

Lower speed limits

Lowering speed limits is a proven way to reduce traffic deaths and injuries.

Lower speed limits can reduce crashes and injuries on high-speed, limited-access roads as well as on arterials and local streets, where vehicles are often in close proximity to pedestrians and other vulnerable road users.

On freeways

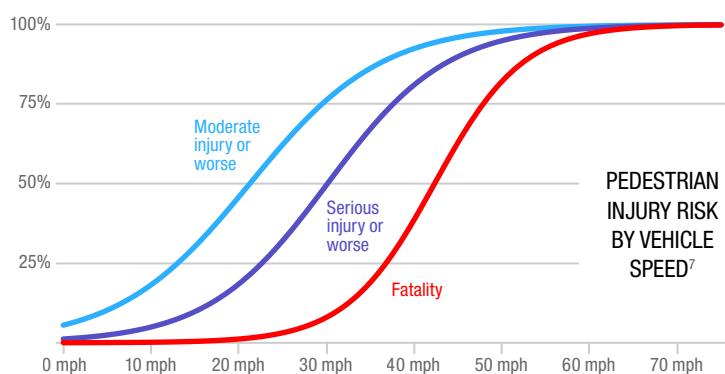
In the 20 years prior to 1995, all states had a maximum speed limit of 55 or 65 mph. Decades of increases since then confirm that deaths and injuries go up when speed limits are raised.

- ▶ An IIHS analysis of 25 years of changes showed that each 5 mph increase in the maximum state speed limit was associated with an 8% increase in fatality rates on the state's interstates and freeways.¹
- ▶ When Texas raised the limit on some freeways from 70 to 75 mph, fatal and injury crashes on those roads increased 14%.²
- ▶ When a 75 mph limit was swapped out for an 80 mph limit on parts of an interstate in Utah, drivers were more than twice as likely to exceed 80. Average speeds went up, but speed variation did not decline.³

On other roads

Away from the freeway, lower speed limits also reduce crashes and injuries.

- ▶ An IIHS study found that the risk of crashes with fatal, serious or evident injuries in Seattle dropped between 11% and 20% on arterial roads when the city lowered its default speed limit from 30 to 25 mph.⁴
- ▶ A review of studies from the United Kingdom found that lowering speed limits to 20 mph reduced crashes 26% on average. When signs were changed without any additional measures such as speed humps or speed safety cameras, crashes still fell 22%.⁵
- ▶ In Boston, lowering the speed limit curtailed the most egregious speeding even as average travel speeds didn't change much.⁶



Vulnerable road users

Reducing travel speeds is especially important for addressing injuries of pedestrians and bicyclists, who don't have a vehicle's structure to protect them.

