

# Teen driver safety 2020: Least and most dangerous states

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There's a new best state for teen drivers this year -- Alaska.

Carinsurance.com conducts a teen driver study most years that measures multiple metrics to find the best and worst states for teen drivers.

Alaska topped the list in 2020 thanks in part to low teen driver insurance costs and teen driver fatalities. Following Alaska for 2020 were New Jersey (number two for the second straight year), New York (last year's winner), Washington and Connecticut.

On the other end, Montana ranked last in 2020. The Big Sky State also finished last in 2016 and 2017 and second to last in 2019. (Carinsurance.com didn't conduct the study in 2018.)

Montana's ranking was influenced by high teen driver insurance costs, few GDL laws and high percentages of teens who admit to texting and drinking while driving. Rounding out the bottom five were Arkansas, Missouri, Louisiana (2019's last-place finisher) and Mississippi.

## BEST STATES FOR TEEN DRIVERS

1. Alaska
2. New Jersey
3. New York
4. Washington
5. Connecticut

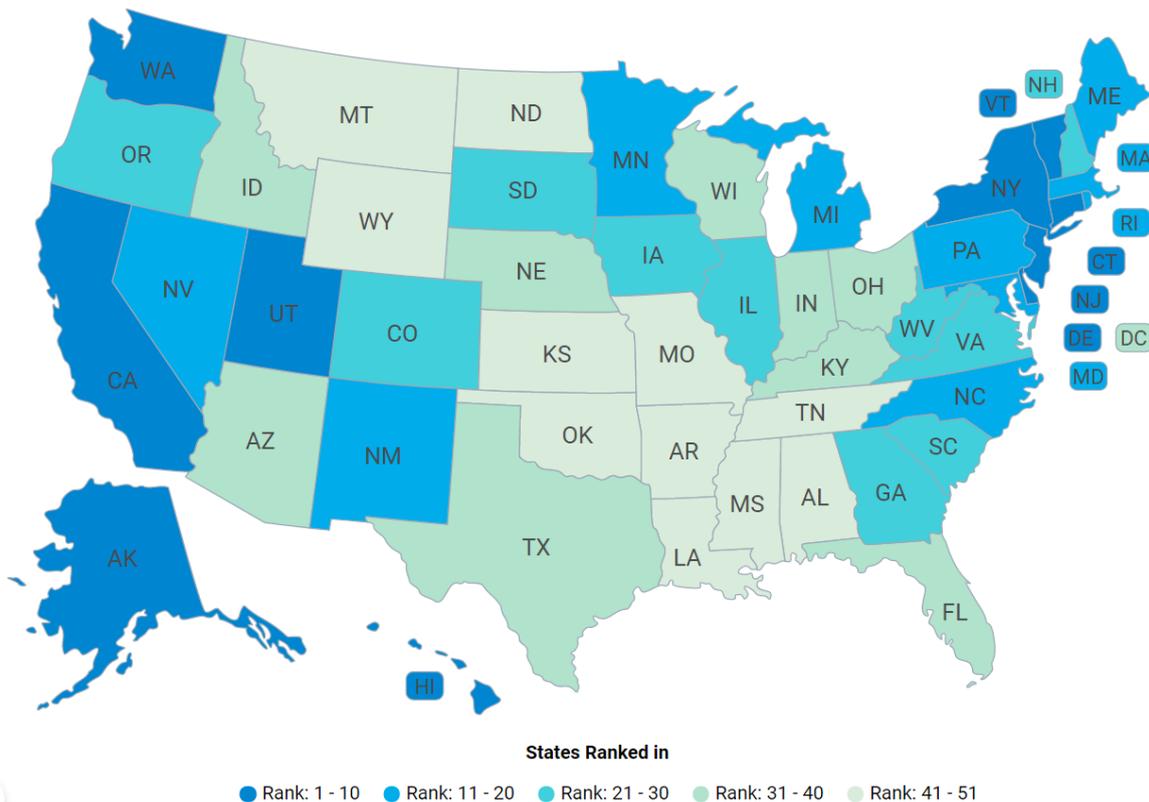
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# Most and least safe states for teen drivers

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

- 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 18-year-old to 44-year-olds

We gave each state a weighted score to determine rankings.



