

DfT

A Qualitative Research Debrief

November 2012

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Agenda

1. Background, objectives and methodology
2. Understanding the context
3. Insurance
4. Driving age reduction
5. Black box technology
6. Peer influence and social media
7. Conclusions and recommendations

The image shows a 'Driving Test Report' form for DL25A. It includes fields for candidate name, date, time, and test location. The main body of the form is a grid of checkboxes for various driving skills, such as '12 Eye sight', '13 Clutch control', '14 Steering', etc. There are also sections for 'Total' scores and 'Remarks'. The form is filled out with 'X' marks in many of the checkboxes, indicating successful completion of those tasks.

Background

- The cost of motor insurance has increased significantly in the last few years, which has had a particular impact on young people, specifically young men
- This has caused some young people to feel they cannot afford motor insurance, and means that some may decide not to learn to drive or to drive without insurance
- The Prime Minister and the DfT is committed to working towards making motor insurance more affordable for young people.
- **Black box technology, reducing the minimum driving age to 16 years and a social media campaign** to encourage young people to challenge inappropriate driving behaviours are three measures which this qualitative research has been asked to explore
 - This qualitative work is part of a greater piece of work – i.e. The Driving Standards Agency is in the process of completing a research report exploring other potential policy initiatives such as use of logbooks and encouraging more of a ‘coaching’ style of interaction between driving instructor and pupils

Research Objectives



- ▶ **Learning to drive and motor insurance**
 - Understand attitudes to learning to drive, holding a license and attitudes to the insurance market in general and cost of insurance
 - Understand attitudes to motor insurance, with a specific focus on the cost
 - Explore attitudes to driving without motor insurance
- ▶ **Black box technology**
 - Ascertain current awareness levels, assess understanding and attitudes and investigate potential uptake of black box technology
 - Explore correct messages and language with young people to use to highlight benefits and address any concerns or barriers
 - Include any 'watch-outs' or things to avoid in communication
 - Assess motivation levels of young people to try black box technology, and of parents to encourage young people to adopt this
- ▶ **Reducing the minimum driving age to 16 years**
 - Understand reactions and attitudes to this, and potential impact on learning to drive behaviours
 - Explore any ways to encourage young people to participate in the learning to drive process in a more sustained way
- ▶ **Social media campaign re. challenging inappropriate driving behaviours**
 - Investigate attitudes towards peer influence regarding driving behaviours, with an exploration of gendered behaviours (i.e. are young men likely to be influenced by young women, and do young women wish to influence young men in this way)
 - Explore potential of social networking
 - Generate ideas from young people for specific social networking approaches
 - Consider specific social networking communications ideas (Facebook site)

Sample and methodology

2 x 90 min
Parents Groups

6 x 60 min
Friendship Pairs

4 x 90 min
Friendship Groups

6 x 90 min Young
People Groups

2 x 90 min Uninsured
Driver Groups

London

Parents of children aged
16-24, BC1

Male friendship pair
15-16 yrs, C2D

Female friendship group
17-18 yrs, BC1

Male young person group
19-20 yrs, BC1

Female young person
group, 19-20 yrs C2D

Male young person group,
21-24 yrs, C1C2D

Leeds

Parents of children aged
16-24, C2D

Female friendship pair
15 years, C2D

Male friendship group
17-18 years, BC1

Female young person
group, 21-24 yrs, BC1C2

B'ham

Male friendship pair
15 yrs, BC1

Female friendship pair
14-15yrs, C2D

Female friendship group
17-18yrs, C2D

Male young person group
19-20yrs, C2D

Male uninsured drivers
group, 19-20 yrs, C1C2D

Male uninsured drivers
group, 21-24 yrs, BC1C2

Clacton

Female friendship pair
15-16yrs, BC1

Male friendship pair
15-16 yrs, BC1

Male friendship group
17-18 yrs, C2D

Female young person
group, 19-20, BC1

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1. Understanding the context

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Young people's lives – Recurring Themes

These recurring themes are important to enable interpretation of how respondents perceived both the proposed policies and their experience of the driving process

- ▶ Restriction vs. freedom
 - Breaking out
 - Boundary testing
 - Coming of age / independence / growing up / becoming responsible
- ▶ General frustrations of being a young person – still not treated completely like an adult / looked down on / not respected
- ▶ Suspicion of authorities / organisations
 - ▶ Feelings of victimisation
 - ▶ E.g. “They” purposefully make life difficult for us
- ▶ Frustration with prospects / feeling hard done by – leads to a mistrust that anything will be done to assist them
- ▶ Financial circumstances

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Feeling of victimisation also extends to the perceptions that “they” don’t want young people on the road

- “They” being government and society in general – common across gender / SEG’s and age groups although particularly strong amongst those struggling most with getting on the driving ladder (younger, no parental assistance with costs, uninsured drivers)

The meaning of /associations with driving (1)



Independence



Associations with driving have both emotional and practical aspects
 The most top of mind associations were freedom, independence and spontaneity (positive) and cost (negative) with the latter having implications for the former

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Associations with driving have both emotional and practical aspects. The most top of mind associations were freedom and independence (positive) and cost (negative) – with the latter having an impact on the former.

