

State By State – NYC Pensions Taxing Structures

State	Income Tax	Tax NY Pension	Tax IRC 457's or Deferred Comp.	Tax Social Security	Comments
Alabama	Yes	No	Yes	No	NYS Defined Benefit Plans exempt Tax Info (334) 242-2267
Alaska	No	No	No	No	No Income Tax Tax Info (970) 269-6620
Arizona	Yes	Yes	Yes	No	Tax Info (602) 255-3381 TTT/TDY (602) 542-4021
Arkansas	Yes	Yes	Yes	No	Exclude up to \$6,000. Of Pension Income Tax Info. (501) 682-7225
California	Yes	Yes	Yes	No	Tax Info (800) 338-0505
Colorado	Yes	Yes	Yes	Yes	Pension/Social Security subtraction age sensitive Age 55 exclude up to \$20,000. Age 65 exclude up to \$24,000. Tax Info (303) 238-7378
Connecticut	Yes	Yes	Yes	See Cmts	Social Security excluded if Fed AGI is \$50,000 single or married filing separate or \$60,000 for married filing jointly. Tax Info (860) 297-5962
Delaware	Yes	Yes	Yes	No	Under age 60 exclusion is \$2,000. Age 60 and over exclusion for pension & Def. Comp up to \$12,500 combined. Tax Info (302) 577-8200
Dist. Of Columbia	Yes	Yes	Yes	No	Tax Info (202) 727-4829
Florida	No	No	No	No	No Income Tax. Tax Info N.Y. Area (973) 278-2811 or (800) 352-3671. TDY/TTT (800) 367-8351
Georgia	Yes	Yes	Yes	No	At age 62 an exclusion up to \$25,000. in 2006, up to \$30,000. in 2007 and up to \$35,000 in 2008. Tax Info (404) 417-4477
Hawaii	Yes	No	See Cmts	No	Tax Info. (800) 222-3229 for latest information

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Idaho	Yes	Yes	Yes	No	Tax Info. (800) 972-7660 for latest information
Illinois	Yes	No	No	No	Tax Info. (800) 732-8866 for latest information
Indiana	Yes	Yes	Yes	No	May have county income tax. Call (317) 232-2240
Iowa	Yes	Yes	Yes	Yes	May exclude up to either \$6,000 or \$12,000 depending on filing status and age. Tax Info (515) 281-3114
Kansas	Yes	Yes	Yes	Yes	Tax Info (785) 296-2473
Kentucky	Yes	Yes	Yes	No	Exclusion up to \$41,010 for pension & Def. Comp. Tax Info (502) 595-4512
Louisiana	Yes	Yes	Yes	No	Max. Exclusion is \$6,000 single or \$12,000. Joint filing Tax Info (225) 219-0102
Maine	Yes	Yes	Yes	Yes	No exclusion if Social Security exceeds \$6,000 single or \$12,000 filing jointly. Tax Info (207) 626-8475
Maryland	Yes	Yes	Yes	No	At age 65 you may qualify for pension exclusion up to \$21,500. See instruction 13 of the Maryland tax booklet. Tax Info (800) 638-2937
Massachusetts	Yes	Yes	Yes	No	At age 59½ pension exclusion of \$20,000. Tax Info (617) 887-6367
Michigan	Yes	Yes	Yes	No	For Single filers Exclusion is \$39,570. For Married filing Joint exclusion is \$79,140, Int,Div&Cap Gains Single \$8,828. Married Filing Joint \$17,655 Tax Info (800) 827-4000
Minnesota	Yes	Yes	Yes	Yes	Over 65 Subtraction up to \$12,000. Tax Info (651) 296-3781
Mississippi	Yes	No	No	No	Tax Info (601) 923-7089
Missouri	Yes	Yes	Yes	Yes	Pension exclusion is \$6,000 with Adjusted Gross Limits. Tax Info (573) 751-3505

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Montana	Yes	Yes	Yes	Yes	Pension exclusion is \$3,600 with Adjusted Gross Limits of \$30,000. Tax Info (406) 444-6900 TDY (406) 444-2830
Nebraska	Yes	Yes	Yes	Yes	If federal tax is withheld, Nebraska State tax must be withheld. Tax Info (402) 471-5729
Nevada	No	No	No	No	No Income Tax Tax Info (775) 684-2000
New Hampshire	No	No	No	No	Income tax on Interest & Dividends Tax Info (603) 271-2191
New Jersey	Yes	Yes	Yes	No	Provided your gross income for the year does not exceed \$100,000 and you are age 62 you may exclude for a Single Filer \$15,000, Married Filing Jointly \$20,000 or \$10,000 for married filing separately. Tax Info (609) 292-6400
New Mexico	Yes	Yes	Yes	Yes	At Age 65 up to \$8,000. Exclusion Tax Info (505) 827-0908
New York	Yes	No	Yes	No	Up to \$20,000 exclusion per year for Def. Comp & IRA'S. Tax Info (800) 225-5829
North Carolina	Yes	Yes	Yes	No	\$4,000 Public Pension Exclusion per taxpayer Tax Info (877) 252-3052
North Dakota	Yes	Yes	Yes	Yes	Tax Info (701) 328-2770
Ohio	Yes	Yes	Yes	No	Retirement Income Credit \$200. Senior Citizen Credit \$50. Tax Info (800) 282-1780 Hearing Impaired (800) 750-0750
Oklahoma	Yes	Yes	Yes	No	Retirement Exclusion up to \$7,500. Exclusion amount must be in Adjusted Gross Income. Tax Info (405) 521-3160
Oregon	Yes	Yes	Yes	No	Retirement Income Credit Tax Info (503) 378-4988
Pennsylvania	Yes	No	Yes	No	Tax Info (717) 787-8201 TT only (800) 447-3020

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Rhode Island	Yes	Yes	Yes	Yes	Tax Info (401) 222-1040
South Carolina	Yes	Yes	Yes	No	Under age 65 - \$3,000. Exclusion allowed Up to \$10,000 Pension exclusion allowed Age 65 exclusion allowed less retirement income exclusion. Tax Info (843) 852-3600
South Dakota	No	No	No	No	No Income Tax Tax Info (800) 829-9188
Tennessee	No	No	No	No	Income tax on Interest & Dividends. At age 65 Income of less than \$16,200 Single or \$27,000 filing jointly exempt Tax Info (615) 253-0600
Texas	No	No	No	No	No Income Tax Tax Info (877) 662-8375
Utah	Yes	Yes	Yes	Yes	Exclude up to \$4,800. If less than age 65 minus gross income reduction. Exclude up to \$7,500 under the same conditions. Tax Info (800) 662-4335 TDD (801) 297-2020
Vermont	Yes	Yes	Yes	Yes	Tax Info (802) 828-2865
Virginia	Yes	Yes	Yes	No	Age 65 exclusion \$12,000. Subject to income limitations. Tax Info (804) 367-8031
Washington	No	No	No	No	No Income Tax Tax Info (800) 647-7706 TTY (800) 451-7985
West Virginia	Yes	Yes	Yes	Yes	An age exclusion up to \$8,000. may be deducted. Tax Info (800) 982-8297
Wisconsin	Yes	Yes	Yes	Yes	Wisconsin taxes up to 50% of Social Security benefit Tax Info (608) 266-2486
Wyoming	No	No	No	No	No Income Tax Tax Info (307) 777- 6940