## Comparing 2020 to previous years

Since starting the teen driver study in 2016, Carinsurance.com has seen many state results fluctuate. For instance, states in the top 10 this year like Alaska, Washington, Utah and Hawaii, skyrocketed from the last study.

We've also found consistency with some states, such as New Jersey and New York, finishing in the top three two straight years. Meanwhile, states like Montana, Louisiana and North Dakota are consistently in the bottom 10.

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

State	2020	2019	2018	2017
Alaska	1	29	12	3
New Jersey	2	2	17	10
New York	3	1	2	12
Washington	4	18	28	24
Connecticut	5	16	4	6
Utah	6	25	29	8
Hawaii	7	23	8	14

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## Teen driver fatalities

Nearly 2,500 teenagers died in motor vehicle accidents in 2018. That's a considerable drop compared to generations ago. Also, in the early 21st century, the annual number was more than 5,000.

Despite the improved numbers, the National Highway Traffic Safety Administration (NHTSA) said teens are still "significantly over-represented in fatal crashes." Young drivers are twice as likely to get into a fatal accident than adult drivers.

We used the NHTSA's 2018 crash fatality numbers and divided them by the number of licensed teen drivers from the Department of Transportation's Federal Highway Administration. The fatal crash result by state was multiplied by 10,000 to get a rate per 10,000 teen drivers. Note: In previous years, we used the total population rather than licensed teen drivers. This year, we used the population metric for tiebreakers.

Here are the places with the lowest teen driver fatalities by 10,000 licensed teen drivers:

- Alaska (0.49 per 10,000 teen drivers)
- Connecticut (0.74 per 10,000 teen drivers)
- New Jersey (0.75 per 10,000 teen drivers)
- Utah (0.91 per 10,000 teen drivers)

Not all states performed as well. Here are the states with the highest teen driver fatalities by 10,000 licensed teens:

- Kentucky (5.3 per 10,000 teen drivers)
- Mississippi (4.7 per 10,000 teen drivers)
- West Virginia (4.1 per 10,000 teen drivers)
- Montana (3.9 per 10,000 teen drivers)
- Maine (3.5 per 10,000 teen drivers)

### 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.

[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).

Advocates for Highway & Auto Safety's 17th Annual Roadmap of State Highway Safety Laws released in 2020 listed GDL laws by state. The report found the following have the most GDL laws:

- New Jersey
- Rhode Island

- District of Columbia
- New York
- Washington

The states with the fewest GDL laws are:

- South Dakota
- Wyoming
- Missouri
- Montana

The NHTSA and the GHSA agree that GDL laws are crucial to reducing fatal accidents for teens. Jennifer Ryan, AAA director of state relations, said teens have a higher probability of being in crashes. When a teen driver is on the road, everyone -- from other drivers to pedestrians -- are at a higher risk.

However, 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. So, they don't have to comply with GDL restrictions - - despite being new drivers.

"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.

To combat this issue, Macek said the GHSA suggests that states increase GDL laws for drivers until the age of 21.

"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.

## Teen driver insurance rates

Michigan and Louisiana had the highest average teen driver insurance costs (more than \$6,000). Those two states commonly have the highest overall car insurance rates, too.

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

But some states have much higher auto insurance rates than others.

Here are the five most expensive states for teen drivers on average:

- Michigan: \$6,635
- Louisiana: \$6,349
- California: \$5,820
- Montana: \$5,706
- Oklahoma: \$5,682

Hawaii once again had the cheapest car insurance rates for teens. The five cheapest states for teen drivers on average:

- Hawaii: \$1,747
- North Carolina: \$3,110
- New Hampshire: \$3,338
- Maine: \$3,425
- Virginia: \$3,681

Here are the averages for each age group by state:

State Name	16 Year Old	17 Year Old	18 Year Old	19 Year Old	Avg. Rates
Alabama	\$6,478	\$5,412	\$5,442	\$3,872	\$5,301
Alaska	\$5,084	\$4,616	\$4,180	\$3,416	\$4,324
Arizona	\$5,922	\$5,617	\$5,268	\$4,110	\$5,229
Arkansas	\$5,604	\$5,500	\$5,760	\$4,073	\$5,234
California	\$6,459	\$6,290	\$5,977	\$4,552	\$5,820
Colorado	\$6,835	\$5,772	\$5,394	\$4,259	\$5,565
Connecticut	\$5,300	\$4,579	\$5,208	\$5,118	\$5,051

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# What can you do to help teen drivers?