Generally the younger age groups had more positive associations, with the older groups (especially the drivers) more “worn down”

Emotional associations – positive

- Sense of freedom / independence (Key – mentioned by all groups)
- Self-reliance / Self-efficacy (practical as well as emotional)
- Fun / enjoyable activity
- Your choice / your decisions (when and where you go music in the car)
- Pride of achieving something / a life skill (also practical)
- Pride of allowing other people to rely on you / enjoying the responsibility – e.g. Friends / parents
- Spontaneity (e.g. going on road trips / picking and dropping friends and partners off)
- Ownership – the feeling of having something that's yours
- Being in control – I'm the driver
- Aspirational / nice cars / looking cool

Emotional associations–negative

- Frustrations / tensions / stress of being a driver
 - Road rage / inconsiderate road users
 - Getting stuck in traffic
- Fears / worries
 - of having an accident (largely girls and parents)
 - getting caught (e.g. speeding)
 - worrying about not being able to do it (pre drivers)
 - things you can't control e.g. Other people's driving behaviour
- Responsibility – one day your at school and the next your driving (for parents and pre and younger drivers)

Practical associations – positive

- Convenient / Efficient / faster way of getting around
- No need to use public transport (seen as expensive)
- Enables you to go further afield for work / to study / Opens job market
- Able to transport things
- Self-reliance / Parents don't have to ferry them places (parents and drivers)

Practical associations – negative

- Cost implications – insurance being mentioned as the biggest burden by most
- Keeping it maintained
- Environmental issues

The meaning of /associations with driving (2)



Convenience and efficiency were positive practical associations
The flip side is negative emotional aspects - general stresses of being a driver
e.g. tense situations, behaviour of other drivers, fear of accidents and for pre
drivers, worries of not being able to do it

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Practical associations – positive

- Convenient / Efficient / faster way of getting around
- No need to use public transport (seen as expensive)
- Enables you to go further afield for work / to study / Opens job market
- Able to transport things
- Self-reliance / Parents don't have to ferry them places (parents and drivers)

Practical associations – negative

- Cost implications – insurance being mentioned as the biggest burden by most
- Keeping it maintained
- Environmental issues

Safety – Positives and negatives



Safety has both negative and positive associations (and is top of mind for parents)
On the one hand, their children and friends have a safe way of getting home late at night, on the other there is the worry of accidents and other people on the road

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- The issue of **safety** has several guises and is top of mind for parents
- Safe:
 - Driving is safer than waiting for a bus / walking home at night in the evenings
 - Parents feel better about having their children together with their friends in a car than coming home separately
- Not safe:
 - Concerns about being involved in accidents / other people on the road
 - Effectively driving a machine / weapon (especially large cars – worried about control ability)
 - Peer pressure to speed / drive recklessly / drink or drug drive
 - Their children feeling overconfident

Quotes: Driving and young people and meanings/associations with driving

"Only downside is having to pay for petrol and stuff like that"
(15-16, Male, BC1, Clacton)

"Expensive Driving Lessons"
(Parent, BC1, London)

"Being a taxi driver for your friends"
(17-24, Female, BC1C2, Leeds)

"The cost of it, like the insurance"
(15-16, Female, C2D, Leeds)

"You can be more independent because you can get yourself to places. You don't have to really on your mum or public transport."
(15-16, Male, BC1, Birmingham)

"Expensive...it's ridiculous!"
(17-24, Male, C1C2D, London)

"When you first get your car and you're driving around, it's the best feeling ever because you can do whatever you like...then it just gets boring"
(17-24, Male, C2D, Birmingham)

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Importance of getting a licence

I'm desperate!

- It's an important life skill
- I can't wait to be independent
- It's good to get it done and out the way
- It will open up job / education opportunities

Vs.



I need to be realistic

- I can't afford a car yet so what's the point?
- I'm fine with public transport
- I'm staying in the local area – do I need a car?
- I'd rather get my education over with first
- I'll need to wait until I get a job
- I'm only 17 – is it that essential?

General agreement that getting a licence is an important life skill that opens the door of opportunity

However, this is balanced by the reality of respondents' personal circumstances – can I afford it at this time? How much do I really need a licence as soon as I turn 17?

The older respondents get, having a licence is perceived to be

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- Agreement amongst respondents that it is important IN GENERAL to get a licence for independence / being able to travel for work / education / opens up opportunities
- However, pre drivers and 17-18 year olds are mixed in views on whether it is important FOR THEM at this time. Some haven't considered it too a great degree whereas others had begun to plan how the process would play out (often encouraged by parents / the fact they have older brothers or sisters).
- Disconnect with some in terms of what they want and the reality of financial obstacles. I.e. I want to learn but I won't be able to afford a car until I get a job so will wait until then
- The older respondents get, the more vital it is perceived (although still a minority who would rather spend money elsewhere than running a car)

Parents are mixed in their views on this

- Higher SEG's see it as essential, a life skill that should be completed as soon as possible to ensure independence (they seemed more likely to push driving to their children)
- Lower SEG's are more mixed about their opinions and don't see it as essential to get one as soon as they pass 17 if there are other options open (perhaps because the financial burden involved with the process is more of a concern)
 - More likely to allow them to decide for themselves
 - Some suggested it was good to get their licences out of the way (i.e. before they go to uni) as later on they will be concerned with other costs e.g. Saving for a house
 - Others believe that unless you have access to a car that you drive regularly then there is no point as you will be out of practice (and need to take refresher lessons etc. – “vicious cycle” – of cost)
 - It's “not as important as they think it is”
 - This group are more likely to believe that 17 is too young (due to immaturity and cost barriers – they aren't in a position to maintain a car) and the learner driving age should be raised

