idaho home
Alternative energy devices deduction of 40%
Child care
Social Security and Railroad benefits
Retirement benefits up to $23,268 for single filers and $34,903 for MFJ - This amount is reduced by the amount of Social Security and Railroad benefits
Private pensions fully taxed

Credits

Family member with developmental disability $300 max.
Contributions to Idaho educational entities
Contributions to youth and rehabilitation facilities

Credits (cont.)

Investment tax credit
Production equipment using post consumer waste
Promoter sponsored event
New employees
Research Activities
Broadband equipment investment
Incentive tax credit
Headquarters credit
Real property improvement credit
New jobs tax credit
Small employer investment

Illinois

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Per Person	2,000
Married Filing Jointly	
Dependent	

Tax Brackets

Single	3% of federal AGI with modifications
Married Filing Jointly	3% of federal AGI with modifications

Deductions

All pension income
Social Security income
Military pay
Illinois prepaid tuition program
self-employed health insurance
Enterprise zone dividends
Rideshare money or other benefits
Job training project
Reparations received as victim

Credits

Property tax credit (5%)
Qualified business education expenses
Earned income tax credit
Tech-prep program
Dependent care assistance
Jobs tax credit
High impact business investment
Enterprise zone investment
Research and Development
Economic Development for
a growing economy
Training expenses
Affordable housing donations

Indiana

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Per Person	1,000
Married Filing Jointly	
Dependent	1,500

Tax Brackets

Single	3.4% of federal AGI with modifications
Married Filing Jointly	3.4% of federal AGI with modifications

Other Deductions

Additional deduction for over 65 with low income
Social Security Income
Military service income
Insulation deduction - max. $1,000
Disability retirement deduction - max $5,200
Civil Service annuity deduction - max $2,000
Airport development zone employee
Enterprise Zone employee deduction
Long-term care premiums
Human services

Credits

College credit for donations
Research expense credit
Enterprise zone investment
Teacher Summer employment
21st Century scholars program
Maternity home credit
Historic Rehabilitation
Riverboat building
Industrial Recovery credit
Military base recovery credit
Individual development account
Community revitalization enhancement
Capital investment tax credit
County credit for elderly
Voluntary remediation credit (environmental)
Airport development zone credit
Blended Bodiesel credit
Coal combustion credit
Ethanol production

Iowa

TY 2005

Standard Deductions

Single	1,610
Married Filing Single	1,610
Married Filing Jointly	3,970
Head of Household	3,970

Personal Exemptions

Per Person	40

Tax Brackets

	Brackets		Rate	Plus
All	0	1,269	0.36%	0
	1,269	2,538	0.72%	5
	2,538	5,076	2.43%	14
	5,076	11,421	4.50%	75
	11,421	19,035	6.12%	361
	19,035	25,380	6.48%	827
	25,380	38,070	6.80%	1,238
	38,070	57,105	7.92%	2,101
	57,105 and over		8.98%	3,609

Deductions

one half of self employment tax
Health and dental insurance
Pension income,$6,000 for indiv. And $12,000 for MFJ
Moving expenses
Capital gains deduction if property held 10 years
Iowa 529 college savings plan
Disability income
Educator expenses up to $250
Employer social security on tip income
Alcohol fuel
Health savings account
Hybrid/clean vehicles fuel deduction
In home health care
Military pay for combat zone
Organ transplant expenses

Credits

Iowa earned income credit
Tuition and textbook credit
Economic development region
Endowment gifts 20%
Investment tax
Housing credit of 10%
Development business credit of 10%
New jobs
Venture capital

Kansas

TY 2005

Standard Deductions

Single	3,000
Married Filing Single	3,000
Married Filing Jointly	6,000
Head of Household	4,500

Personal Exemptions

Per Person	2,250

Tax Brackets

	Brackets		Rate	Plus
Single	0	15,000	3.50%	0
	15,000	30,000	6.25%	525
	30,000 and over		6.45%	1,463
Married Filing Jointly	0	30,000	3.50%	0
	30,000	60,000	6.25%	1,050
	60,000 and over		6.45%	2,925

Deductions

Retirement benefits
Railroad benefits
Long-tem care insurance payments
Learning quest education savings program
Recruitment bonus for military
Jobs tax credit
Kansas venture capital dividends
Sale of turnpike bonds
Electrical generation revenue bonds
Native American Indian reservation income

Credits

Child and dependent care
Adoption
Agricultural loan interest reduction
Agritourism liability insurance
Alterative fuels
Angel investor

Credits (cont.)

