

SREB

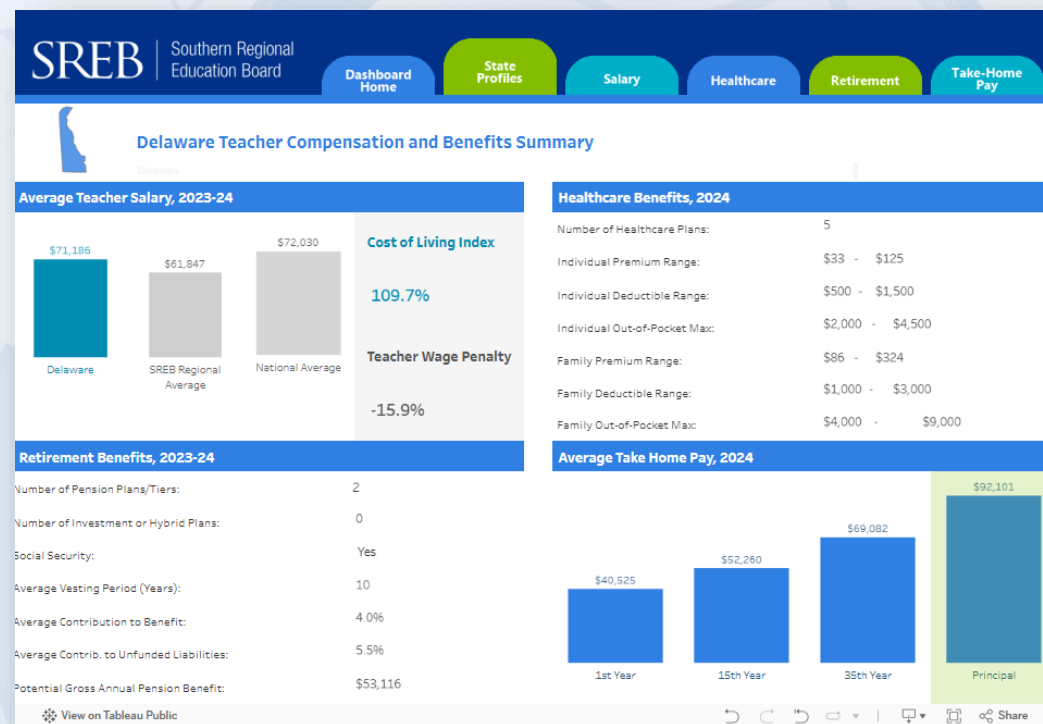
Key Takeaways: PreK-12 Educator Compensation Data

*Trends and Highlights from Our Latest Analysis
through the 2023-2024 Academic Year*



SREB STATES

EDUCATOR COMPENSATION DATA



SREB



SREB.org/TeacherCompensation

Teacher compensation is about more than just salaries.

Each year, SREB tracks and analyzes teacher compensation data across 16 states in the SREB region to help inform one aspect to recruiting and retaining teachers.

This work is part of a broader set of data and research efforts by SREB to help policymakers, district and school leaders and other advocates improve the attractiveness of the education profession

This deck presents highlights from our most recent educator compensation analysis of the 2023-2024 academic year.

Compensation: A Package Deal

Educators, like all other workforces, are compensated for their work through a package of financial (and non-monetary) benefits. Key package elements include base salaries, bonuses or incentive pay, health and life insurance, retirement, paid time off, and generally satisfactory working conditions.

SREB examines the regional data for these four elements:



Salary



Healthcare
Benefits



Retirement
Benefits

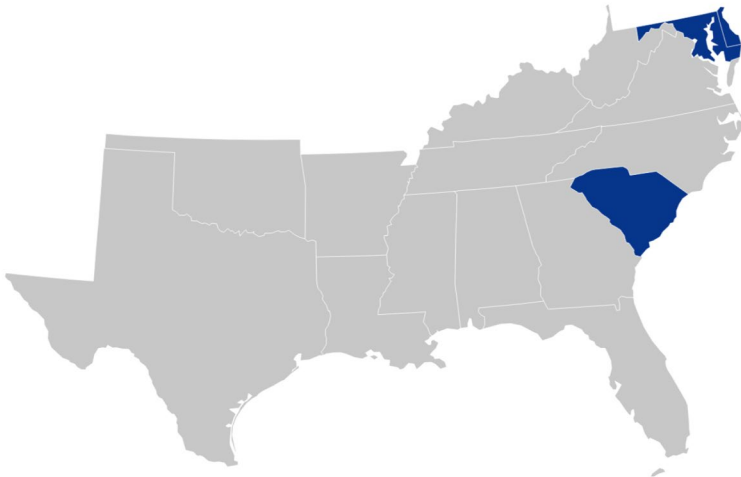


Take-Home
Pay

Average K-12 Educator Salaries

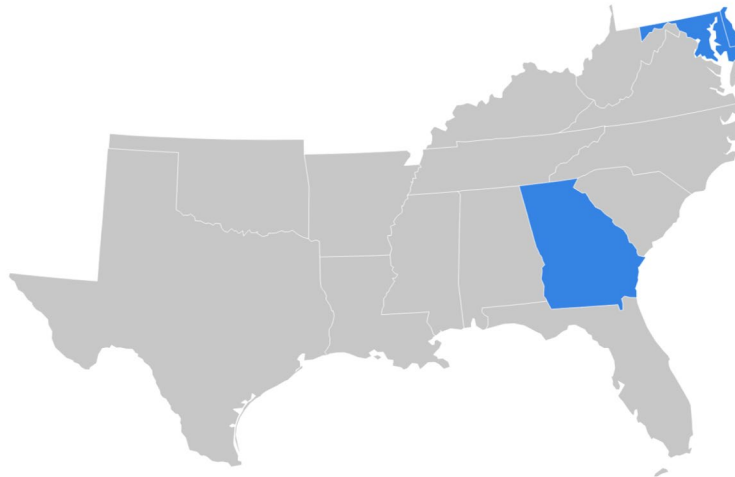
Maryland and Delaware consistently offer the highest starting salary, average salary, and average top salary. Salary varies across the SREB region.

