

The following appendix tables are part of a Commonwealth Fund blog post, Kristen Kolb, David C. Radley, and Sara R. Collins, “Is Employer Coverage Affordable? How the States Stack Up,” *To the Point* (blog), Commonwealth Fund, Feb. 11, 2026. <https://doi.org/10.26099/b2me-yb04>

APPENDIX TABLE 1A

Average Employee Premium Contribution and Deductible for Single-Person Coverage as a Percentage of Median Single-Person Household Income, by State, 2020–2024

	Average employee single premium contribution			Average employee single deductible			Average combined employee single premium contribution and deductible		
	2020	2023	2024	2020	2023	2024	2020	2023	2024
United States	4.3%	3.9%	4.0%	5.5%	4.6%	4.6%	9.9%	8.6%	8.6%
Alabama	5.6	4.5	4.8	5.3	4.3	4.6	10.9	8.8	9.4
Alaska	3.9	3.5	4.4	6.1	4.1	4.3	10.0	7.6	8.7
Arizona	4.4	3.2	3.3	6.1	4.2	4.7	10.5	7.4	8.0
Arkansas	5.1	4.4	4.7	6.3	4.9	5.5	11.3	9.3	10.2
California	3.3	3.3	4.2	4.5	3.6	3.9	7.7	6.8	8.1
Colorado	4.1	3.7	3.8	5.1	4.2	4.8	9.2	8.0	8.6
Connecticut	4.3	4.6	3.9	4.9	5.3	4.9	9.3	9.9	8.8
Delaware	5.5	4.3	4.3	5.8	4.8	4.8	11.2	9.1	9.1
District of Columbia	2.5	2.0	2.6	2.3	1.7	1.8	4.8	3.7	4.3
Florida	5.8	3.6	4.1	6.9	4.5	5.0	12.8	8.2	9.2
Georgia	4.9	4.6	3.5	6.4	5.7	5.3	11.3	10.3	8.8
Hawaii	2.2	2.5	1.7	3.5	2.5	2.7	5.8	5.0	4.5
Idaho	3.4	3.1	3.8	6.0	4.7	6.2	9.3	7.8	10.0
Illinois	4.2	3.8	3.9	4.6	4.1	3.6	8.9	8.0	7.5
Indiana	4.9	3.9	4.0	6.5	5.2	5.1	11.3	9.1	9.1
Iowa	5.7	4.7	4.1	7.1	5.4	5.1	12.8	10.1	9.1
Kansas	4.6	4.8	4.1	6.1	5.8	5.5	10.7	10.6	9.7
Kentucky	5.3	4.6	4.8	7.5	6.1	6.4	12.8	10.7	11.2
Louisiana	5.7	5.3	6.1	6.3	5.8	5.6	12.0	11.1	11.8
Maine	4.2	3.8	3.4	6.1	5.7	5.1	10.3	9.5	8.6
Maryland	3.6	4.4	3.8	3.6	3.8	3.9	7.2	8.2	7.7
Massachusetts	3.4	3.8	3.7	3.6	2.9	3.0	6.9	6.6	6.7
Michigan	4.2	4.2	4.3	4.9	3.5	4.4	9.1	7.7	8.6
Minnesota	3.4	3.5	4.0	5.3	4.5	5.2	8.8	8.0	9.2
Mississippi	6.5	5.3	5.8	7.6	6.7	5.6	14.1	12.0	11.5
Missouri	4.9	4.4	4.2	6.6	5.8	5.4	11.5	10.3	9.6
Montana	3.6	3.3	2.9	7.7	5.7	5.7	11.3	9.0	8.6
Nebraska	5.1	4.1	3.6	6.2	5.1	5.0	11.2	9.1	8.6
Nevada	4.8	3.9	3.2	5.3	4.5	6.3	10.1	8.4	9.5
New Hampshire	4.1	4.0	3.7	5.9	5.5	4.5	10.1	9.4	8.2
New Jersey	4.4	4.5	3.7	4.0	3.8	3.5	8.4	8.3	7.2
New Mexico	5.4	4.6	4.2	7.1	5.5	5.9	12.5	10.2	10.1
New York	4.3	4.1	3.9	4.6	3.8	3.7	8.9	7.8	7.6
North Carolina	5.1	4.6	4.5	7.0	5.7	5.7	12.1	10.3	10.2
North Dakota	3.4	2.5	3.5	4.9	4.3	4.5	8.3	6.8	8.0
Ohio	4.8	4.3	4.3	6.0	5.0	5.5	10.8	9.3	9.8
Oklahoma	4.9	4.6	5.1	6.8	6.3	5.8	11.6	10.9	10.9
Oregon	3.3	2.5	2.9	5.9	4.2	4.5	9.2	6.7	7.4
Pennsylvania	3.7	3.9	4.6	4.5	4.0	4.9	8.2	8.0	9.5
Rhode Island	3.7	3.5	3.7	4.7	4.0	4.0	8.5	7.5	7.8
South Carolina	5.7	4.2	4.6	6.1	6.4	5.7	11.8	10.6	10.3
South Dakota	4.1	3.7	4.3	6.4	5.8	5.9	10.5	9.5	10.2
Tennessee	5.3	4.2	3.8	7.4	6.0	5.7	12.7	10.2	9.5
Texas	4.5	4.1	3.8	6.5	5.9	5.6	11.1	10.0	9.4
Utah	3.9	4.0	3.5	4.9	5.1	4.9	8.8	9.1	8.5
Vermont	4.7	4.7	3.9	5.4	5.4	4.5	10.1	10.1	8.4
Virginia	4.3	4.0	3.9	4.7	3.7	4.3	9.0	7.7	8.2
Washington	2.7	2.4	2.9	4.2	3.9	3.3	6.9	6.3	6.2
West Virginia	5.5	5.2	4.3	7.2	5.8	5.6	12.7	11.0	9.9
Wisconsin	4.1	3.6	4.2	5.9	4.8	4.8	10.1	8.4	8.9
Wyoming	3.9	3.3	4.4	5.5	4.6	6.1	9.5	7.8	10.5

Data: Premium contributions and deductibles: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024. Median household income and household distribution type: Census Bureau, Current Population Survey (CPS), 2019–2024. Analysis by Olivia Chan, Dong Ding, and Sherry Glied of New York University for the Commonwealth Fund.

