

## 2019: Best and worst states for driving

### CarInsurance.com ranks drivability on eight motoring metrics.

Utah and Minnesota are the best places for driving in 2019. Those states offer affordable auto insurance and low crash-related fatality rates.

On the other end, The Golden State's roads aren't exactly paved with gold. California ranked last in our report. Gas prices, road conditions, and congestion make California the worst state to drive.

Each state was scored on the following factors:

- **Insurance costs:** Percentage of annual income spent on car insurance
- **Traffic fatalities:** Deaths per 100 million vehicle miles traveled
- **Extra costs associated with road conditions:** Annual extra vehicle repairs/operating costs due to driving on roads in need of fixing per motorist
- **Traffic congestion:** Public road mileage and the number of registered vehicles
- **Gas:** Average regular gas prices
- **Roads:** Percentage of roads in poor/mediocre condition
- **Uninsured drivers:** Percentage of uninsured motorists
- **Car repair costs:** The average cost of car repairs (both parts and labor)

What we found was that no one state aced or failed every metric. Instead, states may perform excellently in one category and come near the bottom in another.

Our analysis found that Utah is the top state in 2019. Utah finished sixth in our report in 2018. The reason for Utah's top performance: Low crash-related fatalities and excellent road conditions, as well as lower-than-average congestion, uninsured drivers, and auto insurance costs.

Last year's winner, Minnesota, finished a close second this year. The difference between Utah and Minnesota were the road conditions. Only one-quarter of Utah's roads are in poor or mediocre condition. That's compared to slightly more than half of Minnesota's.

Here is the top 10 for 2019:

1. Utah
2. Minnesota
3. North Dakota



4. Maine
5. Nebraska
6. Vermont
7. New Hampshire
8. Iowa
9. Massachusetts
10. Virginia

From last year's top five, only Ohio didn't make this year's top 10. Ohio, which came in fourth last year, finished 15th in 2019.

On the other end, California ranked the worst state. California finished last after coming in 47th place in 2018. The Golden State ranked highly in driving-related fatalities but performed poorly in every other category.

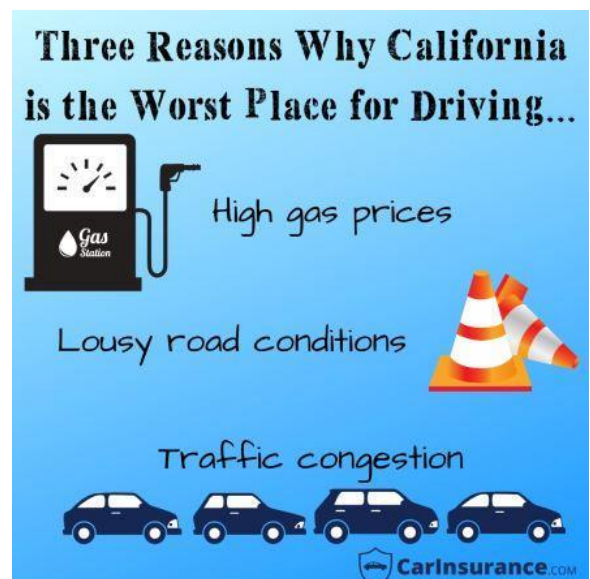
Arkansas, the 2018 lowest-ranked state, improved its rating to 48th. Arkansas performed poorly in every category except for congestion and repair costs.

Meanwhile, the 50th ranked state, Louisiana, escaped being last this year thanks in part to its low gas prices. Louisiana has one of the lowest average gas price in the country (\$2.55).

Louisiana drivers pay about \$1.50 less on average for a regular gallon of gas than California, which has the highest gas prices.

Here are the bottom 10 states:

51. California
50. Louisiana
49. Mississippi
48. Arkansas
47. Oklahoma
46. Rhode Island
45. Texas
44. Connecticut



43. Delaware

42. Florida

Each of the bottom five states in last year's list are represented in the bottom 10 for 2019.