SREB States with the Highest Average Starting Salaries for Teachers, 2023-2024



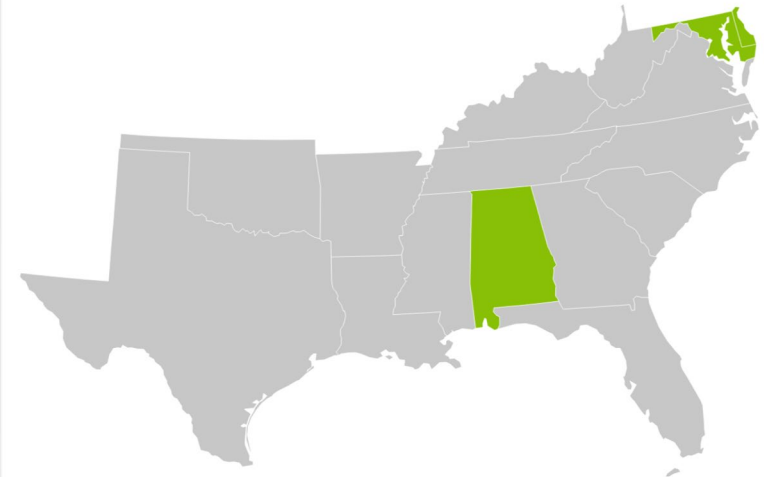
Source: SREB • Created with Datawrapper

SREB States with the Highest Average Salaries for Teachers, 2023-2024



Source: SREB • Created with Datawrapper

SREB States with the Highest Average Top Salaries for Teachers, 2023-2024

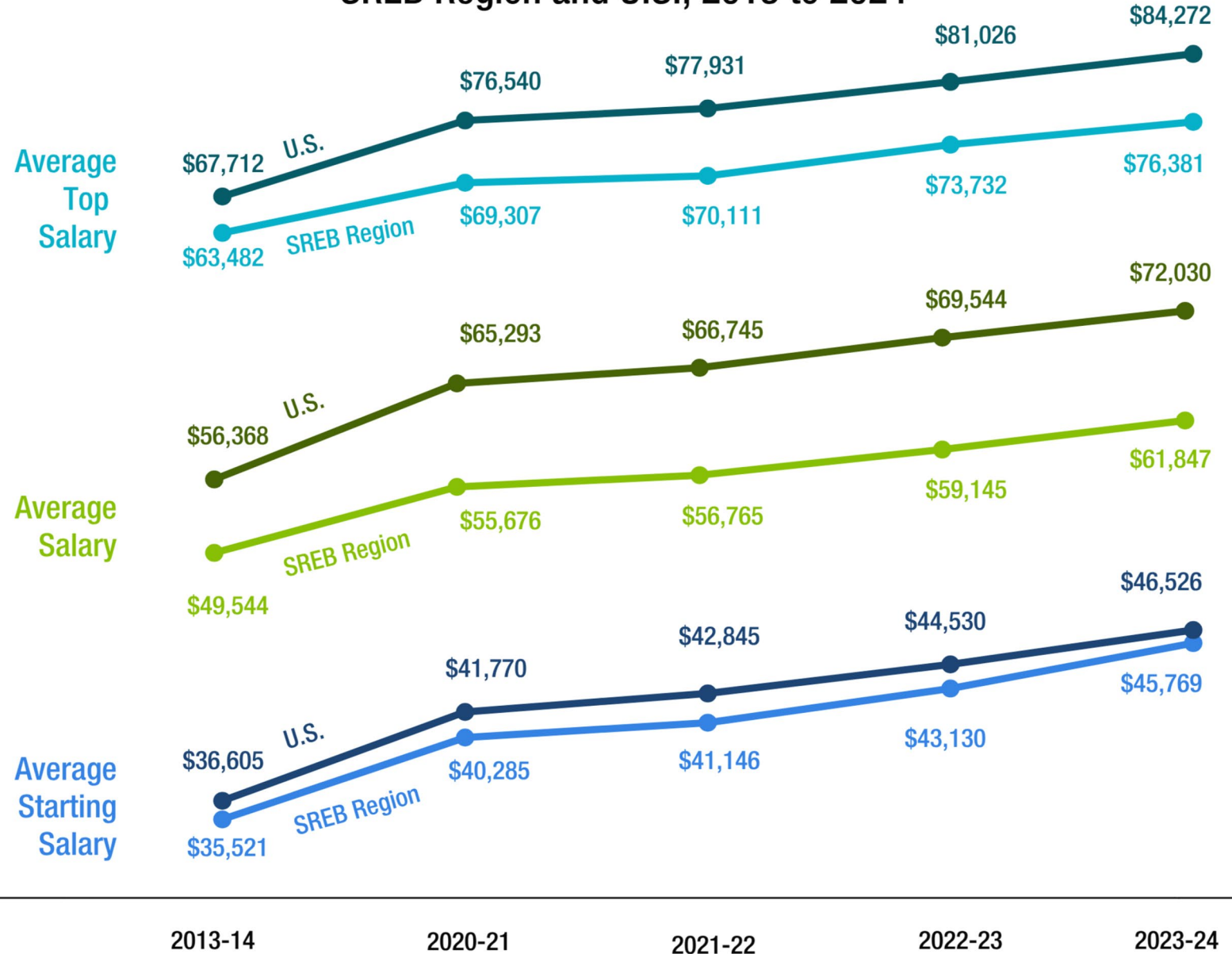


Source: SREB • Created with Datawrapper

Despite a cost-of-living index that averages 98.7% in 2024 (compared to 100% for the nation), the South lags significantly behind the nation in overall teacher salaries — paying 15% less than the national average.

