

## State Individual Income Taxes: Treatment of Social Security and Pension Income, Tax Year 2017

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
FEDERAL	<p>Benefits are 100% exempt if one-half of the benefits received PLUS other taxable income (including taxable pensions, wages, interest &amp; dividends) PLUS any tax-exempt interest PLUS any exclusions from income is equal to or less than the following:</p> <p>\$25,000 (single, head of household, qualifying surviving spouse, married filing separately and lived apart from spouse during the entire year) \$32,000 (married filing jointly) \$0 (married filing separately and lived with spouse at any time during the year)</p> <p>If these thresholds are exceeded, up to 50% of benefits are taxable. However, up to 85% of benefits are taxable if the total of one-half of the benefits received PLUS all other income is greater than \$34,000 (\$44,000 if married filing jointly) or the taxpayer is married filing separately and lived with his/her spouse at any time during the year</p>	<p>Private pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>Private pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of private pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>State pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>State pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of state pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>U.S. Civil Service pensions are partially exempt. The exemption portion is calculated by the Three-Year Rule (pension starting date is before July 2, 1986), the General Rule (pension starting date is before July 2, 1986 or between July 2, 1986 and November 19, 1996), or the Simplified Method (pension starting date is after November 19, 1996).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of U.S. civil service pension income, refer to IRS Publication 721, available at <a href="http://www.irs.gov/pub/irs-pdf/p721.pdf">http://www.irs.gov/pub/irs-pdf/p721.pdf</a></i></p>	<p>Military pensions are fully taxable (however, disability benefit annuities received from the Department of Veterans affairs are 100% tax exempt).</p>
Alabama	Exempt	Defined benefit plans are exempt	Most systems are exempt	Exempt	Exempt
Alaska	NO STATE INCOME TAX				
Arizona	Exempt	Same as federal treatment	Up to \$2,500 is exempt	Up to \$2,500 is exempt	Up to \$2,500 is exempt
Arkansas	Exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt
California	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Colorado	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt
Connecticut	Exempt if AGI is below \$50,000 (single) or \$60,000 (married-joint or head of household); partially taxable at higher incomes	Same as federal treatment	Same as federal treatment, except exclusion equal to 10% of Connecticut teachers' retirement pay	Same as federal treatment	Exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Delaware	Exempt	Up to \$2,000 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,000 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,000 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,000 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt
District of Columbia	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Florida	NO STATE INCOME TAX				
Georgia	Exempt	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older
Hawaii	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Idaho	Exempt	Same as federal treatment	Certain police and firemen-- exclude \$32,244 single; \$48,366 married (65 and older or disabled and 62 and older); reduced by amount of social security income	Exclude CSRS payments of up to \$32,244 single; \$48,366 married (65 and older, or disabled and 62 and older); reduced by amount of social security income. Exclusion does not apply to FERS payments	Exclude \$32,244 single; \$48,366 married (65 and older or disabled and 62 and older); reduced by amount of social security income
Illinois	Exempt	Exempt if from a qualified employee benefit plan or a self-employed retirement plan	Exempt	Exempt	Exempt
Indiana	Exempt	Same as federal treatment	Same as federal treatment	Up to \$16,000 is exempt, less Social Security benefits if 62 and older	Up to \$5,000 is exempt if age 60 and older
Iowa	Exempt, but up to half of benefits may be subject to alternate tax	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Exempt
Kansas	Exempt for taxpayers with federal AGI less than or equal to \$75,000; otherwise, same as federal treatment	Same as federal treatment	Kansas public employee retirement system and certain other Kansas public systems exempt	Exempt	Exempt
Kentucky	Exempt	Up to \$41,110 is exempt	Exempt if retired on or before 1998; up to \$41,110 is exempt if retired in 1999 or after	Exempt if retired on or before 1998; up to \$41,110 is exempt if retired in 1999 or after	Exempt if retired on or before 1998; up to \$41,110 is exempt if retired in 1999 or after
Louisiana	Exempt	\$6,000 is exempt for those ages 65 and older with retirement income	Certain benefits from Louisiana retirement systems are exempt. For others, same exclusions as private pensions	Exempt	Exempt
Maine	Exempt	Up to \$10,000 is exempt, less Social Security benefits	Up to \$10,000 is exempt, less Social Security benefits	Up to \$10,000 is exempt, less Social Security benefits	Exempt
