

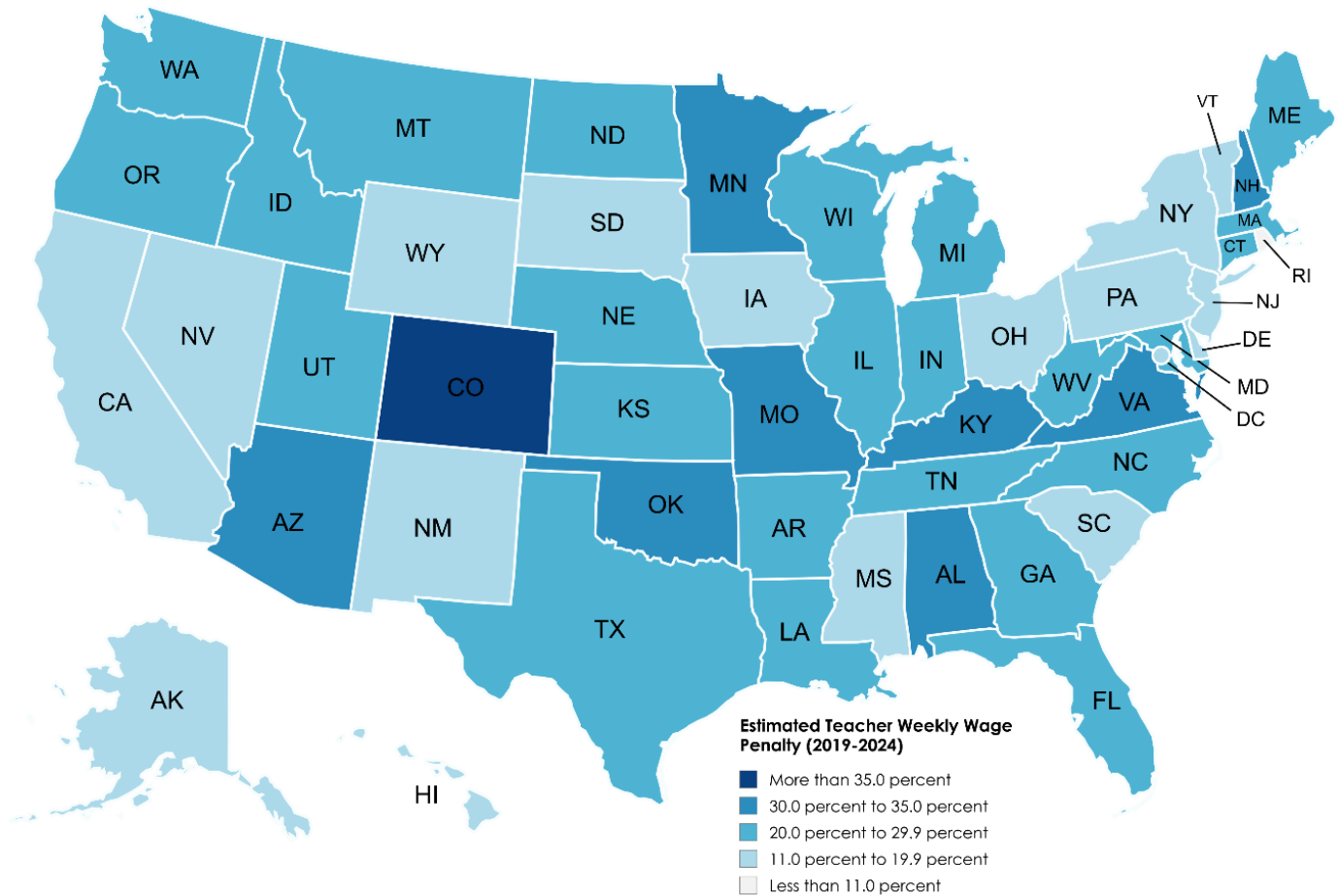


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Executive Summary

This **CSG South Research Memo** examines teacher pay and benefits compensation among the 15 CSG South member states, along with a comparison of average teacher pay with the statewide average pay for comparable occupations. For ease of comparison amongst all states, the 2023-2024 school year data is used, which may not reflect the most recent data for individual states. For example, in 2023, Arkansas passed [Senate Bill 294](#), which established a minimum teacher salary of \$50,000. On average, the Southern region’s cost-of-living index is only 98.7 percent of the national average, and Southern states have increased their average starting teacher salaries by \$10,000 since the 2013-2014 school year. However, average salaries still lag behind the national averages by nearly \$1,000 for starting educators and by \$11,000 for overall gross teacher pay nationwide. According to the Southern Regional Education Board (SREB) analysis from 2025, the primary reason for the poor results in the South is that the rising teacher salaries do not keep pace with the ever-increasing costs of healthcare benefits.¹ However, as the maps below indicate, West Virginia ranks favorably among Southern states, with the third-lowest teacher wage penalty in 2024 and an average take-home pay for teachers higher than in five other Southern states – including Georgia, Kentucky, Mississippi, North Carolina, and Oklahoma.



¹ “Key Takeaways: PreK-12 Educator Compensation Data,” SREB, 2025, https://www.sreb.org/sites/main/files/file-attachments/educatorcompensation_keytakeaways.pdf?1765312886.



Findings and Analysis