Average Teacher Salaries

SREB Region and U.S., 2013 to 2024

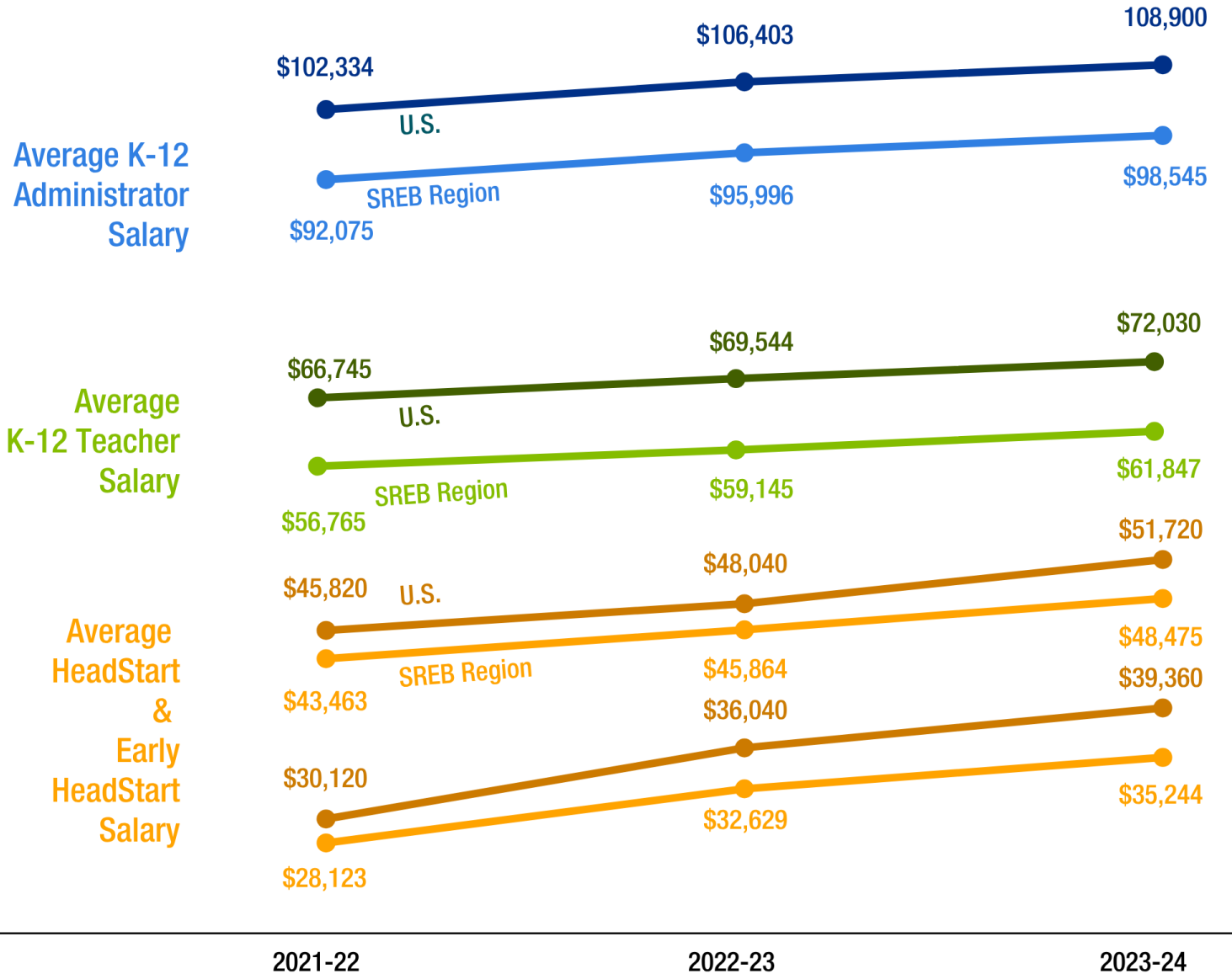


In fact, average pay across all roles lags in the South compared to the national average.