Driving stages – “Pre driver” mindsets (15-16 years)

“After I’ve finished education I can look for a job then get a car. A car will be too expensive if I don’t have a job”
(15-16, Male, C2D, London)

“I want to drive, but I’m worried I won’t be able to.”
(15-16, Female, C2D, Leeds)

“Really eager to start driving – a few of our older mates drive and they drop us off places, would be cool if we could do that.”
(15-16, Male, BC1, Clacton)

“I’d like to drive but then I’m one of the youngest so by the time I’d be able to it’d be only a month or two before I possibly go to Uni so there wouldn’t be much point in doing my test until afterwards.”
(15-16, Female, C2D, B’ham)

It’ll be so much fun when I’ve passed my test



Will I be able to drive ok?

Largely concerned with emotional aspects of the learning to drive process – mixture of excitement and nervousness
Only a minority (largely males) have been seriously considering the practical reality
Pre drivers overall more preoccupied with the thought of GCSE’s



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Pre-drivers

Younger pre drivers e.g. 15-16 beginning to think about and whereas some have begun to think about how it is going to play out in reality, because it is still perceived to be a while away, most have not thought about it in great detail

- How much they have been thinking about it is dependant on how close a reality it is
- Most are living in the now and thinking about the emotional aspects of being able to drive - looking forward to having a taste of freedom / independence / self-reliance and a mixture of nervousness and excitement
- Only minority have seriously considered the practical implications i.e. If they will need to drive for work / to education, whether they will be on their parents insurance / whether they will be getting their own car / how much insurance is going to cost
 - Some have older brothers / sisters and are more savvy / knowledgeable
 - Most of what they know with regards to insurance is word of mouth understanding of costs
 - Have no personal experience dealing with insurance companies and generally not thinking of cost implications

The degree to which younger pre-learners have a sense of urgency and have begun to make some serious planning in terms of their driving depend on a number of key considerations:

- Are my parents going to be able to help me out or do am I going to have to pay for it all myself?
 - Lower SEG’s are less likely to have parents that can afford to assist in terms of the learning / insurance / car ownership process – these respondents were generally more pragmatic about their driving / car ownership prospects. They are more likely to feel that they will need to wait until they have a job to be able to afford to independently pay for it
- How eager / encouraging are my parents for me to start learning?
 - Some parents are actively beginning to encourage / get their children to start things about the process and have begun to make plans
- Will I be able to do it?
 - This is skewed towards females who are more concerned than males in terms of whether they will have the confidence / ability / want the responsibility of driving/being in control of a machine
 - It is possible that some males may also have these concerns but do not openly express them

Driving stages – “Learner driver” age mindsets (17-18 years)

I'm ok getting my licence for now and will worry about getting a car later

It's a big responsibility – I don't want to be that responsible just yet

I can't wait to pass my test and get my own car

Am I paying for it all myself or are my parents helping me out?

I want to get the learner driving process over as quickly as possible

Am I learning solely in an instructor's car or will my parents also take me driving?

I'd rather be the driver than the passenger

I started to learn but it was too expensive. I'd rather spend my money elsewhere



I'd rather take my time with it and build my confidence

Although both motivated by similar things, there is a difference in gender in terms of eagerness to learn
Males more desperate to pass and get a car than females
Key implications for both: Who is paying? How involved will my parents be in the process?

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Learner drivers

Difference in terms of girls / boys attitudes towards learning to drive, although motivated by the same things: i.e. Freedom, independence, convenience

- Males more consistently eager and want the whole package – not only want to get licence as soon as possible but want to own their own car – this becomes a priority / symbolic of self-reliance
- Females more mixed in their outlook and generally more laid back about the whole process (although some are very eager)
 - Generally having a driving licence is an important life skill – owning a car is an after thought. Happier to be insured on their parents car
 - Also see it as a big responsibility – some feel they are happy not being that responsible enough just yet. Happy to wait until they are “settled” / have a stable job or have children – i.e. When they feel grown up enough to look after and can afford a car

Minority are happy to rely on public transport -

Peer influence important here – begin to see their friends learning / getting cars and become more eager to begin learning themselves

- In addition, parents add that there is a strong peer influence / competition to get it done quickly / have the best car (perceived to be due to the “Want it now” generation).

Generally an aspirational thing to do – not open to / thought necessary for everyone – inequalities clear with lower SEG's feeling that driving for them in many ways it is out of reach. For some this is frustrating whereas others are more accepting that that's the way it is

- Particularly prominent amongst females in Clacton on Sea – not leaving the town, everything they need is close by, not in work where they can afford to run a car

Continuation of the issue of who will be paying for it all – on parent's insurance? Who is paying for lessons?