Assistive technology contribution
Business and job development
Business machinery and equipment
Child day care assistance
Community service contribution
Disable access
Habitat management
High performance incentive program
Historic preservation
Mathematics & science teacher
Plugging abandoned gas or oil well
Regional foundation contribution
Research and development
Single city port authority
Small employer healthcare
Swine facility improvement
Telecommunications property
Temporary assistance to families contribution
Venture and local seed capital

Kentucky

TY 2005

Standard Deductions

Single	1,910
Married Filing Single	1,910
Married Filing Jointly	1,910
Head of Household	1,910

Personal Exemptions

Per Person

Tax Brackets

	Brackets		Rate	Plus
Single	0	3,000	2.00%	0
	3,000	4,000	3.00%	60
	4,000	5,000	4.00%	90
	5,000	8,000	5.00%	130
	8,000	75,000	5.80%	280
	75,000 and over		6.00%	4,166
Married Filing Jointly	0	3,000	2.00%	0
	3,000	4,000	3.00%	60
	4,000	5,000	4.00%	90
	5,000	8,000	5.00%	130
	8,000	75,000	5.80%	280
	75,000 and over		6.00%	4,166

Deductions

Pension Income exclusion up to $38,775
Social Security benefits
Long-term care insurance premiums
Health insurance premiums
Master Tobacco Settlement income
Tobacco loss assistance program income

Credits

Family size tax credit if AGI < $25,736
Education tuition tax credit
Child and dependent care
Low-income tax credit <$25,000
20% of federal child and dependent care credit
Lump-sum distribution - 10 year averaging
Farm income averaging
Skills training investment tax credit
Employer's unemployment tax credit
Recycling and composting tax credit
Investment Fund tax credit
Coal incentive tax credit
Qualified research facilities credit
Employer GED incentive credit
Historic preservation
Voluntary environmental remediation
Biodiesel credit

Louisiana

TY 2005

Standard Deductions

Single	4,500
Married Filing Single	4,500
Married Filing Jointly	9,000
Head of Household	9,000

Personal Exemptions

Per Person	$1,000

Tax Brackets

	Brackets		Rate	Plus
Single	0	12,500	2.00%	0
	12,500	25,000	4.00%	250
	25,000 and over		6.00%	750
Married Filing Jointly	0	25,000	2.00%	0
	25,000	50,000	4.00%	500
	50,000 and over		6.00%	1,500

Deductions

State employees and teachers retirement pay
$6,000 of other retirement pay
Social Security
Tribal income
START account benefits up to $4,800 - student tuition

Credits

Inventory tax
Ad valorem tax on natural gas facilities
Sound recording investment
Property taxes paid by telephone companies
Prison industry enhancement program
Urban revitalization
Contributions to educational institutions
Motion picture investment
Premium tax
Commercial Fishing

Credits (cont.)

Doctor/Dentist
Bone marrow
Law Enforcement educatio
First time drug offenders
Bulletproof vest
Nonviolent offenders
Qualified playgrounds
Debt issuance
Atchafalaya Trace
Organ donation
Household expense
Vehicle Alternative fuel
Previously unemployed
Recycling credit
Basic skills training
New markets
Brownfield's investor
Dedicated research
LCDFI
Research and development
Historic structures
Digital interactive media
Technology Commercialization
Motion picture resident
Capital company
Biomed University research
Tax equalization
Manufacturing establishments
Enterprise zone
Quality jobs

Maine

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	4,150
Married Filing Jointly	8,300
Head of Household	7,300

Personal Exemptions

Per Person	$2,850

Tax Brackets

	Brackets		Rate	Plus
Single	0	4,450	2.00%	0
	4,450	8,850	4.50%	89
	8,850	17,700	7.00%	287
	17,700 and over		8.50%	907
Married Filing Jointly	0	8,900	2.00%	0
	8,900	17,700	4.50%	178
	17,700	35,450	7.00%	574
	35,450 and over		8.50%	1,817

Deductions

$6,000 retirement deduction
Social Security and railroad retirement
Long-term care premiums