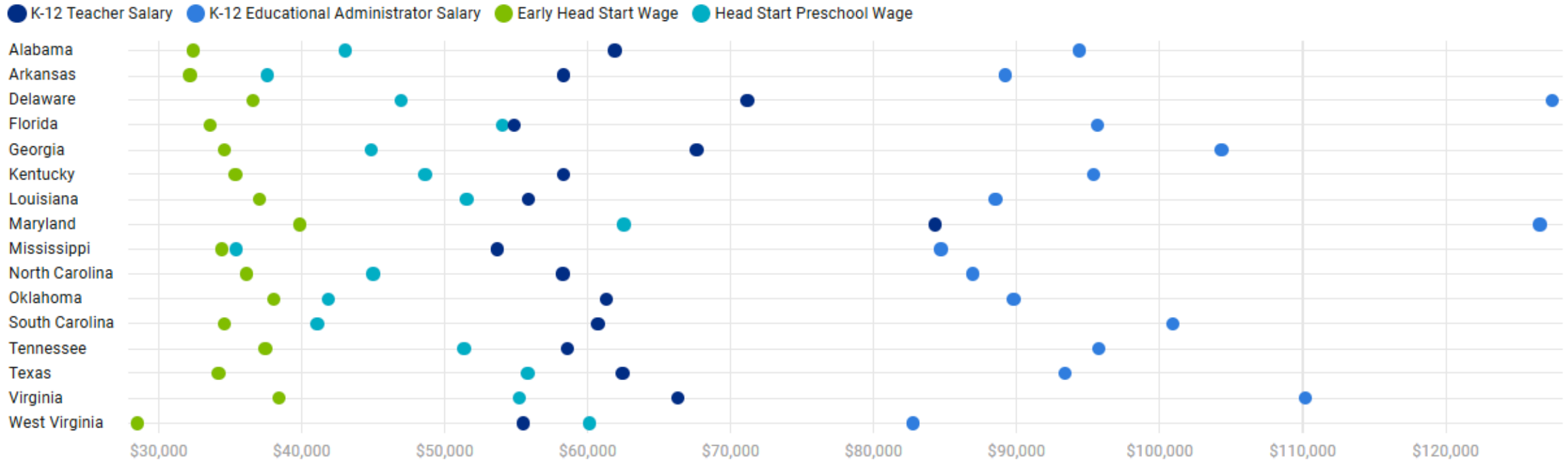
K-12 school leader pay lags by 11%, and Head Start and Early HeadStart educator pay lags 7% and 11% respectively.

Average Educator Salary Comparison

SREB Region and U.S., 2022 to 2024



Range of Average Annual Educator Pay Across Positions, 2024



Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

Despite working a year-round schedule without a summer break, early Head Start and Head Start preschool teacher pay is significantly lower compared to their K-12 counterparts.

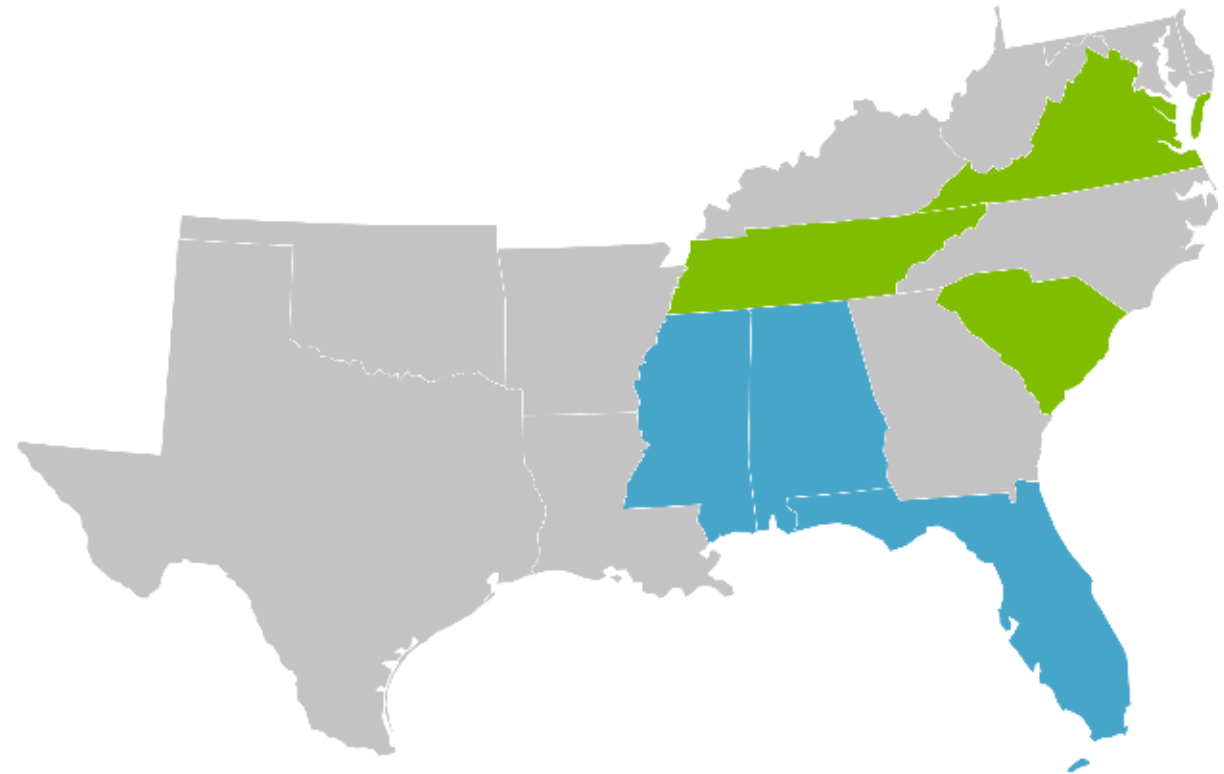
Average annual salaries for K-12 educational administrators vary significantly within the position and across positions in K-12 schools.

K-12 Educator Health Benefits

In 2024, SREB states increased average premiums for both employee-only and family health plans.

