

Table 14.20-- AVERAGE ANNUAL AUTO INSURANCE RATES AND AS PERCENT OF MEDIAN ANNUAL HOUSEHOLD INCOME FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JUNE 2012

[Median car insurance rates are determined by a Quadrant Information Services and were based on actual customer profiles of online car insurance shoppers that can include multiple drivers, multiple vehicles and other variables. Income data are from the 2010 Census and car insurance data collected June 2012. Ranking based on car insurance as highest percent of household income]

Rank	State	Median price of annual car insurance	Median annual household income	Car insurance as percent of household income
1	Michigan	4,490	56,101	8.00
2	Louisiana	2,912	52,456	5.55
3	Kentucky	2,292	50,392	4.55
4	West Virginia	2,074	48,927	4.24
5	Mississippi	1,840	45,484	4.05
6	Arkansas	1,722	47,049	3.66
7	Delaware	2,456	68,746	3.57
8	New York	2,334	65,897	3.54
9	Nevada	2,070	60,192	3.44
10	Florida	1,784	53,093	3.36
11	District of Columbia	2,570	77,514	3.32
12	South Carolina	1,682	51,704	3.25
13	Rhode Island	2,132	67,814	3.14
14	Arizona	1,724	55,353	3.12
15	New Jersey	2,556	82,427	3.10
16	Oklahoma	1,610	51,958	3.10
17	Georgia	1,632	55,209	2.96
18	South Dakota	1,772	59,987	2.95
19	Pennsylvania	1,828	61,890	2.95
20	Alabama	1,476	50,429	2.93
21	Tennessee	1,452	51,083	2.84
22	Minnesota	1,924	69,625	2.76
23	Missouri	1,550	56,214	2.76
24	Illinois	1,716	65,417	2.62
25	New Mexico	1,306	51,020	2.56
26	Texas	1,420	56,575	2.51
27	Montana	1,354	54,507	2.48
28	Idaho	1,290	52,342	2.47
29	Connecticut	1,984	81,246	2.44
30	Maryland	2,030	83,137	2.44
31	Kansas	1,480	61,013	2.43
32	Colorado	1,562	67,800	2.30

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Rank	State	Median price of annual car insurance	Median annual household income	Car insurance as percent of household income
33	Indiana	1,268	55,368	2.29
34	Wisconsin	1,400	62,088	2.26
35	Nebraska	1,348	60,812	2.22
36	Vermont	1,380	62,575	2.21
37	Washington	1,458	67,328	2.17
38	North Dakota	1,384	65,207	2.12
39	Wyoming	1,394	65,841	2.12
40	Utah	1,270	61,618	2.06
41	Ohio	1,128	56,518	2.00
42	Maine	1,160	58,197	1.99
43	Virginia	1,444	72,476	1.99
44	California	1,304	65,481	1.99
45	New Hampshire	1,484	74,634	1.99
46	Iowa	1,202	60,917	1.97
47	Oregon	1,108	56,661	1.96
48	Alaska	1,348	76,962	1.75
49	Hawaii	1,244	76,134	1.63
50	North Carolina	860	52,920	1.63
51	Massachusetts	1,128	78,653	1.43

Source: CarInsurance.com "10 states where car insurance really bites your budget"
 <http://www.carinsurancequotes.com/car_insurance-costs> accessed July 30, 2012.