

# Press Releases

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## Hawaii tops New York For Highest Cost of Living State in 2021

By [Insure.com](https://insure.com) Posted on February 8, 2021

Foster City, CA – February 8, 2021 – [insure.com](https://insure.com), a one-stop destination for unbiased, expert advice on life, health and home insurance, just updated its unique cost of living calculator to help consumers understand the impact of relocating for school, work or retirement.

Moving from Pittsfield, Massachusetts to Honolulu, Hawaii? Be prepared for an 82% higher cost of living and see what your income should be to maintain your current standard of living. While you may pay less for healthcare and home insurance, you'll likely pay more for:

- Housing, 191% increase
- Utilities, 149% higher
- Groceries, 51% hike

The [Cost of Living Calculator](#) research displays the ten lowest and highest-cost cities in the country and includes an interactive map to conveniently view differences between states. Consumers can find detail on the following costs by ZIP code:

- Housing
- Groceries
- Utilities
- Transportation
- Health care
- Goods and services
- Auto insurance

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- Home insurance

“During the winter, people in harsh climates may dream of moving to places that promise mild weather,” says Les Masterson, managing editor for Insure.com. “But it can be helpful to understand how costs for housing, healthcare, groceries and other items vary by location before relocating.”

Given challenging economic times, Insure researchers updated cost of living data to highlight the [most affordable states](#) as well as their highest-cost counterparts:

Lowest Cost of Living States	Highest Cost of Living States
1. Mississippi	1. Hawaii
2. Arkansas	2. District of Columbia
3. New Mexico	3. New York

It’s interesting that nine of the ten lowest cost of living areas are in Texas, while nine of the ten highest cost of living areas are in Hawaii. Housing costs are a main driver of Hawaii’s high cost of living but the state actually has lower than average insurance rates (including home insurance), due to its ideal weather.

Les Masterson is available to comment on how cost of living can influence people’s lives and what individuals can do to save on insurance when moving to a higher cost of living area.

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