SREB States with the Lowest Average Individual and Family Health Insurance Premiums, 2024

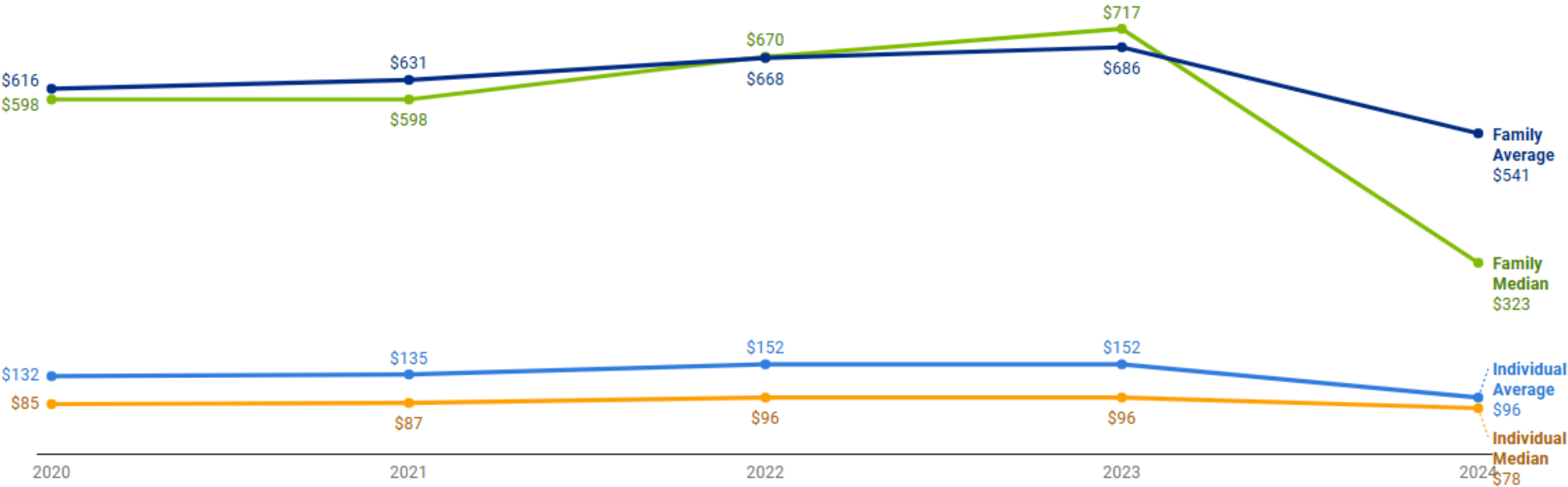
■ Lowest Average Individual Premiums ■ Lowest Average Family Premiums



Health insurance packages vary significantly in cost for both employee-only and family plans. While some states offer low premiums for individual plans, and a few even have reasonable costs for family plans, other states may have a much larger range of costs.

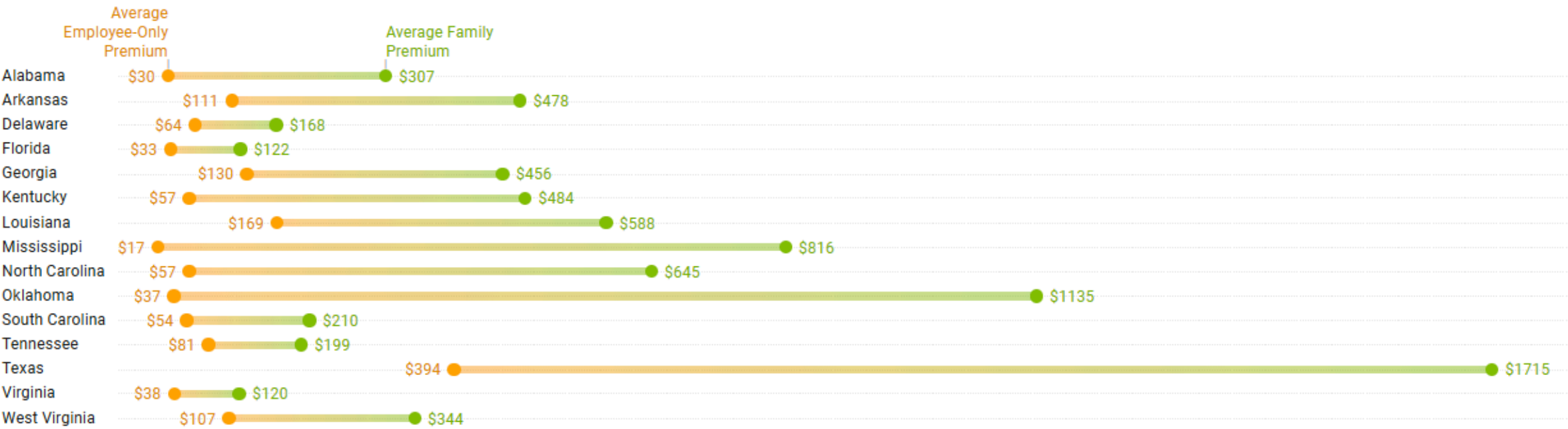
Note: These costs are the average price of all health care plans available to teachers in each SREB state.

Teacher Health Premium Changes: SREB Region (2020-2024)



Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

Range of Average Educator Insurance Premiums, 2024



Maryland does not offer any state-sponsored educator health insurance plans.

