Comparison of State Income Taxes in Select States

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Issue

Compare Connecticut's personal income taxes against California, Illinois, Massachusetts, New Jersey, New York, and Rhode Island and provide examples of relative taxes owed and tax rates for resident taxpayers in those states.

Summary

Across the seven selected states, six impose graduated rate schedules (California, Connecticut, Massachusetts, New Jersey, New York, and Rhode Island), but vary widely in the number of rates and corresponding income brackets. All the states allow for personal exemptions, standard deductions, or personal credits, which each effectively lower the amount of income tax owed. By comparison to the other states in this grouping, Connecticut is generally the median in terms of number of tax brackets and relative taxes and tax rates among the examples below.

Income Tax Structures

Table 1 provides an overview of the income tax structures in the selected states for 2025. For each state, it shows the (1) lowest and highest tax rate imposed, (2) number of tax brackets, and (3) income brackets at which the lowest and highest tax rate applies for single filing and married filing jointly. The rates are marginal, meaning that only the income that falls within the corresponding range is subject to tax at the specified rate.

Tables 2-6 provide complete income tax rate schedules for all the selected states except Illinois and Massachusetts. Illinois imposes a flat tax and consequently has only one rate and bracket. Massachusetts generally imposes two rates, 5% on all income other than short-term capital gains and certain long-term capital gains and 9% on income greater than $1,083,150.

Table 1: Comparison of Select States' Income Tax Structures for 2025 Tax Year

State	Tax Rate Range		Number of Brackets	Income Brackets (Single Filing)		Income Brackets (Married Filing Jointly)	
	Low	High		Lowest (≤)	Highest (>)	Lowest (≤)	Highest (>)
California	1.0%	12.3%[1]	9	$11,079	$742,953	$22,158	$1,485,906
Connecticut	2.0%	6.99%	7	10,000	500,000	20,000	1,000,000
Illinois	4.95%		1	N/A		N/A	
Massachusetts	5.0%	9.0%	2[2]	1,083,150	1,083,150	1,083,150	1,083,150
New Jersey	1.4%	10.75%	7 or 8[3]	20,000	1,000,000	20,000	1,000,000
New York	4.0%	10.9%	9	8,500	25,000,000	17,150	25,000,000
Rhode Island	3.75%	5.99%	3	79,900	181,650	79,900	181,650

[1] California also imposes a 1% surcharge on income exceeding $1 million resulting in a 13.3% rate for some taxpayers; see note in Table 2
[2] Massachusetts generally imposes an 8.5% tax rate on short-term capital gains and 12% tax rate on certain long-term capital gains
[3] New Jersey has seven brackets for single and married filing separately and eight brackets for heads of household and married filing jointly

Source: CCH State Tax SmartCharts and state tax department websites

Table 2: California Personal Income Tax Rates and Brackets for 2025 Tax Year

Tax Rate	Single and Married Filing Separately	Heads of Household	Married Filing Jointly
1%	$0 to $11,079	$0 to $22,173	$0 to $22,158
2%	11,080 to 26,264	22,174 to 52,530	22,159 to 52,528
4%	26,265 to 41,452	52,531 to 67,716	52,529 to 82,904
6%	41,453 to 57,542	67,717 to 83,805	82,905 to 115,084
8%	57,543 to 72,724	83,806 to 98,990	115,085 to 145,448
9.3%	72,725 to 371,479	98,991 to 505,208	145,449 to 742,958
10.3%	371,480 to 445,771	505,209 to 606,251	742,959 to 891,542
11.3%	445,772 to 742,953	606,252 to 1,010,417	891,543 to 1,485,906
12.3%	> 742,953	> 1,010,417	> 1,485,906
Additional 1%*	> 1,000,000	> 1,000,000	> 1,000,000

Source: CCH State Tax SmartCharts
*Imposed on income exceeding $1 million, regardless of filing status; established by a 2004 ballot measure (Proposition 63) to fund behavioral health services

Table 3: Connecticut Personal Income Tax Rates and Brackets for 2025 Tax Year

Tax Rate	Single and Married Filing Separately	Heads of Household	Married Filing Jointly
2%	$0 to $10,000	$0 to $16,000	$0 to $20,000
4.5%	10,001 to 50,000	16,001 to 80,000	20,001 to 100,000
5.5%	50,001 to 100,000	80,001 to 160,000	100,001 to 200,000
6%	100,001 to 200,000	160,001 to 320,000	200,001 to 400,000
6.5%	200,001 to 250,000	320,001 to 400,000	400,001 to 500,000
6.9%	250,001 to 500,000	400,001 to 800,000	500,001 to 1,000,000
6.99%	> 500,000	> 800,000	> 1,000,000

Source: CCH State Tax SmartCharts

Table 4: New Jersey Personal Income Tax Rates and Brackets for 2025 Tax Year

Tax Rate	Single and Married Filing Separately	Heads of Household and Married Filing Jointly
1.4%	$0 to $20,000	$0 to $20,000
1.75%	20,001 to 35,000	20,001 to 50,000
2.45%	N/A	50,001 to 70,000
3.5%	35,001 to 40,000	70,001 to 80,000
5.525%	40,001 to 75,000	80,001 to 150,000
6.37%	75,001 to 500,000	150,001 to 500,000
8.97%	500,001 to 1,000,000	500,001 to 1,000,000
10.75%	> 1,000,000	> 1,000,000

