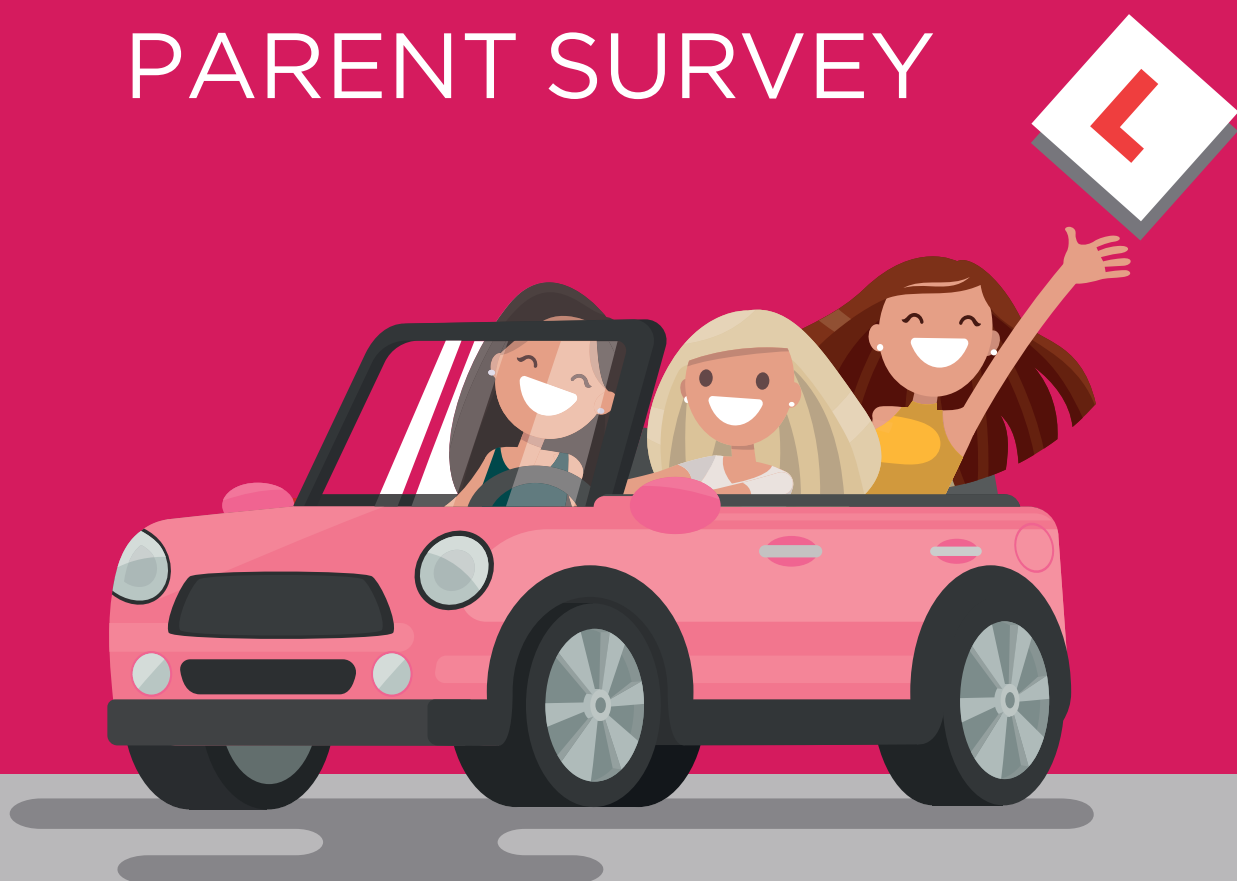


# GO GIRL

CAR INSURANCE

## YOUNG DRIVER AND PARENT SURVEY



To find out more about young drivers and their parents, we have analysed government data, made a number of Freedom of Information requests and asked young drivers and parents to complete two surveys about their experiences.

We have focused on three main areas; driving lessons, driving agreements between parents and their children and driving quality.

## Young Driver and Parent Survey Information

We ran our first survey online through Google Surveys in July 2017 and our second in June 2018. In total we had 390 complete responses.

### Young Driver Survey

The young driver surveys had a total of 189 fully-completed responses. The respondents were all aged 18 to 24, lived in the UK and all either own their own car or share a car with their parents.

We contacted over 200 respondents, but a number did not fully complete the survey. We only used fully-completed responses.

### Parent Survey

The parent survey had 201 fully completed responses. The respondents were all aged 45-54, lived in the UK and had at least one child over the age of 18.

## Driving lessons

We asked both parents and young drivers about their experiences with driving lessons.

### Driving instructor or parents?

Almost half of young drivers claimed to have learned to drive without the help of their parents (44%).

Despite only a small number of young drivers claiming to have been taught entirely by their parents (4%), they did still play an important role in teaching their children to drive as 47% of young drivers said they learned with their parents alongside an instructor.

However, young drivers were still 8 times more likely to say they learned with an instructor than just with their parents.

- **44% of young driver respondents only learned to drive with a driving instructor**
- **47% with a mixture between instructors and parents**
- **4% with their parents alone**
- **5% another way**



## Who pays for lessons?

Of those who didn't share the cost of lessons, half were paid entirely by young driver and half by parents.

In total, just over a quarter shared the costs between them and their parents.

Interestingly, our young driver responses differed from parents. Over 40% of young drivers claimed to have paid for their own lessons, while just over 20% of parents said the same!