APPENDIX TABLE 1B

Average Employee Premium Contribution and Deductible for Family Coverage as a Percentage of Median Family Household Income, by State, 2020–2024

	Average employee family premium contribution			Average employee family deductible			Average combined employee family premium contribution and deductible		
	2020	2023	2024	2020	2023	2024	2020	2023	2024
United States	6.6%	6.6%	6.5%	4.1%	3.6%	3.6%	10.8%	10.1%	10.1%
Alabama	7.6	8.2	8.2	3.8	4.7	3.4	11.3	12.9	11.7
Alaska	6.7	4.6	6.7	4.4	2.7	2.8	11.1	7.3	9.5
Arizona	6.7	7.8	6.2	5.7	4.0	4.1	12.4	11.8	10.3
Arkansas	7.9	7.3	7.3	4.8	3.8	4.8	12.7	11.1	12.1
California	6.3	7.4	7.8	3.9	3.0	3.3	10.2	10.4	11.1
Colorado	5.8	5.0	5.4	4.2	2.9	3.7	10.0	7.8	9.1
Connecticut	4.8	5.7	4.8	2.9	3.0	3.0	7.7	8.7	7.8
Delaware	7.8	6.9	7.0	4.1	3.8	2.8	11.9	10.7	9.8
District of Columbia	5.1	3.4	4.1	2.1	1.5	1.6	7.1	4.9	5.7
Florida	10.1	8.2	9.3	5.1	4.3	4.4	15.2	12.6	13.7
Georgia	7.7	6.3	6.4	5.6	4.4	4.8	13.2	10.7	11.2
Hawaii	5.4	4.8	6.1	3.4	2.5	3.1	8.8	7.3	9.2
Idaho	7.5	6.3	6.0	4.3	3.3	3.5	11.8	9.6	9.5
Illinois	5.9	5.3	5.7	3.6	3.4	3.0	9.6	8.7	8.8
Indiana	5.3	6.1	5.7	4.6	3.7	3.6	9.9	9.7	9.3
Iowa	7.0	5.9	5.3	4.5	3.8	3.5	11.6	9.7	8.8
Kansas	7.7	5.8	6.3	4.0	4.1	3.7	11.6	9.8	9.9
Kentucky	7.0	6.6	6.4	5.4	4.3	4.6	12.4	10.8	11.0
Louisiana	9.4	10.3	10.7	5.2	4.6	4.9	14.6	14.9	15.6
Maine	7.2	6.0	5.7	3.7	3.6	4.0	10.9	9.6	9.7
Maryland	5.5	6.2	4.7	2.9	2.8	2.6	8.4	9.0	7.3
Massachusetts	4.7	5.1	5.0	2.7	2.1	2.4	7.4	7.2	7.5
Michigan	5.1	5.8	6.2	3.4	3.1	3.5	8.4	8.9	9.7
Minnesota	5.1	5.0	5.6	4.1	3.2	3.3	9.2	8.2	8.8
Mississippi	12.4	7.9	8.8	5.6	4.7	4.9	18.1	12.6	13.7
Missouri	7.6	6.8	5.6	4.5	3.7	4.0	12.1	10.5	9.6
Montana	6.3	5.0	6.4	4.4	2.8	4.1	10.7	7.8	10.5
Nebraska	6.5	5.7	5.0	4.3	4.0	3.5	10.8	9.7	8.5
Nevada	9.3	7.1	6.1	4.5	4.6	6.6	13.8	11.8	12.7
New Hampshire	4.5	4.3	4.1	3.5	3.1	2.8	8.0	7.4	6.9
New Jersey	5.7	5.3	5.2	2.8	2.8	2.4	8.5	8.2	7.5
New Mexico	11.4	8.2	6.8	7.1	5.1	5.1	18.5	13.3	11.9
New York	6.3	7.1	5.7	3.5	3.6	3.1	9.7	10.7	8.7
North Carolina	8.1	7.8	8.8	5.0	4.5	5.0	13.0	12.3	13.7
North Dakota	6.2	5.4	4.6	3.7	3.0	3.6	9.9	8.5	8.2
Ohio	5.6	5.4	4.9	4.2	3.4	3.8	9.8	8.8	8.7
Oklahoma	8.3	8.2	7.5	5.3	5.3	4.6	13.6	13.5	12.1
Oregon	5.9	3.8	4.7	3.3	3.0	3.0	9.2	6.8	7.7
Pennsylvania	5.6	5.3	5.8	3.3	2.4	3.4	8.9	7.6	9.2
Rhode Island	5.5	5.4	5.6	3.6	3.3	3.5	9.1	8.7	9.1
South Carolina	9.0	6.7	7.2	4.5	4.6	3.9	13.6	11.3	11.1
South Dakota	7.1	6.4	5.8	5.0	4.4	3.9	12.0	10.8	9.7
Tennessee	7.0	8.1	6.9	5.1	4.2	4.4	12.2	12.3	11.3
Texas	8.4	7.8	6.7	4.9	4.5	4.1	13.2	12.3	10.9
Utah	5.1	5.4	4.6	3.9	3.3	3.4	9.0	8.8	7.9
Vermont	5.7	6.4	5.4	3.7	3.7	4.0	9.5	10.1	9.4
Virginia	5.9	6.4	5.2	3.1	2.6	2.9	9.0	9.1	8.1
Washington	4.3	6.2	5.7	3.1	2.9	2.4	7.4	9.1	8.0
West Virginia	6.9	6.8	8.6	5.4	5.0	3.9	12.3	11.8	12.5
Wisconsin	5.8	4.7	5.4	4.6	3.4	3.4	10.4	8.2	8.8
Wyoming	6.6	6.3	6.2	4.8	3.0	4.0	11.4	9.3	10.2

Data: Premium contributions and deductibles: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024. Median household income and household distribution type: Census Bureau, Current Population Survey (CPS), 2019–2024. Analysis by Olivia Chan, Dong Ding, and Sherry Glied of New York University for the Commonwealth Fund.

APPENDIX TABLE 2A

Average Employee Premium Contribution and Deductible for Single-Person Coverage (in Dollars), by State, 2020–2024

