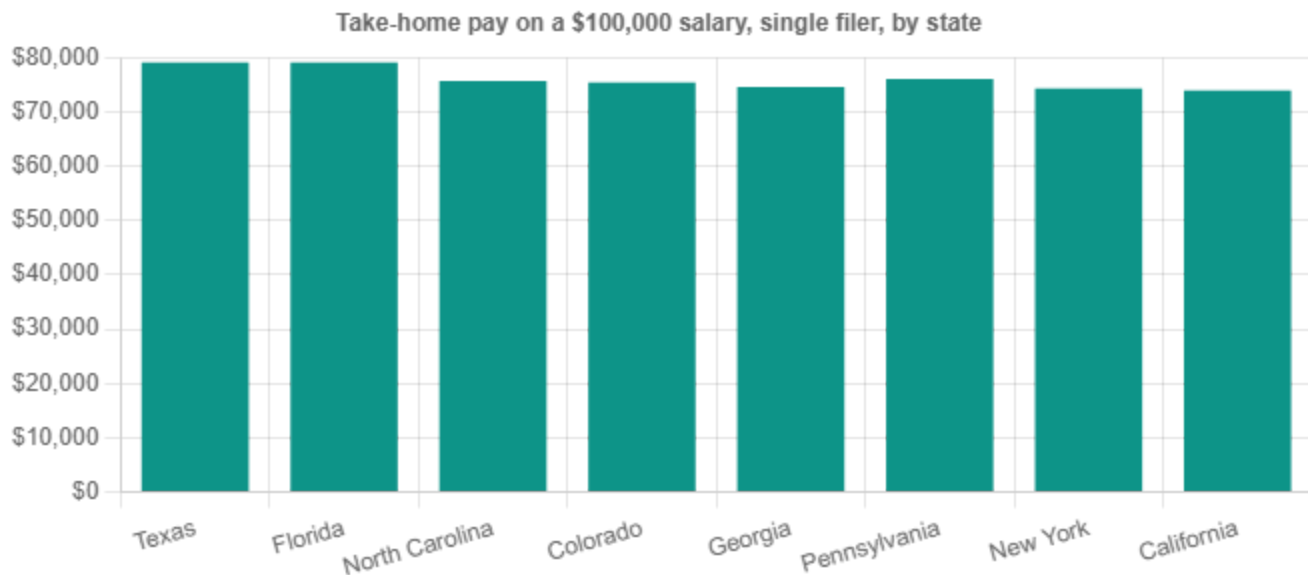


Take-Home Pay Across the States

The same salary is worth thousands more or less depending on where you live. This chart lines up the take-home across states, side by side.

A salary means different things in different places. The federal income tax and payroll tax are the same everywhere, but the state income tax is not, and it can swing your take-home by thousands of dollars a year on the exact same pay. This chart lines several states up so the gap is impossible to miss.



State	State income tax	Annual take-home
Texas	\$0	\$79,180
Florida	\$0	\$79,180
North Carolina	\$3,481	\$75,699
Colorado	\$3,692	\$75,488
Georgia	\$4,567	\$74,613
Pennsylvania	\$3,070	\$76,110
New York	\$4,860	\$74,320
California	\$5,223	\$73,957

Reading the chart

Each bar is the annual take-home pay on the same salary, for a single filer, in that state. In a no-income-tax state like Texas or Florida, the bar is tallest, since only federal tax and FICA come out. In a high-tax state like California, the bar is shorter by several thousand dollars, because the state takes its own cut on top.

Slide the salary to see the gap grow. At higher salaries the difference between a no-tax state and a high-tax one widens, because progressive state brackets take a larger share of a bigger income. The shape of the chart is the real lesson. Where you live is part of your compensation.

What it means for you

When you compare job offers or think about moving, this is the comparison that matters, not the gross salary but what you actually keep. A higher number in a high-tax state can leave you with less than a lower one elsewhere.

But take-home is only half of it. No-income-tax states often lean on higher property or sales taxes, and cost of living, especially housing, usually swamps the tax difference. Use the Take-Home Pay by State calculator for your exact salary, then weigh the take-home against what it costs to live in each place.

Key takeaway. The same salary buys thousands more or less depending on the state. Compare offers on take-home, not gross, then weigh it against the local cost of living.

Assumptions

- Take-home is the salary minus federal income tax, Social Security and Medicare, and state income tax, for a single filer using the 2026 standard deduction and brackets.
- State tax is from the brackets and standard deduction only, excluding local city taxes and credits. The federal and FICA pieces are identical in every state.

Sources

- Tax Foundation, 2026 State Individual Income Tax Rates and Brackets

Educational only. Not financial, tax, or investment advice. Figures use the assumptions stated above and ignore taxes, fees, and inflation unless noted.