Maryland	Exempt	Up to \$29,900 is exempt (ages 65 and older or disabled)	Up to \$29,900 is exempt (ages 65 and older or disabled)	Up to \$29,900 is exempt (ages 65 and older or disabled)	Up to \$29,900 is exempt (ages 65 and older or disabled); additionally, up to \$5,000 (\$10,000 ages 65 and older) military retirement income exempt
Massachusetts	Exempt	Same as federal treatment	Payments from a contributory plan are exempt	Payments from a contributory plan are exempt	Exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Michigan	Exempt	<p>If born before 1946, exempt all retirement income from public sources and up to \$50,509 (\$101,019 M-J) in retirement income from private sources, except the public exclusion reduces the allowable private exclusion.</p> <p>If born from 1946 to 1950, deduction against all income of \$20,000 (\$40,000 M-J), but reduced by any exempt military pay, military retirement, and railroad retirement.</p> <p>If born from 1951 to 1952, exempt up to \$20,000 (\$40,000 M-J) of all public and private pension and retirement benefits and annuity benefits.</p> <p>If born from 1953 to 1955, exempt up to \$14,000 (\$30,000 M-J) if all retirement benefits are from employment exempt from Social Security.</p> <p>If born after 1952, pension and retirement benefits are generally taxable, with certain exceptions</p>			Exempt
Minnesota	Up to \$2,500 (single), \$4,500 (married filing jointly), \$3,500 (head of household), or \$2,250 (married filing separately) is exempt, subject to income-based phaseout	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt
Mississippi	Exempt	Exempt	Exempt	Exempt	Exempt
Missouri	Exempt subject to AGI limits; otherwise, partially exempt	Exclude up to \$6,000, subject to certain limits	Exempt up to \$37,089 (includes Social Security), subject to certain limits	Included in calculation of exclusion for public pensions	Exempt, reduced by amount already excluded under public pension exemption
Montana	Separate state calculation of taxable amount	Up to \$4,110/retiree exempt if income is below \$34,260	Up to \$4,110/retiree exempt if income is below \$34,260	Up to \$4,110/retiree exempt if income is below \$34,260	Up to \$4,110/retiree exempt if income is below \$34,260
Nebraska	Exempt if income is at or below \$43,000 (\$58,000 MJ)	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt either 40% of military retirement income for seven consecutive years after the initial claim or 15% of military retirement income for all tax years after claimant reaches age 67
Nevada	NO STATE INCOME TAX				
New Hampshire	Exempt	Exempt	Exempt	Exempt	Exempt
New Jersey	Exempt	Up to \$30,000 (single), \$40,000 (married filing jointly), or \$20,000 (married filing separately) is exempt if income is \$100,000 and if age 62 and older or disabled	Up to \$30,000 (single), \$40,000 (married filing jointly), or \$20,000 (married filing separately) is exempt if income is \$100,000 and if age 62 and older or disabled	Up to \$30,000 (single), \$40,000 (married filing jointly), or \$20,000 (married filing separately) is exempt if income is \$100,000 and if age 62 and older or disabled	Exempt
New Mexico	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
New York	Exempt	Up to \$20,000 is exempt (ages 59 1/2 and older)	Exempt	Exempt	Exempt
North Carolina	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
North Dakota	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Ohio	Exempt	Credit up to \$200	Credit up to \$200	Credit up to \$200	Exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Oklahoma	Exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt	The greater of 75% or \$10,000 is exempt
Oregon	Exempt	9% credit if low-income and age 62 or older	9% credit if low-income and age 62 or older	9% credit if low-income and age 62 or older; income attributable to service prior to October, 1991 is exempt	9% credit if low-income and age 62 or older; income attributable to service prior to October, 1991 is exempt
Pennsylvania	Exempt	Exempt	Exempt	Exempt	Exempt
Rhode Island	Exempt if age 66 and older and federal AGI is less than \$81,575 (\$101,950 married filing jointly)	Up to \$15,000 exempt, subject to age and income limitations	Up to \$15,000 exempt, subject to age and income limitations	Up to \$15,000 exempt, subject to age and income limitations	Up to \$15,000 exempt, subject to age and income limitations
South Carolina	Exempt	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$8,000 (age 64 and younger) or \$21,000 (age 65 and older)
South Dakota	NO STATE INCOME TAX				
Tennessee	Exempt	Exempt	Exempt	Exempt	Exempt
Texas	NO STATE INCOME TAX				
Utah	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Vermont	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Virginia	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt for recipients of the Congressional Medal of Honor
Washington	NO STATE INCOME TAX				
West Virginia	Same as federal treatment	Same as federal treatment	Exempt if from certain West Virginia law enforcement and firemen retirement systems; others generally exclude up to \$2,000	Up to \$2,000 is exempt	Up to \$22,000 is exempt
Wisconsin	Exempt	Exclusion up to \$5,000 if age 65 and older, subject to income limitation	Exclusion if member of certain systems prior to 1964; otherwise, exclusion of up to \$5,000 if 65, subject to income limitation	Exclusion if member of system prior to 1964; otherwise, exclusion of up to \$5,000 if 65, subject to income limitation	Exempt
Wyoming	NO STATE INCOME TAX				