	Average employee single premium contribution			Average employee single deductible			Average combined employee single premium contribution and deductible		
	2020	2023	2024	2020	2023	2024	2020	2023	2024
United States	\$1,532	\$1,640	\$1,789	\$1,945	\$1,930	\$2,085	\$3,477	\$3,570	\$3,874
Alabama	1,676	1,733	1,925	1,573	1,667	1,865	3,249	3,400	3,790
Alaska	1,334	1,571	1,910	2,102	1,838	1,857	3,436	3,409	3,767
Arizona	1,554	1,442	1,539	2,161	1,880	2,203	3,715	3,322	3,742
Arkansas	1,470	1,537	1,744	1,820	1,728	2,026	3,290	3,265	3,770
California	1,242	1,356	1,947	1,718	1,490	1,787	2,960	2,846	3,734
Colorado	1,673	1,823	1,913	2,053	2,085	2,404	3,726	3,908	4,317
Connecticut	1,740	2,053	1,853	1,976	2,383	2,301	3,716	4,436	4,154
Delaware	1,803	1,718	1,806	1,897	1,939	2,004	3,700	3,657	3,810
District of Columbia	1,580	1,561	2,047	1,432	1,328	1,409	3,012	2,889	3,456
Florida	1,811	1,457	1,779	2,147	1,812	2,171	3,958	3,269	3,950
Georgia	1,530	1,834	1,571	1,987	2,275	2,405	3,517	4,109	3,976
Hawaii	852	1,060	799	1,346	1,059	1,275	2,198	2,119	2,074
Idaho	1,151	1,186	1,509	2,058	1,816	2,479	3,209	3,002	3,988
Illinois	1,659	1,691	1,899	1,802	1,816	1,754	3,461	3,507	3,653
Indiana	1,627	1,567	1,676	2,164	2,081	2,117	3,791	3,648	3,793
Iowa	1,709	2,012	1,784	2,140	2,312	2,232	3,849	4,324	4,016
Kansas	1,541	1,813	1,699	2,017	2,209	2,266	3,558	4,022	3,965
Kentucky	1,535	1,606	1,686	2,190	2,128	2,242	3,725	3,734	3,928
Louisiana	1,666	1,734	2,026	1,818	1,928	1,863	3,484	3,662	3,889
Maine	1,550	1,565	1,657	2,295	2,337	2,455	3,845	3,902	4,112
Maryland	1,603	2,119	1,911	1,610	1,806	1,934	3,213	3,925	3,845
Massachusetts	1,558	2,018	2,077	1,636	1,555	1,700	3,194	3,573	3,777
Michigan	1,440	1,666	1,825	1,697	1,405	1,862	3,137	3,071	3,687
Minnesota	1,499	1,672	1,942	2,310	2,181	2,512	3,809	3,853	4,454
Mississippi	1,566	1,633	1,852	1,841	2,035	1,776	3,407	3,668	3,628
Missouri	1,611	1,768	1,792	2,195	2,340	2,326	3,806	4,108	4,118
Montana	1,168	1,333	1,316	2,517	2,279	2,579	3,685	3,612	3,895
Nebraska	1,738	1,784	1,695	2,115	2,239	2,387	3,853	4,023	4,082
Nevada	1,658	1,648	1,414	1,820	1,870	2,785	3,478	3,518	4,199
New Hampshire	1,681	1,828	1,908	2,415	2,519	2,343	4,096	4,347	4,251
New Jersey	1,855	2,057	1,862	1,694	1,747	1,744	3,549	3,804	3,606
New Mexico	1,560	1,672	1,691	2,080	1,992	2,355	3,640	3,664	4,046
New York	1,684	1,854	1,953	1,821	1,722	1,859	3,505	3,576	3,812
North Carolina	1,653	1,806	1,810	2,263	2,261	2,279	3,916	4,067	4,089
North Dakota	1,257	1,145	1,669	1,840	1,922	2,180	3,097	3,067	3,849
Ohio	1,583	1,791	1,797	2,003	2,102	2,278	3,586	3,893	4,075
Oklahoma	1,462	1,641	1,974	2,029	2,244	2,252	3,491	3,885	4,226
Oregon	1,140	1,082	1,233	2,068	1,776	1,947	3,208	2,858	3,180
Pennsylvania	1,368	1,575	1,970	1,674	1,610	2,078	3,042	3,185	4,048
Rhode Island	1,531	1,699	1,973	1,949	1,938	2,110	3,480	3,637	4,083
South Carolina	1,895	1,527	1,828	2,032	2,295	2,274	3,927	3,822	4,102
South Dakota	1,508	1,663	1,947	2,364	2,616	2,666	3,872	4,279	4,613
Tennessee	1,550	1,825	1,577	2,153	2,561	2,321	3,703	4,386	3,898
Texas	1,497	1,645	1,515	2,153	2,350	2,273	3,650	3,995	3,788
Utah	1,461	1,728	1,513	1,856	2,222	2,127	3,317	3,950	3,640
Vermont	1,810	2,145	1,871	2,059	2,491	2,195	3,869	4,636	4,066
Virginia	1,679	1,891	1,862	1,844	1,752	2,064	3,523	3,643	3,926
Washington	1,135	1,201	1,446	1,740	1,964	1,646	2,875	3,165	3,092
West Virginia	1,546	1,753	1,662	2,010	1,931	2,129	3,556	3,684	3,791
Wisconsin	1,581	1,600	1,946	2,267	2,161	2,217	3,848	3,761	4,163
Wyoming	1,354	1,363	1,697	1,899	1,893	2,322	3,253	3,256	4,019

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 2B

Average Employee Premium Contribution and Deductible for Family Coverage (in Dollars), by State, 2020–2024