At this stage, some had begun to learn but the reality of the cost of it all has resulted in them stalling the process (mainly girls). Their learning process has lapsed with the intention of picking it up at a later date when they are in a better financial position to do so

- Generally would rather spend their money on other things and at this stage (going out, clothes, generally socialising) owning their own car wasn't thought to be too essential – cost not seen to be worth it at this stage

For both males and females at this stage independence / freedom / breaking out is important but importance of how that is achieved differs:

- Females generally happier being driven around in their friend's car
- Males preferring to be in control (more likely to say that they don't enjoy being the passenger)

One major issue that impacts the learning process is whether learner drivers have access to parents / another car that they are able to practice in or whether they have to learn solely in an instructors car with lessons

- Some anticipate (skewed towards lower SEG's) that they will not have access to another car during the learning process and will do all of their preparation for their test in an instructors car – some parents are without cars / some cannot afford to put their children on their insurance
- Impacts level of experience / hours of driving when learning / degree to which they are exposed to “real-driving”

Quotes: Learner Driver age

"I have had a few driving lessons but I cannot afford it anymore."
(17-24, Male, BC1, London)

"She's (instructor) the one that pissed me around. I was doing the same thing for about 7 weeks"
(17-24, Female, BC1, Clacton)

"I've been learning since June and only got two lessons left and then my test. I've passed the theory but I'm nervous about the test"
(17-24, Female, C2D, London)

"I want to pass and I want to be able to drive. Being able to drive. The freedom. I want to drive ASAP"
(17-24, Male, BC1, Leeds)

"I first started in April, I had about five lessons. I had a break for a few months because it got a bit too much, workloads and exams and I was stressing"
(17-24, Female, C2D, B'ham)

"I'll do it when I'm settled down in a nice house with a stable job and have enough money to put into driving. At the moment it is a waste of money when you've got public transport."
(17-24, Female, C2D, London)

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Driving stages – “Recently passed” mindset

“They don’t even say thank you when you let them through. In a sense we’re legitimately safer driver since it’s fresh in our minds.”
(17-24, Male, BC1, Leeds)

“When you first drive, obviously everyone will agree, when you first get your car and you’re driving around, it’s the best feeling ever because you can do whatever you like.”
(17-24, Male, BC1, B’ham)

Initial elation and excitement
However, reality soon sinks in – with freedom comes responsibility
Cost concerns (insurance, running and car maintenance) and how it is to be a young driver (prejudices, not being respected, stereotypes, behaviour of other road users) are major concerns at this stage

“It’s exciting and everything, but it’s just the expenses. It’s more getting my own insurance.”
(17-24, Female, BC1, Clacton)

FREEDOM AT LAST!!

I’m driving for the sake of it at the moment

Insurance is so confusing / illogical

Running a car is so expensive – what can I live without?

Can I get away with being a bit risky?

People can be so rude



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Recently passed

Initial elation and excitement – generally driving for the sake of it at every opportunity

But then reality sinks in terms of costs and the general reality of being a young driver

For males getting and maintaining a car generally becomes priority - costs are absorbed at the expense of other things.

- E.g. going out / shopping etc. sacrificed to fund the car
 - Particularly pronounced amongst lower SEG males – you work to run your car
- Girls more willing to wait until they are in a situation where getting a car is felt essential
- Once getting own car – thought of living without it becomes extremely difficult

General issues faced at this stage:

- Costs – insurance, car, petrol, maintenance
 - Reality of costs is beginning to bite as starting to pay for themselves
 - They are facing the highest costs despite being in the least able position to afford them
- Beginning to feel the reality of being a young driver and how others treat you because of your age / Behaviour towards / perception of young drivers of others on the road / general society
 - Inconsiderate drivers / drivers with no manners (e.g. who don’t thank them / people who are arrogant and rude – all ages!)
 - Feel mistreated by some – i.e. feel that some people treat younger drivers with impatience / drive aggressively
 - Not feeling respected – treated as a thorn in the side
 - Believe that the general perception is that young drivers are less able
 - Feel frustrated by this as they have proven that they are capable
 - Also feel that bad drivers are existent across the age scale – young drivers are perhaps more likely to be risky but people can be bad drivers at any age
 - Getting stopped by the police (more frequently mentioned amongst males) – feel judged and victimised

Nevertheless, significant taste of independence and freedom

- Timing important – recently left school / either still in education / going to work
 - Passing driving test and driving on your own is one of the first times in life when you have complete control – without anybody telling you what to do
- For some the responsibility is embraced, especially when driving other people around – want to ensure their comfort, recognise they are responsible for passengers lives
- However, for males, general agreement that this taste of freedom can manifest itself as risky / “showing off behaviour” within males (especially when friends are in the car). Seems almost to be a given that there is an expectation for males to drive / feel pressured to drive in this way.
 - Not exclusively males (general sense that risky driving is occurring more frequently among females)
 - And not exhibited by all men – although many male respondents spoken to admitted to driving fairly riskily when first passing their tests (there could be an element of male bravado here – i.e. Exaggerating their true behaviour to impress their peers)
 - Some suggestion that when first passing there is a period of driving cautiously and then confidence grows, boundaries are pushed
 - Consequences are not overly considered at this point