Source: CCH State Tax SmartCharts

Table 5: New York Personal Income Tax Rates and Brackets for 2025 Tax Year

Tax Rate	Single and Married Filing Separately	Heads of Household	Married Filing Jointly
4%	$0 to $8,500	$0 to $12,800	$0 to $17,150
4.5%	8,501 to 11,700	12,801 to 17,650	17,151 to 23,600
5.25%	11,701 to 13,900	17,651 to 20,900	23,601 to 27,900
5.5%	13,901 to 80,650	20,901 to 107,650	27,901 to 161,550
6%	80,651 to 215,400	107,651 to 269,300	161,551 to 323,200
6.85%	215,401 to 1,077,550	269,301 to 1,616,450	323,201 to 2,155,350
9.65%	1,077,551 to 5,000,000	1,616,451 to 5,000,000	2,155,351 to 5,000,000
10.3%	5,000,001 to 25,000,000	5,000,001 to 25,000,000	5,000,001 to 25,000,000
10.9%	> 25,000,000	> 25,000,000	> 25,000,000

Source: CCH State Tax SmartCharts

Table 6: Rhode Island Personal Income Tax Rates and Brackets for 2025 Tax Year

Tax Rate	All Filing Statuses
3.75%	$0 to $79,900
4.75%	79,901 to 181,650
5.99%	> 181,650

Source: CCH State Tax SmartCharts

Relative Tax Comparisons

To demonstrate how the different tax structures work in practice, Tables 8 and 9 provide examples of what hypothetical resident taxpayers would owe in tax and their tax rates based on dividing their taxes owed against the respective incomes listed. For the purposes of these tables, we assumed wage income only with no state-level modifications and did not consider any deductions or credits aside from the personal exemptions, standard deductions, and personal credits listed in Table 7. Connecticut's calculation includes its 2% tax rate phase-out add-back and tax recapture (see *OLR Backgrounder: A Guide to Connecticut's Personal Income Tax* (2024-R-0130). New York's calculations for incomes over $107,650 similarly include a tax recapture component (see this NY Department of Taxation and Finance webpage).

Table 7: Comparison of Select Deductions and Credits for 2025 Tax Year

State	Personal Exemptions			Standard Deduction		Personal Credits	
	Single Filing	Married Filing Jointly	Dependents	Single Filing	Married Filing Jointly	Single Filing	Married Filing Jointly
California[1]	-	-	-	$5,706	$11,412	$153	$306
Connecticut[2]	$15,000	$24,000	-	-	-	75% of tax due	75% of tax due
Illinois[3]	2,850	5,700	$2,850	-	-	-	-
Massachusetts	4,400	8,800	1,000	-	-	-	-
New Jersey	1,000	2,000	1,500[4]	-	-	-	-
New York	-	-	1,000	8,000	16,050	-	-
Rhode Island[5]	5,100	10,200	5,100	10,900	21,800	-	-

[1] California's personal exemptions are listed as credits because they are structured as such

[2] Connecticut's personal exemption and personal credit amounts gradually phase out at higher income levels until they are completely eliminated

[3] Illinois' personal exemptions for single filing and married filing jointly are eliminated at certain income levels

[4] New Jersey lowers the dependent's personal exemption amount to $1,000 for those attending college

[5] Rhode Island's personal exemption and standard deduction amounts gradually phase out at higher income levels until they are completely eliminated

Source: Tax Foundation, *State Individual Income Tax Rates and Brackets, 2025* and state tax department websites

Table 8: Comparison of Relative Taxes Owed and Tax Rates Among Select States: Single Filing With No Dependents for 2025 Tax Year

Income	$50,000		$100,000		$150,000	
State	Taxes Owed	Tax Rate	Taxes Owed	Tax Rate	Taxes Owed	Tax Rate
California	$1,040	2.08%	$5,056	5.06%	$9,705	6.47%
Connecticut	1,800	3.60%	4,975	4.98%	8,225	5.48%
Illinois	2,334	4.67%	4,809	4.81%	7,284	4.86%
Massachusetts	2,280	4.56%	4,780	4.78%	7,280	4.85%
New Jersey	1,216	2.43%	4,182	4.18%	7,365	4.91%
New York	2,146	4.29%	4,952	4.95%	8,433	5.62%
Rhode Island	1,276	2.55%	3,192	3.19%	5,566	3.71%

Source: OLR calculations based on state tax department forms

Table 9: Comparison of Relative Taxes Owed and Tax Rates Among Select States: Married Filing Jointly With Two Dependents for 2025 Tax Year

Income	$100,000		$200,000		$300,000	
State	Taxes Owed	Tax Rate	Taxes Owed	Tax Rate	Taxes Owed	Tax Rate
California	$2,080	2.08%	$10,111	5.06%	$19,410	6.47%
Connecticut	3,920	3.92%	10,000	5.00%	16,450	5.48%
Illinois	4,386	4.39%	9,336	4.67%	14,286	4.76%
Massachusetts	4,460	4.46%	9,460	4.73%	14,460	4.82%
New Jersey	2,475	2.48%	8,379	4.19%	14,749	4.92%
New York	4,175	4.18%	10,731	5.37%	16,917	5.64%
Rhode Island	2,168	2.17%	6,697	3.35%	14,919	4.97%

Source: OLR calculations based on state tax department forms

Additional Information

Regarding other deductions and credits available in Connecticut and other states, OLR's *State Tax Deductions and Credits for Children and Child Care Expenses* (2026-R-0020) details the 22 states that offer a personal exemption for dependents, 7 that offer a personal exemption structured as a credit, 17 that offer a child tax credit or other type of tax credit for each dependent child claimed, and 26 that offer a child and dependent care expenses tax credit.

The National Conference of State Legislatures provides an overview of state earned income tax credits, which are generally refundable tax credits for low- and moderate-income taxpayers that are based on family size, among other factors.

Wisconsin's Legislative Fiscal Bureau has also published an informational paper, *Individual Income Tax Provisions in the States*, that includes summary tables for select tax features among the states with income taxes.

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