	Average employee family premium contribution			Average employee family deductible			Average combined employee family premium contribution and deductible		
	2020	2023	2024	2020	2023	2024	2020	2023	2024
United States	\$5,978	\$6,889	\$7,216	\$3,722	\$3,733	\$4,063	\$9,700	\$10,622	\$11,279
Alabama	5,976	6,801	7,808	2,979	3,916	3,235	8,955	10,717	11,043
Alaska	5,905	5,628	8,409	3,905	3,272	3,516	9,810	8,900	11,925
Arizona	5,886	7,813	6,746	4,992	3,997	4,430	10,878	11,810	11,176
Arkansas	5,793	5,949	6,456	3,554	3,073	4,287	9,347	9,022	10,743
California	5,528	7,768	9,148	3,420	3,167	3,882	8,948	10,935	13,030
Colorado	6,103	6,413	7,441	4,417	3,713	5,066	10,520	10,126	12,507
Connecticut	5,759	7,653	6,747	3,520	4,094	4,305	9,279	11,747	11,052
Delaware	6,852	7,094	7,726	3,593	3,859	3,056	10,445	10,953	10,782
District of Columbia	7,445	6,541	7,987	3,010	2,830	3,049	10,455	9,371	11,036
Florida	7,674	7,132	8,831	3,894	3,751	4,182	11,568	10,883	13,013
Georgia	5,919	6,041	6,453	4,307	4,259	4,793	10,226	10,300	11,246
Hawaii	5,240	5,103	6,484	3,248	2,683	3,281	8,488	7,786	9,765
Idaho	6,019	6,171	6,600	3,414	3,229	3,896	9,433	9,400	10,496
Illinois	6,044	6,178	6,888	3,723	3,975	3,675	9,767	10,153	10,563
Indiana	4,769	6,302	6,422	4,193	3,830	4,114	8,962	10,132	10,536
Iowa	6,417	6,592	6,230	4,128	4,244	4,140	10,545	10,836	10,370
Kansas	7,253	6,275	7,207	3,765	4,422	4,231	11,018	10,697	11,438
Kentucky	5,197	6,050	6,389	4,011	3,926	4,601	9,208	9,976	10,990
Louisiana	7,104	8,223	8,600	3,937	3,703	3,910	11,041	11,926	12,510
Maine	6,209	6,402	6,955	3,198	3,835	4,825	9,407	10,237	11,780
Maryland	6,461	8,232	6,364	3,380	3,684	3,556	9,841	11,916	9,920
Massachusetts	5,741	7,597	7,811	3,355	3,128	3,756	9,096	10,725	11,567
Michigan	4,842	6,068	6,577	3,217	3,194	3,770	8,059	9,262	10,347
Minnesota	5,635	6,254	7,010	4,581	4,071	4,142	10,216	10,325	11,152
Mississippi	7,421	5,663	6,692	3,361	3,378	3,739	10,782	9,041	10,431
Missouri	7,072	6,890	6,109	4,128	3,783	4,389	11,200	10,673	10,498
Montana	5,430	5,496	7,390	3,807	3,100	4,755	9,237	8,596	12,145
Nebraska	6,212	6,259	6,475	4,075	4,437	4,510	10,287	10,696	10,985
Nevada	7,285	6,069	5,690	3,556	3,943	6,124	10,841	10,012	11,814
New Hampshire	5,705	5,902	6,220	4,464	4,287	4,335	10,169	10,189	10,555
New Jersey	6,927	7,075	7,305	3,436	3,709	3,351	10,363	10,784	10,656
New Mexico	6,690	6,380	5,786	4,149	3,927	4,331	10,839	10,307	10,117
New York	5,778	7,325	6,278	3,207	3,672	3,388	8,985	10,997	9,666
North Carolina	6,297	7,115	7,968	3,879	4,141	4,545	10,176	11,256	12,513
North Dakota	6,003	6,539	5,695	3,521	3,634	4,481	9,524	10,173	10,176
Ohio	4,906	6,101	5,695	3,671	3,886	4,358	8,577	9,987	10,053
Oklahoma	6,426	6,952	7,085	4,126	4,545	4,308	10,552	11,497	11,393
Oregon	6,124	4,142	5,584	3,480	3,322	3,595	9,604	7,464	9,179
Pennsylvania	5,419	5,947	6,633	3,177	2,665	3,893	8,596	8,612	10,526
Rhode Island	5,410	6,066	6,821	3,566	3,720	4,324	8,976	9,786	11,145
South Carolina	7,206	6,384	7,832	3,607	4,337	4,209	10,813	10,721	12,041
South Dakota	6,135	7,262	7,077	4,301	5,004	4,691	10,436	12,266	11,768
Tennessee	5,186	8,128	7,247	3,778	4,234	4,615	8,964	12,362	11,862
Texas	6,950	7,391	6,851	4,029	4,317	4,176	10,979	11,708	11,027
Utah	5,204	6,829	5,862	3,948	4,153	4,321	9,152	10,982	10,183
Vermont	5,784	7,635	6,577	3,770	4,484	4,932	9,554	12,119	11,509
Virginia	6,414	7,870	6,847	3,386	3,189	3,909	9,800	11,059	10,756
Washington	4,610	7,706	7,365	3,265	3,627	3,094	7,875	11,333	10,459
West Virginia	5,279	6,023	8,290	4,083	4,457	3,758	9,362	10,480	12,048
Wisconsin	5,220	5,431	6,886	4,180	3,921	4,277	9,400	9,352	11,163
Wyoming	5,868	6,610	6,818	4,228	3,097	4,457	10,096	9,707	11,275

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 3

Employee Share of Premium for Single-Person and Family Coverage (as Percentage), by State, 2020–2024

	2020		2023		2024	
	Single	Family	Single	Family	Single	Family
United States	21.4%	28.8%	20.0%	28.8%	21.1%	29.4%
Alabama	26.2	34.5	22.7	32.2	24.5	32.6
Alaska	15.4	27.1	17.3	21.7	20.5	33.0
Arizona	23.5	29.7	18.1	32.9	18.5	29.2
Arkansas	22.9	33.9	20.9	28.9	23.1	29.3
California	17.3	26.2	16.8	32.4	21.7	37.9
Colorado	23.2	28.7	22.4	26.7	22.8	29.8
Connecticut	23.2	26.2	23.5	30.0	20.7	24.9
Delaware	24.8	31.8	22.5	32.2	19.8	27.7
District of Columbia	20.9	33.1	17.9	25.4	23.0	29.1
Florida	25.6	36.8	17.7	30.2	19.7	35.6
Georgia	22.3	29.8	23.0	24.8	20.1	27.6
Hawaii	12.1	26.8	13.7	24.6	10.6	28.6
Idaho	17.1	28.5	16.0	27.6	20.1	26.9
Illinois	22.5	27.8	20.9	25.4	21.6	27.6
Indiana	22.2	23.7	19.0	27.4	19.8	26.0
Iowa	24.7	33.9	25.1	28.5	23.4	27.1
Kansas	23.1	35.8	23.9	27.3	21.6	29.8
Kentucky	22.1	25.5	20.1	25.7	20.9	27.1
Louisiana	24.8	37.5	21.8	35.3	24.8	37.1
Maine	20.7	30.0	17.6	25.4	18.9	27.2
Maryland	21.8	31.6	26.9	34.4	24.0	25.7
Massachusetts	20.9	26.1	21.2	28.8	22.1	27.7
Michigan	21.5	24.2	21.4	26.7	20.5	27.1
Minnesota	21.7	27.3	20.0	24.8	24.0	29.7
Mississippi	23.9	38.9	22.5	25.8	24.5	30.0
Missouri	22.4	33.3	21.5	29.5	21.0	25.6
Montana	17.0	28.0	17.0	24.1	16.6	33.1
Nebraska	22.8	30.2	21.6	26.2	21.7	27.3
Nevada	25.5	37.3	20.7	27.6	19.0	25.9
New Hampshire	21.0	24.1	21.1	22.7	22.8	23.8
New Jersey	25.2	30.1	21.3	26.3	20.4	26.6
New Mexico	21.0	35.3	20.1	26.4	19.7	24.3
New York	20.6	24.7	20.2	27.8	20.4	23.1
North Carolina	23.5	31.2	23.3	31.4	22.5	34.5
North Dakota	17.4	30.1	13.5	28.6	19.9	24.7
Ohio	22.7	24.4	21.6	25.5	21.6	25.2
Oklahoma	20.7	32.5	22.1	31.7	25.4	30.7
Oregon	16.5	30.3	13.6	18.2	14.7	22.6
Pennsylvania	18.9	27.4	19.3	24.8	22.9	26.3
Rhode Island	20.9	25.3	20.4	25.9	21.2	26.3
South Carolina	25.2	34.1	20.6	29.0	22.3	32.3
South Dakota	21.3	30.3	19.8	30.1	23.3	28.4
Tennessee	23.9	28.1	23.8	34.9	21.0	32.8
Texas	21.3	33.2	20.1	30.8	19.3	28.4
Utah	22.2	26.6	21.6	30.4	19.5	24.9
Vermont	23.0	26.0	25.9	29.8	21.4	25.4
Virginia	24.2	31.4	23.2	32.5	22.8	26.8
Washington	15.3	23.7	15.2	31.6	17.3	29.0
West Virginia	22.1	23.6	20.2	24.3	18.6	32.5
Wisconsin	21.8	24.3	20.1	22.9	23.7	26.7
Wyoming	17.5	27.3	15.4	26.5	18.9	28.8