Credits

Low income tax credit
credit for the elderly
child care
earned income
Maine seed capital
Employer assisted day care
Forest management planning
Research expense
Research and development
super credit
High-technology credit
Biofuel production
Pine tree development zone

Maryland

TY 2005

Standard Deductions

Single	15% of AGI min. of $1,500 and max. of $2,000
Married Filing Single	15% of AGI min. of $1,500 and max. of $2,000
Married Filing Jointly	15% of AGI min. of $3,000 and max. of $4,000
Head of Household	15% of AGI min. of $3,000 and max. of $4,000

Personal Exemptions

Per Person	$2,400

Tax Brackets

	Brackets		Rate	Plus
Single	0	1,000	2.00%	0
	1,000	2,000	3.00%	20
	2,000	3,000	4.00%	50
	3,000 and over		4.75%	90
Married Filing Jointly	0	1,000	2.00%	0
	1,000	2,000	3.00%	20
	2,000	3,000	4.00%	50
	3,000 and over		4.75%	90

Deductions

Child care expenses max of $2,400
Pension exclusion max of $21,500
Social Security retirement income
Expenses up to $5,000 for blind reader
Reforestation expenses
Special needs adoption expenses up to $6,000
Conservation tillage equipment
Military pay up to $15,000
Military retirement up to $2,500
Pre-paid tuition purchase up to $2,500
Two-income subtraction up to $1,200

Credits

50% of federal earned income credit
Poverty level credit
Child and dependent care
Quality teacher incentive
Aquaculture oyster floats
Long-term insurance
Preservation of conservation easements
Clean energy incentive
Heritage structure rehabilitation
Enterprise Zone
Employment opportunity
Disability employment
Research and development
Job creation
Neighborhood and community assistance
Telecommunications property
Commuter tax credit

Massachusetts

TY 2005

Standard Deductions

Single
Married Filing Single
Married Filing Jointly
Head of Household

Personal Exemptions

Single	3,575
MFJ	7,150

Tax Brackets

Tax is generally 5.3% of Taxable Income

Married Filing Jointly	0	25,000	2.00%	0
	25,000	50,000	4.00%	500
	50,000 and over		6.00%	1,500

Deductions

Civil Service, Military, and state pension exempt
(private pensions taxable)
Social Security income
Child under age 13 or disabled dependent/spouse
50% rental deduction
home heating fuel credit
Moving expenses
Medical savings account
Self employed health insurance
Health savings account
College tuition deduction

Credits

Limited income
Lead Paint
Economic Opportunity area
Full employment
Septic tank
Brownfield's remediation
Low income housing
Historic rehabilitation
Home energy efficiency

Michigan

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200
Dependent	

Tax Brackets

Single	3.9% of Michigan Taxable Income
Married Filing Jointly	3.9% of Michigan Taxable Income

Deductions

Private pensions exempt up to $79,140 for MFJ
All other pensions fully exempt
Divident/interest/captial gain deduction for senior citizen
Social Security benefits
Michigan education trust
Michigan eduction savings program

Credits

Income tax paid to cities
Community foundations
Homeless shelter/food bank contributions
Historic preservation
College tutition and fees
Vehicle donation

Credits (cont.)

Property tax credit
Farmland preservation
Qualified adoption expenses

Minnesota

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	4,300
Married Filing Jointly	8,700
Head of Household	7,300

Personal Exemptions

Per Person	$3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	19,890	5.35%	0
	19,891	65,330	7.05%	1,064
	65,331 and over		7.85%	4,268
Married Filing Jointly	0	29,070	5.35%	0
	29,071	115,510	7.05%	1,555
	115,511 and over		7.85%	7,649

Deductions

Education expenses K-12
Job opportunity building zone
Indian reservation earnings
Active duty military pay
National Guard pay
organ donor expenses
Sale of insolvent farm
Small ethanol producer
Persons 65 and older or disabled deduction

Credits

Marriage credit
Long-term care insurance premium
Alternative minimum tax credit

Credits (cont.)