Chart: SREB • Source: SREB • Created with Datawrapper

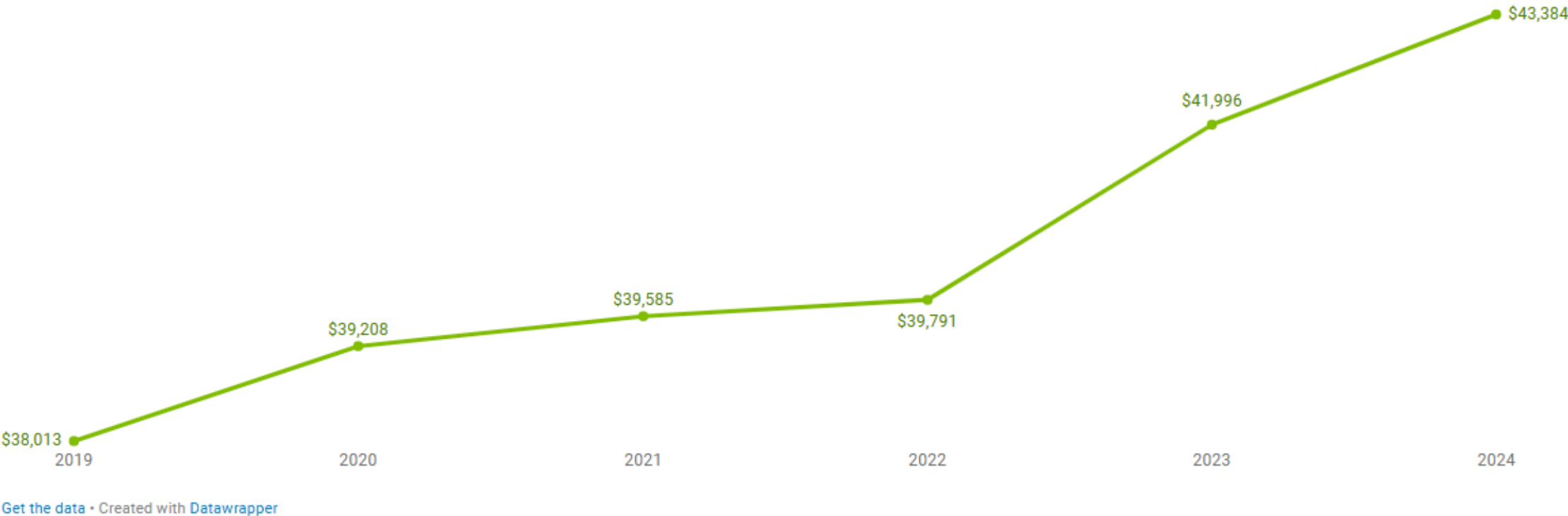
This graphic demonstrates the average range of costs educators pay in different states depending on their health coverage choices.

K-12 Educator Retirement Benefits

All states offer pension plans to teachers, and most SREB states have pension tiers with varying benefits for newer teachers. All but two states in the region have lower pension benefit formulas for newly hired teachers, which reduces newer educators' gross benefit earning capability.

Six states now have portable investment or hybrid plan options for some teachers, allowing younger teachers to save more over time. These plans also serve as a cost-saving measure for state budgets by lowering their total unfunded liabilities.

Changes in Gross Pension Payouts for Retirement-Eligible K-12 Teachers: SREB Region (2019-2024)



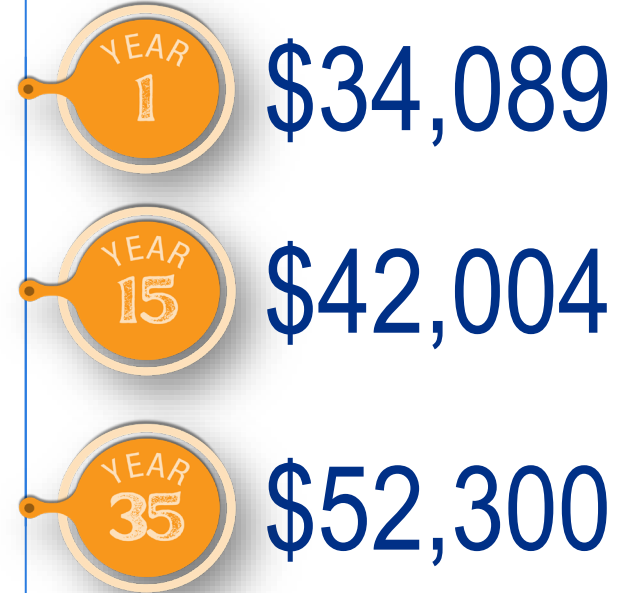
SREB calculates a gross annual pension benefit for teachers for each plan by state. This chart shows the changes in the regional average gross annual pension benefits for teachers currently at retirement.

Take-Home Pay

SREB calculates typical take-home or net pay for teachers in each state at different stages of their career.

K-12 Teacher Net Pay

Average Annual in Region, 2024



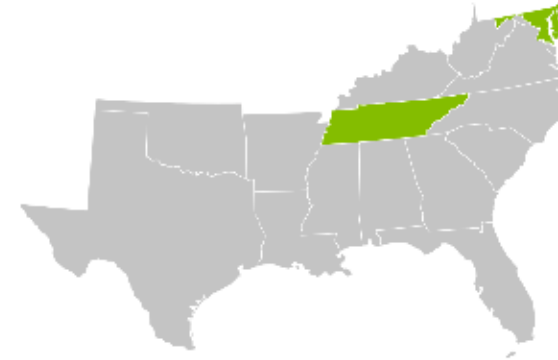
K-12 Education Administrator Net Pay

Average Annual in Region, 2024



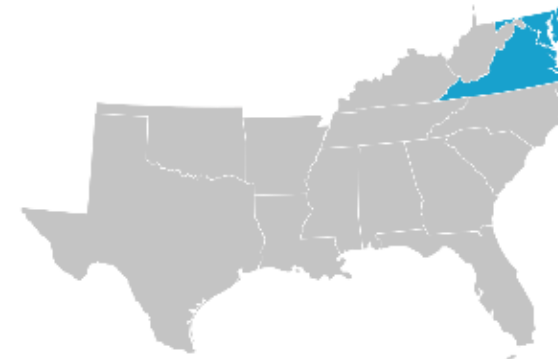
Maryland and Delaware continuously lead in average gross and net pay in the region.