General insurance

- Getting first taste of insurance minefield
- Angry / frustrated / confused at what are seen to be illogical unfair processes. E.g. Moving from provisional – real driver – why does it cost more?
- Because it is compulsory, it is taken for granted – not a lot of thought goes into why it exists / the purpose of it – it just becomes a necessary cost (like road tax, MOT etc.)
 - Lack of understanding of how it works – i.e. Not just individual policies but how it works in general

Parents role at this stage

- Some are matching the contribution financially / paying for their cars and insurance outright
- Others want to teach their children independence – feel concerned that if the bank of mum and dad is constantly open then this equate to a lack of responsibility in their children’s driving behaviour and they will take it for granted that their parents will fit the bill should things go wrong. Getting them to pay for it themselves = more likely to be cautious / responsible
- Others simply cannot afford to assist their children with the costs of running a car

At this stage we are beginning to see how the positive aspects associated with driving like freedom and independence are inhibited by the negative aspects of cost

- **Young people are having to make trade offs between things they want to be doing and running their cars**

Driving stages – “Driving for some time mindset”

“When I was 18/19 I was a bit ‘let’s see how fast I can go’, but then I grew up!”
(17-24, Male, C1C2D, London)

“Young drivers need to figure out this is how I’ve got to drive, how it should be done. Whereas I am older and more experienced than they are!”
(17-24, Male, C1C2D, London)

“There are times when I have been without a car and have really missed it. My friends are happy to get a bus...I am not”
(17-24, Female, BC1C2, Leeds)

I wouldn’t class myself as a young driver now

I still enjoy driving but I think about it more practically now

Excitement associated with driving has gradually worn down – now a habitual / routine part of life
Cost has wearied most drivers - the car has become a tool rather than a toy
More confident and experienced – distance themselves from younger drivers



I’ve got the odd bad habit but I wouldn’t take risks any more

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Driving for some time

- Distancing themselves more and more from “younger drivers”. +20 years particularly who have been driving for a while no longer associate themselves with being a “younger driver” (felt to be in the under 20 bracket) and some demonstrate resentment that they are lumped together with the younger ones who are more likely to drive irresponsibly
 - 17-20 seen as very different attitudinally and behaviourally as the +20’s and yet still belong in the same 17-24 “young drivers” age bracket
- Beginning to appreciate it as a money drain – although most still admit to a love for driving, the novelty of it being a “provider of freedom and independence” and the excitement that comes with it has generally worn off – become more of an everyday, routine thing
 - Potentially because they are experiencing freedom and independence in other areas of their lives?
- Issues / nuisances associated with driving have been increasingly ingrained e.g. Speeding tickets, costs of claiming, points on licence, other road users, insurance (frustrated that this doesn’t seem to be coming down as much as expected)
 - Hardened to the behaviour of other road users
- Has become more of a tool than a toy
- At this stage “risky behaviour” seems to have settled down, although there is an admittance of “bad habits” (e.g. Driving with one hand on the gear stick, not always checking mirrors, not always indicating). However, these are neither seen to be dangerous nor are they seen to add up to being a bad driver
- Generally felt to have mastered an understanding of where the rules can be bent slightly – which doesn’t necessarily mean always abiding the rules of the road to the letter but is still safe and controlled and not a risk to themselves or others (e.g. Going over the speed limit on deserted country roads)

Learning to drive process

"It takes a long time to learn and pass...driving lessons are expensive, the test is well expensive...everything about driving is expensive"
(17-24, Male, C2D, Clacton)

"It's like you're growing up all of a sudden. Yeah you've had your lessons but once you've got your pink licence all of a sudden you are an adult because you've got this big responsibility that you've never had before"
(17-24, Female, BC1, London).

"You start learning properly after you pass your test. Until you pass your test it is a controlled environment"
(Parent, BC1, London)



Learning to drive is a stressful, difficult, pressured and costly process

Strong sense that "You pass your test, then you learn to drive"...Questions over how effective the current system is at teaching "real" driving

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It's an unnerving, stressful, difficult, costly process!

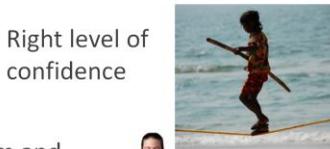
- Lots to think about and remember – mechanics / other road users – controlling a vehicle and having to interact with others on the road
- Pressures – self, peers, family members, parents
- Reward (e.g. Sense of freedom / independence / self-reliance) is immediate and so many are keen to get the process done as quickly and cost effectively as possible
 - If they have the finances to do so (males more likely to make it a priority, females waver more due to the cost and balance it with considerations of how necessary it is for them at the time)
- General sense that though people may be technically able to pass test, they are not always emotionally / attitudinally ready

Mentioned several times that the learning to drive process / test does not reflect real life – see as very artificial

- "You pass your test, then you learn to drive" was an attitude held by many – both parents and young drivers
 - Current process felt to be not working at optimum level
- Learning to drive process seen as restrictive
 - Don't usually go long distances on lessons
 - Quite artificial – especially if the process has only been undertaken with a driving instructor only
 - No motorway driving
 - Does this perhaps add to the feeling of wanting to break free and drive more recklessly than is appropriate once learning process is over and test has been passed?
- Test particularly artificial – largely about manoeuvring / operating the car / obeying the rules of the road – skewed towards technical abilities and that favour certain drivers
 - At odds with what a lot of driving is about – e.g. Attitude / behaviour towards others / anticipation
 - Not enough about dealing with / consideration for other road users, road manners
- People may go through the whole learning process / pass their test without ever having to deal with a difficult situation
 - Questions therefore about real capability / ability to deal with extreme / intense circumstances
 - In addition – able to drive on the motorway without having any previous experience – for some doesn't make any sense

