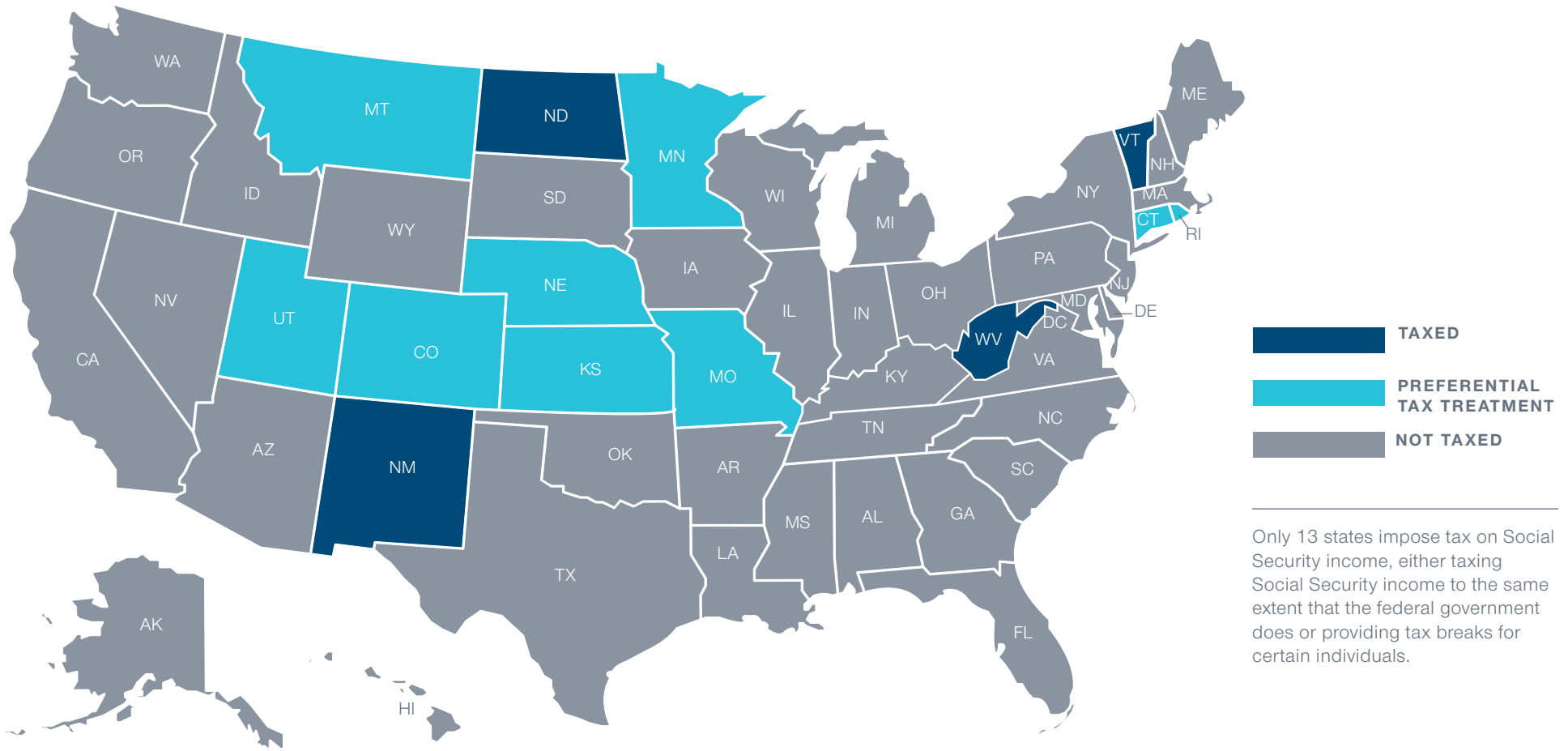




Social Security Taxation Map

Are you ready to move to the retirement home you've been dreaming of? You may want to consider how each state treats Social Security income before making your final decision.



Only 13 states impose tax on Social Security income, either taxing Social Security income to the same extent that the federal government does or providing tax breaks for certain individuals.

State Tax Treatment of Social Security Income

The following provides a general overview of how states treat income from Social Security and pensions.