### Best and worst states for driving

More goes into car ownership than the price of gas. Your insurance costs, driver safety, road conditions, repair costs, congestion, and uninsured drivers all play a role in driving.

Here is the information for each state and category. You can search the state by entering the name in the box, you can scroll through all the states, and you're able to hit the arrows to see the rankings for each category.

State	Rank	Insurance	Traffic deaths	Gas price	Uninsured drivers	Repair costs	Roads	Extra costs	Traffic congestion
Utah	1	2.11%	0.86	\$2.95	8.2%	\$374	25%	\$197	48.15
Minnesota	2	2.07%	0.62	\$2.76	11.5%	\$353	52%	\$250	38.06
North Dakota	3	1.90%	1.18	\$2.96	6.8%	\$340	44%	\$237	10.22
Maine	4	1.59%	1.14	\$2.83	4.5%	\$338	53%	\$245	48.19
Nebraska	5	2.28%	1.09	\$2.74	6.8%	\$350	59%	\$282	20.97
Vermont	6	1.68%	0.93	\$2.65	6.8%	\$357	45%	\$424	45.98
New Hampshire	7	1.52%	0.76	\$2.77	9.9%	\$346	54%	\$259	80.32
Iowa	8	1.85%	0.96	\$2.89	8.7%	\$340	46%	\$381	31.78
Massachusetts	9	1.68%	0.58	\$2.82	6.2%	\$364	42%	\$313	139.19
Virginia	10	1.84%	0.98	\$2.82	9.9%	\$382	47%	\$254	96.44
Tennessee	11	2.40%	1.3	\$2.62	20%	\$373	38%	\$182	58.68
Idaho	12	2.04%	1.38	\$2.74	8.2%	\$362	45%	\$305	36.24
Missouri	13	2.47%	1.26	\$2.53	14%	\$358	31%	\$380	42.75
North Carolina	14	2.18%	1.2	\$3.43	6.5%	\$375	45%	\$241	74.57
Ohio	15	2.24%	1.01	\$2.70	12.4%	\$335	42%	\$212	85.88
Wisconsin	16	2.16%	0.96	\$2.84	14.3%	\$338	71%	\$281	47.38
Wyoming	17	2.82%	1.3	\$2.73	7.8%	\$367	47%	\$236	28.16
Oregon	18	2.29%	1.16	\$3.40	12.7%	\$366	65%	\$173	49.05
Indiana	19	2.26%	1.14	\$3.01	16.7%	\$361	17%	\$225	62.60
Georgia	20	3.35%	1.26	\$2.74	12%	\$395	19%	\$60	63.51
Kansas	21	2.52%	1.42	\$2.64	7.2%	\$353	62%	\$319	18.73
South Dakota	22	2.59%	1.38	\$2.79	7.7%	\$365	61%	\$324	13.11