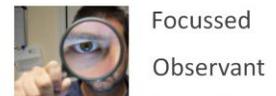
Good driving

Attitude / behavioural



Consistency in peoples minds in terms of what makes a good driver
Characteristics felt to be a combination of attitudinal / personality traits and technical skills / ability to handle a vehicle

Technical / driving ability



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Greater degree of consistency in people's minds over what makes a good driver, whereas what makes a bad driver is more subjective

Characteristics of what makes a bad / good driver comes down to several factors encompassing technical / ability / capability of handling a vehicle aspects and attitudinal / behavioural and good drivers need to encompass a balance of these aspects

Attitude / behaviour

Level of confidence

- Not too cautious
- Not too confident / arrogant /

Attitude / behaviour towards others on the road / attitude in general

- Polite
- Good manners
- Common sense / good judgment
- Not easily influenced by others
- Polite
- Considerate
- Non competitive
- Sensible
- Patient
- Ensuring your passengers feel comfortable
- Courteous

Personal control (i.e. Ability to control emotions)

- Calm and composed
- Ability to maintain concentration / focus
- Cautious

Obeying the rules of the road (technical as well as attitudinal)

- Degree to which rules are respected

Technical aspects

Ability and awareness

- Of yourself
- Of what's going on around you – other road users / hazards etc.
- Observant / focused
- Alert
- Good communication with other road users

Control of the vehicle

- Core car control skills
- Responsiveness

Understanding and applying the rules of the road / applying driving rules

- Signalling, sticking to speed limits, checking mirrors

Physical attributes

- Ability to respond / reaction times / good eyesight
- Ability to multi-task

Bad driving vs. risky driving

3 levels of bad driving

Bad habits



Small habits, common across the population – not considered a danger

Bad driving



Careless / selfish driving / bad communication

Risky / dangerous driving



Potentially endangering lives

Younger people feel they aren't necessarily overrepresented in terms of "bad driving" – this can happen at any age. However, admission that they are more likely to drive in a risky way

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Most factors that make up an agreed definition "bad driving" are the antithesis of what makes good driving.

Attitude and behaviour

- Over confident / overly cautious
- Arrogance
- Inconsiderate / selfish
- Uncommunicative
- Abandoning the rules

Technical ability

- Allowing self to be distracted
- Hesitant
- Not concentrating
- Driving in a way that makes passengers uncomfortable
- Squeezing into gaps / turning round in inappropriate places
- Taking corners quickly / with one hand

Generally felt to be a difference between bad driving and risky / dangerous driving – although seems to be difficult to identify where the tipping point is – not consistent agreement

- In a sense, certain risky behaviour can show certain aspects of mechanical ability e.g. Handling the car / control
- A lot of respondents admitted to picking up bad habits (in contrast to how they had been taught while learning) but these were not necessarily believed to equate to dangerous driving / them being at risk to others
 - Forgetting to signal
 - Getting a bit distracted momentarily
 - Going slightly over the speed limit
 - Not holding the steering wheel in the 10-2 o'clock position
 - Keeping one hand on the gear stick

Therefore seems to be three levels of bad driving

- Bad habits – everybody has them / no body drives perfectly all the time / fairly small problem / do not equate to someone being a "bad driver"
- Bad driving – not being aware of or having any consideration for others / selfish / competitive / thinking only about yourself / not showing your intentions/lack of communication – can be all demographic groups across all ages
 - Major contributor of "road rage"
- Dangerous driving – conscious intent to drive in an unsafe way
 - Having a disregard for their own safety / those around them
 - Taking unnecessary risks
 - Lacking in control

Feeling that younger people aren't necessarily overrepresented in terms of "bad driving" – this can happen at any age. Nevertheless, there is a concession that they are overrepresented in the "risky driving" category. This and their lack of experience in reading other drivers intentions, car handling skills and wavering confidence levels equates to them being more likely to have an accident

Driving and young people



“We’re not like them”



Feel discriminated against – tarred with the same brush as the “boy racer” stereotype
Resentful that the majority are punished due to the actions of the minority because they are the same age group

Nevertheless, acceptance that young people are more likely to have more accidents (although not always because they purposefully drive recklessly but due to lack of experience)

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General feelings that young people get a bad rap when it comes to driving, however, most will admit that the reasons for this are because young people are more likely to exhibit risky behaviour and / or crash their cars because of lack of experience

“Boy racer” stereotype front of mind for most. Seen to be the epitome of “risky driving” – perceived to be the minority but as they manifest such extreme behaviour (that can have the most disastrous consequences), they are believed to taint all perceptions of young people and the reason why their costs are so high (as well as those that exhibit illegal behaviour such as drink and drug driving). Felt to be unfair that they are labelled alongside the minority and made to pay the consequences because they are in their age group:

- high insurance premiums
- competency judged by others
- people suspicious if they are driving a nice car
- getting pulled over by the police

