



## Teen driver safety 2021: Best and worst states for teens

July 2, 2021

*New Jersey takes the top spot, while Montana crosses the finish line last*

**Foster City, CA – July 1, 2021** – With teens out of class and on the road, [CarInsurance.com](https://www.carinsurance.com), a one-stop destination for unbiased, expert advice on car insurance, releases a new report ranking the best and worst states for teen drivers.

In the [2001 teen driver safety report](#), Carinsurance.com analyzes conditions for teen drivers in all U.S. states. Important factors weighted include:

- Number of teen driver fatalities per 10,000 licensed teen drivers
- Breadth of Graduated Driving License (GDL) laws
- Average annual insurance costs for teen drivers
- Teen drinking and driving rates
- Teen emailing/texting and driving rates
- Seat belt use for high schoolers

Since launching the study in 2016, CarInsurance.com notes fluctuations among state performances and observes certain consistencies.

After holding steady in second place for the last two years, New Jersey emerges as the best state for teen drivers this time. The Garden State speeds ahead of last year's winner, Alaska, which dropped to fifth place in 2021.

### Top states for teen drivers in 2021

1. New Jersey
2. Maine
3. Rhode Island
4. Connecticut
5. Alaska (2020's best state for teen drivers)
6. New York (2019's best state for teen drivers)
7. Illinois
8. Massachusetts (2016's best state for teen drivers)
9. Washington
10. Utah

New Jersey ranks at the top thanks in part to having lower fatality rates, strong GDL laws, and low rates of drinking and driving or texting while driving among high school students.

For the fourth time in five years, Montana finished last in the study, in part because of high teen driver insurance costs and high percentages of teens who admit to texting while driving, or drinking and driving. Montana, too, has few GDL laws.

### Bottom states for teen drivers in 2021

51. Montana
52. Arkansas
53. South Dakota
54. Wyoming
55. Mississippi
56. Kansas
57. Missouri
58. Arizona
59. Louisiana
60. District of Columbia

Montana ranks as the fourth most expensive for teen insurance at an average of \$5,706 annually, and fifth among states with the highest teen driver fatality rate (3.64 per 10,000 teens). In contrast, New Jersey has the lowest teen driver fatality rate, at 0.75 per 10,000 teen drivers.

This annual study shares teen driver insurance rate comparisons as well as teen safety data for all U.S. states and the District of Columbia, and offers expert advice to parents and guardians on how best to prepare teens for getting behind the wheel safely.

Tips for parents include:

- Serve as a role model
- Discuss and assess a teen's readiness for driving
- Know the state's GDL laws
- Implement restrictions
- Caution teens about distracted driving
- Enforce consequences

"It's well-known that teen drivers are considered to be among the road's riskiest, especially in the eyes of car insurance companies," notes Les Masterson, CarInsurance.com's managing editor. "This year, after months cooped up at home, teens may be even more 'enthusiastic' to head out in the car. We've prepared this study so that families can be well-informed about the risks, challenges and costs particular to their area."

Les Masterson is available for comment on this research and can provide advice on the [best cars for teen drivers](#) as well as answer questions on [insuring a teen who lives away from parents](#) and more.

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