

California Still the Worst State for Drivers, North Dakota is the Best

Ownership Costs, Driver Safety and Quality of Commute for 116 Million Drivers Considered in Ranking

NEW YORK –December 5, 2018 – California ranked as the very worst state in the country for drivers, according to a new report by Bankrate.com. It's a position not unfamiliar to The Golden State which ranked dead last in Bankrate's 2016 report, as well. North Dakota earned the #1 position as best state for drivers due to low car repair costs, low auto insurance premiums and high safety scores.

https://www.bankrate.com/auto/best-and-worst-states-for-drivers-ranked/

California ranked poorly due to a high percentage of roads in poor condition, long commute times and high rates of theft and fatal crashes. Hawaii, Connecticut, New Jersey and Washington comprise the other top five spots on the list of worst ranking places for drivers.

"Most of us are still getting behind the wheel every day, but what driving costs in both time and money varies widely depending on where we live," says Adrian Garcia, data analyst for Bankrate.com. "In areas where commute times are long and car ownership costs are high, it may make more sense to skip the luxury of your own vehicle and opt for public transportation, a carpool or a bike ride to work."

Worst States for Drivers

Rank	State	Average Annual Auto Insurance Premium	% of Road Miles in Poor Condition	Average Commute Time (mins)	Motor Vehicle Theft Rate / 100k Residents
50	California	\$1,731	44%	28.6	425.9
49	Hawaii	\$1,229	40%	26.2	369.1
48	Connecticut	\$1,831	35%	24.4	203.7
47	New Jersey	\$1,383	38%	28.2	135.1
46	Washington	\$1,309	29%	25.9	388.8

Best States for Drivers

Rank	State	Average Annual Auto Insurance Premium	% of Road Miles in Poor Condition	Average Commute Time (Mins)	Motor Vehicle Theft Rate / 100k Residents
1	North Dakota	\$1,086	10%	17.5	234.7
2	Iowa	\$1,025	11%	19.4	177.4
3	Ohio	\$944	20%	23.4	173.7
4	Minnesota	\$1,215	10%	23.4	178.9
5	Nebraska	\$1,214	12%	18.8	271

The 2018 Bankrate Best State for Drivers Study was compiled using seven measures related to cost, safety and driving quality. We used the most recently available data for all 50 states from government sources, research organizations and industry groups. For our analysis, we gave cost a 45 percent weighing, driving quality a 35 percent weighting and safety a 20 percent weighting.

Traffic fatality data was obtained through the Fatality Analysis Reporting System (FARS); vehicle theft data was obtained from the Federal Bureau of Investigation's 2017 Crime in the United States report, average cost of parts and labor was provided by CarMD.com through the 2018 CarMD Index; gas prices were provided by GasPrices.AAA.com; auto insurance premiums data was obtained through Insure.com; commute times were obtained from the U.S. Census Bureau; and road condition data was provided by TRIP.

About Bankrate.com:

Bankrate.com provides consumers with the expert advice and tools needed to succeed throughout life's financial journey. For over two decades, Bankrate.com has been a leading personal finance destination. The company offers award-winning editorial content, competitive rate information, and calculators and tools across multiple categories, including mortgages, deposits, credit cards, retirement, automobile loans and taxes. Bankrate aggregates rate information from over 4,800 institutions on more than 300 financial products. With coverage of over 600 local markets, Bankrate generates rate tables in all 50 U.S. states.

For more information:

Carrie Wiley Public Relations Specialist carrie.wiley@bankrate.com 631-472-4089