With their answers combined, parents and young drivers said:

- **33% of young drivers paid for all of their driving lessons themselves**
- **33% of parents paid for all lessons**
- **26% shared the costs**



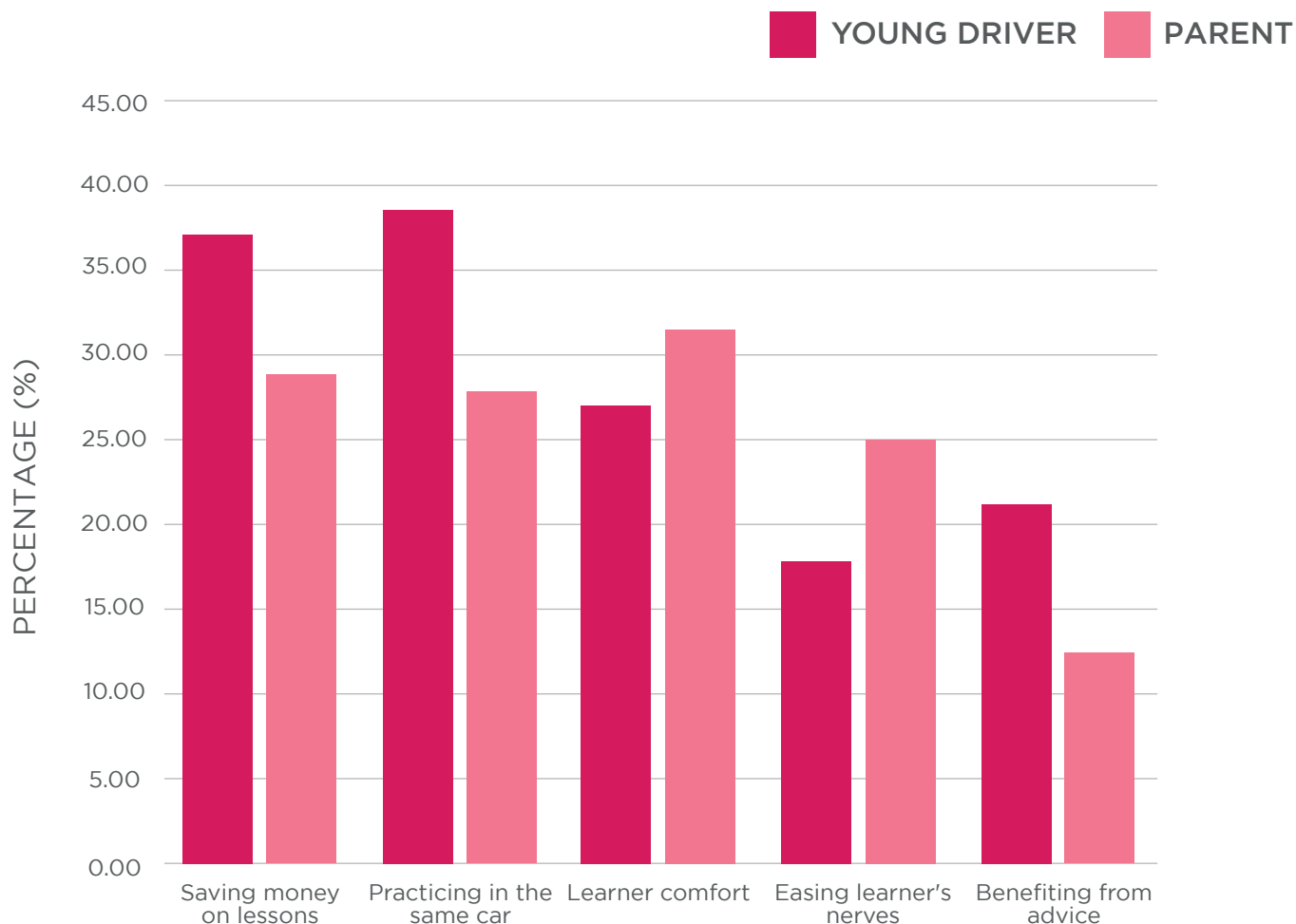
## The best things about driving lessons with parents

We asked both young drivers and their parents the best and worst things about learning to drive with your parents or child.

Saving money and practicing in the car they'll drive later were the most important things to young drivers. They were around 40% more likely than their parents to give these responses.

Parents, however, were more concerned about the learner. They were more likely than the young drivers to think making the learner more comfortable and easing their nerves were the best things about parents teaching their children to drive.

**Question: Which of the following would you say were the best things about driving lessons with parents? / Which of the following would you say are the best things about teaching your child to drive?**



You can see the full results in the table below.

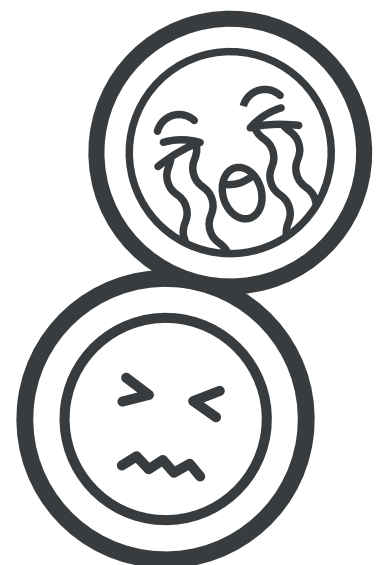
Answer (Multiple choice)	Young Drivers (%)	Parents (%)
Saving money on lessons	37.16	28.86
Benefiting from their advice / Benefiting from your advice	21.11	12.44
Easing of your nerves / Easing their nerves	17.87	24.89
Making you feel more comfortable / Making them feel more comfortable	26.98	31.34
Practicing in the car you'll drive later / Practising in the car they'll drive later	38.60	27.37