Comparison of National Average Weekly Teacher Wage Penalty (2019-2024)

| State | Estimated Teacher Wage Penalty | State | Estimated Teacher Wage Penalty |
|----------------|--------------------------------|----------------|--------------------------------|
| Colorado | -38.5 percent | Florida | -23.9 percent |
| Alabama | -34.3 percent | Illinois | -23.7 percent |
| Arizona | -33.8 percent | Montana | -23.2 percent |
| Minnesota | -33.3 percent | Texas | -23.0 percent |
| Virginia | -32.7 percent | Massachusetts | -22.5 percent |
| Oklahoma | -32.6 percent | West Virginia | -21.4 percent |
| Missouri | -32.5 percent | Maine | -20.7 percent |
| New Hampshire | -32.2 percent | North Dakota | -20.0 percent |
| Kentucky | -30.8 percent | California | -19.8 percent |
| Utah | -29.5 percent | Alaska | -19.7 percent |
| Oregon | -29.4 percent | Hawaii | -19.6 percent |
| Michigan | -28.8 percent | Nevada | -19.5 percent |
| Tennessee | -28.5 percent | Pennsylvania | -19.5 percent |
| Louisiana | -28.2 percent | Iowa | -19.3 percent |
| Washington | -28.1 percent | New Mexico | -17.3 percent |
| Georgia | -27.5 percent | Ohio | -17.3 percent |
| Idaho | -27.3 percent | New York | -17.0 percent |
| Kansas | -27.1 percent | Delaware | -15.9 percent |
| Maryland | -26.9 percent | Mississippi | -15.8 percent |
| North Carolina | -25.4 percent | South Dakota | -15.8 percent |
| Wisconsin | -24.6 percent | South Carolina | -14.1 percent |
| Arkansas | -24.5 percent | Vermont | -13.0 percent |
| Nebraska | -24.5 percent | New Jersey | -12.7 percent |
| Indiana | -24.4 percent | Wyoming | -11.0 percent |
| Connecticut | -24.3 percent | Rhode Island | -10.0 percent |

Sources: [Economic Policy Institute \(2024\)](#).

