

# Teen driving safety 2019: Least and most dangerous states

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New York is the safest state for teen drivers this year. The Empire State easily beat New Jersey, Maine, and Rhode Island to take the top spot in CarInsurance.com's survey that gauges the least and most dangerous states for teen drivers.

New York is the third different state to take the top spot in CarInsurance.com's teen driver study. Massachusetts and Maryland came in first in previous years.

On the other end, Louisiana edged out Montana as the most dangerous state for teen drivers. The latest result is the first time that a state other than Montana ranked last for teen drivers in our study. Louisiana ranked in the bottom 10 in the two previous studies.

The Pelican State didn't come in last in any one category this year but performed poorly across each metric.



## This year's results compared to previous teen driver studies

Since doing the first teen driver study in 2016, we've seen many state results fluctuate. For instance, states in the top 10 this year, including Rhode Island, Delaware, and Colorado, skyrocketed from the last study.

We've also found consistency with some states, Maryland and Massachusetts are always in the top 10. Other states like Wyoming and Alabama are consistently in the bottom 10.

Here's how each state has finished for each of our three teen driver studies.

State	2019 Teen driver safety rank	2017 Teen driver safety rank	2016 Teen driver safety rank
New York	1	2	12

<b>State</b>	<b>2019 Teen driver safety rank</b>	<b>2017 Teen driver safety rank</b>	<b>2016 Teen driver safety rank</b>
New Jersey	2	17	10
Maine	3	9	11
Rhode Island	4	23	19
District of Columbia	5	15	23
Maryland	6	1	2
Vermont	7	10	28
Delaware	8	21	13
Colorado	9	30	26
Massachusetts	10	5	1
California	11	6	5
North Carolina	12	14	15
West Virginia	13	16	25
Michigan	14	19	33
Pennsylvania	15	3	7
Connecticut	16	4	6
Indiana	17	26	17
Washington	18	28	24
Nevada	19	13	9
Ohio	20	25	16
Illinois	21	34	29
Minnesota	22	36	21
Hawaii	23	8	14
Kentucky	24	11	22
Utah	25	29	8
Idaho	26	40	20
Florida	27	37	40
Oklahoma	28	41	43
Alaska	29	12	3
Virginia	30	7	4
New Mexico	31	24	38
Wisconsin	32	31	32
Arizona	33	35	31
Oregon	34	18	30
Kansas	35	49	37
Texas	36	33	36

State	2019 Teen driver safety rank	2017 Teen driver safety rank	2016 Teen driver safety rank
Nebraska	37	45	35
New Hampshire	38	20	34
Iowa	39	44	41
Missouri	40	38	46
South Dakota	41	42	48
Georgia	42	39	18
North Dakota	43	50	50
Tennessee	44	27	27
Alabama	45	47	44
South Carolina	46	22	39
Wyoming	47	48	45
Arkansas	48	32	42
Mississippi	49	46	47
Montana	50	51	51
Louisiana	51	43	49

## Most and least safe states for teen drivers

To identify the best and worst states for teen drivers, CarInsurance.com analyzed [five teen-driving metrics](#):

- Number of teen driver fatalities per 100,000 population
- Breadth of Graduated Driving License (GDL) laws
- Teen drinking and driving rates
- Teen emailing/texting and driving rates
- Average annual insurance costs for teen drivers, which is a reflection of the risk level for this driving group

We gave each state a weighted score to determine rankings, with the safest states topping the list and the states with the lowest scores at the bottom.

New York took the top spot with comprehensive GDL laws and one of the lowest teen driver fatality rates. [Studies](#) show that strong GDL laws lead to lower teen driver fatalities.

"For the most part, GDL is the most effective countermeasure we have seen that contributed to the decline in teen driver fatalities," said Kara Macek, senior director of communications and programs at the Governors Highway Safety Association (GHSA).

Jennifer Ryan, AAA director of state relations, said GDL laws have played a key role in a 57 percent decline in traffic fatalities for 16- and 17-year-old drivers between 1995 and 2010.