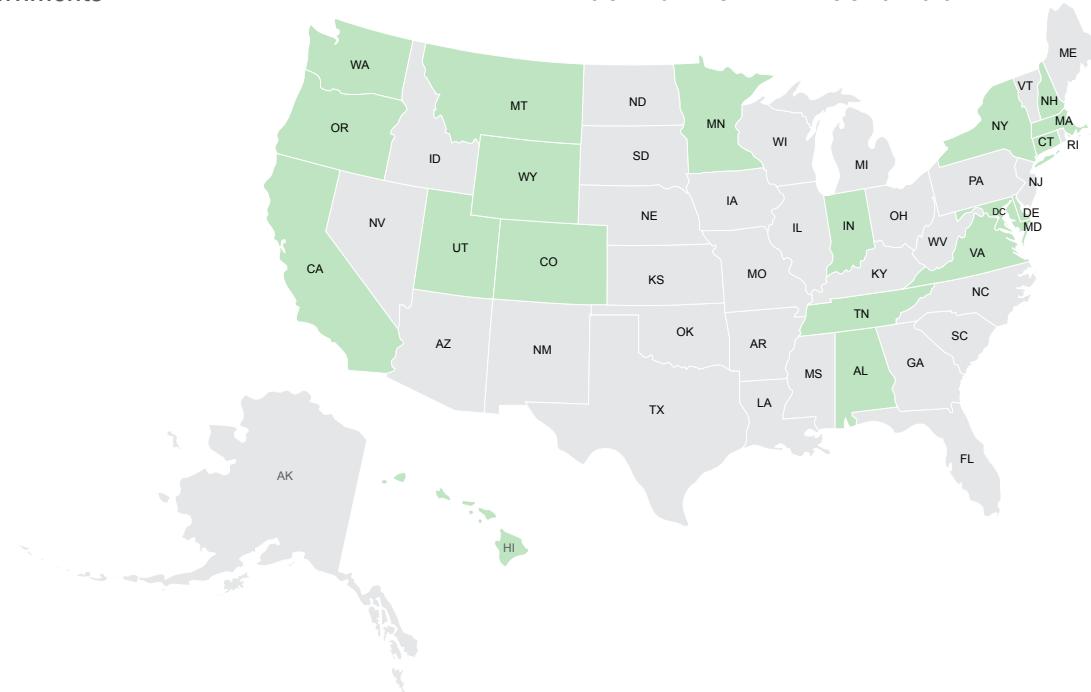
Changing norms

The longstanding practice of setting speed limits around the 85th percentile speed — the speed that 85% of drivers are traveling at or below in free-flowing conditions — is now being reconsidered.

The most recent edition of the Manual on Uniform Traffic Control Devices, which governs all road markings, speed limits, stop signs and traffic signals across the U.S., explicitly discourages using the 85th percentile speed method to set speed limits in urban and suburban contexts.⁸

More and more states have granted local governments flexibility to lower speed limits.

STATES THAT HAVE GIVEN LOCAL JURISDICTIONS ADDED FLEXIBILITY TO SET LOWER SPEED LIMITS SINCE 2013



ADDITIONAL RESOURCES

Facts and figures related to speeding iihs.org/research-areas/speed

Maximum speed limits by state iihs.org/research-areas/speed/speed-limit-laws

City Limits: Setting safe limits on urban streets (NACTO)
nacto.org/publication/city-limits/

REFERENCES

¹ Farmer, C. M. (2019). *The effects of higher speed limits on traffic fatalities in the United States, 1993–2017*. Insurance Institute for Highway Safety. [iihs.org/research-areas/bibliography/ref/2188](https://www.iihs.org/research-areas/bibliography/ref/2188)

² Avelar, R. E., Dixon, K., Ashraf, S., & Lord, D. (2024). Assessing the safety implications of raising speed limits in Texas freeways. *Transportation Research Record: Journal of the Transportation Research Board*, 2678(11), 705–718. doi.org/10.1177/03611981241242354

³ Hu, W. (2017). Raising the speed limit from 75 to 80 mph on Utah rural interstates: Effects on vehicle speeds and speed variance. *Journal of Safety Research*, 61, 83–92. doi.org/10.1016/j.jsr.2017.02.006

⁴ Hu, W., & Cicchino, J. B. (2024). Effects of lowering speed limits on crash severity in Seattle. *Journal of Safety Research*, 88, 174–178. doi.org/10.1016/j.jsr.2023.11.004

⁵ Quddus, M., Theofiliatos, A., Feng, M., & Elvik, R. (2025). Evaluating the safety and speed impacts of the 20mph speed limit in the UK: Evidence and insights. *Accident Analysis & Prevention*, 221, Article 108210. doi.org/10.1016/j.aap.2025.108210

⁶ Hu, W., & Cicchino, J. B. (2020). Lowering the speed limit from 30 to 25 mph in Boston: Effects on vehicle speeds. *Injury Prevention*, 26, 99–102. doi.org/10.1136/injuryprev-2018-043025

⁷ Monfort, S. S., & Mueller, B. C. (2025). A modern injury risk curve for pedestrian injury in the United States: The combined effects of impact speed and vehicle front-end height. *Journal of Safety Research*, 94, 235–241. doi.org/10.1016/j.jsr.2025.06.030

⁸ Federal Highway Administration. (2023). *Manual on uniform traffic control devices for streets and highways, 11th edition*. U.S. Department of Transportation. mutcd.fhwa.dot.gov/odfs/11th_Edition/mutcd11thedition.pdf