Child and dependent care
Working family
K-12 education credit
Job opportunity zone credit

Mississippi

TY 2005

Standard Deductions

Single	2,300
Married Filing Single	2,300
Married Filing Jointly	4,600
Head of Household	3,400

Personal Exemptions

Single	6,000
Married Filing Jointly	12,000
Dependent	1,500

Tax Brackets

	Brackets		Rate	Plus
Single	0	5,000	3.00%	0
	5,000	10,000	4.00%	150
	10,000 and over		5.00%	350
Married Filing Jointly	0	5,000	3.00%	0
	5,000	10,000	4.00%	150
	10,000 and over		5.00%	350

Other Deductions

National Guard pay max $5,000
MS Prepaid Affordable College Tuition or
MS College Savings Plan
Self-employed health insurance deduction
Moving expenses

Credits

Financial institution jobs credit
Premium retaliatory tax credit
Finance company privilege tax credit
Credit for advanced technology or
enterprise zone
Jobs tax credit
Headquarters credit
Research and development shills credit
Business child/dependent care credit
Basic skills training or retraining
Reforestation tax credit
Gambling license credit
TANF credit
Inventory tax credit
Export port charges credit
Guaranty credit
Job development assessment fee
Land donation
Broadband technology
Motion picture incentive act
Brownfield
Airport cargo charges
Manufacturers investment
Producer of alternative energy job credit

Missouri

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Single	$2,100
MFJ	4,200

Tax Brackets

	Brackets		Rate	Plus
All	0	1,000	1.50%	0
	1,001	2,000	2.00%	15
	2,001	3,000	2.50%	35
	3,001	4,000	3.00%	60
	4,001	5,000	3.50%	90
	5,001	6000	4.00%	125
	6,001	7,000	4.50%	165
	7,001	8,000	5.00%	210
	8,001	9,000	5.50%	260
	9,001 and over		6.00%	315

Deductions

Railroad retirement benefits
Contributions to MO individual medical account
Captial gain exclusing for low income housing
Family development account
Combact pay
Contributions to MO savings for tuition program
$6,000 pension exemption

Credits

Bond enhancement
New or expanded business faciltiy
Brownfield jobs and investment
Community bank investment
Dry fire hydrant
Enterprise zone

Credits (cont.)

Family development account
Film production
Historic preservation
Small business investment
Quality jobs
Neighborhood assistance
Enhanced enterprise zone
New enterprise creation
Rebuilding communities
Qualified research expense
Small business incubator
Small business guaranty
Seed capital
Transporation development
Wine and grape production
Youth opportunities
Large scale devel.
Export finance
Infrastructure dev.
Affordable housing
Low income assist.
Special needs adopt.
Disabled access

Montana

TY 2005

Standard Deductions

Single	20%
Married Filing Single	20%
Married Filing Jointly	20%
Head of Household	20%

Personal Exemptions

Per Person	$1,900

Tax Brackets

	Brackets		Rate	Plus
All	0	2,299	1.00%	0
	2,300	4,099	2.00%	23
	4,100	6,199	3.00%	59
	6,200	8,399	4.00%	122
	8,400	10,799	5.00%	210
	10,800	13899	6.00%	330
	13,900 and over		6.90%	516

Deductions

Tribal income
unemployment compensation
Worker's comp.
Capital gains from small business investment
Active duty pay
$3,600 pension deduction
Medical care saving contributions
home buyer account contributions
Family education account contributions
Frand and ranch risk management
Recycled material expenses
Land sales to beginning farmers

Credits

College contribution
Qualified endowment
Energy conservation
Alternative fuel
Rural physician
Health insurance for uninsured
Elderly care
Developmental disability account
Recyle credit
Oil seed crushing and biodiesel
Biodiesel blending and storage
Geothermal systems
Alternative energy systems
Alternative energy production
Dependent care assistance
Historic property
Capital company
Infrastructure user's fee
Empowerment zone
Research activities
Mineral exploration
Film employment
Homowner credit

Nebraska

TY 2005

Standard Deductions

Single	4,980
Married Filing Single	4,160
Married Filing Jointly	8,320
Head of Household	7,330

Personal Exemptions

Per Person	$103 tax credit

Tax Brackets

	Brackets		Rate	Plus
Single	0	2,400	2.56%	0
	2,401	17,000	3.57%	61
	17,001	26,500	5.12%	583
	26,501 and over		6.84%	1,069
Married Filing Jointly	0	4,000	2.56%	0
	4,001	30,000	3.57%	102
	30,001	46,750	5.12%	1,031
	46,751 and over		6.84%	1,888

For AGI >$145,950 MFJ or $72,975 the marginal rates are phased out and all income is eventually taxed at 6.84%.