## The worst things about parents teaching their children to drive

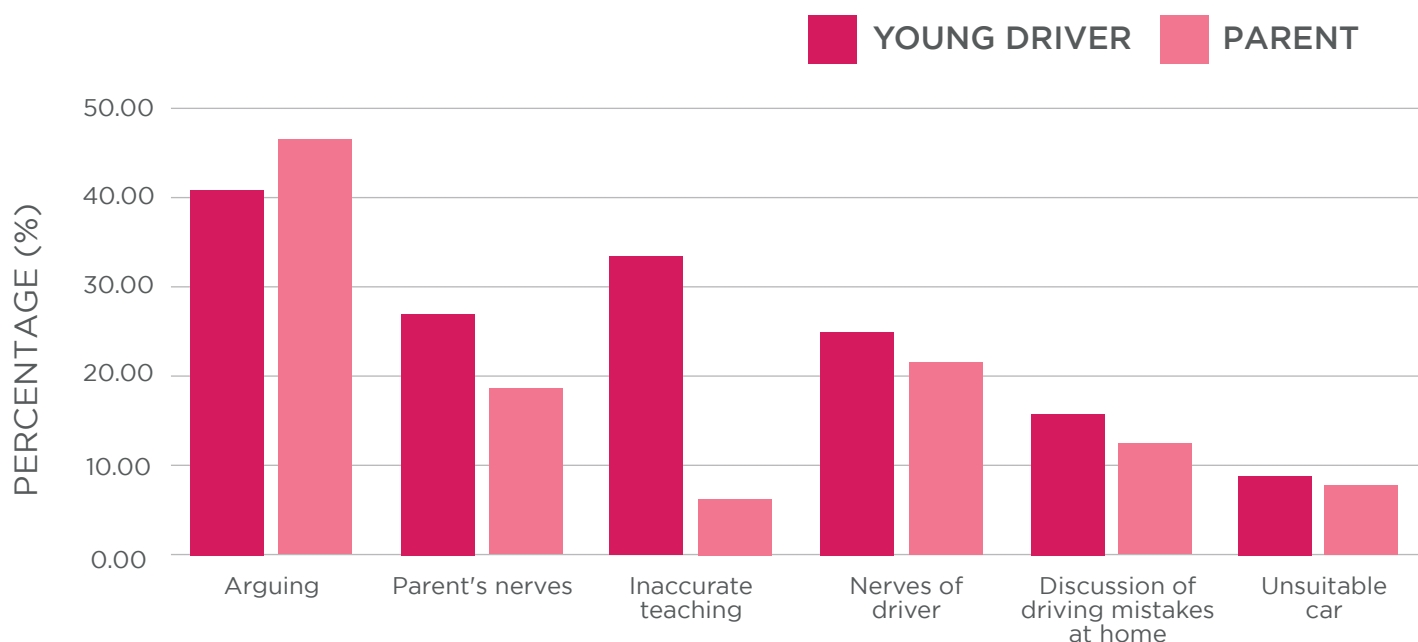
There was agreement among young drivers and parents that arguing is the worst thing about parents teaching their children to drive, with almost half of parents naming it as an issue.

The second largest issue for young drivers was inaccurate teaching from their parents. While parents thought that was the smallest problem. Young drivers were almost 5 times more likely than parents to mention this.

Around a quarter of young drivers disliked lessons with parents because they made both them and their parents more nervous. Parents, however, were much less likely to consider this a problem.



**Question: Which of the following would you say were the worst things about driving lessons with your parents? / Which of the following would you say are the worst things about teaching your child to drive?**



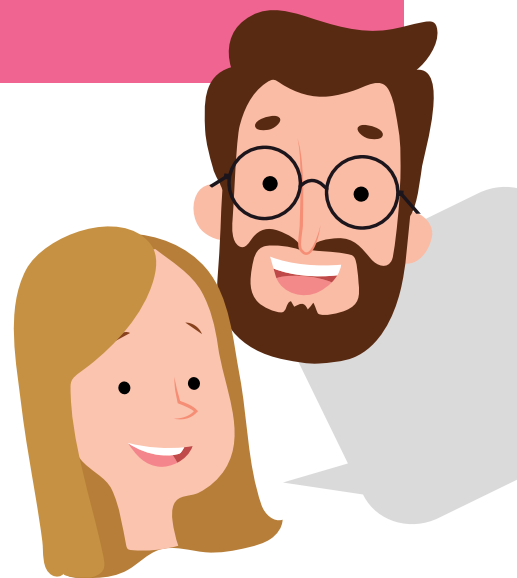
You can see the full results in the table below.

Answer (Multiple choice)	Young Drivers (%)	Parents (%)
Arguing	40.48	47.27
Inaccurate teaching (not knowing rules) / Not being sure of driving rules	34.35	6.96
Making you feel more nervous / Making your child feel more nervous	17.87	20.88
Car wasn't suitable for a learner	9.06	7.47
Making your parent more nervous / Making you feel more nervous	27.61	18.91
Discussion of driving mistakes at home	15.49	11.94