Ryan said teens have a higher probability of being in crashes. When a teen driver is on the road, everyone -- from other drivers to pedestrians -- is at a greater risk.

“In fact, new research from the AAA Foundation for Traffic Safety found that when a teen driver has only teen passengers in their vehicle, the fatality rate for all people involved in a crash increased 51 percent. It’s imperative that teens be exposed to continuing education about safety behind the wheel so they avoid the reckless behaviors that can prove fatal for everyone on the road,” Ryan said.

Slightly more than one-quarter (27 percent) of New York high schoolers admitted to texting or emailing while driving. That was the lowest percentage in the nation.

Maryland, ranked first last time, finished sixth this year. Maryland has the second lowest texting or emailing while driving percentage for high schoolers (28 percent). It also has a low teen driver fatality rate. However, the state’s GDL laws lagged behind others.

On the flip side, Louisiana has higher than average teen driver fatality rates and lacking GDL laws. The state has the second highest percentage of high schoolers who admitted to drinking while driving (10 percent).

Drunken driving leads to more accidents, and it's a problem among teens even though they're not at the legal drinking age yet.

GHSA estimates that 10 percent of young teens and 20 percent of older teens involved in fatal crashes had blood alcohol levels of .01 percent or higher. This is especially a problem for males. GHSA said male teens were twice as likely to have a blood alcohol level of .08 percent than teen females. Teen males are also less likely to wear a seatbelt.

Louisiana also had higher than average high schoolers who acknowledged that they've texted or emailed while driving (43 percent).

Louisiana additionally has sky-high car insurance costs. Only Michigan has higher auto insurance rates for teens.

Montana, which finished last in the two previous teen driver studies, continues to have high teen driver fatality rates, lacking GDL laws, and high drinking and driving stats for high schoolers.

The Big Sky Country also the second highest percentage of high schoolers who text or email while driving (54 percent). Only Iowa (55 percent) has a higher percentage of high schoolers who text or email while they drive.

One positive is that Montana has below average car insurance costs for teens. The average teen auto coverage costs are more than \$4,000 less in Montana than Louisiana.

## Teen driver fatalities

More than 2,500 teen drivers were killed in crashes in 2017. That includes more than 200 killed in accidents related to driver distractions, such as texting. That's 9 percent of teens killed in crashes.

Teen driver fatalities have dropped over the past decade. However, The National Highway Traffic Safety Administration (NHTSA) said they're still "significantly over represented in fatal crashes." The NHTSA added that young drivers are twice as likely to get into a fatal accident than adult drivers.

When figuring out the rankings, we gave the highest weight to teen driver fatality numbers. We collected the 2017 teen driver fatality numbers by state, as well as the population. We calculated the number of teen driver fatalities per 100,000 population.

Here are the places with the lowest teen driver fatalities by 100,000 people:

- District of Columbia
- Massachusetts
- New Jersey
- New York
- Rhode Island
- Vermont

The five states all had a 0.2 per 100,000 residents in 2017; the District of Columbia had no teen-related fatalities.

Not surprisingly, all six finished in the top 10 this year.

Other states didn't perform as well. Here are the states with the highest teen driver fatalities by 100,000 people:

- Wyoming (1.6 per 100,000 residents)
- Alabama (1.5 per 100,000 residents)
- Mississippi (1.2 per 100,000 residents)
- New Mexico (1.1 per 100,000 residents)
- North Dakota (1.1 per 100,000 residents)

## GDL laws and their effect on teen driver safety

GDL laws are in place to lessen a teen's risk behind the wheel. These laws include restricting who drives in a teen's vehicle, when they can operate a car, and forbidding acts that might distract them, such as texting.

In its 16th Annual Roadmap of State Highway Safety Laws published in 2019, Advocates for Highway and Auto Safety gauged each state's GDL laws. The report found the following states have the best GDL laws:

- Delaware
- New York
- North Carolina
- Oklahoma
- Rhode Island

The states with the most lacking laws include:

- Arizona
- Georgia
- Iowa
- Michigan
- Mississippi
- Missouri
- New Hampshire
- Oregon
- South Dakota
- Texas
- Utah
- Vermont
- Virginia
- Wyoming

The NHTSA and the GHSA agree that GDL laws are crucial to reducing fatal accidents for teens.