Source: Wisconsin Legislative Fiscal Bureau, "Individual Income Tax Provisions in the States," January 2019

[http://docs.legis.wisconsin.gov/misc/lfb/informational\\_papers/january\\_2019/0004\\_individual\\_income\\_tax\\_provisions\\_in\\_the\\_states\\_informational\\_paper\\_4.pdf](http://docs.legis.wisconsin.gov/misc/lfb/informational_papers/january_2019/0004_individual_income_tax_provisions_in_the_states_informational_paper_4.pdf)



State Individual Income Taxes: Treatment of Social Security and Pension Income, Tax Year 2015

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
FEDERAL	<p>Benefits are 100% exempt if one-half of the benefits received PLUS other taxable income (including taxable pensions, wages, interest &amp; dividends) PLUS any tax-exempt interest PLUS any exclusions from income is equal to or less than the following:</p> <p>\$25,000 (single, head of household, qualifying surviving spouse, married filing separately and lived apart from spouse during the entire year)                      \$32,000 (married filing jointly)                      \$0 (married filing separately and lived with spouse at any time during the year)</p> <p>If these thresholds are exceeded, up to 50% of benefits are taxable. However, up to 85% of benefits are taxable if the total of one-half of the benefits received PLUS all other income is greater than \$34,000 (\$44,000 if married filing jointly) or the taxpayer is married filing separately and lived with his/her spouse at any time during the year</p>	<p>Private pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>Private pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of private pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>State pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>State pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of state pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>U.S. Civil Service pensions are partially exempt. The exemption portion is calculated by the Three-Year Rule (pension starting date is before July 2, 1986), the General Rule (pension starting date is before July 2, 1986 or between July 2, 1986 and November 19, 1996), or the Simplified Method (pension starting date is after November 19, 1996).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of U.S. civil service pension income, refer to IRS Publication 721, available at <a href="http://www.irs.gov/pub/irs-pdf/p721.pdf">http://www.irs.gov/pub/irs-pdf/p721.pdf</a></i></p>	<p>Military pensions are fully taxable (however, disability benefit annuities received from the Department of Veterans affairs are 100% tax exempt).</p>
Alabama	Exempt	Defined benefit plans are exempt	Exempt	Exempt	Exempt
Alaska	NO STATE INCOME TAX				
Arizona	Exempt	Same as federal treatment	Up to \$2,500 is exempt	Up to \$2,500 is exempt	Up to \$2,500 is exempt
Arkansas	Exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt
California	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Colorado	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt
Connecticut	Exempt if AGI is below \$50,000 (single) or \$60,000 (married-joint or head of household); partially taxable at higher incomes	Same as federal treatment	Same as federal treatment, except exclusion equal to 10% of Connecticut teachers' retirement pay	Same as federal treatment	Same as federal treatment