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 4A

Employee Premium Contribution for Single-Person Coverage and Average Annual Growth, by State, 2020–2024

	Average employee single premium contribution			Average annual growth	
	2020	2023	2024	2020–2023	2023–2024
United States	\$1,532	\$1,640	\$1,789	2.3%	9.1%
Alabama	1,676	1,733	1,925	1.1%	11.1%
Alaska	1,334	1,571	1,910	5.6%	21.6%
Arizona	1,554	1,442	1,539	-2.5%	6.7%
Arkansas	1,470	1,537	1,744	1.5%	13.5%
California	1,242 *	1,356 *	1,947	3.0%	43.6%
Colorado	1,673	1,823	1,913	2.9%	4.9%
Connecticut	1,740 *	2,053	1,853	5.7%	-9.7%
Delaware	1,803 *	1,718	1,806	-1.6%	5.1%
District of Columbia	1,580	1,561	2,047	-0.4%	31.1%
Florida	1,811 *	1,457	1,779	-7.0%	22.1%
Georgia	1,530	1,834	1,571	6.2%	-14.3%
Hawaii	852 *	1,060 *	799 *	7.6%	-24.6%
Idaho	1,151 *	1,186 *	1,509	1.0%	27.2%
Illinois	1,659	1,691	1,899	0.6%	12.3%
Indiana	1,627	1,567	1,676	-1.2%	7.0%
Iowa	1,709	2,012 *	1,784	5.6%	-11.3%
Kansas	1,541	1,813	1,699	5.6%	-6.3%
Kentucky	1,535	1,606	1,686	1.5%	5.0%
Louisiana	1,666	1,734	2,026	1.3%	16.8%
Maine	1,550	1,565	1,657	0.3%	5.9%
Maryland	1,603	2,119 *	1,911	9.7%	-9.8%
Massachusetts	1,558	2,018 *	2,077	9.0%	2.9%
Michigan	1,440	1,666	1,825	5.0%	9.5%
Minnesota	1,499	1,672	1,942	3.7%	16.1%
Mississippi	1,566	1,633	1,852	1.4%	13.4%
Missouri	1,611	1,768	1,792	3.1%	1.4%
Montana	1,168 *	1,333 *	1,316 *	4.5%	-1.3%
Nebraska	1,738 *	1,784	1,695	0.9%	-5.0%
Nevada	1,658	1,648	1,414 *	-0.2%	-14.2%
New Hampshire	1,681	1,828	1,908	2.8%	4.4%
New Jersey	1,855 *	2,057 *	1,862	3.5%	-9.5%
New Mexico	1,560	1,672	1,691	2.3%	1.1%
New York	1,684	1,854	1,953	3.3%	5.3%
North Carolina	1,653	1,806	1,810	3.0%	0.2%
North Dakota	1,257 *	1,145 *	1,669	-3.1%	45.8%
Ohio	1,583	1,791	1,797	4.2%	0.3%
Oklahoma	1,462	1,641	1,974	3.9%	20.3%
Oregon	1,140 *	1,082 *	1,233 *	-1.7%	14.0%
Pennsylvania	1,368	1,575	1,970	4.8%	25.1%
Rhode Island	1,531	1,699	1,973	3.5%	16.1%
South Carolina	1,895 *	1,527	1,828	-6.9%	19.7%
South Dakota	1,508	1,663	1,947	3.3%	17.1%
Tennessee	1,550	1,825	1,577	5.6%	-13.6%
Texas	1,497	1,645	1,515	3.2%	-7.9%
Utah	1,461	1,728	1,513	5.8%	-12.4%
Vermont	1,810 *	2,145 *	1,871	5.8%	-12.8%
Virginia	1,679	1,891	1,862	4.0%	-1.5%
Washington	1,135 *	1,201 *	1,446	1.9%	20.4%
West Virginia	1,546	1,753	1,662	4.3%	-5.2%
Wisconsin	1,581	1,600	1,946	0.4%	21.6%
Wyoming	1,354	1,363	1,697	0.2%	24.5%

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 4B

Employee Premium Contribution for Family Coverage and Average Annual Growth, by State, 2020–2024