# Driving agreements

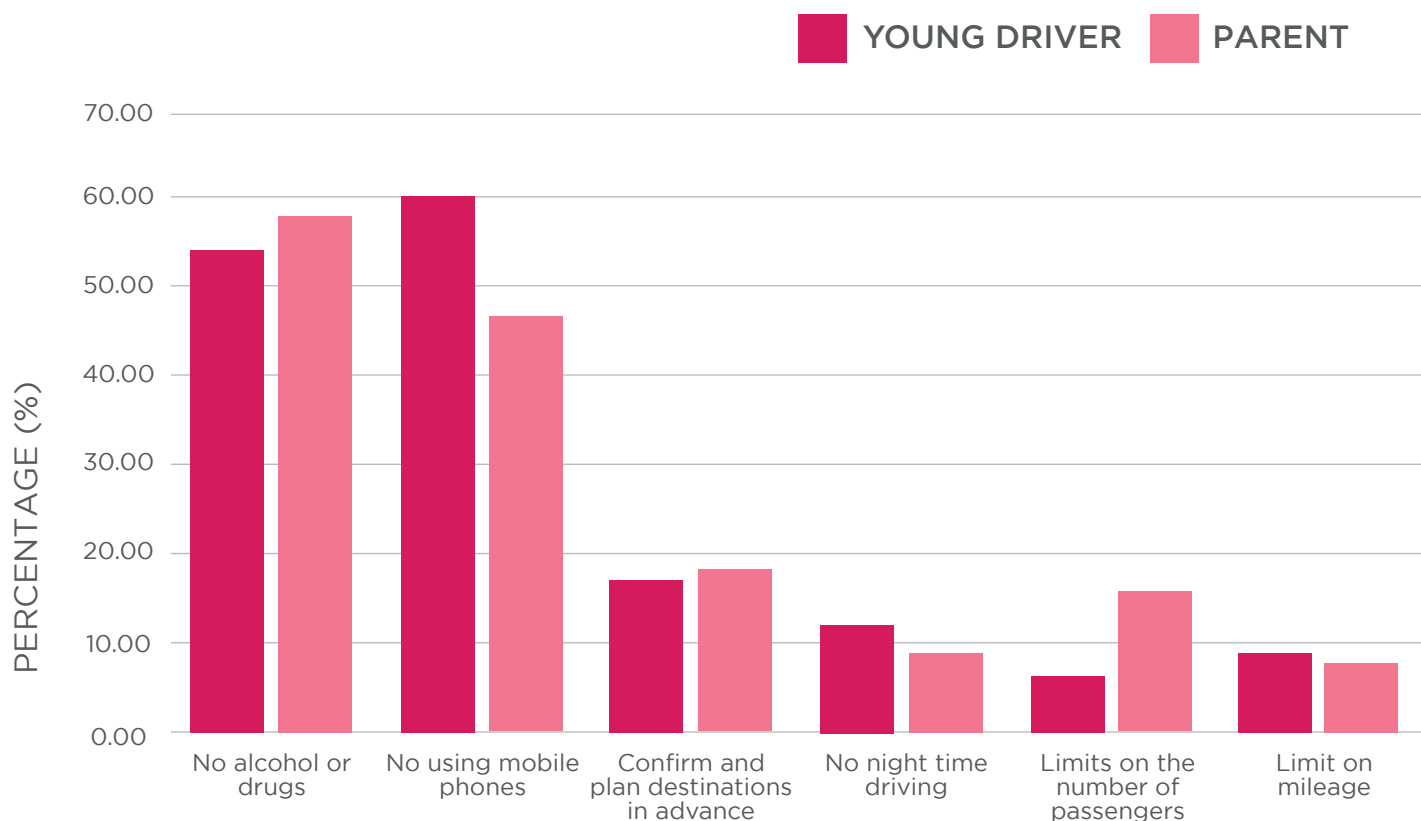
We asked both groups whether they had any driving agreements between parent and child and, if so, what they were. The most popular agreements were relating to the use of mobile phones and alcohol or drugs.

Over half of young drivers and parents said they'd agreed no alcohol or drugs. More young drivers said they'd agreed to no use of mobile phones than their parents did. With 3 out of 5 saying they'd agreed this, while only 2 out of 5 parents had.



There seemed to be a clear mismatch in the other agreements too. While young drivers were under the impression they had agreed to restrictions about phone use and night time driving, parents claimed to have agreed to a limit on the number of passengers.

**Question: Do you have any of the following agreements with your parents about you driving? / Do you have any of the following agreements with your child?**



You can see the full results in the table below.

Answer (Multiple choice)	Young Drivers (%)	Parents (%)
No night-time driving	11.80	9.46
Confirm and plan destinations in advance	17.99	18.88
Limits on the number of passengers	6.49	14.43
No alcohol or drugs	54.59	57.23
No using mobile phones	59.78	46.29
Limit on mileage	8.99	8.46

## Driving quality

### Freedom of Information Requests

Alongside our survey, we made a number of Freedom of Information Requests to the Department for Transport regarding road traffic incidents for 2014, 2015 and 2016. Alongside this we also made a request to the DVLA regarding the number of people holding driving licences in the UK for the same years. The data regarding the number of people holding full licences from the DVLA was used to normalise the road traffic data to present it in a way that the age groups could be directly compared.

### Young Driver & Parent Survey

From our survey, we found that parents systematically underestimated the poor driving behaviours of their children in every behaviour we asked about.

The most underestimated behaviour of young drivers was driving over the drink-drive limit. Only 4% of parents suspected their child had done this, while 2.5 times as many had.

Driving under the influence of drugs was also majorly underestimated by parents. Only 3% suspected this behaviour of their child and over double this number had.