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Delaware	Exempt	Up to \$2,500 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,500 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,500 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt	Up to \$2,500 (age 59 and younger) or up to \$12,500 (age 60 and older) is exempt
District of Columbia	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Florida	NO STATE INCOME TAX				
Georgia	Exempt	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older	Up to \$35,000 if 62 to 64 or permanently disabled or \$65,000 if ages 65 or older
Hawaii	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Idaho	Exempt	Same as federal treatment	Certain police and firemen--exclude \$31,956 single; \$47,934 married (65 and older or disabled and 62 and older); reduced by amount of social security income	Exclude CSRS payments of up to \$31,956 single; \$47,934 married (65 and older, or disabled and 62 and older); reduced by amount of social security income. Exclusion does not apply to FERS payments	Exclude \$31,956 single; \$47,934 married (65 and older or disabled and 62 and older); reduced by amount of social security income
Illinois	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Indiana	Exempt	Same as federal treatment	Same as federal treatment	Up to \$8,000 is exempt, less Social Security benefits if 62 and older	Up to \$5,000 is exempt if age 60 and older
Iowa	Exempt, but up to half of benefits may be subject to alternate tax	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (ages 55 and older or disabled)
Kansas	Exempt for taxpayers with federal AGI less than or equal to \$75,000; otherwise, same as federal	Same as federal treatment	Kansas public employee retirement system and certain other Kansas public systems exempt	Exempt	Exempt
Kentucky	Exempt	Up to \$41,110 is exempt	Exempt if retired on or before 1997; up to \$41,110 is exempt if retired in 1998 or after	Exempt if retired on or before 1997; up to \$41,110 is exempt if retired in 1998 or after	Exempt if retired on or before 1997; up to \$41,110 is exempt if retired in 1998 or after
Louisiana	Exempt	\$6,000 is exempt for those ages 65 and older with retirement income	Certain benefits from Louisiana retirement systems are exempt. For others, same exclusions as private pensions	Exempt	Exempt
Maine	Exempt	Up to \$10,000 is exempt, less Social Security benefits	Up to \$10,000 is exempt, less Social Security benefits	Up to \$10,000 is exempt, less Social Security benefits	Up to \$10,000 is exempt, less Social Security benefits
Maryland	Exempt	Up to \$29,200 is exempt (ages 65 and older or disabled)	Up to \$29,200 is exempt (ages 65 and older or disabled)	Up to \$29,200 is exempt (ages 65 and older or disabled)	Up to \$29,200 is exempt (ages 65 and older or disabled)
Massachusetts	Exempt	Same as federal treatment	Payments from a contributory plan are exempt	Payments from a contributory plan are exempt	Exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Michigan	Exempt	If born before 1946, exempt all retirement income from public sources and up to \$49,811 (\$99,623 M-J) in retirement income from private sources, except the public exclusion reduces the allowable private exclusion. If born from 1946 to 1948, deduction against all income of \$20,000 (\$40,000 M-J), but reduced by any exempt military pay, military retirement, and railroad retirement. If born from 1949 to 1952, exempt up to \$20,000 (\$40,000 M-J) of all public and private pension and retirement benefits and annuity benefits. If born after 1952, pension and retirement benefits are generally taxable, with certain exceptions			Exempt
Minnesota	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Mississippi	Exempt	Exempt	Exempt	Exempt	Exempt
Missouri	Exempt but subject to AGI limits	Exclude up to \$6,000, subject to certain limits	Exempt up to \$36,976 (includes Social Security), subject to certain limits	Included in calculation of exclusion for public pensions	90% exempt, reduced by amount already excluded under public pension exemption
Montana	Separate state calculation of taxable amount	Up to \$3,980/retiree exempt if income is below \$33,190	Up to \$3,980/retiree exempt if income is below \$33,190	Up to \$3,980/retiree exempt if income is below \$33,190	Up to \$3,980/retiree exempt if income is below \$33,190
Nebraska	Exempt if income is at or below \$43,000 (\$58,000 MJ)	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt either 40% of military retirement income for seven consecutive years after the initial claim or 15% of military retirement income for all tax years after claimant reaches age 67
Nevada	NO STATE INCOME TAX				
New Hampshire	Exempt	Exempt	Exempt	Exempt	Exempt
New Jersey	Exempt	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Exempt
New Mexico	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
New York	Exempt	Up to \$20,000 is exempt (ages 59 1/2 and older)	Exempt	Exempt	Exempt
North Carolina	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
North Dakota	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Ohio	Exempt	Credit up to \$200	Credit up to \$200	Credit up to \$200	Credit up to \$200
Oklahoma	Exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Oregon	Exempt	Fully taxable; 9% tax credit if low-income and age 62 or older	Fully taxable; 9% tax credit if low-income and age 62 or older	Fully taxable; 9% tax credit if low-income and age 62 or older	Fully taxable; 9% tax credit if low-income and age 62 or older
Pennsylvania	Exempt	Exempt	Exempt	Exempt	Exempt
Rhode Island	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
South Carolina	Exempt	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)	Up to \$3,000 (age 64 and younger) or \$10,000 (age 65 and older)
South Dakota	NO STATE INCOME TAX				
Tennessee	Exempt	Exempt	Exempt	Exempt	Exempt
Texas	NO STATE INCOME TAX				
Utah	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Vermont	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Virginia	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt for recipients of the Congressional Medal of Honor
Washington	NO STATE INCOME TAX				
West Virginia	Same as federal treatment	Same as federal treatment	Exempt if from certain West Virginia law enforcement and firemen retirement systems; others generally exclude up to \$2,000	Up to \$2,000 is exempt	Up to \$22,000 is exempt
Wisconsin	Exempt	Exclusion up to \$5,000 if age 65 and older; subject to income limitations	Exclusion if member of certain systems prior to 1964, otherwise exclusion of up to \$5,000 if 65, subject to income limitation	Exclusion if member of system prior to 1964, otherwise exclusion of up to \$5,000 if 65, subject to income limitation	Exempt
Wyoming	NO STATE INCOME TAX				

Source: Wisconsin Legislative Fiscal Bureau, "Individual Income Tax Provisions in the States," January 2017