	Average employee family premium contribution			Average annual growth	
	2020	2023	2024	2020–2023	2023–2024
United States	\$5,978	\$6,889	\$7,216	4.8%	4.7%
Alabama	5,976	6,801	7,808	4.4%	14.8%
Alaska	5,905	5,628	8,409	-1.6%	49.4%
Arizona	5,886	7,813	6,746	9.9%	-13.7%
Arkansas	5,793	5,949	6,456	0.9%	8.5%
California	5,528	7,768	9,148	12.0%	17.8%
Colorado	6,103	6,413	7,441	1.7%	16.0%
Connecticut	5,759	7,653	6,747	9.9%	-11.8%
Delaware	6,852	7,094	7,726	1.2%	8.9%
District of Columbia	7,445 *	6,541	7,987	-4.2%	22.1%
Florida	7,674 *	7,132	8,831	-2.4%	23.8%
Georgia	5,919	6,041	6,453	0.7%	6.8%
Hawaii	5,240	5,103 *	6,484	-0.9%	27.1%
Idaho	6,019	6,171	6,600	0.8%	7.0%
Illinois	6,044	6,178	6,888	0.7%	11.5%
Indiana	4,769 *	6,302	6,422	9.7%	1.9%
Iowa	6,417	6,592	6,230	0.9%	-5.5%
Kansas	7,253 *	6,275	7,207	-4.7%	14.9%
Kentucky	5,197 *	6,050	6,389	5.2%	5.6%
Louisiana	7,104 *	8,223	8,600	5.0%	4.6%
Maine	6,209	6,402	6,955	1.0%	8.6%
Maryland	6,461	8,232	6,364	8.4%	-22.7%
Massachusetts	5,741	7,597	7,811	9.8%	2.8%
Michigan	4,842 *	6,068	6,577	7.8%	8.4%
Minnesota	5,635	6,254	7,010	3.5%	12.1%
Mississippi	7,421 *	5,663 *	6,692	-8.6%	18.2%
Missouri	7,072 *	6,890	6,109	-0.9%	-11.3%
Montana	5,430	5,496 *	7,390	0.4%	34.5%
Nebraska	6,212	6,259	6,475	0.3%	3.5%
Nevada	7,285	6,069	5,690	-5.9%	-6.2%
New Hampshire	5,705	5,902	6,220	1.1%	5.4%
New Jersey	6,927	7,075	7,305	0.7%	3.3%
New Mexico	6,690	6,380	5,786	-1.6%	-9.3%
New York	5,778	7,325	6,278	8.2%	-14.3%
North Carolina	6,297	7,115	7,968	4.2%	12.0%
North Dakota	6,003	6,539	5,695 *	2.9%	-12.9%
Ohio	4,906 *	6,101	5,695	7.5%	-6.7%
Oklahoma	6,426	6,952	7,085	2.7%	1.9%
Oregon	6,124	4,142 *	5,584 *	-12.2%	34.8%
Pennsylvania	5,419	5,947	6,633	3.1%	11.5%
Rhode Island	5,410	6,066	6,821	3.9%	12.4%
South Carolina	7,206 *	6,384	7,832	-4.0%	22.7%
South Dakota	6,135	7,262	7,077	5.8%	-2.5%
Tennessee	5,186	8,128	7,247	16.2%	-10.8%
Texas	6,950 *	7,391	6,851	2.1%	-7.3%
Utah	5,204 *	6,829	5,862	9.5%	-14.2%
Vermont	5,784	7,635	6,577	9.7%	-13.9%
Virginia	6,414	7,870	6,847	7.1%	-13.0%
Washington	4,610	7,706	7,365	18.7%	-4.4%
West Virginia	5,279	6,023	8,290	4.5%	37.6%
Wisconsin	5,220 *	5,431 *	6,886	1.3%	26.8%
Wyoming	5,868	6,610	6,818	4.0%	3.1%

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 5

Deductible for Single-Person Coverage and Average Annual Growth, by State, 2020–2024

	Annual deductible			Average annual growth	
	2020	2023	2024	2020–2023	2023–2024
United States	\$1,945	\$1,930	\$2,085	-0.3%	8.0%
Alabama	1,573 *	1,667 *	1,865	2.0%	11.9%
Alaska	2,102	1,838	1,857	-4.4%	1.0%
Arizona	2,161	1,880	2,203	-4.5%	17.2%
Arkansas	1,820	1,728	2,026	-1.7%	17.2%
California	1,718 *	1,490 *	1,787 *	-4.6%	19.9%
Colorado	2,053	2,085	2,404 *	0.5%	15.3%
Connecticut	1,976	2,383 *	2,301	6.4%	-3.4%
Delaware	1,897	1,939	2,004	0.7%	3.4%
District of Columbia	1,432 *	1,328 *	1,409 *	-2.5%	6.1%
Florida	2,147	1,812	2,171	-5.5%	19.8%
Georgia	1,987	2,275 *	2,405 *	4.6%	5.7%
Hawaii	1,346 *	1,059 *	1,275 *	-7.7%	20.4%
Idaho	2,058	1,816	2,479 *	-4.1%	36.5%
Illinois	1,802	1,816	1,754 *	0.3%	-3.4%
Indiana	2,164 *	2,081	2,117	-1.3%	1.7%
Iowa	2,140	2,312 *	2,232	2.6%	-3.5%
Kansas	2,017	2,209 *	2,266	3.1%	2.6%
Kentucky	2,190 *	2,128	2,242	-1.0%	5.4%
Louisiana	1,818	1,928	1,863	2.0%	-3.4%
Maine	2,295	2,337 *	2,455 *	0.6%	5.0%
Maryland	1,610 *	1,806	1,934	3.9%	7.1%
Massachusetts	1,636 *	1,555 *	1,700 *	-1.7%	9.3%
Michigan	1,697 *	1,405 *	1,862	-6.1%	32.5%
Minnesota	2,310 *	2,181	2,512 *	-1.9%	15.2%
Mississippi	1,841	2,035	1,776 *	3.4%	-12.7%
Missouri	2,195 *	2,340 *	2,326	2.2%	-0.6%
Montana	2,517 *	2,279	2,579 *	-3.3%	13.2%
Nebraska	2,115	2,239 *	2,387	1.9%	6.6%
Nevada	1,820	1,870	2,785 *	0.9%	48.9%
New Hampshire	2,415 *	2,519 *	2,343 *	1.4%	-7.0%
New Jersey	1,694 *	1,747	1,744 *	1.0%	-0.2%
New Mexico	2,080	1,992	2,355	-1.4%	18.2%
New York	1,821	1,722	1,859 *	-1.8%	8.0%
North Carolina	2,263 *	2,261	2,279	-0.03%	0.8%
North Dakota	1,840	1,922	2,180	1.5%	13.4%
Ohio	2,003	2,102	2,278 *	1.6%	8.4%
Oklahoma	2,029	2,244	2,252	3.4%	0.4%
Oregon	2,068	1,776	1,947	-4.9%	9.6%
Pennsylvania	1,674 *	1,610 *	2,078	-1.3%	29.1%
Rhode Island	1,949	1,938	2,110	-0.2%	8.9%
South Carolina	2,032	2,295 *	2,274	4.1%	-0.9%
South Dakota	2,364 *	2,616 *	2,666 *	3.4%	1.9%
Tennessee	2,153	2,561 *	2,321	6.0%	-9.4%
Texas	2,153 *	2,350 *	2,273	3.0%	-3.3%
Utah	1,856	2,222	2,127	6.2%	-4.3%
Vermont	2,059	2,491 *	2,195	6.6%	-11.9%
Virginia	1,844	1,752	2,064	-1.7%	17.8%
Washington	1,740	1,964	1,646 *	4.1%	-16.2%
West Virginia	2,010	1,931	2,129	-1.3%	10.3%
Wisconsin	2,267 *	2,161	2,217	-1.6%	2.6%
Wyoming	1,899	1,893	2,322	-0.1%	22.7%

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Note: Only single deductibles are included since family plans typically use this rate per family member.