**The average teacher's weekly wage penalty reflects the state-specific regression-adjusted weekly wage penalty for public school K-12 teachers relative to college-educated non-teaching professionals in the respective states.*

Comparison of Southern State Average Gross Teacher Salaries (2023-2024)

| State | Average Teacher Salary (Gross) | Cost-of-Living Index | Estimated Teacher Wage Penalty |
|----------------|--------------------------------|----------------------|--------------------------------|
| Alabama | \$61,912 | 93.1 percent | -34.3 percent |
| Arkansas | \$58,337 | 90.5 percent | -24.5 percent |
| Florida | \$54,875 | 101.4 percent | -23.9 percent |
| Georgia | \$67,641 | 93.5 percent | -27.5 percent |
| Kentucky | \$58,325 | 92.5 percent | -30.8 percent |
| Louisiana | \$55,911 | 97.2 percent | -28.2 percent |
| Mississippi | \$53,704 | 88.6 percent | -15.8 percent |
| Missouri | \$55,751 | 88.9 percent | -32.5 percent |
| North Carolina | \$58,292 | 95.2 percent | -25.4 percent |
| Oklahoma | \$61,330 | 93.2 percent | -32.6 percent |



| State | Average Teacher Salary (Gross) | Cost-of-Living Index | Estimated Teacher Wage Penalty |
|----------------|--------------------------------|----------------------|--------------------------------|
| South Carolina | \$60,763 | 98.8 percent | -14.1 percent |
| Tennessee | \$58,630 | 92.3 percent | -28.5 percent |
| Texas | \$62,463 | 96.6 percent | -23.0 percent |
| Virginia | \$66,327 | 102.5 percent | -32.7 percent |
| West Virginia | \$55,516 | 95.3 percent | -21.4 percent |

Sources: [Southern Regional Education Board \(2025\)](#); the [Economic Policy Institute \(2024\)](#); and [the Missouri Economic and Research Information Center \(2026\)](#).

Comparison of Southern State Average Teacher Take-Home Pay (2023-2024)

| State | 1 st Year | 15 th Year | 35 th Year |
|----------------|----------------------|-----------------------|-----------------------|
| Alabama | \$33,142 | \$43,967 | \$64,168 |
| Arkansas | \$37,039 | \$37,661 | \$36,243 |
| Florida | \$39,232 | \$43,970 | \$57,783 |
| Georgia | \$31,508 | \$45,630 | \$59,061 |
| Kentucky | \$29,576 | \$37,890 | \$44,936 |
| Louisiana | \$36,524 | \$38,242 | \$43,957 |
| Mississippi | \$31,302 | \$33,471 | \$46,801 |
| Missouri | - | - | - |
| North Carolina | \$31,138 | \$38,485 | \$46,022 |
| Oklahoma | \$30,887 | \$34,476 | \$36,187 |
| South Carolina | \$32,667 | \$41,799 | \$59,065 |
| Tennessee | \$34,690 | \$46,284 | \$57,501 |
| Texas | \$35,522 | \$35,689 | \$39,654 |
| Virginia | \$35,615 | \$47,949 | \$59,084 |
| West Virginia | \$32,169 | \$39,342 | \$49,993 |

Sources: [Southern Regional Education Board \(2025\)](#).

Comparison of Southern State Average Healthcare Benefits (2023-2024)