One issue that GHSA has found is that GDL laws usually stop at the age of 18, which means older teens have fewer driving restrictions. This could be a factor in the higher percentage of fatal crashes for older teens.

Macek said many teens wait to get their licenses at 18 or 19, which means they don't have to comply with GDL restrictions -- though they're new drivers. She added that one in three teens isn't licensed by the age of 18. That means when they get their license, they often don't have to go through the GDL process or receive the driver safety education necessary.

"For teens that were licensed at 16 or 17, by the time they're 18 or 19, they've gotten comfortable driving, forgotten some of the training, and are likely to start taking more risks -- even though they're still fairly inexperienced drivers," said Macek.

As a way to combat this issue, Macek said the GHSA suggests that all states increase GDL laws for drivers until the age of 21. Only New Jersey has that kind of restriction.

"Expanding GDL would ensure that the vast majority of people getting a driver's license for the first time have received adequate training and education on safe driving," she said.

## Car insurance costs for teens

Car insurance rates vary greatly by state. The average price for teens can be more than \$10,000, depending on where you live.

Here are the five most expensive states for auto insurance for teens on average:

- Michigan -- \$10,327
- Louisiana -- \$9,094
- Rhode Island -- \$8,231
- Connecticut -- \$7,936
- Florida -- \$7,372

Here are the five cheapest states for auto insurance for teens on average:

- Hawaii -- \$1,423
- North Carolina -- \$2,484
- Iowa -- \$3,633
- Virginia -- \$3,685
- Maine -- \$3,753

The younger the driver, the more you'll pay in car insurance. Auto insurance rates are based on risk. A newer driver is considering riskier. Hence, the higher rates.

Here are the averages for each age group by state:

State	16	17	18	19	Average premium for teens
Alabama	\$7,282	\$6,454	\$5,649	\$4,234	\$5,905
Alaska	\$5,989	\$5,332	\$4,604	\$3,444	\$4,842
Arizona	\$6,841	\$6,086	\$5,449	\$3,517	\$5,473
Arkansas	\$7,755	\$7,111	\$6,247	\$4,028	\$6,285
California	\$7,656	\$7,104	\$6,415	\$4,720	\$6,474
Colorado	\$7,939	\$6,972	\$6,217	\$3,955	\$6,271
Connecticut	\$10,694	\$8,617	\$7,358	\$5,076	\$7,936
Delaware	\$8,520	\$7,297	\$6,182	\$4,248	\$6,562
District of Columbia	\$8,577	\$6,805	\$6,025	\$3,846	\$6,313
Florida	\$8,829	\$8,260	\$7,130	\$5,268	\$7,372
Georgia	\$8,195	\$6,675	\$5,877	\$4,328	\$6,269