Deductions

Railroad retirment benefits
Special capital gains election for special corp.
NE college saving plan contributions
Native American reservation income

Credits

Elderly or disabled credit
Community development assistance
Investment or employment expansion
Quality jobs
Child and dependent care
Beginning farmer credit

New Jersey

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Single	1,000
Married Filing Jointly	
Dependent	1,500

Tax Brackets

	Brackets		Rate	Plus
Single	0	20,000	1.40%	0
	20,001	35,000	1.75%	280
	35,001	40,000	3.50%	542
	40,001	75,000	5.53%	717
	75,001	500000	6.37%	2,651
	500,001 and over		8.97%	29,724
Married Filing Jointly	0	20,000	1.40%	0
	20,001	50,000	1.75%	280
	50,001	70,000	2.45%	805
	70,001	80,000	3.50%	1,295
	80,001	150,000	5.53%	1,645
	150,001	500,000	6.37%	5,512
	500,001 and over		8.97%	27,807

Deductions

Social Security
Full US military pensions
Disability income
Pension income up to $10,000 per person
Qualified conservation contribution
Property tax deduction

Credits

Property tax credit
20% of federal earned income credit
Homestead rebate for taxpayers aged 65 and older with incomes less than $100,000
Earned income tax credit
Excess unemployment insurance and disability contributions

New Mexico

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	5,500	1.70%	0
	5,501	11,000	3.20%	94
	11,001	16,000	4.70%	269
	16,001 and over		5.70%	504
Married Filing Jointly	0	8,000	1.70%	0
	8,001	16,000	3.20%	136
	16,001	24,000	4.70%	392
	24,001 and over		5.70%	768

Deductions

Railroad retirement
Indian reservation income
Age 100 and over deduction
Special needs adoption
Medical care saving account contributions
Capital gains exclusion of 30% or $1,000 max.
Organ transplant expenses
Medical care spending

Credits

Cultural properties preservation
Qualified business facility rehab.
Welfare to work program
Rural job tax
Technology jobs
Electronic ID card reader
Produced water
Job mentorship
Land conservation
Energy rebate
Film production
Film maker
Licensed residential care facility
Child day care
Venture Capital investments

New York

TY 2005

Standard Deductions

Single	7,500
Married Filing Single	7,500
Married Filing Jointly	15,000
Head of Household	10,500

Personal Exemptions

Single	
Married Filing Jointly	
Dependent	1,000

Tax Brackets

	Brackets		Rate	Plus
Single	0	8,000	4.00%	0
	8,000	11,000	4.50%	320
	11,000	13,000	5.25%	455
	13,000	20,000	5.90%	560
	20,000	100,000	6.85%	973
	100,000	500,000	7.25%	6,453
	500,000 and over		7.70%	35,453
Married Filing Jointly	0	16,000	4.00%	0
	16,000	22,000	4.50%	640
	22,000	26,000	5.25%	910
	26,000	40,000	5.90%	1,120
	40,000	150,000	6.85%	1,946
	150,000	500,000	7.25%	9,481
	500,000 and over		7.70%	34,856

Deductions

NY and federal government pensions
Social Security income
Pension income up to $20,000 per person
College choice tuition savings deduction
Long-term residential care deduction
Qualified emerging technology investments
Disability income up to $5,200
NY milita training pay
Executive mansion, and historical resources contribution
Victims of Nazi persecusion

Credits

Household credit max $90
Child and dependent care credit
Property tax credit
College tuition credit
Defibrillator credit
QEZE tax reduction credit
Solar electric generating
Investment tax credit
EZ investment
EZ employment
EZ wage credit

North Dakota

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	29,700	2.10%	0
	29,701	71,950	3.92%	624
	71,951	150,150	4.34%	2,280
	150,151	326,450	5.04%	5,674
	326,451	and over	5.54%	14,559
Married Filing Jointly	0	49,600	2.10%	0
	49,601	119,950	3.92%	1,042
	119,951	182,800	4.34%	3,799
	182,801	326,450	5.04%	6,527
	326,451	and over	5.54%	13,767

Deductions

Native American income
Railroad retirement
Renaissance zone income
New or expanding business income
Guard/Reserve active duty pay
Organ donor expense