| State | Individual Premium (Range) | Individual Deductible (Range) | Individual Out-of-Pocket Max | Family Premium (Range) | Family Deductible (Range) | Family Out-of-Pocket Max |
|----------------|----------------------------|-------------------------------|------------------------------|------------------------|---------------------------|--------------------------|
| Alabama | \$0 - \$30 | \$0 - \$300 | \$9,450 | \$0 - \$307 | \$0 - \$900 | \$18,900 |
| Arkansas | \$43 - \$202 | \$750 - \$4,000 | \$3,250 - \$6,450 | \$262 - \$780 | \$1,500 - \$8,000 | \$6,500 - \$12,900 |
| Florida | \$15 - \$50 | \$250 - \$1,600 | \$4,600 - \$9,400 | \$64 - \$180 | \$500 - \$3,200 | \$9,200 - \$18,900 |
| Georgia | \$63 - \$189 | \$1,300 - \$3,500 | \$4,000 - \$6,450 | \$269 - \$619 | \$2,600 - \$7,000 | \$8,000 - \$12,900 |
| Kentucky | \$28 - \$89 | \$1,000 - \$2,000 | \$3,000 - \$4,000 | \$338 - \$717 | \$1,750 - \$3,750 | \$5,750 - \$7,750 |
| Louisiana | \$79 - \$227 | \$400 - \$2,000 | \$2,500 - \$5,000 | \$274 - \$788 | \$1,200 - \$4,000 | \$7,500 - \$10,000 |
| Mississippi | \$0 - \$48 | \$0 - \$1,800 | \$6,500 | \$764 - \$882 | \$3,200 - \$3,600 | \$13,000 |
| Missouri | - | - | - | - | - | - |
| North Carolina | \$25 - \$96 | \$1,250 - \$5,000 | \$4,890 - \$6,450 | \$598 - \$720 | \$3,750 - \$10,000 | \$12,900 - \$16,300 |
| Oklahoma | \$0 - \$300 | \$750 - \$1,750 | \$3,300 - \$6,000 | \$42 - \$2,659 | \$1,500 - \$3,500 | \$8,000 - \$12,000 |
| South Carolina | \$10 - \$98 | \$515 - \$4,000 | \$6,000 | \$113 - \$307 | \$1,030 - \$8,000 | \$12,000 |
| Tennessee | \$39 - \$129 | \$750 - \$2,000 | \$3,600 - \$5,000 | \$102 - \$309 | \$1,875 - \$4,000 | \$9,000 - \$11,000 |



| State | Individual Premium (Range) | Individual Deductible (Range) | Individual Out-of-Pocket Max | Family Premium (Range) | Family Deductible (Range) | Family Out-of-Pocket Max |
|---------------|----------------------------|-------------------------------|------------------------------|------------------------|---------------------------|--------------------------|
| Texas | \$232 - \$788 | \$1,000 - \$3,200 | \$6,900 - \$8,050 | \$1,329 - \$2,616 | \$2,400 - \$6,400 | \$13,800 - \$16,100 |
| Virginia | \$0 - \$97 | \$300 - \$1,750 | \$1,500 - \$5,000 | \$0 - \$306 | \$600 - \$3,500 | \$3,000 - \$10,000 |
| West Virginia | \$69 - \$159 | \$475 - \$1,500 | \$2,500 - \$6,850 | \$234 - \$435 | \$950 - \$3,000 | \$5,000 - \$13,700 |

Sources: [Southern Regional Education Board \(2025\)](#).

Comparison of Southern State Average Retirement Benefits (2023-2024)

| State | Average Vesting Period | Average Contribution (Benefits) | Average Contribution (Unfunded Liabilities) | Potential Annual Pension Benefit (Gross) |
|----------------|------------------------|---------------------------------|---|--|
| Alabama | 10 years | 6.9 percent | 10.0 percent | \$54,136 |
| Arkansas | 5 years | 7.0 percent | 7.7 percent | \$35,703 |
| Florida | 8 years | 3.0 percent | 3.4 percent | \$35,581 |
| Georgia | 10 years | 6.0 percent | 13.3 percent | \$51,736 |
| Kentucky | 5 years | 13.3 percent | 0.3 percent | \$49,557 |
| Louisiana | 5 years | 8.0 percent | 20.5 percent | \$46,737 |
| Mississippi | 8 years | 9.0 percent | 14.8 percent | \$44,659 |
| Missouri | - | - | - | - |
| North Carolina | 5 years | 6.0 percent | 10.4 percent | \$36,786 |
| Oklahoma | 7 years | 7.0 percent | 14.4 percent | \$37,615 |
| South Carolina | 8 years | 9.0 percent | 16.7 percent | \$46,093 |
| Tennessee | 5 years | 6.0 percent | 1.9 percent | \$33,701 |
| Texas | 5 years | 8.3 percent | 6.2 percent | \$46,066 |
| Virginia | 5 years | 5.0 percent | 8.8 percent | \$39,858 |
| West Virginia | 10 years | 5.5 percent | 18.7 percent | \$41,152 |

Sources: [Southern Regional Education Board \(2025\)](#).