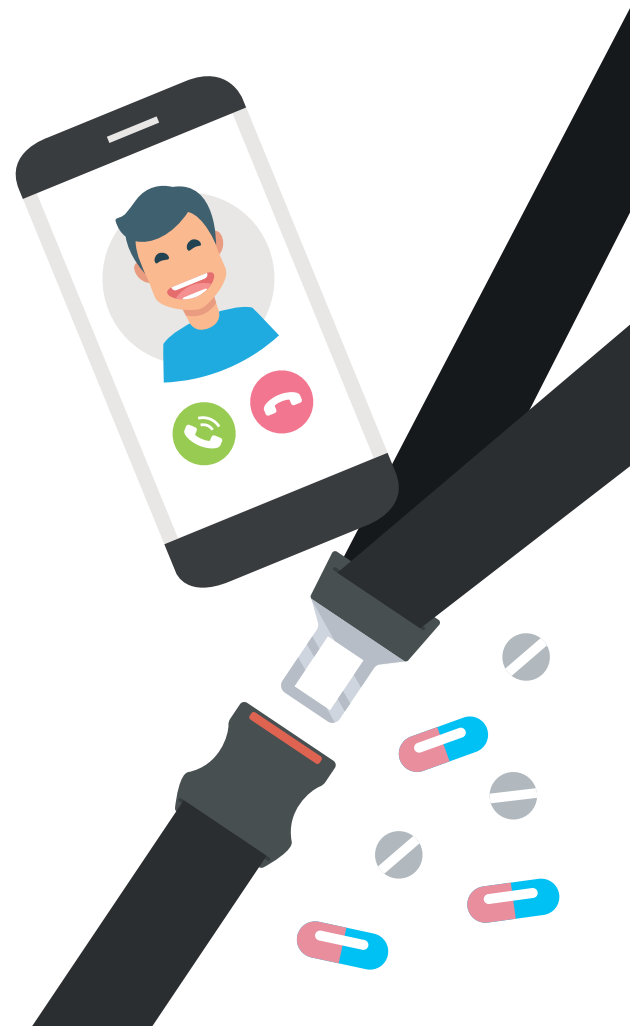


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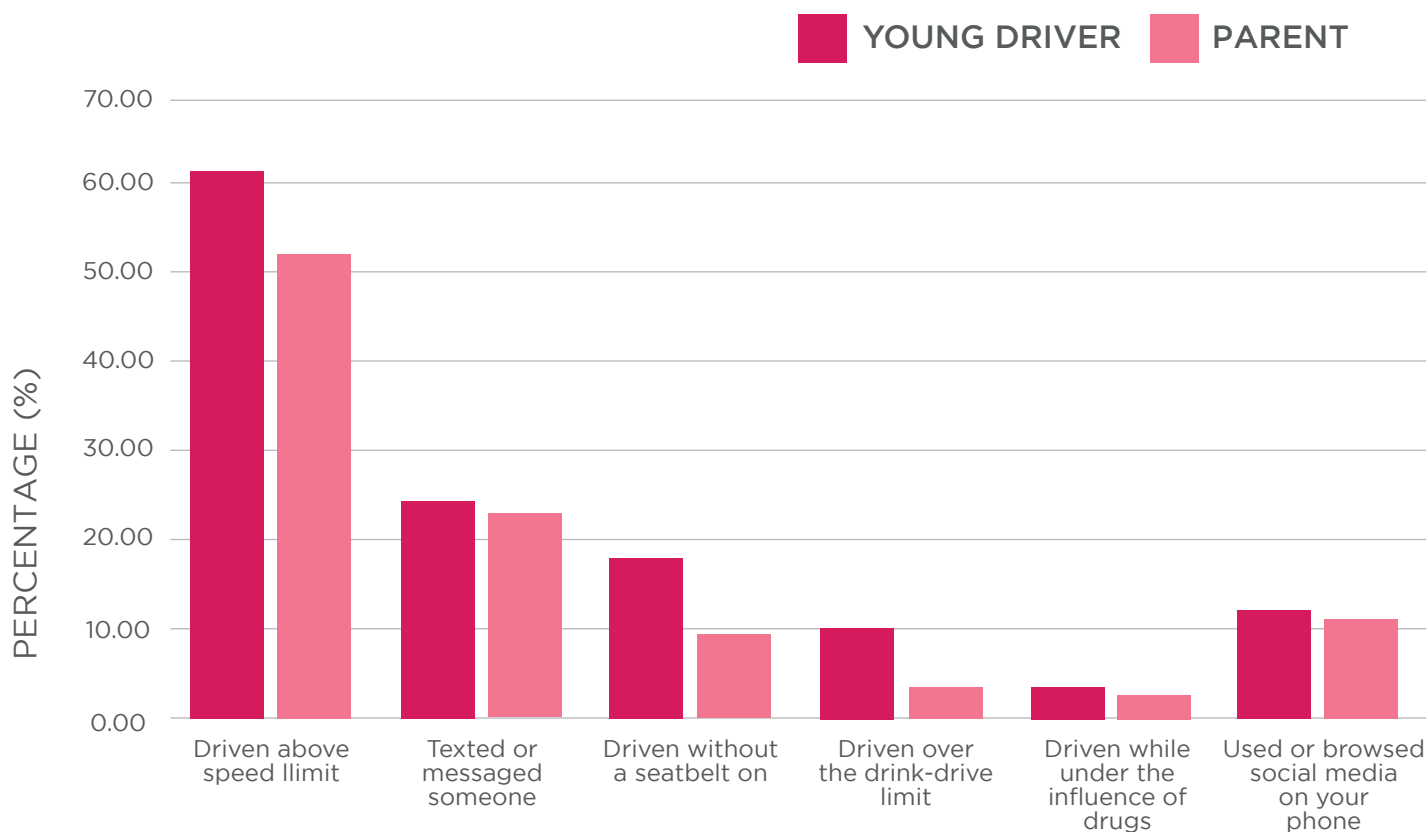
Driving without a seat belt was also commonly underestimated. While only 9% of parents suspected their child had done this, twice as many had.

Parents underestimated every behaviour we asked about including their child driving over the speed limit, texting and messaging someone and browsing social media.

The results suggest that parents are out of touch with their children's poor driving behaviours



**Question: Have you ever done the following while driving? / Do you suspect that your child has or will do any of the following when driving?**



You can see the full results in the table below.

Answer (Multiple choice)	Young Drivers (%)	Parents (%)
Driven above the speed limit	61.15	52.72
Driven over the drink-drive limit	10.06	3.98
Driven while under the influence of drugs	4.31	1.99
Driven without a seatbelt on	18.74	9.46
Texted or messaged someone	25.73	22.37
Used or browsed social media on your phone	12.12	11.43

Below is the information from the Freedom of Information requests we made to find whether these issues have contributed to accidents and identify further areas of risk to young drivers.

## Drink-Driving

We found that drink driving was the driving behaviour most underestimated by parents. Our Freedom of Information Request found that, on average (2014 to 2016), 17 to 24 year olds were 4.2 times more likely to be involved in an accident where drink driving was a contributing factor compared with drivers 25+. Only 3% suspected this behaviour of their child and over double this number had.