Washington	<b>23</b>	2.04%	0.92	\$3.51	17.4%	\$368	67%	\$272	83.71
Alaska	<b>24</b>	1.55%	1.57	\$2.51	15.4%	\$362	49%	\$359	50.54
Arizona	<b>25</b>	2.71%	1.47	\$2.56	12%	\$361	52%	\$205	85.16
Pennsylvania	<b>26</b>	2.08%	1.09	\$3.06	7.6%	\$360	57%	\$341	88.26
District of Columbia	<b>27</b>	2.35%	0.87	\$2.80	15.6%	\$403	--	--	214.29
Nevada	<b>28</b>	2.75%	1.11	\$2.80	10.6%	\$372	20%	\$233	52.76
Illinois	<b>29</b>	2.12%	1.02	\$3.02	13.7%	\$353	73%	\$292	72.65
South Carolina	<b>30</b>	2.35%	1.8	\$2.56	9.4%	\$370	40%	\$255	54.59
Alabama	<b>31</b>	2.77%	1.37	\$3.36	18.4%	\$374	25%	\$141	52.94
New Jersey	<b>32</b>	1.99%	0.82	\$2.76	14.9%	\$385	66%	\$601	152.02
Maryland	<b>33</b>	1.96%	0.93	\$2.83	12.4%	\$379	55%	\$422	129.07
Montana	<b>34</b>	3.15%	1.46	\$2.83	9.9%	\$374	52%	\$184	21.93
New Mexico	<b>35</b>	2.96%	1.35	\$2.94	20.8%	\$361	44%	\$291	26.40
West Virginia	<b>36</b>	2.22%	1.51	\$2.84	10.1%	\$359	47%	\$273	41.61
Michigan	<b>37</b>	4.96%	1	\$2.87	20.3%	\$333	38%	\$357	67.83
Colorado	<b>38</b>	2.69%	1.21	\$2.77	13.3%	\$376	70%	\$287	56.40
Hawaii	<b>39</b>	1.70%	1.02	\$3.62	10.6%	\$389	49%	\$515	278.86
Kentucky	<b>40</b>	3.43%	1.56	\$2.73	11.5%	\$368	34%	\$185	51.99
New York	<b>41</b>	2.85%	0.77	\$2.78	6.1%	\$377	60%	\$403	93.02
Florida	<b>42</b>	4.36%	1.44	\$2.71	26.7%	\$367	26%	\$128	131.30
Delaware	<b>43</b>	2.98%	1.16	\$2.96	11.4%	\$374	36%	\$257	150.30
Connecticut	<b>44</b>	2.22%	0.87	\$2.99	9.4%	\$393	73%	\$294	132.10
Texas	<b>45</b>	3.65%	1.38	\$2.63	14.1%	\$362	38%	\$343	69.72
Rhode Island	<b>46</b>	3.00%	1.04	\$2.85	15.2%	\$380	70%	\$467	144.74
Oklahoma	<b>47</b>	3.95%	1.33	\$2.62	10.5%	\$358	70%	\$425	26.51
Arkansas	<b>48</b>	3.57%	1.38	\$3.12	16.6%	\$363	39%	\$308	27.02
Mississippi	<b>49</b>	3.35%	1.67	\$2.58	23.7%	\$370	51%	\$419	26.95
Louisiana	<b>50</b>	4.92%	1.58	\$2.55	13%	\$367	62%	\$408	63.52
California	<b>51</b>	2.75%	1.02	\$4.08	15.2%	\$385	68%	\$586	150.25

Now that we've listed all the results, let's dive into each category.

### **Percentage of annual income spent on car insurance**

We took the average costs of car insurance by state and the yearly median income. With that data, we figured out the percentage of annual income spent on car insurance.

Using income data is important. It allows you to see how much of a person's income is going toward insurance. Someone making \$100,000 annually will have an easier time paying a \$1,500 car insurance rate than a person making \$30,000.

We found that the states where people pay on average the highest percentage of their income on car insurance are Michigan, Louisiana, and Florida. Drivers in all three states spend an average of more than 4 percent of their income on auto insurance.

The states with the lowest percentage of income going to car insurance are New Hampshire, Alaska, and Maine.

Don't fret if you live in a state with high car insurance costs. There are still ways to reduce your premiums. One option is to shop around for car insurance to make sure you get the best deal. Each insurer uses unique formulas to figure out rates, so get quotes from multiple companies to see which deal is best for you.

### **Deaths per 100 million vehicle miles traveled**

Safety on the roads is a critical component in our study. We weighed insurance costs and deaths per 100 million vehicle miles traveled the highest out of the metrics.

Massachusetts and Minnesota have the lowest rates of deaths per 100 million vehicles miles traveled. The worst numbers in this category are Mississippi and Louisiana.

### **Percentage of roads in poor/mediocre condition**

U.S. Department of Transportation offers a percentage of roads in poor and mediocre condition by state.

You might not be surprised that the states with the highest percentage of roads in poor or mediocre condition are all places with rough winters.

Connecticut and Illinois topped the list with 73 percent of roads in poor or mediocre condition. Wisconsin, Colorado, Oklahoma, and Rhode Island are all also above 70 percent.