Credits

Family member care
Renaissance Zone
Ag community investment
Seed capital investment
Planned gift to ND nonprofit
Biodiesel fuel supplier
Biodiesel fuel seller

Ohio

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Single	1,350
Married Filing Jointly	
Dependent	
	$20 dependent credit

Tax Brackets

	Brackets		Rate	Plus
Single	0	5,000	0.712%	0
	5,000	10,000	1.424%	35.60
	10,000	15,000	2.847%	106.80
	15,000	20,000	3.559%	249.15
	20,000	40,000	4.270%	427.10
	40,000	80,000	4.983%	1,281.10
	80,000	100,000	5.693%	3,274.30
	100,000	200,000	6.610%	4,412.90
	200,000 and over		7.185%	11,022.90
Married Filing Jointly	Same			

Deductions

Disability and survivorship benefits
Social Security income
College guaranteed variable savings deduction
Tuition expenses paid to OH institution
Medical savings account
Long term care insurance

Credits

Retirement income credit max $200
Senior citizen credit max $50
Lump sum distribution credit
Job training credit max $500 per person
Ohio political contributions credit
Employers' day care center
Manuf. machinery and equipment
Export sales credit
Research and development credit
Enterprise Zone training credit
Personal exemption $20
Adopting credit

Oklahoma

TY 2005

Standard Deductions

Single	15% of AGI but not less than $1,000 nor greater than $2,000
Married Filing Single	15% of AGI but not less than $500 nor greater than $1,000
Married Filing Jointly	15% of AGI but not less than $1,000 nor greater than $2,000
Head of Household	15% of AGI but not less than $1,000 nor greater than $2,000

Personal Exemptions

Single	1,000
Married Filing Jointly	
Dependent	

Tax Brackets

	Brackets		Rate	Plus
Single	0	1,000	0.50%	0
	1,000	2,500	1.00%	5.00
	2,500	3,750	2.00%	20.00
	3,750	4,900	3.00%	45.00
	4,900	6,200	4.00%	79.50
	6,200	7,700	5.00%	131.50
	7,700	10,000	6.00%	206.50
	10,000 and over		6.65%	344.50
Married Filing Jointly	0	2,000	0.50%	0
	2,000	5,000	1.00%	10.00
	5,000	7,500	2.00%	40.00
	7,500	9,800	3.00%	90.00
	9,800	12,200	4.00%	159.00
	12,200	15,000	5.00%	255.00
	15,000	21,000	6.00%	395.00
	21,000 and over		6.65%	755.00

Deductions

Social Security income
OK or federal government retirement up yo $7,500
Other retirement up to $7,500
OK depletion
Tribal income
Qualifying capital gains ded. For property held 5 years
Partial military pay exclusion
Political contributions limited to $100 per person
Qualified adoption expense
Contributions to OK 529 college savings plan
Qualified medical savings plan
Indian employment
15% exclusion investment in agricultural processing facility
Depreciation adjustment for swine producers

Credits

OK child care credit
Low income property tax credit
Sales tax relief
Tornado relief credit
Investment / new jobs credit
Coal credit
Energy assistance
Venture capital credit
Clean burning motor vehicle
Qualified recycling facility
Small business capital credit
Tourism development credit
Historical rehabilitation credit
Biomedical research

Oregon

TY 2005

Standard Deductions

Single	1,770
Married Filing Single	1,770
Married Filing Jointly	3,545
Head of Household	2,855

Personal Exemptions

Single	154 credit
Married Filing Jointly	
Dependent	

Tax Brackets

	Brackets		Rate	Plus
Single	0	2,650	5.00%	0
	2,651	6,650	7.00%	133
	6,651 and over		9.00%	412
Married Filing Jointly	0	5,300	5.00%	0
	5,301	13,300	7.00%	265
	13,301 and over		9.00%	825

Deductions

Social Security income
Railroad retirement income
Federal pension for service before 1991
American Indian income
Military active duty pay
OR Guard active duty pay
OR 529 College saving program
Tuition and fees

Credits

Earned income credit
Retirement income credit of up to 9% of retirement
Child and dependent care
Elderly or disabled
Political contribution
Adoption expenses
Individual development account
Long-term care insurance premium
Loss of limbs
Cultural trust donations
Residential energy purchase
Personal exemption credit of $154

Pennsylvania

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Single	NA
Married Filing Jointly	
Dependent	