All are keen to distance themselves from this stereotype (seen as immature / over the top / idiots) – although many males will admit to exhibiting similar types of behaviour when they first passed their tests and had access to a car. E.g. Driving recklessly / speeding

Parents quite defensive over way young people are treated as drivers

Perhaps looking at it through parents eyes of “My son / daughter is getting punished because of the actions of the minority. They would never drive like that” (even though a lot of respondents will admit to engaging in risky / showing off / “over confident”

It's not just me on the road - The Blame Game and Road Rage

ME

New driver



Elderly person

Slow to react



Young people quick to point out that they are not the only bad drivers on the road and a lot of bad driving can be the result of how other people drive

Bad driving can create a domino effect and can feed apathy, complacency and impetuous reactions

Wider societal issue that needs to be challenged – good manners on the road should be promoted



Experienced driver

Complacent, no manners



Expensive car

Arrogant driver

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Quite a lot of finger pointing occurred towards different demographic groups that are considered to be good / bad drivers.

Younger people tarred with the “bad driving” brush because the perceptions exist that they are more likely to be risky (considered to be the epitome of bad driving) but they are quick to point out other groups of drivers whom they believe to be equally bad / at times dangerous

Perception that being older doesn't necessarily equate to you being a better driver

- Some felt some older adults were arrogant and rude
 - Although they have experience, in some cases this makes them complacent and they lapse in their driving ability / are inconsiderate to other road users – attitudinally they can be bad drivers
 - Feeling among many respondents that young people get treated badly by other drivers on the road – assumptions made that they're not competent / people get impatient with them
- Elderly drivers are thought to be slow, unaware of what is going on around them and slow to react
 - Slow and cautious not seen overall as reckless driving but respondents were keen to point out that it can in reality have dangerous consequences

It is not just about you on the roads – you are constantly interacting with other drivers / subject to the behaviour and attitudes of others / abnormal circumstances beyond your control that you have to deal with

- You could therefore be the best driver in the world but you still have to deal with others on the road
- Frustrations relating to the behaviour of other drivers can impact the way you drive
 - We're not shown respect – why should I respect other drivers?
 - Has a domino effect – competency is tested by someone driving badly
 - Can lead to frustrated / aggressive driving – vicious circle

Key points:

- I can improve the way I drive and be as safe as I can, but what about everybody else?
- Growing sense of resentment towards “other drivers” – road manners, general attitude and courtesy is thought to be getting worse
- Road rage felt to be on the increase and is thought to be a major factor contributor towards unsafe driving
 - This goes beyond young people's driving behaviour and is a general societal issue – need to get to the root cause and challenge

Understanding the context – Key points

- Attitude is felt to be as important as technical ability in determining what makes a good driver
- It is perceived that consideration and good manners on the road is waning – this is a wider societal issue (and not just relating to the behaviour of young people) that needs to be challenged
- Not everybody drives perfectly / to test conditions all of the time, even if there is a desire to do so
 - “Non test condition” habits are common across all age groups and don’t necessarily add up to bad driving
- There is constant engagement with other people on the road - you can be the best driver in the world but still have to react to the way other people drive
- Having atypical (and sometimes negative) driving experiences can help you become a better driver

2. Insurance

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Associations with insurance



Haven't been thinking about it too much – mainly WOM but seems expensive

Pre

The costs are crazy. I don't know if I can get insured on my parents car

Need Insurance



I've had a few years of no claims and it still hasn't come down



Recently passed



Learner

Am I paying for it all myself or are my parent's helping me out?

Am I insured on my parent's car?



Driving for some time

Getting insurance is an expensive, complicated, time-consuming process that is calculated on unfair measures – but we have to accept it

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- Feelings towards insurance companies / the insurance market vary but across all age groups, none have particularly positive views
- Only a couple of people have had positive experiences (i.e. Who have been in an accident where insurance companies did "pay" up)
- Admission amongst some that it is unlikely that the insurance market can be looked on favourably – all encounters with them are relatively negative – either having to pay for costly (perceived to be overpriced) insurance or having to claim after having a negative experience (i.e. Being in an accident)

Process of getting insurance seen to be negative

- Expensive
- Hassle
- Time consuming
- Not transparent
- Invasive – spam emails
- No customer centric – lack of customer care

Pre driver

- 15-16 year olds: relatively neutral, although they have some understanding of cost etc. their experience has not yet been personalised
- 17-18 year olds: beginning to personally understand the cost implications – in some cases, beginning to feel frustrated due to high costs making the driving process out of their reach (some have reverted back to being non-learners because costs are too steep)

New drivers

- Feelings of frustration / confusion
- Why am I paying more after coming off my parent's insurance / now I have passed my test (and therefore proven to be competent)?
- Feel punished at the outset – even before they have done anything wrong – have to pay for the actions of the minority

Driving for a while

- Cynical
- In some cases angry at what are seen to be unjustified / unfair costs

Insurance is **compulsory** – this itself is resented by a number of respondents. Feeling of "being over the barrel" evident amongst many and that they can get away with whatever they want.