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 6A

Total Premiums for Employer-Sponsored Single-Person Health Insurance Plans and Average Annual Growth, by State, 2020–2024

	Average single premium			Average annual growth	
	2020	2023	2024	2020–2023	2023–2024
United States	\$7,149	\$8,182	\$8,486	4.6%	3.7%
Alabama	6,393 *	7,645 *	7,856 *	6.1%	2.8%
Alaska	8,635 *	9,096 *	9,326 *	1.7%	2.5%
Arizona	6,612 *	7,981	8,311	6.5%	4.1%
Arkansas	6,414 *	7,362 *	7,533 *	4.7%	2.3%
California	7,173	8,070	8,965	4.0%	11.1%
Colorado	7,206	8,145	8,375	4.2%	2.8%
Connecticut	7,501	8,750 *	8,953	5.3%	2.3%
Delaware	7,280	7,629	9,140	1.6%	19.8%
District of Columbia	7,558	8,738	8,902	5.0%	1.9%
Florida	7,078	8,251	9,016	5.2%	9.3%
Georgia	6,876	7,955	7,819 *	5.0%	-1.7%
Hawaii	7,040	7,730	7,504 *	3.2%	-2.9%
Idaho	6,744	7,400 *	7,524 *	3.1%	1.7%
Illinois	7,376	8,070	8,783	3.0%	8.8%
Indiana	7,319	8,236	8,483	4.0%	3.0%
Iowa	6,932	8,017	7,641 *	5.0%	-4.7%
Kansas	6,675 *	7,575 *	7,874 *	4.3%	3.9%
Kentucky	6,949	8,002	8,067	4.8%	0.8%
Louisiana	6,713	7,966	8,158	5.9%	2.4%
Maine	7,496 *	8,892 *	8,769	5.9%	-1.4%
Maryland	7,352	7,870	7,960	2.3%	1.1%
Massachusetts	7,452	9,513 *	9,412 *	8.5%	-1.1%
Michigan	6,683 *	7,775	8,885	5.2%	14.3%
Minnesota	6,910	8,355	8,095	6.5%	-3.1%
Mississippi	6,561 *	7,243 *	7,564 *	3.4%	4.4%
Missouri	7,179	8,230	8,552	4.7%	3.9%
Montana	6,860	7,821	7,943	4.5%	1.6%
Nebraska	7,611 *	8,248	7,797 *	2.7%	-5.5%
Nevada	6,493 *	7,949	7,449 *	7.0%	-6.3%
New Hampshire	7,991 *	8,679	8,352	2.8%	-3.8%
New Jersey	7,373	9,662 *	9,119	9.4%	-5.6%
New Mexico	7,424	8,333	8,586	3.9%	3.0%
New York	8,177 *	9,173 *	9,589 *	3.9%	4.5%
North Carolina	7,036	7,742	8,045	3.2%	3.9%
North Dakota	7,216	8,504	8,369	5.6%	-1.6%
Ohio	6,989	8,274	8,315	5.8%	0.5%
Oklahoma	7,058	7,420 *	7,759 *	1.7%	4.6%
Oregon	6,917	7,962	8,382	4.8%	5.3%
Pennsylvania	7,246	8,145	8,594	4.0%	5.5%
Rhode Island	7,326	8,347	9,304 *	4.4%	11.5%
South Carolina	7,516	7,428 *	8,181	-0.4%	10.1%
South Dakota	7,070	8,394	8,340	5.9%	-0.6%
Tennessee	6,485 *	7,659 *	7,510 *	5.7%	-1.9%
Texas	7,017	8,180	7,833 *	5.2%	-4.2%
Utah	6,593 *	7,993	7,761 *	6.6%	-2.9%
Vermont	7,868 *	8,284	8,734	1.7%	5.4%
Virginia	6,928	8,144	8,182	5.5%	0.5%
Washington	7,440	7,895	8,350	2.0%	5.8%
West Virginia	6,993	8,669 *	8,935	7.4%	3.1%
Wisconsin	7,250	7,978	8,224	3.2%	3.1%
Wyoming	7,743	8,845	8,963	4.5%	1.3%

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 6B

Total Premiums for Employer-Sponsored Family Health Insurance Plans and Average Annual Growth, by State, 2020–2024

	Average family premium			Average annual growth	
	2020	2023	2024	2020–2023	2023–2024
United States	\$20,758	\$23,938	\$24,540	4.9%	2.5%
Alabama	17,324 *	21,102 *	23,986	6.8%	13.7%
Alaska	21,809	25,876 *	25,493	5.9%	-1.5%
Arizona	19,808	23,758	23,132	6.2%	-2.6%
Arkansas	17,093 *	20,562 *	22,069	6.4%	7.3%
California	21,137	23,943	24,143	4.2%	0.8%
Colorado	21,292	23,980	24,974	4.0%	4.1%
Connecticut	21,952 *	25,529	27,058 *	5.2%	6.0%
Delaware	21,565	22,049	27,869 *	0.7%	26.4%
District of Columbia	22,502 *	25,793 *	27,457 *	4.7%	6.5%
Florida	20,862	23,597	24,807	4.2%	5.1%
Georgia	19,891	24,360	23,363	7.0%	-4.1%
Hawaii	19,567	20,730 *	22,709	1.9%	9.5%
Idaho	21,132	22,367	24,531	1.9%	9.7%
Illinois	21,775	24,290	24,993	3.7%	2.9%
Indiana	20,125	22,965	24,725	4.5%	7.7%
Iowa	18,934 *	23,152	22,954	6.9%	-0.9%
Kansas	20,247	23,018	24,220	4.4%	5.2%
Kentucky	20,396	23,553	23,584	4.9%	0.1%
Louisiana	18,930 *	23,325	23,190	7.2%	-0.6%
Maine	20,728	25,207	25,568	6.7%	1.4%
Maryland	20,424	23,945	24,738	5.4%	3.3%
Massachusetts	21,965	26,355 *	28,151 *	6.3%	6.8%
Michigan	20,008	22,718	24,252	4.3%	6.8%
Minnesota	20,624	25,212	23,565	6.9%	-6.5%
Mississippi	19,058 *	21,939 *	22,271	4.8%	1.5%
Missouri	21,231	23,387	23,831	3.3%	1.9%
Montana	19,401	22,771	22,294	5.5%	-2.1%
Nebraska	20,602	23,887	23,696	5.1%	-0.8%
Nevada	19,524	21,956 *	21,988 *	4.0%	0.1%
New Hampshire	23,654 *	25,983 *	26,119	3.2%	0.5%
New Jersey	23,042 *	26,870 *	27,491 *	5.3%	2.3%
New Mexico	18,949 *	24,207	23,828	8.5%	-1.6%
New York	23,381 *	26,355 *	27,188 *	4.1%	3.2%
North Carolina	20,152	22,650	23,120	4.0%	2.1%
North Dakota	19,925	22,825	23,090	4.6%	1.2%
Ohio	20,088	23,895	22,618	6.0%	-5.3%
Oklahoma	19,764	21,913 *	23,050 *	3.5%	5.2%
Oregon	20,213	22,796	24,688	4.1%	8.3%
Pennsylvania	19,764	24,000	25,241	6.7%	5.2%
Rhode Island	21,425	23,412	25,960	3.0%	10.9%
South Carolina	21,154	22,035	24,280	1.4%	10.2%
South Dakota	20,277	24,103	24,941	5.9%	3.5%
Tennessee	18,424 *	23,271	22,085 *	8.1%	-5.1%
Texas	20,937	23,976	24,106	4.6%	0.5%
Utah	19,530	22,499	23,583	4.8%	4.8%
Vermont	22,288 *	25,588	25,901	4.7%	1.2%
Virginia	20,458	24,251	25,523	5.8%	5.2%
Washington	19,476	24,355	25,355	7.7%	4.1%
West Virginia	22,342	24,774	25,483	3.5%	2.9%
Wisconsin	21,474	23,747	25,781	3.4%	8.6%
Wyoming	21,465	24,984	23,676	5.2%	-5.2%