Tax Brackets PA taxable income times 3.07%

PA Tax Back Credit

	Taxable Income		Tax Back %
for Married with 2 dependents	0	32,000	100%
	32,000	32,250	90%
	32,250	32,500	80%
	32,500	32,750	70%
	32,750	33,000	60%
	33,000	33,250	50%
	33,250	33,500	40%
	33,500	33,750	30%
	33,750	34,000	20%
	34,000	34,250	10%
	34,250 and over		0%
Single with no dependents	0	6,500	100.00%
	6,500	6,750	90.00%
	6,750	7,000	80.00%
	7,000	7,250	70.00%
	7,250	7,500	60.00%
	7,500	7,750	50.00%
	7,750	8,000	40.00%
	8,000	8,250	30.00%
	8,250	8,500	20.00%
	8,500	8,750	10.00%
	8,750 and over		0.00%

Deductions

Social Security income
All retirement income
Qualified medical savings plan
Active duty pay

Credits

Tax Back credit
Employment incentive payments
Jobs creation
Research and development
Film production

Rhode Island

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	4,150
Married Filing Jointly	8,300
Head of Household	7,300

Personal Exemptions

Per Person	3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	29,700	3.75%	0
	29,701	71,950	7.00%	1,114
	71,951	150,150	7.75%	4,071
	150,151	326,450	9.00%	10,132
	326,451 and over		9.90%	25,999
Married Filing Jointly	0	49,650	3.75%	0
	49,651	119,950	7.00%	1,862
	119,951	182,800	7.75%	6,783
	182,801	326,450	9.00%	11,654
	326,451 and over		9.90%	24,582

Deductions

New research and development facilities
Railroad retirement benefits
Venture capital partnership investment
Family education accounts
Tuition savings account
Economic impact zone income

Credits

Child and dependent care
Elderly and disabled
Earned income tax credit
Investment tax credit
Alcohol used as fuel
Increased research activities
Low-income housing
Disabled access
Enhanced oil recovery
Renewable electricity production
Indian employment
Employer Social Security and Medicare on certain employees
Community development Corp.
Qualified electric vehicle

Utah

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	2,400

Tax Brackets

	Brackets		Rate	Plus
Single	0	863	2.30%	0
	864	1,726	3.30%	20
	1,727	2,588	4.20%	48
	2,589	3,450	5.20%	84
	3,451	4,313	6.00%	129
	4,314 and over		7.00%	181
Married Filing Jointly	0	1,726	2.30%	0
	1,727	3,450	3.30%	40
	3,451	5,176	4.20%	97
	5,177	6,900	5.20%	169
	6,901	8,626	6.00%	259
	8,627 and over		7.00%	362

Deductions

Retirement income deduction of $7,500 for age 65+
Retirement income deduction of $4,800 for <age 65
Medical savings account
UT educational saving plan
Health care insurance premiums
Adoption expenses
Native American income
Railroad retirement income
Capital gains from certain UT small business
Guard and Reserve active duty pay

Credits

At home parents
Qualified shelter workshop
Renewable energy systems

Credits (cont.)

Clean fuel vehicle
Historic preservation
Enterprise zone
Low-income housing
Hiring disabled
Recycling Market
Tutoring disabled
Research activities
Research machines and equip.
Organ donation expenses
Targeted business tax credit
Special needs adoption
Mineral production
Agricultural off highway use credit
Farm operation hand tools

Vermont

TY 2005

Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

Personal Exemptions

Per Person	3,200

Tax Brackets

	Brackets		Rate	Plus
Single	0	29,700	3.60%	0
	29,701	71,950	7.20%	1,069
	71,951	150,150	8.50%	4,111
	150,151	326,450	9.00%	10,758
	326,451	and over	9.50%	26,625
Married Filing Jointly	0	49,650	3.60%	0
	49,651	119,950	7.20%	1,787
	119,951	182,800	8.50%	6,849
	182,801	326,450	9.00%	12,191
	326,451	and over	9.50%	25,120

Deductions

40% Capital gains exclusion
Credit for child and dependent care
Elderly or disabled credit
investment tax credit
(deduction is 24% of 3 credits above)

Credits

Low income child and dependent
VT higher eduction investment
Commercial film production
Affordable housing
Chariatable housing
Mobile home park sale
Employee training
Historic building rehabilitation
Comercial building code improvements

Credits (cont.)