STATE	SOCIAL SECURITY INCOME	STATE	SOCIAL SECURITY INCOME
Alabama	State computation not based on federal. Social Security benefits excluded from taxable income.	Mississippi	State computation not based on federal. Social Security benefits exempt in total.
Alaska	No individual income tax.	Missouri	Social Security benefits that are included in federal AGI may be subtracted. Married couples with Missouri AGI greater than \$100,000 and single individuals with Missouri AGI greater than \$85,000 may qualify for a partial deduction.
Arizona	Social Security benefits subtracted from federal adjusted gross income (AGI).	Montana	Separate calculation to determine taxable Social Security benefits. Benefits exempt if income is \$25,000 or less for single filers or heads of household or \$32,000 for married taxpayers filing jointly and \$16,000 for married taxpayers filing separately.
Arkansas	State computation not based on federal. Social Security benefits excluded from taxable income.	Nebraska	Social Security benefits subtracted if taxpayer's federal AGI is less than or equal to \$58,000 for joint filers or \$43,000 for all other filers.
California	Social Security benefits subtracted from federal AGI.	Nevada	No individual income tax.
Colorado	Pension income, including Social Security benefits, up to \$24,000 may be subtracted from federal taxable income by those 65 and older, and up to \$20,000 by those 55 through 64 years old.	New Hampshire	Only dividends and interest are taxable.
Connecticut	Social Security benefits are subtracted from federal AGI if the filing status is single or married filing separately and federal AGI is less than \$50,000; or married filing jointly, qualifying widow(er) with dependent child, or head of household and federal AGI is less than \$60,000. If federal AGI is greater than the applicable amount for the filing status, a partial subtraction is allowed, based on a calculation that allows up to 50% subtraction of the amount of Social Security benefits includable for federal income tax purposes. Effective 1/1/19, the income levels for subtracting Social Security benefits increases to \$75,000 for single or married individuals filing separately, and \$100,000 for joint filers, qualifying widow(ers), and heads of household.	New Jersey	State computation not based on federal. All Social Security benefits are excluded by statute from gross income.
Delaware	Social Security benefits subtracted from federal AGI.	New Mexico	State computation begins with federal AGI. No subtraction.
District of Columbia	Social Security benefits subtracted from federal AGI.	New York	Social Security benefits subtracted from federal AGI.
Florida	No individual income tax.	North Carolina	Social Security benefits subtracted from federal taxable income.
Georgia	Social Security benefits subtracted from federal AGI.	North Dakota	State computation begins with federal taxable income. No subtraction.
Hawaii	Social Security benefits subtracted from federal AGI.	Ohio	Social Security benefits subtracted from federal AGI.
Idaho	Social Security benefits subtracted from federal AGI.	Oklahoma	Social Security benefits subtracted from federal AGI.
Illinois	Social Security benefits subtracted from federal AGI.	Oregon	Social Security benefits subtracted from federal taxable income.
Indiana	Social Security benefits subtracted from federal AGI.	Pennsylvania	State computation not based on federal. Social Security benefits not included in state taxable income.
Iowa	Social Security benefits subtracted from federal AGI.	Rhode Island	State computation begins with federal taxable income. Social Security benefits subtracted from federal AGI if federal AGI is \$80,000 or less for single, head of household, or married filing separate taxpayers; or \$100,000 or less for married filing joint or qualified widow(er) taxpayers.
Kansas	Taxpayers with a federal AGI of \$75,000 or less are exempt from any state tax on their Social Security benefits.	South Carolina	Social Security benefits subtracted from federal taxable income.
Kentucky	Social Security benefits subtracted from federal AGI.	South Dakota	No individual income tax.
Louisiana	Social Security benefits subtracted from federal AGI.	Tennessee	Only dividends and interest are taxable.
Maine	Social Security benefits subtracted from federal AGI.	Texas	No individual income tax.
Maryland	Social Security benefits subtracted from federal AGI.	Utah	State computation begins with federal taxable income. No subtraction. Partial credit for Social Security benefits allowed (age and income restrictions apply).
Massachusetts	Social Security benefits subtracted from federal AGI.	Vermont	State computation begins with federal taxable income. No subtraction.
Michigan	Social Security benefits subtracted from federal AGI.	Virginia	Social Security benefits subtracted from federal AGI.
Minnesota	State computation begins with federal taxable income. As of 2017 a subtraction is allowed based on income and filing status. The maximum amount is \$4,500 for married taxpayers filing jointly with provisional income of \$77,000 or less, \$3,500 for single or head of household taxpayers with provisional income of \$60,200 or less, and \$2,250 for married taxpayers filing separate returns with provisional income of \$38,500 or less. The maximum subtraction is reduced by 20% of provisional income above the stated amounts.	Washington	No individual income tax.
		West Virginia	State computation begins with federal AGI. No subtraction.
		Wisconsin	Social Security benefits subtracted from federal AGI.
		Wyoming	No individual income tax.

Source: 2018 data underlying this graphic are sourced from official state government websites.

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