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024.

APPENDIX TABLE 7
Median Household Income, by State, 2020–2024

	Median income for all households (all under age 65)*			Median income for single-person households (under age 65)	Median income for family households (all under age 65)
	2020 (average of income reported in 2019 & 2020)	2023 (average of income reported in 2022 & 2023)	2024 (average of income reported in 2023 & 2024)	2024 (average of income reported in 2023 & 2024)	2024 (average of income reported in 2023 & 2024)
United States	\$69,804	\$81,223	\$86,002	\$45,000	\$111,812
Alabama	\$60,728	\$67,800	\$75,100	\$40,309	\$94,702
Alaska	\$70,889	\$99,001	\$103,000	\$43,302	\$126,161
Arizona	\$65,968	\$78,803	\$85,000	\$47,000	\$108,240
Arkansas	\$57,086	\$61,560	\$68,562	\$37,000	\$89,020
California	\$68,495	\$78,528	\$85,110	\$46,000	\$117,601
Colorado	\$82,966	\$100,192	\$106,321	\$50,020	\$137,705
Connecticut	\$87,761	\$109,569	\$112,343	\$47,010	\$141,983
Delaware	\$65,732	\$80,778	\$86,001	\$42,000	\$110,107
District of Columbia	\$86,856	\$105,037	\$112,951	\$80,040	\$193,361
Florida	\$56,695	\$70,000	\$74,148	\$43,000	\$95,001
Georgia	\$59,323	\$75,010	\$80,000	\$45,000	\$100,386
Hawaii	\$69,131	\$75,000	\$76,000	\$46,500	\$106,051
Idaho	\$67,302	\$81,701	\$89,200	\$40,000	\$110,007
Illinois	\$79,341	\$90,300	\$96,020	\$48,857	\$120,542
Indiana	\$73,094	\$84,182	\$87,000	\$41,600	\$113,002
Iowa	\$69,865	\$90,150	\$91,501	\$43,900	\$118,057
Kansas	\$77,311	\$90,580	\$92,568	\$41,070	\$115,063
Kentucky	\$58,650	\$72,277	\$77,000	\$35,015	\$100,000
Louisiana	\$57,673	\$61,086	\$62,001	\$33,000	\$80,041
Maine	\$63,682	\$82,395	\$92,466	\$48,041	\$121,733
Maryland	\$92,937	\$100,015	\$100,703	\$50,011	\$136,000
Massachusetts	\$87,831	\$112,515	\$112,550	\$56,000	\$155,031
Michigan	\$72,820	\$84,927	\$85,300	\$42,700	\$106,865
Minnesota	\$90,691	\$100,010	\$101,101	\$48,510	\$126,071
Mississippi	\$47,161	\$55,020	\$60,000	\$31,680	\$76,300
Missouri	\$71,950	\$80,065	\$80,829	\$43,050	\$109,270
Montana	\$69,047	\$84,010	\$93,763	\$45,511	\$116,065
Nebraska	\$78,072	\$91,610	\$101,274	\$47,300	\$129,310
Nevada	\$61,249	\$70,001	\$72,506	\$44,000	\$93,000
New Hampshire	\$99,461	\$104,227	\$116,102	\$51,708	\$152,910
New Jersey	\$91,757	\$101,000	\$105,500	\$50,000	\$141,403
New Mexico	\$48,027	\$60,000	\$69,303	\$40,000	\$85,001
New York	\$68,919	\$76,172	\$85,008	\$50,000	\$111,051
North Carolina	\$61,269	\$72,400	\$72,172	\$40,000	\$91,053
North Dakota	\$74,538	\$95,561	\$102,200	\$48,060	\$124,100
Ohio	\$67,279	\$88,926	\$90,480	\$41,722	\$116,088
Oklahoma	\$59,707	\$67,895	\$74,400	\$38,594	\$94,202
Oregon	\$75,346	\$85,080	\$85,761	\$43,001	\$118,797
Pennsylvania	\$73,408	\$85,001	\$87,307	\$42,600	\$114,351
Rhode Island	\$78,075	\$86,942	\$90,000	\$52,618	\$122,808
South Carolina	\$64,069	\$74,420	\$85,024	\$40,000	\$108,175
South Dakota	\$72,409	\$95,106	\$99,015	\$45,200	\$121,310
Tennessee	\$58,660	\$80,005	\$86,055	\$41,000	\$105,000
Texas	\$65,398	\$75,095	\$80,600	\$40,380	\$101,540
Utah	\$88,349	\$104,574	\$110,000	\$43,000	\$128,700
Vermont	\$77,073	\$92,490	\$95,000	\$48,404	\$121,990
Virginia	\$83,117	\$97,400	\$100,855	\$48,000	\$132,900
Washington	\$86,116	\$95,559	\$104,002	\$50,001	\$130,305
West Virginia	\$62,512	\$70,014	\$73,556	\$38,235	\$96,354
Wisconsin	\$75,071	\$91,003	\$99,980	\$46,540	\$127,051
Wyoming	\$70,506	\$88,000	\$92,866	\$38,201	\$110,106

* Estimates of median household income use two years of data to ensure adequate sample size at the state level; for example, the estimate for 2024 reflects the average of income reported in 2023 and 2024. Income estimates come from the Current Population Survey (CPS). Household incomes have been adjusted for the likelihood that individuals residing in the same household will purchase insurance together – referred to as a health insurance unit (HIU).

Data: Median household income and household distribution type: Census Bureau, Current Population Survey (CPS), 2019–2024. Analysis by Olivia Chan, Dong Ding, and Sherry Glied of New York University for the Commonwealth Fund.