Platform, lifts, elevators, and sprinkler systems
Venture seed capital fund
Payroll tax
Research and development
Capital investment
Workforce development
Export tax
High-tech business
Sustainable technology

Virginia

TY 2005

Standard Deductions

Single	3,000
Married Filing Single	3,000
Married Filing Jointly	6,000
Head of Household	3,000

Personal Exemptions

Single	900
Married Filing Jointly	
Dependent	

Tax Brackets

	Brackets		Rate	Plus
Single	0	3,000	2.00%	0
	3,000	5,000	3.00%	60
	5,000	17,000	5.00%	120
	17,000 and over		5.75%	720
Married Filing Jointly	0	3,000	2.00%	0
	3,000	5,000	3.00%	60
	5,000	17,000	5.00%	120
	17,000 and over		5.75%	720

Deductions

Age deduction, 62 to 64 is $6,000, over 65 is $12,000
Social Security income
Disability income
VA National Guard pay
VA College Savings Plan
Continuing Teacher education
Long term health care premiums
Payments made under Tobacco Settlement
Child and dependent care

Credits

Enterprise zone act
Recyclable materials processing equipment

Credits (cont.)

Spouse tax adjustment
Conservation tillage equipment
Fertilizer and pesticide application equip.
Rent reduction program
Clean-fuel vehicles
Major business facility job tax credit
Historic rehabilitation
Day-care facility investment credit
Low-income housing
Worker retraining credit
Waste motor oil burning equipment
Credit for employers of disabled individuals
Political contributions credit

West Virginia

TY 2005

Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

Personal Exemptions

Single	2,000
Married Filing Jointly	
Dependent	

Tax Brackets

	Brackets		Rate	Plus
Single	0	10,000	3.00%	0
	10,000	25,000	4.00%	300
	25,000	40,000	4.50%	900
	40,000	60,000	6.00%	1,575
	60,000 and over		6.50%	2,775
Married Filing Jointly	0	10,000	3.00%	0
	10,000	25,000	4.00%	300
	25,000	40,000	4.50%	900
	40,000	60,000	6.00%	1,575
	60,000 and over		6.50%	2,775

Deductions

Low-income earned income exclusion
WV state or local retirement
WV teacher retirement up to $2,000
Military retirement up to $20,000
WV prepaid tuition payments
Long term health care premiums
Senor citizen or disability deduction, max. $8,000

Credits

Business investment & jobs expansion
Coal loading facility
Property tax credit

Credits (cont.)

Industrial expansion or revitalization
Military incentive
Housing development project credit
Research and development credit
Historic rehabilitation
Alternative fuel motor vehicle credit
Small business investment and jobs expansion
Economic opportunity credit

Wisconsin

TY 2005

Standard Deductions

Single	8,170
Married Filing Single	6,990
Married Filing Jointly	14,710
Head of Household	10,550

Personal Exemptions

Single	700
Married Filing Jointly	
Dependent	

Standard deductions are phased out for higher income taxpayers as provided in the tables below.

Single Standard Deduction Table

Income	but not over	Standard Deduction becomes:	
0	12,000	8,170	
12,001	80,000	8,170	less 12% above $12,000
80,001	and over	0	

Married Filing Jointly Standard Deduction Table

0	15,469	14,710	
16,500	90,895	14,710	less 19.778% above $16,500
90,896	and over	0	

Tax Brackets

	Brackets		Rate	Plus
Single	0	8,840	4.60%	0
	8,840	17,680	6.15%	407
	17,680	132,580	6.50%	950
	132,580	and over	6.75%	8,419
Married Filing Jointly	0	11,780	4.60%	0
	11,780	23,570	6.15%	542
	23,570	176,770	6.50%	1,267
	176,770	and over	6.75%	11,225

Deductions

Social Security Income
Medical care insurance
Long term health care premiums
Tuition expenses
Military retirement income
WI and local gov't retirement
Federal gov't retirement
Adoption expenses
Contributions and distributions from College Savings Plan
Disability income up to $5,200
Business investment & jobs expansion
Coal loading facility

Credits

Armed forces member credit
School property tax
Working families credit
Married couple credit
Manufacturers sales tax credit
Earned income credit
Farmland preservation
Homestead credit
Farmland tax relief credit