<b>State</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>Average premium for tee</b>
Hawaii	\$1,547	\$1,424	\$1,411	\$1,309	\$1,423
Idaho	\$5,847	\$5,184	\$4,601	\$2,827	\$4,615
Illinois	\$5,979	\$5,305	\$4,518	\$3,053	\$4,714
Indiana	\$6,264	\$4,992	\$4,366	\$2,915	\$4,674
Iowa	\$4,647	\$3,926	\$3,425	\$2,534	\$3,633
Kansas	\$6,267	\$5,307	\$4,742	\$3,215	\$4,883
Kentucky	\$10,120	\$7,983	\$6,631	\$4,307	\$7,260
Louisiana	\$11,797	\$10,134	\$8,766	\$5,679	\$9,094
Maine	\$4,643	\$4,306	\$3,717	\$2,346	\$3,753
Maryland	\$6,891	\$5,700	\$5,035	\$4,018	\$5,411
Massachusetts	\$5,443	\$5,086	\$4,876	\$3,613	\$4,755
Michigan	\$14,612	\$10,653	\$9,488	\$6,556	\$10,327
Minnesota	\$5,714	\$4,656	\$4,375	\$2,909	\$4,414
Mississippi	\$7,084	\$5,875	\$4,857	\$3,355	\$5,293
Missouri	\$6,810	\$5,144	\$4,495	\$3,219	\$4,917
Montana	\$6,418	\$5,352	\$4,723	\$3,470	\$4,991
Nebraska	\$5,624	\$4,663	\$4,045	\$2,807	\$4,285
Nevada	\$9,452	\$7,234	\$6,559	\$4,435	\$6,920
New Hampshire	\$7,050	\$6,030	\$5,222	\$3,036	\$5,335
New Jersey	\$6,871	\$5,740	\$4,994	\$3,575	\$5,295
New Mexico	\$7,815	\$6,800	\$5,784	\$3,564	\$5,991
New York	\$5,806	\$5,498	\$4,911	\$3,697	\$4,978
North Carolina	\$3,461	\$2,741	\$2,399	\$1,336	\$2,484
North Dakota	\$5,993	\$4,732	\$4,330	\$2,778	\$4,458
Ohio	\$5,391	\$4,867	\$4,232	\$2,587	\$4,269
Oklahoma	\$8,050	\$7,234	\$6,261	\$3,889	\$6,359
Oregon	\$7,769	\$6,399	\$5,596	\$3,685	\$5,862
Pennsylvania	\$5,755	\$4,997	\$4,358	\$3,432	\$4,636
Rhode Island	\$10,898	\$9,315	\$7,857	\$4,854	\$8,231
South Carolina	\$6,537	\$5,706	\$5,086	\$3,747	\$5,269
South Dakota	\$6,753	\$5,443	\$4,838	\$2,922	\$4,989
Tennessee	\$8,533	\$6,405	\$5,289	\$3,285	\$5,878
Texas	\$7,378	\$6,343	\$5,685	\$4,839	\$6,061
Utah	\$6,713	\$5,554	\$4,912	\$3,168	\$5,087
Vermont	\$4,947	\$4,192	\$3,910	\$2,619	\$3,917
Virginia	\$4,715	\$3,948	\$3,438	\$2,638	\$3,685
Washington	\$6,187	\$5,166	\$4,476	\$3,053	\$4,721

State	16	17	18	19	Average premium for tee
West Virginia	\$6,073	\$5,432	\$4,761	\$3,694	\$4,990
Wisconsin	\$6,703	\$5,637	\$4,802	\$2,819	\$4,990
Wyoming	\$5,327	\$4,291	\$3,717	\$3,090	\$4,106

## What you can do to help teen drivers

You may think that you have little control over your teen's driving unless you're in the car. That's not true.

Beyond GDL laws, Ryan credited parent involvement in helping reduce teen crashes.

"According to research, teens value the opinions of their parents most of all, even if it doesn't always seem like it. That's why sharing your knowledge about safe driving is so important. When you start talking to your teen about driving, you are beginning a potentially life-saving conversation. It's really important to set and enforce rules, and model safe and responsible driving to avoid crashes," Ryan said.

Two ways to influence your teen's driving are to lead by examples and teach your children about GDL laws.

"NHTSA believes learning safe driving habits can also be derived from observation and parental involvement. A parent being involved in their teen driver's education can have a lasting effect on their driving habits. Establishing rules and providing input into their driving behavior can better prepare them for situations they will encounter on their own. Surveys have shown that teens whose parents impose driving restrictions and set good examples typically engage in less risky driving and are involved in fewer crashes," the NHTSA said.

Parents aren't always making sure their teens drive safely, according to results of a 2019 CarInsurance.com survey of 1,000 parents of teen drivers. Fourteen percent of parents acknowledged not enforcing GDL laws, the survey found. That's an increase from five percent in the 2018 survey.

Another 17 percent said they sometimes don't enforce the laws. That means nearly one-third of parents surveyed don't always make sure their teen drivers are following state law.

More than one-third of those who sometimes or never enforce GDL laws don't follow teen driving time restrictions. Nearly one-third don't enforce cell phone bans. Also, 28 percent don't always enforce passenger restrictions.