Highest Average Annual Gross Pay for K-12 Teachers, 2024



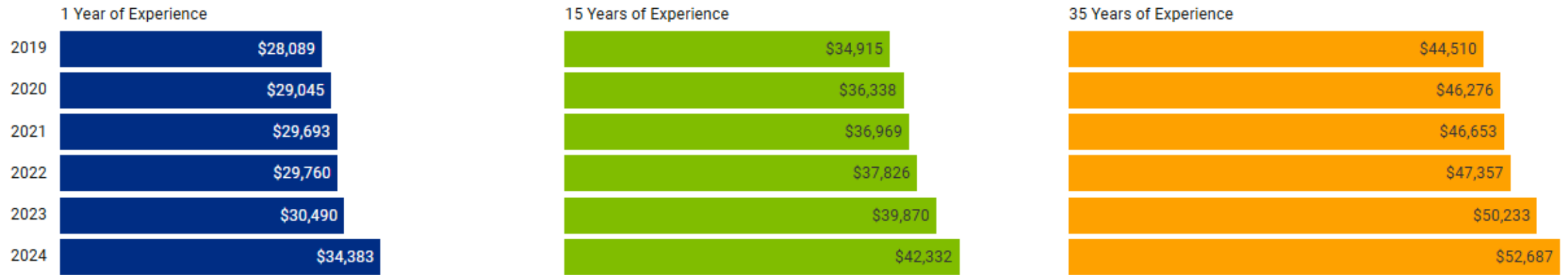
Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

Highest Average Annual Net Pay for K-12 Teachers, 2024



Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

Changes in Average Annual Net Take-Home Pay for K-12 Teachers: SREB Region (2019-2024)

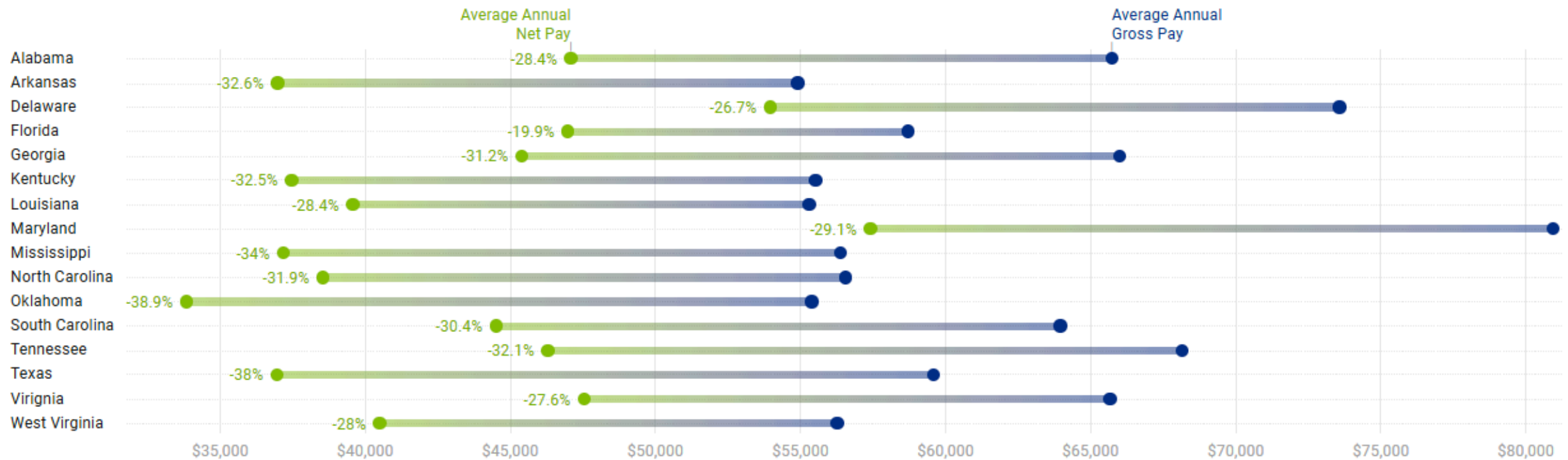


Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

Average annual net take-home pay for K-12 teachers has risen incrementally for the past five years.

This chart demonstrates the percent of income spent on retirement contributions, health insurance premiums, and taxes to constitute average K-12 teacher's net pay in each state.

Range of Difference in Average Annual Gross Pay and Net Pay for K-12 Teachers, 2023-2024



Source: SREB • [Get the data](#) • Created with [Datawrapper](#)

This chart compares the increased net pay of retirement-eligible teachers to first year teachers in the same year. Due to high out-of-pocket costs for family benefits, veteran teachers in some states see similar take-home pay as their new colleagues.

Average 1st Year Net Pay vs. Average 35th Year Net Pay, 2024

The following chart demonstrates average monthly net pay for 1st year and 35th year teachers during the 2023-24 academic year.