Motoring accidents where drink driving was a contributing factor- 3 year average (2014-16)					
Age	2014	2015	2016	Av. Number of Full licence holders	Av. %
17-24	1,145	1,020	893	2,750,710	0.03705
25+	2,994	3,209	3,119	35,472,894	0.00876

## Drug Driving

We found that drug driving was the driving behaviour most underestimated by parents. Our Freedom of Information Request found that, on average (2014 to 2016), 17 to 24 year olds were 4.2 times more likely to be involved in an accident where drug driving was a contributing factor compared with drivers 25+.



Motoring accidents where drug driving was a contributing factor- 3 year average (2014-16)					
Age	2014	2015	2016	Av. Number of Full licence holders	Av. %
17-24	157	199	267	2,750,710	0.007571
25+	411	559	656	35,472,894	0.001526

## Mobile Phone Usage

Our survey found that over a quarter of young drivers questioned admitted to texting or messaging someone while driving. Our Freedom of Information Request found that, on average (2014 to 2016), 17 to 24 year olds were 4.7 times more likely to be involved in an accident where a mobile phone is a contributing factor than those aged 25+.



Motoring accidents where using a mobile phone was a contributing factor- 3 year average (2014-16)					
Age	2014	2015	2016	Av. Number of Full licence holders	Av. %
17-24	104	121	114	2,750,710	0.00411
25+	326	282	320	35,472,894	0.00087

## Seat Belt Use

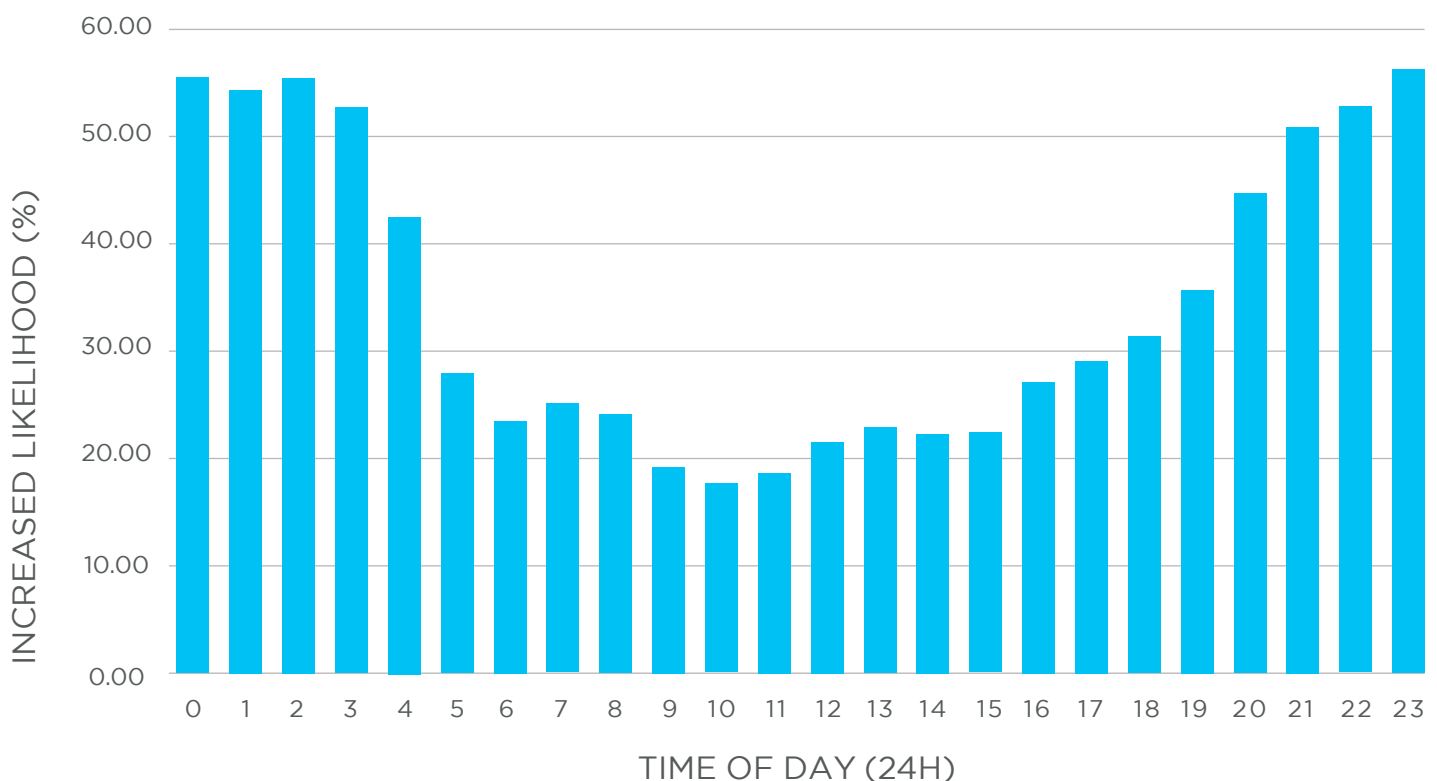
In the same time period, it was found that 17 to 24 year olds were over four and a half times more likely to be involved in a fatal accident while not wearing a seatbelt than 25+ year old drivers.

Fatal accidents where the driver was not wearing a seatbelt - 3 year average (2014-16)					
Age	2014	2015	2016	Av. Number of Full licence holders	Av. %
17-24	31	21	29	2,750,710	0.00098
25+	66	65	92	35,472,894	0.00021

## Time of day

Looking at driving accident data, young drivers (aged 17 to 24) were over 5 times more likely to have an accident at night (between the hours of 8 pm and 4 am) than drivers aged 25 + and 2.4 times more likely to be involved in an accident between 5 am and 7 pm.

