



CarInsurance.com Reveals the Best and Worst States for Drivers

March 18, 2021

Utah tops the list for a second consecutive year, while California comes in dead last for its second year in a row

Foster City, CA – March 18, 2021 — Buckle up because [CarInsurance.com](#) — a one-stop destination for unbiased, expert advice on car insurance — gets on the road again with its [Best and worst states for driving 2021](#) report. The study ranks how drivers fare in every state based on factors that they care about most.

CarInsurance uses the following metrics to assess driving conditions:

- **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 poor condition, 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)

For the second consecutive year, Utah tops the list because of its better-than-average road conditions, low crash-related fatality rates, and below-average auto insurance premiums. In second place is Minnesota, also for the second year in a row -- the state was in the top spot in 2018.

The top 10 states for driving are:

1. Utah
2. Minnesota
3. Maine
4. North Dakota
5. Massachusetts
6. Nebraska
7. Ohio
8. Wyoming
9. Wisconsin
10. Virginia

While most states in the above list were among the best last year, there were two new additions: Wyoming (up from 17 last year) and Wisconsin (up from 16).

On the wrong side of the road is California, dishonorably mentioned on the list. The Golden State ranks as the worst for drivers for the second consecutive year because of its high average gas prices and repair costs, traffic congestion issues, and poor road conditions. Right on the Golden State's bumper is Louisiana, the second-worst because of high crash-related fatalities and auto insurance rates. The worst of the worst states in terms of driving conditions include:

51. California
52. Louisiana
53. Mississippi
54. New Jersey
55. Arizona
56. Colorado
57. West Virginia
58. Pennsylvania
59. Oklahoma
60. Nevada

"It's important to note that no state aced or failed every metric—instead, states may perform well in one area and come near the bottom in another," explains Les Masterson, managing editor, insurance analyst for CarInsurance.

Masterson is available to elaborate on CarInsurance's research and its findings.

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