On the other end are Indiana (17%), Georgia, and Nevada.

### **Annual extra vehicle repairs/operating costs per motorist due to driving on bad roads**

We collected U.S. Department of Transportation data to see how much bad roads are costing drivers on average for each state.

New Jersey tops the list with drivers averaging \$601 in extra vehicle repairs and operating costs. California and Hawaii round out the three most expensive.

Cheapest are Georgia (only \$60), Florida, and Alabama.

### **Traffic congestion**

Gauging a state's traffic congestion is an inexact science. Reports that explore traffic and congestion usually focus on cities or metro areas.

Instead, we used states' public road mileage and the number of registered vehicles to figure out the number of registered vehicle by road miles.

The state with the most registered cars per public road mileage may surprise you -- Hawaii. The Aloha State is followed by the District of Columbia, New Jersey, Delaware, and California.

The states with the lowest number of registered cars per public road mileage are North Dakota, South Dakota, and Kansas.

### **Average gas prices**

Gas prices play an important part in the cost of owning a vehicle. A state's gas taxes and even its location play roles in the average cost of gas.

We used AAA data to find the average gas price for a gallon of regular gasoline. The average was \$2.87 when we pulled the numbers on April 29, 2019. The average gallon of gas has gone up 20 cents since April 2018.

Alaska, Missouri, Louisiana, South Carolina, and Mississippi all average less than \$2.60 per gallon.

California has the highest gas -- more than \$4 per gallon. The average Golden State gallon of regular gas has gone up about 50 cents in a year.

### **Percentage of uninsured motorists**

You probably don't think about uninsured motorists when you're driving, but they're there. Thirteen percent of American drivers are uninsured, and one state has double that amount. Uninsured motorist coverage protects you if an uninsured driver hits you.

The states with the highest percentage of uninsured drivers are Florida (26.7 percent), Mississippi, and New Mexico.

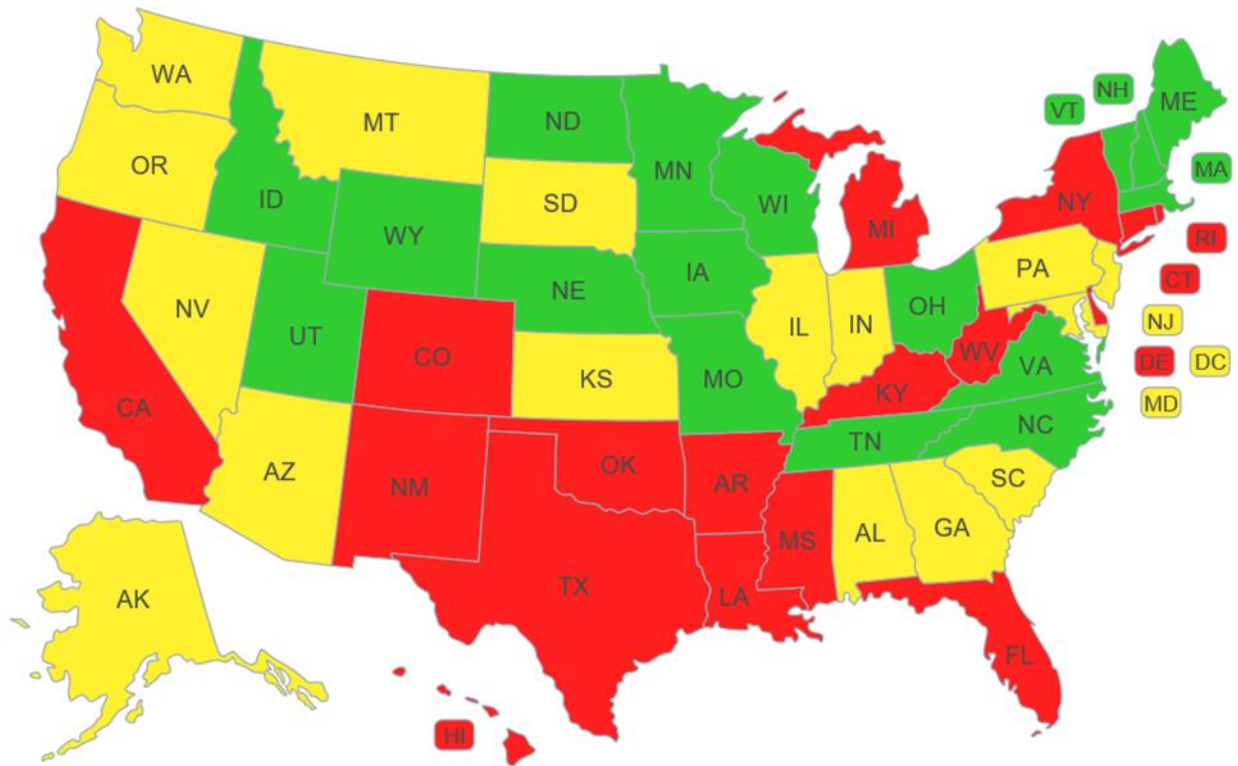
Places in which uninsured drivers are not as much of a problem are Maine (4.5 percent), New York, and Massachusetts.