The number one reason why parents don't always enforce GDL laws is that they're not aware of them. A whopping 45 percent of parents don't know about GDL laws. That's an increase from nearly one-third in 2018.

There are ways you can prepare your teen driver, so he or she is practicing safe driving -- even when you're not there.

Here are some ways you can help your teen:

- Be a role model -- Children are always watching. You might think your elementary school student doesn't notice from the back seat, but she probably sees you peeking at your phone while driving. Or your child might notice your aggressive driving style. Make sure you're practicing positive driving habits, so your children don't pick up bad habits. Talk to your children about road safety. "Getting teens to stop driving distracted is part of a larger cultural shift that needs to happen to get people to put their phones down and focus on driving," said Macek.
- Talk to your teens and assess their readiness for driving -- Discuss personal responsibility with your teen. Talk about taking safety precautions, such as always buckling up, not riding with a teen driver without your advance permission, and being a safe passenger with teen and adult drivers, Ryan said.
- Know your state's GDL laws -- Make sure you know what your child can't do behind the wheel. GDL laws differ by state. Understand what's restricted in your state. "A lot has changed since you earned your driver's license. Graduated driver licensing, driver education, license restrictions, and supervised practice driving are all part of today's licensing process," Ryan said.
- Go beyond your state's GDL laws -- Don't just rely on your state to decide what's safest for your child. Implement your own restrictions, such as not letting your young driver operate a vehicle late at night or with other teens in the car.
- Teach your children about distracted driving -- Educate them about the dangers of distracted driving. You can even forbid your children from eating, texting, talking on the phone, or changing the radio while driving. It's your car. She's your child. You have a say on what happens.
- Enforce consequences -- If you find your child isn't following your rules (or your state's driving laws), teach your child about consequences. Maybe it's taking the car away for a week or restricting their online access temporarily. Driving is a responsibility. Make sure your child understands the seriousness of this task.

## Find out more about teen driving

Carinsurance.com has a wealth of information for [teen drivers](#) and their parents:

- [A parent's guide to insurance for teen drivers](#)
- [Car insurance for a 16-year-old](#)
- [Car insurance for a 17-year-old](#)
- [Car insurance for an 18-year-old](#)
- [Car insurance for a 19-year-old](#)
- [2019 Best cars for teens](#)

## **Methodology:**

For overall ranking, each state was scored from 1 to 5 (1, poor, 2 fair, 3 good, 4 very good, 5 excellent) on each metric. Metrics were weighted as follows: Insurance cost - 10%; Fatal teen crashes - 30%; Leniency of GDL laws - 20%; Teen drinking and driving - 20%; Teen texting and emailing - 20%. Data shown for individual metrics is ranked by raw number. In cases where a state did not participate in federal surveys, the national average was used.

## **Sources:**

- Car insurance rates: CarInsurance.com commissioned rates from Quadrant Information Services for six major carriers in 10 ZIP codes in each state for coverage of 100/300/100 with a \$500 deductible for ages 16, 17, 18 and 19.
- Fatal crashes: Teen driver fatalities from the National Highway Traffic Safety Administration statistics report "Fatalities in Crashes Involving Young Drivers Age 15 to 20, by State and Person Type, 2016" were divided by the July 1, 2018 state population from the U.S. Census. The result was multiplied by 100,000 to get a rate per 100,000 population.
- GDL: Advocates for Highway & Auto Safety, 16th Annual Roadmap of State Highway Safety Laws, January 2019. "Teen Driving: Graduated Driver Licensing (GDL) Programs" section.
- High school teens drinking and driving: Centers for Disease Control and Prevention, Youth Risk Behavior Survey, 2017.
- High school teens texting or emailing while driving: Centers for Disease Control and Prevention, Youth Risk Behavior Survey, 2017.
- Tiebreaker: Where there were ties, we used data from AAA Teen Driver Safety Recommendations by state. The states with the higher number of recommended teen driver safety laws received a higher ranking when there was a tie.