Parents may think that they have little control over their teen's driving unless they'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 example
- 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.

Children watch their parents' actions behind the wheel and may mimic them once they start driving. One example is seat belt use.

When conducting our study, we used seat belt usage data for people between 18- and 44-year-old from UnitedHealth Foundation's America's Health Rankings this year.

The following states have seat belt usage of more than 90% of drivers:

- California
- New Jersey
- Oregon
- Washington
- Hawaii

On the other end, here are the states with the lowest seat belt usage rates (all less than 75%):

- South Dakota
- New Hampshire
- North Dakota
- Wyoming
- Nebraska
- Montana

Parents aren't always making sure their teens drive safely, according to results of a 2020 [Insure.com survey](#) of 500 parents of teen drivers. Twenty-three percent of

parents acknowledged not enforcing GDL laws. That percentage increased each of the last three years.

Another 13% said they sometimes don't enforce the laws. That means more than one-third of parents surveyed don't always make sure their teen drivers follow state law. Nearly half of those parents said they don't enforce the laws because they don't know them.

Casey Dawson, a consultant at Superior Honda in Harvey, LA, said the intermediate license phase is one part of GDL regulations when young drivers may get carried away with their driving privileges since they don't need a licensed driver in the car with them.

"Young drivers can forget to abide by other important regulations, such as curfew and no cell phone rules. Teen drivers should carefully review the intermediate license limits for their state and take this license phase seriously to the next phase of your license," Dawson said.

"Before teaching teens to drive safely, have a confident knowledge of your state's driving laws, as well as the car you'll be using to drive with your teen. By being a reliable source of knowledge of the car and the law, you'll help your young driver feel confident and prepared on the road and you will set them up for driving success on their own," Dawson added.

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

- **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. "If you help them to not develop bad habits and practice road safety whenever they are driving, you should be good to go. Remember, a driver is only ever as good as who they learned from, so you need to be a shining example to them. Whilst it is about good habits, it's also for road safety overall," said Michael Lowe, owner of CarPassionate.com.
- **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.

Maria Wojtczak, CEO at Driving MBA, suggested that parents additional rules about passengers and newly-licensed teens.

"First, parents need to make sure their novice driver understands that this is the law and if they're caught, they'll be ticketed and could have their license revoked," she said.

"While it can be a battle because the teens don't think it is necessary, or it isn't going to happen to them, it happens to an average of 10 teens every day. Teenage car crashes remain the number one cause of teen deaths and injury every year. When you consider those consequences, having to reinforce rules like zero passengers while driving and restricted driving hours is nothing compared to having to deal with life-changing injuries or the loss of a child that could have been prevented," Wojtczak added.

### 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](#)
- [2020 Best cars for teens](#)

#### \*Methodology:

Each state was scored from 1 to 5 (1, poor, 2 fair, 3 good, 4 very good, 5 excellent) on each metric for overall ranking. Metrics were weighted as follows: Insurance cost - 15%; Fatal teen crashes - 30%; GDL laws - 20%; Teen drinking and driving - 15%; Teen texting and emailing - 15%; seat belt use, 18- to 44-year-olds - 5%. In cases where a state did not participate in federal surveys, the national average was used for those states.

#### Sources

- Car insurance rates: CarInsurance.com commissioned rates from Quadrant Information Services for up to six major carriers in nearly all ZIP codes of the country 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, 2018" were divided by the number of licensed teen drivers from the Department of Transportation's Federal Highway Administration. The fatal crash result by state was multiplied by 10,000 to get a rate per 10,000 teen drivers.
- GDL: Advocates for Highway & Auto Safety, 17th Annual Roadmap of State Highway Safety Laws, January 2020.
- 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.
- Where there were ties, we teen driver fatalities statistics by state and multiplied by the state's total population and divided by 100,000 to get a rate per 100,000 people. Note: There were no ties among the top three or bottom four finishers.

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