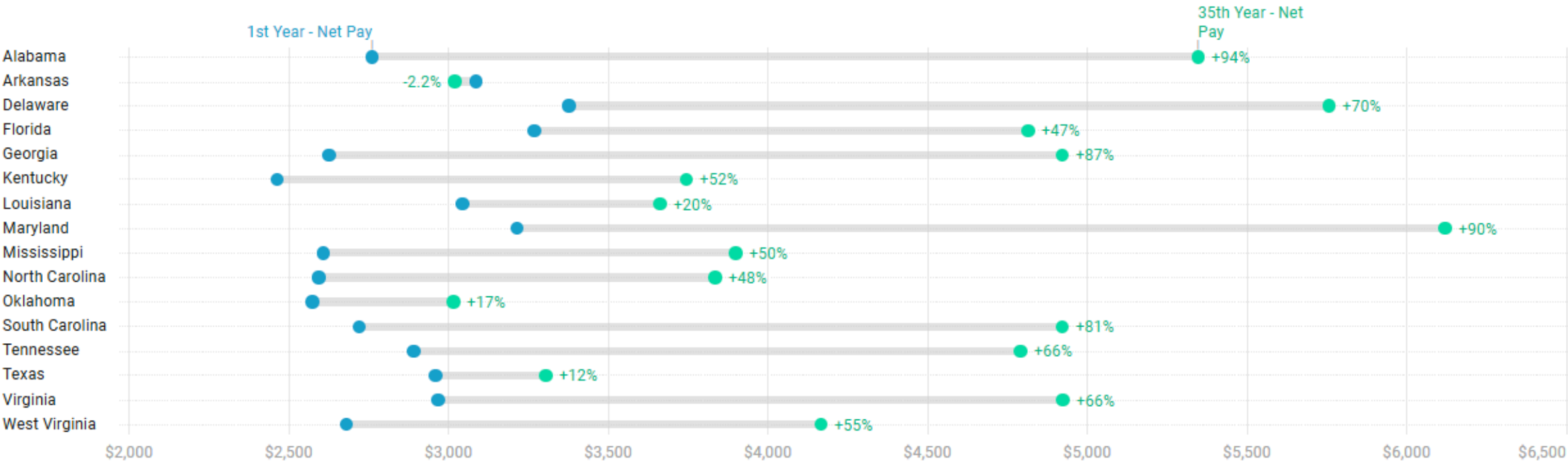


Chart: SREB • Source: SREB • Get the data • Created with Datawrapper

Observations from the research

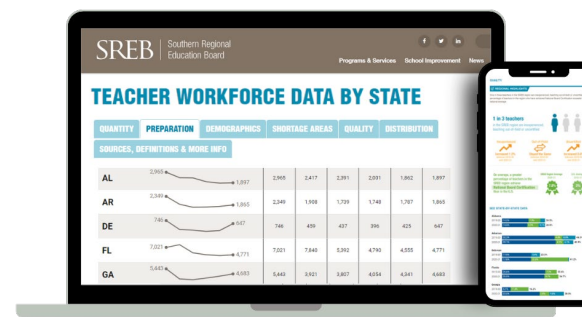
- Many current pay structures are “backloaded” — teachers typically don’t hit peak pay until their 50s, which discourages retention early in the career and contributes to turnover.
- Health-benefit costs have risen faster than salaries: since 2018, health costs increased 45% versus 10% for salaries — effectively reducing teachers’ real compensation.
- Pension funding is in trouble: a large share (75%) of pension contributions now go toward paying off pension system debt rather than funding future benefits — meaning pensions are diverting resources away from salaries and classroom needs.
- Net pay + benefits are declining in real value. Many teachers are getting a weaker overall compensation package than in previous decades.
- Redesigning compensation can help: Consider differentiated pay (not just pay based on years/degree), align pay/benefits sustainably, offer more flexible health & retirement options, and consider additional package elements like (child-care subsidies, housing/transportation allowances, loan forgiveness, etc.).

SREB Resources



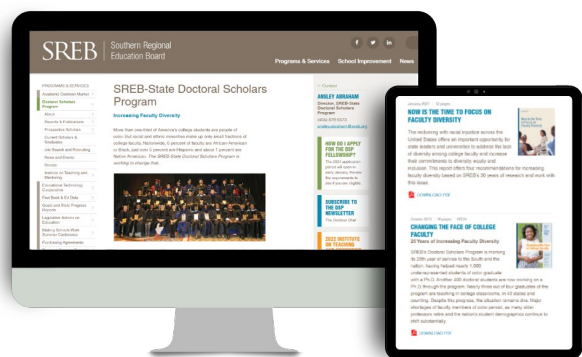
K-12 Teaching Support

- [SREB.org/powerful-instructional-practices](https://www.sreb.org/powerful-instructional-practices)
- [SREB.org/professional-development-instructional-coaching](https://www.sreb.org/professional-development-instructional-coaching)
- [SREB.org/induction](https://www.sreb.org/induction)



Educator Workforce Data

- [SREB.org/TeacherWorkforce](https://www.sreb.org/TeacherWorkforce)
- [Research](#) and recommendations
- [State-by-state data and regional highlights](#)
- [Educator Compensation Dashboard](#)



Postsecondary Faculty Support

- [SREB.org/doctoral-scholars-program](https://www.sreb.org/doctoral-scholars-program)
- *Launching September 2023: New SREB Center for Innovative Faculty Development*



Higher Education Data

- [SREB.org/fact-book-ed-data](https://www.sreb.org/fact-book-ed-data)
- Comprehensive Fact Book of comparative data



Explore more regional and state-by-state data in our updated [Educator Compensation Dashboard](#)

Find our compensation reports, blogs and videos at [SREB.org/topic-educator-compensation](https://www.sreb.org/topic-educator-compensation)

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