Sentence nr: 0

Oct. 24, 2014 at 12:08 PM Dear Mona, Which State Has The Worst Drivers?

Sentence nr: 1

By Mona Chalabi Filed under Hope the Numbers Help FacebookTwitterEmail The scene of a 100-car chain-reaction pileup accident on the Pennsylvania Turnpike on Feb. 14 in Feasterville, Pennsylvania.

Sentence nr: 2

William Thomas Cain / Getty Images Dear Mona, Is there any state or region that really has worse drivers?

Sentence nr: 3

Everywhere I’ve lived I have heard people bemoan the driving ability of others, normally from a neighboring state.

Sentence nr: 4

Lisa, 31, Asheville, North Carolina This is a tricky one.

Sentence nr: 5

I want to try and answer your question using three types of historic data that could indicate where America’s worst drivers are: The number of car crashes in each state (especially those where the driver was negligent in some way), how much insurance companies pay out, and how much insurance companies charge drivers.

Sentence nr: 6

All three measures vary a lot across the country and no state is consistently at the bottom, but drivers in Texas don’t do very well on any of them.

Sentence nr: 7

By contrast, drivers in Iowa, Indiana and Vermont are pretty good across the board.

Sentence nr: 8

First, collisions.

Sentence nr: 9

There were 5.6 million motor vehicle crashes in the United States in 2012, of which 4 million involved solely property damage, 1.6 million involved a personal injury, and 30,800 resulted in a fatality, according to the National Highway Traffic Safety Administration (NHTSA).

Sentence nr: 10

Texas accounted for 3,021 of those fatal crashes, more than any other state, while Washington, D.C., had 14, fewer than anywhere else.

Sentence nr: 11

But a state with more fatal car crashes is not necessarily a state with more bad drivers — it could simply be a state that has more drivers or a state with worse driving conditions.

Sentence nr: 12

So we need to factor in the total miles traveled in each state and focus on the characteristics of the drivers who were involved in fatal collisions.

Sentence nr: 13

North Dakota has the highest number of such drivers for every billion miles traveled.

Sentence nr: 14

Over the course of the 9.1 billion miles traveled in the state in 2011 (the latest data available), 218 drivers were involved in 147 crashes.

Sentence nr: 15

That produces a figure of 23.8 drivers involved in fatal collisions for every billion miles traveled — far higher than the national average of 15.5.

Sentence nr: 16

You’re interested in the behavior of those individuals.

Sentence nr: 17

We know, for example, whether a driver was distracted at the time of a fatal accident.

Sentence nr: 18

Of the 45,670 drivers involved in fatal road accidents nationwide in 2012, 3,758 were recorded as being distracted at the time (although it’s worth bearing in mind that in 8,991 cases, it was either not known or not recorded whether the driver was distracted).

Sentence nr: 19

There’s detail on what those distractions were: 397 of those drivers were distracted by their cellphones, 39 were eating or drinking, and 17 drivers were simply “lost in thought/day dreaming.” -tweede zin: [In both Ohio and North Dakota, just 1 percent of drivers involved in fatal accidents were recorded as distracted, compared to 10 percent nationally.]

Sentence nr: 20

But those percentages need to be treated with plenty of caution — it might sound pretty impressive that none of the drivers involved in fatal accidents in D.C. were recorded as being distracted at the time, but that’s based on only 10 drivers for which we have information.

Sentence nr: 21

Bear in mind, though, that not all drivers who got in fatal crashes in a given state are licensed there — in New York, for example, only 87 percent did.

Sentence nr: 22

The database also shows whether drivers were involved in previous crashes.

Sentence nr: 23

For 88 percent of drivers nationally, it was their first crash.

Sentence nr: 24

That figure varies by state, though.

Sentence nr: 25

At the high end, in Idaho, 98 percent of drivers hadn’t been involved in any previous collisions, while in New Jersey, at the low end, that figure was 78 percent.

Sentence nr: 26

Another way to put those fatal crashes in perspective is to determine whether the driver was speeding at the time.

Sentence nr: 27

The latest data available for speeding-related fatalities is from 2009, when the NHTSA recorded 33,808 total traffic fatalities, 31 percent of which occurred while a driver was speeding.

Sentence nr: 28

In Mississippi, just 15 percent of traffic fatalities occurred while a driver was speeding, while in Pennsylvania, the share was 50 percent.

Sentence nr: 29

Because it’s an irresponsible behavior, speeding is a good indicator of who’s a bad driver — so, too, is drunken driving.

Sentence nr: 30

Thirty-one percent of all traffic fatalities in 2012 occurred while a driver was alcohol-impaired.

Sentence nr: 31

In Montana though, 44 percent of traffic fatalities that year involved a driver who was alcohol-impaired, while it Utah, that figure was 16 percent.

Sentence nr: 32

Those numbers probably aren’t news to insurance providers, who base their prices on a multitude of indicators, including driver behavior in accidents that weren’t fatal.

Sentence nr: 33

So, average premiums in each state could reflect insurance companies’ overall assessment of who is likely to cost them in the future.

Sentence nr: 34

According to the latest figures from the National Association of Insurance Commissioners (NAIC), high-risk drivers are to be found in New Jersey, where at $1,302, car insurance is the most expensive in the country.

Sentence nr: 35

Nationally, the average combined premium (collision, comprehensive, etc.)

Sentence nr: 36

was $912 in 2011.

Sentence nr: 37

On that same logic, Idahoans, whose car insurance is on average less than half that, are the best drivers in the country.

Sentence nr: 38

Bad drivers can affect good drivers’ premiums, too.

Sentence nr: 39

According to the Insurance Research Council, 12.6 percent of drivers on American roads were uninsured in 2012.

Sentence nr: 40

That fraction is highest in Oklahoma, where 1 in 4 motorists doesn’t have insurance.

Sentence nr: 41

Not insuring a vehicle certainly makes you “bad” in terms of being irresponsible, but I don’t think that’s what your question is driving at.

Sentence nr: 42

So, rather than looking at prices, we can use NAIC data on the losses that were incurred by insurance providers in each state.

Sentence nr: 43

The sums are vast.

Sentence nr: 44

For all collisions (and not just fatal ones), insurance companies paid out $26.4 billion in 2010.

Sentence nr: 45

That figure is unequally distributed among states, but so is the number of insured drivers.

Sentence nr: 46

To make the comparisons fairer, I’ve divided insurance companies’ losses in each state by the number of insured registered drivers there (which I’ve estimated using the number of licensed drivers and the percentage of drivers who are insured).

Sentence nr: 47

Yet again, Idahoans come out as America’s best drivers, costing insurers on average $83 each for collisions in 2010.

Sentence nr: 48

New Jerseyans still don’t come off so good, costing insurers $160 apiece for collisions, but they’re still far behind the most expensive state, Louisiana, where it was $195.

Sentence nr: 49

I’m sorry there’s no easy answer here, Lisa.

Sentence nr: 50

The number of car crashes, even fatal ones, just isn’t a clear-cut way to understand who is and who isn’t a bad driver.

Sentence nr: 51

But I can say that insurance providers think that you North Carolinians deserve low prices compared to the national average — perhaps because each of your insured drivers only cost them $128 in collision losses in 2010.

Sentence nr: 52

Hope the numbers help, Mona Have a question you would like answered here?

Sentence nr: 53

Send it to dearmona@fivethirtyeight.com or @DataLab538.