### **The average cost of car repairs**

The average cost of car repairs doesn't vary as widely as car insurance costs, but it's still good to see the differences.

Michigan again was the cheapest place to get your car fixed this year, and the average even dropped \$10 over the past year, according to figures from CarMD. The District of Columbia is the most expensive place for car repairs.

**Driving: Best and worst states mapped out**



Green: States ranked in the top third for being best for driving

Yellow: States ranked in the middle third for being best for driving

Red: States ranked in the bottom third for being best for driving

Regardless of your experience on the road, you can still save on car insurance by comparing car insurance rates, says Penny Gusner, CarInsurance.com consumer analyst. Each insurance company assesses risk differently, so pricing varies significantly for the same coverage among insurers. See average car insurance rates for your ZIP code, as well as the highest and lowest rate fielded from up to six insurers, so you know what you can expect to pay and don't overspend when buying a policy.

**Methodology:**

Weighted rankings were calculated based on the following:

Percentage of annual income spent on car insurance -- 20%

Deaths per 100 million vehicle miles traveled -- 20%

Annual extra vehicle repairs/operating costs due to driving on roads in need of fixing per motorist -- 15%

Traffic congestion -- 15%

Average regular gas prices -- 10%

Percentage of roads in poor/mediocre condition -- 10%

Percentage of uninsured motorists -- 5%

The average cost of car repairs -- 5%

**Sources:**

Average annual cost of insurance:

CarInsurance.com commissioned Quadrant Information Services in 2019 to calculate auto insurance rates from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state.

Rates are based on full coverage for a single, 40-year-old male who commutes 12 miles to work each day, with policy limits of 100/300/50 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 for property damage in an accident) and a \$500 deductible on collision and comprehensive coverage. The hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage. Actual consumer rates will depend on individual driver factors.

We averaged rates in each state for the cheapest-to-insure 2019 model-year versions of America's 20 best-selling vehicles and ranked each state by that average.

Median household income: 2017 U.S. Census data

Deaths per 100 million vehicle miles traveled: Insurance Institute for Highway Safety, 2016

Traffic congestion: Federal Highway Administration 2015 data for the number of registered vehicles (published in 2017) and 2015 data for public road mileage (published in 2016).

Gas prices: American Automobile Association, April 29, 2019

Percent of roads in poor/mediocre condition: U.S. Department of Transportation, 2016 (most recent data on record)



Estimated cost per motorist in the state to repair roads and bridges: U.S. Department of Transportation, 2016

Uninsured motorists: Insurance Information Institute, 2015 (posted in 2017; most recent data on record)

Repair costs: CarMD, 2018

Note: Some of these data points did not include the District of Columbia. In those cases, we gave the district the median rating in the weighted average.