[http://docs.legis.wisconsin.gov/misc/lfb/informational\\_papers/january\\_2017/0004\\_individual\\_income\\_tax\\_provisions\\_in\\_the\\_states\\_informational\\_paper\\_4.pdf](http://docs.legis.wisconsin.gov/misc/lfb/informational_papers/january_2017/0004_individual_income_tax_provisions_in_the_states_informational_paper_4.pdf)

State Individual Income Taxes: Treatment of Social Security and Pension Income, 2006

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
FEDERAL	<p>Benefits are 100% exempt if one-half of the benefits received PLUS other taxable income (including taxable pensions, wages, interest &amp; dividends) PLUS any tax-exempt interest PLUS any exclusions from income is equal to or less than the following:</p> <p>\$25,000 (single, head of household, qualifying surviving spouse, married filing separately and lived apart from spouse during the entire year)                      \$32,000 (married filing jointly)                      \$0 (married filing separately and lived with spouse at any time during the year)</p> <p>If these thresholds are exceeded, up to 50% of benefits are taxable. However, up to 85% of benefits are taxable if the total of one-half of the benefits received PLUS all other income is greater than \$34,000 (\$44,000 if married filing jointly) or the taxpayer is married filing separately and lived with his/her spouse at any time during the year</p>	<p>Private pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>Private pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of private pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>State pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>State pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of state pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>U.S. Civil Service pensions are partially exempt. The exemption portion is calculated by the Three-Year Rule (pension starting date is before July 2, 1986), the General Rule (pension starting date is before July 2, 1986 or between July 2, 1986 and November 19, 1996), or the Simplified Method (pension starting date is after November 19, 1996).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of U.S. civil service pension income, refer to IRS Publication 721, available at <a href="http://www.irs.gov/pub/irs-pdf/p721.pdf">http://www.irs.gov/pub/irs-pdf/p721.pdf</a></i></p>	<p>Military pensions are fully taxable (however, disability benefit annuities received from the Department of Veterans affairs are 100% tax exempt).</p>
Alabama	Exempt	Defined benefit plans are exempt	Exempt	Exempt	Exempt
Alaska	NO STATE INCOME TAX				
Arizona	Exempt	Same as federal treatment	Up to \$2,500 is exempt	Up to \$2,500 is exempt	Up to \$2,500 is exempt
Arkansas	Exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt
California	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Colorado	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt
Connecticut	Exempt if AGI is below \$50,000 (single) or \$60,000 (married-joint or head of household); partially taxable at higher incomes	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Delaware	Exempt	Up to \$2,500 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,500 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,500 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,500 (age 59 and under) or up to \$12,500 (age 60+) is exempt
District of Columbia	Exempt	Same as federal treatment	Up to \$3,000 is exempt (age 62+)	Up to \$3,000 is exempt (age 62+)	Up to \$3,000 is exempt (age 62+)
Florida	NO STATE INCOME TAX				
Georgia	Exempt	Up to \$25,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$25,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$25,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$25,000 is exempt (age 62+ or totally and permanently disabled)
Hawaii	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Idaho	Exempt	Same as federal treatment	Exempt (age 65+ or age 62+ and disabled)	Exempt (age 65+ or age 62+ and disabled)	Exempt (age 65+ or age 62+ and disabled)
Illinois	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Indiana	Exempt	Same as federal treatment	Same as federal treatment	Up to \$2,000, less Social Security benefits, is exempt (aged 62+)	Up to \$2,000, less Social Security benefits, is exempt (aged 60+)
Iowa	100% exempt if income is \$24,999 or less (single) or \$31,999 or less (married); 50% exempt for all others	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)
Kansas	Same as federal treatment	Same as federal treatment	Exempt	Exempt	Exempt
Kentucky	Exempt	Up to \$41,110 is exempt	Up to \$41,110 is exempt	Up to \$41,110 is exempt	Exempt if retired on or before 1997; up to \$41,110 is exempt if retired in 1998 or after
Louisiana	Exempt	Up to \$6,000 (single) or \$12,000 (married-joint) is exempt (age 65+)	Exempt	Exempt	Exempt
Maine	Exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt
Maryland	Exempt	Up to \$21,500, less Social Security benefits, is exempt	Up to \$21,500, less Social Security benefits, is exempt	Up to \$21,500, less Social Security benefits, is exempt	Up to \$21,500, less Social Security benefits, is exempt
Massachusetts	Exempt	Same as federal treatment	Exempt	Exempt	Exempt
Michigan	Exempt	Up to \$39,570, less any public pension deduction claimed (single) or \$79,140, less any public pension deduction claimed (married-joint) is exempt	Exempt	Exempt	Exempt
Minnesota	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Mississippi	Exempt	Exempt	Exempt	Exempt	Exempt
Missouri	Same as federal treatment	Same as federal treatment	Up to \$6,000 (single) or \$12,000 (married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married-joint)	Up to \$6,000 (single) or \$12,000 (married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married-joint)	Up to \$6,000 (single) or \$12,000 (married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married-joint)

