

Table 14.20-- AVERAGE ANNUAL AUTO INSURANCE RATES AS PERCENT OF MEDIAN ANNUAL HOUSEHOLD INCOME FOR THE UNITED STATES AVERAGE AND EACH OF THE 50 STATES: 2018

[Data are for the Insurance Research Council's affordability index based on average auto insurance expenditures published by the National Association of Insurance Commissioners (NAIC) and median household income from the U.S. Census Bureau. Ranking based on car insurance as highest percent of household income]

| Rank | State | Percent | Rank | State | Percent |
|------|-------------------|---------|------|----------------|-------------|
| (X) | U. S. average | 1.67 | 26 | California | 1.47 |
| | | | 27 | Oregon | 1.43 |
| 1 | Louisiana | 3.09 | 28 | Montana | 1.43 |
| 2 | Florida | 2.61 | 29 | Maryland | 1.41 |
| 3 | Michigan | 2.43 | 30 | Alaska | 1.40 |
| 4 | Mississippi | 2.27 | 31 | North Carolina | 1.38 |
| 5 | Georgia | 2.17 | 32 | Massachusetts | 1.35 |
| 6 | Rhode Island | 2.14 | 33 | Illinois | 1.31 |
| 7 | New York | 2.12 | 34 | Washington | 1.30 |
| 8 | Nevada | 2.04 | 35 | Ohio | 1.29 |
| 9 | Delaware | 1.99 | 36 | Indiana | 1.28 |
| 10 | Texas | 1.93 | 37 | Kansas | 1.26 |
| 11 | New Mexico | 1.90 | 38 | Idaho | 1.23 |
| 12 | South Carolina | 1.90 | 39 | Minnesota | 1.22 |
| 13 | New Jersey | 1.87 | 40 | Utah | 1.22 |
| 14 | West Virginia | 1.86 | 41 | Wyoming | 1.22 |
| 15 | Arkansas | 1.81 | 42 | Wisconsin | 1.21 |
| 16 | Alabama | 1.81 | 43 | South Dakota | 1.21 |
| 17 | Kentucky | 1.72 | 44 | Nebraska | 1.18 |
| 18 | Arizona | 1.68 | 45 | Maine | 1.17 |
| 19 | Oklahoma | 1.68 | 46 | Virginia | 1.11 |
| 20 | Dist. of Columbia | 1.67 | 47 | Vermont | 1.11 |
| 21 | Connecticut | 1.67 | 48 | Hawaii | 1.04 |
| 22 | Colorado | 1.55 | 49 | New Hampshire | 1.04 |
| 23 | Pennsylvania | 1.54 | 50 | North Dakota | 1.03 |
| 24 | Tennessee | 1.53 | 51 | Iowa | 1.02 |
| 25 | Missouri | 1.48 | | | |

x Not applicable.

Source: Insurance Information Institute "Average Auto Insurance Expenditures as a Percent of Median Household Income, 2018" <<https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>> accessed July 7, 2022.