### Increased likelihood of 17 to 24 year olds of being involved in an RTA by hour of the day compared with 25 + drivers

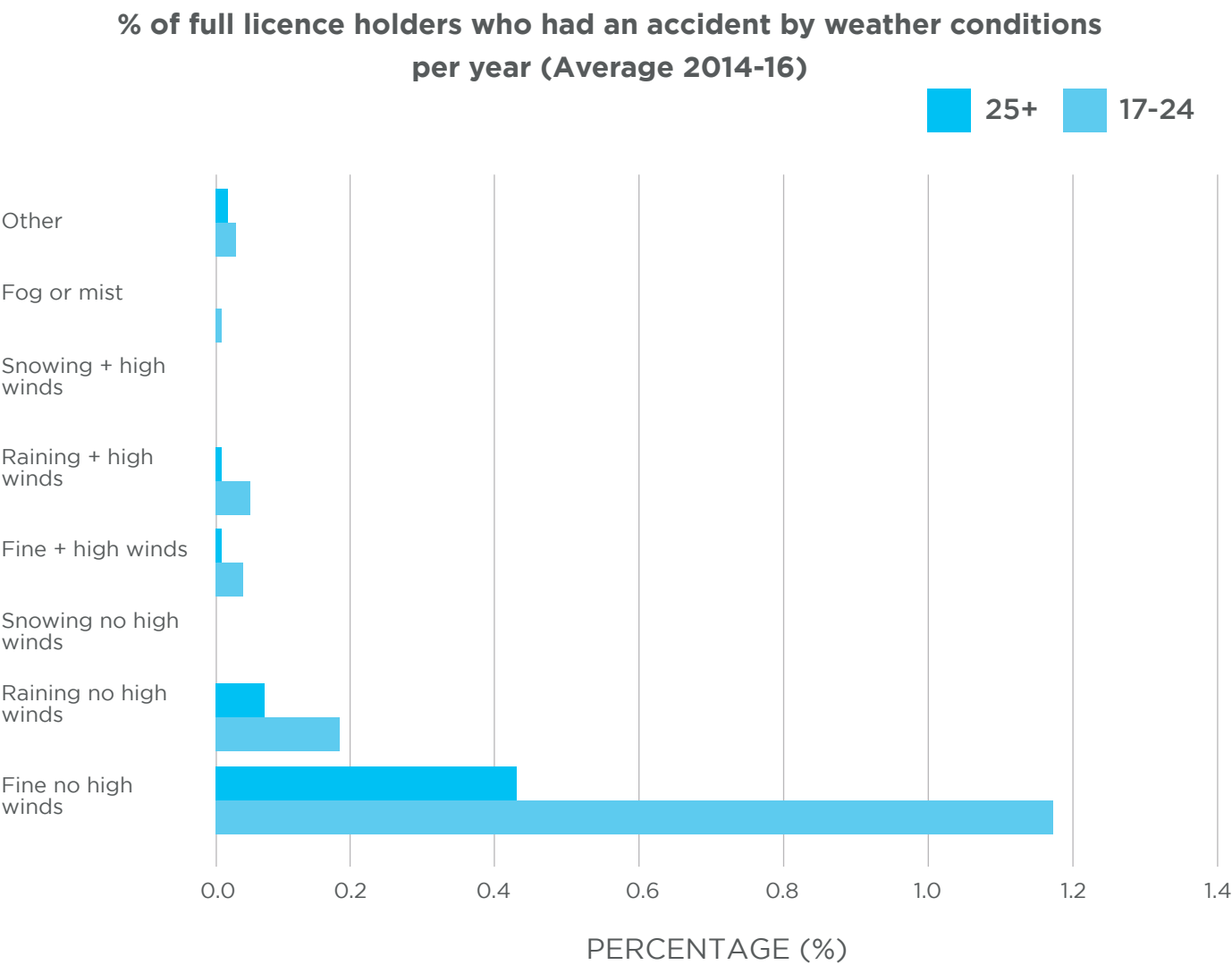


# Weather Conditions

Young drivers are more likely than over 25s to have an accident regardless of weather condition. Most accidents took place in fine conditions with no high winds and in rain with no high winds. These, however are the most common conditions where accidents take place overall.

The weather conditions where young drivers had the highest difference in likelihood of an accident from 25+ drivers were fog and mist, rain and then rain with high winds.

17 to 24 year old drivers were 3.5 times more likely than drivers aged 25+ to be involved in an accident when fog or mist are present, 3.2 times more likely when it is raining and 3.2 times when rain and high winds are present.



# Road Surface Conditions

Flooded road surfaces (over 3 cm of water) were the most dangerous for young drivers aged between 17 and 24, where they were 4.2 times more likely to be involved in an accident than 25+ year old drivers.

**The average yearly percentage of drivers involved in an accident by road surface condition and driver age (2014 to 2016)**