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Montana	Exempt if income is \$25,000 (single) or \$32,000 (married-joint)	Up to \$3,600 is exempt if income is \$30,000 or less (single or married-joint)	Up to \$3,600 is exempt if income is \$30,000 or less (single or married-joint)	Up to \$3,600 is exempt if income is \$30,000 or less (single or married-joint)	Up to \$3,600 is exempt if income is \$30,000 or less (single or married-joint)
Nebraska	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Nevada	NO STATE INCOME TAX				
New Hampshire	Exempt	Exempt	Exempt	Exempt	Exempt
New Jersey	Exempt	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Up to \$15,000 (single) or \$20,000 (married-joint) is exempt if income is \$100,000 or less (single or married-joint); exempt if totally and permanently disabled	Exempt
New Mexico	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
New York	Exempt	Up to \$20,000 is exempt (age 59½ or older)	Exempt	Exempt	Exempt
North Carolina	Exempt	Up to \$4,000 is exempt	Up to \$2,000 is exempt	Up to \$2,000 is exempt	Up to \$4,000 is exempt
North Dakota	Same as federal treatment	Same as federal treatment	Up to \$5,000, less Social Security benefits, is exempt	Up to \$5,000, less Social Security benefits, is exempt	Up to \$5,000, less Social Security benefits, is exempt
Ohio	Exempt	Credit up to \$200	Credit up to \$200	Credit up to \$200	Credit up to \$200
Oklahoma	Exempt	Up to \$10,000 is exempt if AGI is \$25,000 or less (single) or \$50,000 (married-joint)	Up to \$10,000 is exempt	Up to \$10,000 is exempt	Up to \$10,000 is exempt
Oregon	Exempt	Fully taxable; tax credit of up to 9% of taxable pension income is provided if total income is \$22,500 or less (single) or \$45,000 (married-	Fully taxed; tax credit of up to 9% of taxable pension income is provided if total income is \$22,500 or less (single) or \$45,000 (married-joint)	Fully taxed; tax credit of up to 9% of taxable pension income is provided if total income is \$22,500 or less (single) or \$45,000 (married-joint)	Fully taxed; tax credit of up to 9% of taxable pension income is provided if total income is \$22,500 or less (single) or \$45,000 (married-joint)
Pennsylvania	Exempt	Exempt	Exempt	Exempt	Exempt
Rhode Island	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
South Carolina	Exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt
South Dakota	NO STATE INCOME TAX				
Tennessee	Exempt	Exempt	Exempt	Exempt	Exempt
Texas	NO STATE INCOME TAX				
Utah	Up to \$5,700 (age 65+ and single) or \$15,000 (age 65+ and married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married -joint); partially exempt at higher incomes	Up to \$5,700 (age 65+ and single) or \$15,000 (age 65+ and married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married -joint); partially exempt at higher incomes	Up to \$5,700 (age 65+ and single) or \$15,000 (age 65+ and married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married -joint); partially exempt at higher incomes	Up to \$5,700 (age 65+ and single) or \$15,000 (age 65+ and married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married -joint); partially exempt at higher incomes	Up to \$5,700 (age 65+ and single) or \$15,000 (age 65+ and married-joint) is exempt if income is \$25,000 or less (single) or \$32,000 or less (married -joint); partially exempt at higher incomes

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Vermont	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Virginia	Exempt	Up to \$20,000 is exempt	Up to \$20,000 is exempt	Up to \$20,000 is exempt	Up to \$20,000 is exempt; fully exempt for a retiree with a Congressional Medal of Honor
Washington	NO STATE INCOME TAX				
West Virginia	Same as federal treatment	Same as federal treatment; however, a retiree from a terminated, employer-provided defined benefit plan may be eligible for an exemption	Up to \$2,000 is exempt	Up to \$2,000 is exempt	Up to \$32,000 is exempt
Wisconsin	Up to 50% of benefits are exempt	Same as federal treatment	Some pensions are exempt	Some pensions are exempt	Exempt
Wyoming	NO STATE INCOME TAX				

Sources:

CCH Tax Research NetWork

State individual income tax codes



State Individual Income Taxes: Treatment of Social Security and Pension Income, 2003

