

# **Top Line Summary of Young Drivers Focus Group Research on Attitudes to Driving and Insurance: September/October 2012**

**Research Agency: Aegis Media Research**

## **Introduction**

At an insurance summit with the industry in May 2012, Justine Greening, the previous Secretary of State for Transport and insurance providers discussed a range of initiatives to help explore reducing the cost of motoring insurance for young drivers. One included engaging with young people and parents to understand what they think of a range of policy and marketing interventions designed to reduce their road risk and insurance premiums.

Following the Summit, the Department for Transport commissioned independent researchers at Aegis Media to undertake focus group research among young people and parents with the following objectives:

## **Objectives**

- Understand attitudes to learning to drive; holding a licence and about the insurance market
- Explore views on black box technology; reducing minimum driving age to 16; and use of social media to gauge views

## **Methodology**

Twenty focus groups were held in London, Leeds, Birmingham and Clacton in September/October 2012 - 18 with young people comprising pre drivers, those who'd recently passed their test and more experienced young drivers aged circa 20; plus two groups with parents of young people in social groups BC1 and C2D.

## **Findings**

Following the focus group sessions, Aegis Media distilled the views of young people and parents into a report to be shared with organisations involved in last May's summit to inform future discussions between industry and government on the exploration of options to reduce the cost of insurance to young drivers. The research report reflects Aegis Media's distillation of young people and parents' views of driving and insurance and can be downloaded from: <https://www.gov.uk/government/publications/young-drivers-attitudes-to-insurance>. The report and suggested recommendations reflect research participant and the research agency's distillation of issues. They should not be considered as government views. A summary of main findings is set out below.

## **Young People and Parents Views**

### **General views**

- Driving gives freedom/breaking out but suspicion that authorities out to make things difficult – don't want young people on the road.

- Emotional associations – freedom/independence/pride. Negative: traffic/stress and concern about doing something wrong, getting caught.
- Practical associations – convenience/self reliance. Negatives: cost, particularly insurance and maintenance.
- Safety – more of a concern for parents. Peer pressure to drive recklessly.

### **Getting a Licence**

- Developing life skills opens opportunities; but balanced by reality of personal circumstances – can I afford it?
- **Pre driver (15-16)** mindsets more focused on school exams. Mixture of excitement and nervousness about learning to drive. Little consideration of practical considerations.
- **Learner drivers (17-18)** – males keener to pass. Key concern is cost.
- **Recently passed** initially elated but practical cost considerations kick in. Also feel young drivers are victimised for being perceived as less able. Freedom/being in control highly valued but can lead to male preening and risky behaviour with peers.
- Disillusioned with insurance industry – frustrated/confused about what they see to be an illogical unfair process.
- 20+ drivers driving for a while do not see themselves as young drivers. Excitement long since passed – car has become a tool not a toy and costs a weighty concern.
- **Overall:** learning to drive is a stressful, difficult, pressured and costly process. Strong sense that you pass your test, and then you learn to drive. Test regarded as artificial.

### **Driver attitudes**

- Clear understanding of what makes a good driver: consideration, calmness, control and awareness.
- Three levels of bad driving: - bad habits; bad driving (careless, selfish and bad communication); risky/dangerous potentially risking lives (boy racer deliberate risk taking/poor control).
- Don't feel young drivers overrepresented in bad driving category but accept may be more risky.
- Boy racers taint young drivers generally and keen not to be this stereotype. Resentful that majority tarred by minority.
- Perceived lack of respect towards younger drivers leads to their stereotyping others – older drivers poor; and other drivers rude/arrogant. Their perception is that road manners are getting worse.

- Attitude is felt to be as important as technical ability in determining what makes a good driver
- Bad habits (not driving to test requirements) doesn't mean bad driving.
- You can be good but you still have to react to others.

### **Insurance**

- Expensive, complicated time consuming and not calculated fairly.
- Don't understand why costs are so high when value of car low suggesting the need for some basic education on how insurance works to improve understanding of the implications of driving uninsured. For example, "it's not just your car you're insuring"
- Insurance industry is greedy and corrupt, with insurance being confusing and unfair (stereotyping young drivers).
- Feel young people, while more at risk are being persecuted for wider problems – whiplash industries; uninsured drivers and scams.
- Variety of ideas on how insurers could bring costs down but feel insurers have no motive to bring costs down – everyone should start at certain level and only if they claim should costs go up.
- Government should take control, tame the insurance industry with premium reduction opportunities coming via Government.
- Changes should be explicitly stated in terms of reducing premiums and increasing safety.

### **Uninsured drivers**

- Significant incentive to do it given cost of insurance and feel it is a victimless crime on a par with jaywalking. For those who do it, there is some anxiety about getting caught by police, not the consequences of an accident, so drive more cautiously (ironically critical about risky drivers) and mainly drive for essential journeys only.

### **Graduated licensing**

- Graduated licensing not used as a phrase, but phased driving licence system generally received relatively positively including ideas of starting with a smaller engine. Normal and advanced test suggested to bring insurance costs down.

### **Reducing Driving Age**

- Felt to be beneficial in teaching basic controls and building confidence off road. Number of positives: more experience; less likely to be reckless; potentially opens up job market at 17; reduce number of mopeds. Males more keen than females.
- Negatives too: too much pressure; GCSEs a priority; issues with confidence; widen inequality gap; process too lengthy and costly; Won't

bring down insurance costs and question whether will lead to safer drivers.  
Overall proposal got thumbs down – even reduction to 16.5 years.

- Communications challenge to explain the benefits of the age reduction.

### **Black Box**

- Awareness of it but when explained further clear negative perceptions: big brother untrustworthy insurance companies monitoring; restricts driving unnecessarily; punishment before crime. Clear concerns about privacy; mis/unfair use of data; infallibility of technology and restriction of driving experience. Not enough savings to make it worthwhile; concern about penalties; rigidity; and no clear understanding of how it would work. Don't want regular dialogue/relationship with an insurance company.
- Positives: assessment based on actual driving; encourage safer driving; car can be tracked; should be cheaper

### **Night Time restrictions**

- Universally rejected – unfair curfew for practical and social reasons. Antithesis of freedom. Parents see children driving at night as a safer option than public transport.

### **Summary: general issues**

Aegis Media's summary of the research indicates:

- Driving is about freedom/independence but also cost.
- Mistrust of insurance companies with young people feeling discriminated against – cost and attitudes
- Generally cynical towards Government – don't do things out of good will and perception that "they" don't want young drivers on the roads.

These general attitudes influence reactions to individual proposals tested:

- Young people struggled to visualise the benefits of Black Boxes and felt black box restrictions and concerns relating to transparency of insurance companies far outweigh the potential costs that could be saved. Positives identified – costs savings, fairness and encouraging safe driving.
- Graduated licensing universally rejected - night time restrictions seen as restricting freedom and an unfair curfew for practical and social reasons.
- Saw little benefit in reducing the legal age of driving to 16, though slightly more support for a move to 16.5.

The research also explored young people's attitudes and use of social media probing ideas for how insurance issues could be communicated. Details are in the full research report.

<https://www.gov.uk/government/publications/young-drivers-attitudes-to-insurance>

**DfT: March 2013.**