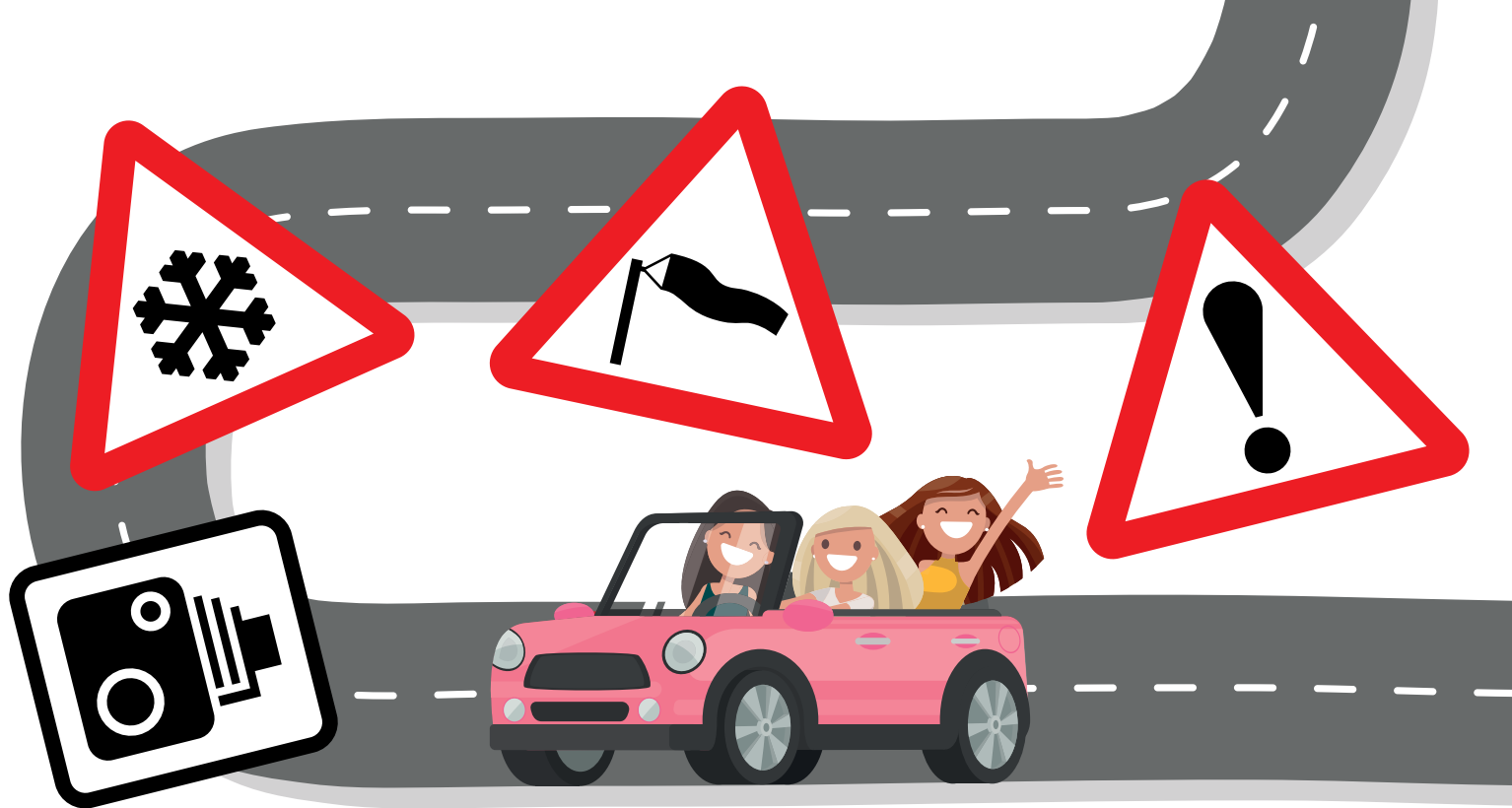
Road Surface	% of full licence holders who had an accident		Difference (x)
	Age: 17 to 24	Age: 25 +	
Dry	0.98573	0.38016	2.59
Wet or damp	0.44393	0.13810	3.21
Snow	0.00335	0.00122	2.74
Frost or ice	0.02049	0.00547	3.74
Flood over 3cm deep	0.00261	0.00062	4.20
Oil or diesel	0.00004	0.00001	2.59

## Road Type

Young drivers were over twice as likely to be involved in an accident on all road types, with an increased chance on single carriageways and roundabouts.

**The average yearly percentage of drivers involved in an accident by road type and driver age (2014 to 2016)**

Road Type	% of full licence holders who had an accident		Difference (x)
	Age: 17 to 24	Age: 25 +	
Roundabout	0.098	0.03791	2.59
One way street	0.02123	0.00934	2.27
Dual carriageway	0.21891	0.09043	2.42
Single carriageway	1.09849	0.37995	2.89
Slip road	0.01469	0.00621	2.37



## Speed Limit

Drivers between the ages of 17 and 24 were over 3 times more likely to have an accident on a 60 mph road than drivers 25+. Young drivers were also around 2.5 times more likely to have an accident on a 30, 40 and 50 mph road.

**The average yearly percentage of drivers involved in an accident by road surface condition and driver age (2014 to 2016)**

Speed limit	% of full licence holders who had an accident		Difference (x)
	Age: 17 to 24	Age: 25 +	
20	0.040559	0.015555	2.61
30	0.869004	0.316119	2.75
40	0.135307	0.048959	2.76
50	0.066961	0.025252	2.65
60	0.24	0.0739	3.25
70	0.107791	0.046849	2.30

## Conclusions

Interestingly our survey found that parents systematically underestimate the poor driving behaviours of their children. Most dramatically, only 4% of parents suspect their child of driving over the drink-drive limit, while 2.5 times as many young drivers admitted to doing this. Our Freedom of Information requests also found that young drivers were 4.2 times more likely to be involved in an accident where drink driving was a contributing factor than a driver over the age of 25. We found there to be a similar story with drug driving, as only 3% of parents expected this of their child while twice as many admitted to it. Again, we found that young drivers were 5 times more likely than 25 and overs to be involved in an accident where drug driving was a contributing factor.

Lastly, we also uncovered what we believe to be an overlooked issue – with parents presuming their child would drive with their seat belt on. Young drivers were two-time more likely to admit to this than their parents expected. This is a striking figure when we find that young drivers are 4 and a half times more likely than older drivers to be involved in a fatal accident while not wearing a seatbelt.

It is clear that younger drivers are more likely than older drivers to have an accident and the likelihood increases with challenging conditions. For example, young drivers are over 4 times more likely to have an accident when the road is flooded by 3 cm or more, almost 4 times as likely when the road is frosty or icy and over 3 times more likely when the road is wet or damp. Fog or mist, rain with and without high winds all made young drivers over 3 times more likely to have an accident than older drivers.

Night-time driving also increased a young driver's likelihood of having an accident compared with older drivers. Young drivers (aged 17 to 24) are over 5 times more likely to have an accident at night (between the hours of 8pm and 4am) than drivers aged 25+, yet only 14% of young drivers said they had an agreement with their parents restricting night time driving and only 9% of parents saying the same.