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
FEDERAL	<p>Benefits are 100% exempt if one-half of the benefits received PLUS other taxable income (including taxable pensions, wages, interest &amp; dividends) PLUS any tax-exempt interest PLUS any exclusions from income is equal to or less than the following:</p> <p>\$25,000 (single, head of household, qualifying surviving spouse, married filing separately and lived apart from spouse during the entire year)                      \$32,000 (married filing jointly)                      \$0 (married filing separately and lived with spouse at any time during the year)</p> <p>If these thresholds are exceeded, up to 50% of benefits are taxable. However, up to 85% of benefits are taxable if the total of one-half of the benefits received PLUS all other income is greater than \$34,000 (\$44,000 if married filing jointly) or the taxpayer is married filing separately and lived with his/her spouse at any time during the year</p>	<p>Private pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>Private pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of private pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>State pensions are fully taxable if 1) the taxpayer did not contribute to the pension, 2) the employer did not withhold contributions, or 3) the taxpayer received all contributions back, tax-free, in the prior years.</p> <p>State pensions are partially exempt if the taxpayer contributed to the plans. The exempt portion is calculated by the Simplified Method (qualified plans) or by the General Rule (non-qualified plans).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of state pension income, refer to IRS Publication 575, available at <a href="http://www.irs.gov/pub/irs-pdf/p575.pdf">http://www.irs.gov/pub/irs-pdf/p575.pdf</a></i></p>	<p>U.S. Civil Service pensions are partially exempt. The exemption portion is calculated by the Three-Year Rule (pension starting date is before July 2, 1986), the General Rule (pension starting date is before July 2, 1986 or between July 2, 1986 and November 19, 1996), or the Simplified Method (pension starting date is after November 19, 1996).</p> <p><i>For a detailed description on how to calculate the tax-exempt portion of U.S. civil service pension income, refer to IRS Publication 721, available at <a href="http://www.irs.gov/pub/irs-pdf/p721.pdf">http://www.irs.gov/pub/irs-pdf/p721.pdf</a></i></p>	<p>Military pensions are fully taxable (however, disability benefit annuities received from the Department of Veterans affairs are 100% tax exempt).</p>
Alabama	Exempt	Defined benefit plans are exempt	Exempt	Exempt	Exempt
Alaska	NO STATE INCOME TAX				
Arizona	Exempt	Same as federal treatment	Up to \$2,500 is exempt	Up to \$2,500 is exempt	Up to \$2,500 is exempt
Arkansas	Exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt	Up to \$6,000 is exempt
California	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Colorado	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt	Up to \$20,000 (ages 55-64) or up to \$24,000 (age 65+) is exempt
Connecticut	Exempt if AGI is below \$50,000 (single) or \$60,000 (married-joint or head of household); partially taxable at higher incomes	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
Delaware	Exempt	Up to \$2,000 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,000 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,000 (age 59 and under) or up to \$12,500 (age 60+) is exempt	Up to \$2,000 (age 59 and under) or up to \$12,500 (age 60+) is exempt
District of Columbia	Exempt	Same as federal treatment	Up to \$3,000 is exempt (age 62+)	Up to \$3,000 is exempt (age 62+)	Up to \$3,000 is exempt (age 62+)
Florida	NO STATE INCOME TAX				
Georgia	Exempt	Up to \$15,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$15,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$15,000 is exempt (age 62+ or totally and permanently disabled)	Up to \$15,000 is exempt (age 62+ or totally and permanently disabled)
Hawaii	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Idaho	Exempt	Same as federal treatment	Taxable pension is reduced by the amount of Social Security income received (age 65+ or age 62+ and disabled)	Taxable pension is reduced by the amount of Social Security income received (age 65+ or age 62+ and disabled)	Taxable pension is reduced by the amount of Social Security income received (age 65+ or age 62+ and disabled)
Illinois	Exempt	Exempt if employer-funded	Exempt	Exempt	Exempt
Indiana	Exempt	Same as federal treatment	Same as federal treatment	Up to \$2,000, less Social Security benefits, is exempt (aged 62+)	Up to \$2,000, less Social Security benefits, is exempt (aged 60+)
Iowa	Up to 50% of benefits are exempt	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)	Up to \$6,000 (single) or \$12,000 (married) is exempt (age 55+ or disabled)
Kansas	Same as federal treatment	Same as federal treatment	Exempt	Exempt	Exempt
Kentucky	Exempt	Up to \$39,400 is exempt	Exempt if retired before 1998; partially exempt if after 1997	Exempt if retired before 1998; partially exempt if after 1997	Exempt if retired before 1998; partially exempt if after 1997
Louisiana	Exempt	Up to \$6,000 is exempt (age 65+)	Certain benefits from Louisiana retirement systems are exempt	Exempt	Exempt
Maine	Exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt	Up to \$6,000, less Social Security benefits, is exempt
Maryland	Exempt	Up to \$19,000 is exempt (age 65+ or disabled)	Up to \$19,000 is exempt (age 65+ or disabled)	Up to \$19,000 is exempt (age 65+ or disabled)	Up to \$19,000 is exempt (age 65+ or disabled)
Massachusetts	Exempt	Same as federal treatment	Contributory pensions are exempt	Contributory pensions are exempt	Exempt
Michigan	Exempt	Up to \$37,710 (single) or \$74,420 (married-joint) is exempt	Exempt	Exempt	Exempt
Minnesota	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Mississippi	Exempt	Exempt	Exempt	Exempt	Exempt
Missouri	Same as federal treatment	Up to \$6,000 is exempt, if certain income limits are met	Up to \$6,000 is exempt, if certain income limits are met	Up to \$6,000 is exempt, if certain income limits are met	Up to \$6,000 is exempt, if certain income limits are met
Montana	Partially exempt	Up to \$36,000 is exempt, if income is below \$31,800	Up to \$36,000 is exempt, if income is below \$31,800	Up to \$36,000 is exempt, if income is below \$31,800	Up to \$36,000 is exempt, if income is below \$31,800
Nebraska	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Nevada	NO STATE INCOME TAX				
New Hampshire	Exempt	Exempt	Exempt	Exempt	Exempt

State	Social Security	Private Pensions	State Pensions	U.S. Civil Service Pensions	Military Pensions
New Jersey	Exempt	Up to \$15,000 is exempt	Up to \$15,000 is exempt	Up to \$15,000 is exempt	Exempt
New Mexico	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
New York	Exempt	Up to \$20,000 is exempt (age 59 <sup>1/2</sup> +)	Exempt	Exempt	Exempt
North Carolina	Exempt	Up to \$2,000 is exempt	Up to \$4,000 is exempt; certain retirement benefits under public defined benefit plans are exempt	Up to \$4,000 is exempt	Up to \$4,000 is exempt
North Dakota	Same as federal treatment	Same as federal treatment	Up to \$5,000, less Social Security benefits, is exempt	Up to \$5,000, less Social Security benefits, is exempt	Up to \$5,000, less Social Security benefits, is exempt
Ohio	Exempt	Credit up to \$200	Credit up to \$200	Credit up to \$200	Credit up to \$200
Oklahoma	Exempt	Up to \$5,500 is exempt (age 65+ and low AGI)	Up to \$5,500 is exempt	Up to \$5,500 is exempt	Up to \$5,500 is exempt
Oregon	Exempt	9% credit if low income and age 62+	9% credit if low income and age 62+	9% credit if low income and age 62+	9% credit if low income and age 62+
Pennsylvania	Exempt	Exempt	Exempt	Exempt	Exempt
Rhode Island	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
South Carolina	Exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt	Up to \$3,000 (under age 65) or \$10,000 (age 65) or \$15,000 (age 66+ and single) or \$30,000 (age 66+ and married) is exempt
South Dakota	NO STATE INCOME TAX				
Tennessee	Exempt	Exempt	Exempt	Exempt	Exempt
Texas	NO STATE INCOME TAX				
Utah	Up to \$4,800 is exempt (under age 65); up to \$7,500 (age 65+). Phases out for higher incomes	Up to \$4,800 is exempt (under age 65); up to \$7,500 (age 65+). Phases out for higher incomes	Up to \$4,800 is exempt (under age 65); up to \$7,500 (age 65+). Phases out for higher incomes	Up to \$4,800 is exempt (under age 65); up to \$7,500 (age 65+). Phases out for higher incomes	Up to \$4,800 is exempt (under age 65); up to \$7,500 (age 65+). Phases out for higher incomes
Vermont	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment	Same as federal treatment
Virginia	Exempt	Same as federal treatment	Same as federal treatment	Same as federal treatment	Exempt for a retiree with a Congressional Medal of Honor
Washington	NO STATE INCOME TAX				
West Virginia	Same as federal treatment	Generally same as federal treatment; however, a retiree from a terminated, employer-provided defined benefit plan covered by a guarantor may be eligible for a deduction based on reduced benefits	Exempt for police and firemen. Up to \$2,000 is exempt for all others.	Up to \$2,000 is exempt	Up to \$2,000 is exempt
Wisconsin	Up to 50% of benefits are exempt	Same as federal treatment	Exempt if a member of certain systems before 1964	Exempt if a member of system before 1964	Exempt
Wyoming	NO STATE INCOME TAX				