Cost of insurance generally felt to be excessive – highest mentioned was £12,000 but overall generally in the £3000 - £4000 range for under 21's, around £1,500 - £2,500 for 21 +

- Cost of insurance has an impact in other areas - in some cases can mean sacrificing other aspects:
 - Social lives are more inhibited
 - Can heavily influence car choice – whether choosing new / smaller engine / not getting the model you really want
- For some becomes a bit of a mental minefield / balancing act – not just needing to consider own personal circumstances but everyone in the family
- Some families have to devise complicated strategies in order to get the best cost package across the whole family:
 - How many cars can we afford?
 - Who is paying? Parents vs. children
 - What is the cheapest ways of getting everyone on the insurance – especially if they have more than one teenager going through the learning process? Who should be the named driver? What's the best insurance deal for parents / new driver / learner driver?
- Some mention of EU regulations in terms of balancing costs
- Felt by many that male's insurance should be brought down rather than increasing females
- Some suspicion that the insurance market will be making money out of it – i.e. Will men's costs come down in reality?
 - What about age discrimination – should they still be allowed to discriminate on the basis of age if they can no longer discriminate on the basis of gender?
- Some mention of applying tactics to ensure cheaper insurance:
 - e.g. Saying car isn't used for work, front loading, considering saying you live in a different area, putting other experienced drivers on insurance, parked in locked garage, only use car once a month
- In addition, number of respondents saying they don't put in claims for insurance following accidents / crashes – it is more effective to get it sorted by yourself / buy a new car then it is to put in a claim and see your premium rise considerably
- Overall perceptions of insurance are very "me" focused – my car, my insurance, my driving – very little consideration overall for the "other" driver in potential crashes – only a minority considered this
 - E.g. Why am I paying four times as much as the value of my car?
 - Demonstrates a bit of a lack of understanding of how insurance works – what it is actually used for

Issues with insurance companies



Greed / Profit obsessed



Corrupt / protect each other



Confusing costs



Don't play fair



Unregulated



Based on unfair stereotypes

Insurance market seen to be unregulated and unruly, purposefully confusing, lacking in transparency and generally untrustworthy
Consistent perceptions across all age groups / SEG's

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Perceptions consistent across all age groups / SEG's
Pre drivers less negative due to lack of personal experience with them

General cynicism therefore – increasingly entrenched with more experience / engagement with companies. Rooted due to several factors:

Profit making businesses / greed

- Always needing to ensure profit margins are as high as possible – increasingly symptomatic of big business – profit comes first over fairness
- Out of reach for a lot of young people (especially those without a job – places more obstacles in the way making life increasingly difficult)
- Some feeling that they manipulate young people's desire to drive – they are so desperate to get on the roads that they are willing to pay over the odds for it
- Out of proportion – younger people are a higher risk but seen to be over and beyond their risk factor

Non transparent / confusing costs / illogical costs

- Process a bit of a minefield – doesn't always make sense / varying costs depending on where you go (and in some cases what time you apply) – no clear, logical process / no consistency across the market
- Not clear how to get the best deal / random prices – insurance companies not seen to be helpful in securing best costs for customers
- Comparison websites although used seen by many to not help the situation – cynicism that they are owned by insurance companies – can therefore push their products to the top of the search rankings
- Insurance in a lot of cases is much more than the car is worth
- Thought to be deliberately confusing / difficult process to "fox" / blind sight customers to manipulate them into paying more

No regulation

- Not regulated – unruly, out of control industry – they can charge what they want and people have to accept it
- No incentive to lower their prices

Don't play fair / by the rules

- No claims bonus seen to be ineffective – people who haven't claimed still see their prices rise considerably
- Insurance companies don't reward efforts taken to ensure better driving (e.g. Pass Plus – on balance doesn't actually benefit in terms of reducing your insurance. A lot of companies won't take it into consideration therefore seen as pointless)
- Your insurance goes up if you have been in an accident, even if it wasn't your fault

Based on unfair / stereotypical measures rather than merit of the driver

- Not based on experience
- Doesn't take into account learning process / how much experience you have before passing your test
- Unfair in that "you could be 35" and recently passed yet still qualify for lower premiums because of your age

Corrupt / all in it together / protect each other

- Although there is competition, impression that they conspire with each other level to set their prices at a particular base level to ensure that they won't go lower
- Concerns that data is not used ethically (conspiracy – why do they need so much information from me? What are they doing with it? I don't trust them with my passport)
- Concerns about scams / unethical referrals – e.g. Insurance companies in cahoots with garages to bump up prices

Note: Some indication of the perception that government have a greater connection to what happens in the insurance company than is the reality (perhaps because it is compulsory insurance)

Although there is an admittance that drivers themselves have a responsibility to drive safely and try to keep costs down – there is a feeling that this is not matched adequately with insurance companies willingness to reward drivers that do so

- Some sense of – What's the point? No matter what I do, the cost is going to be unreasonable
- General feelings of injustice and that the whole insurance process is UNFAIR

Perceptions of the insurance market: Quotes

"In a way, they've got a point but not every lad is a boy racer, it's stereotyping"
(Uninsured Driver, Male, C1C2D, B'ham)

"It's a business isn't it? Unless they all go down, then they won't will they as they're fighting against each other. Unless the government tell them to reduce prices then they won't, like any business. It's only going to go up isn't it?"
(17-24, C2D, Male, London)

"The insurance has been more than the car."
(17-24, Female, BC1, B'ham)

"We've got a Mini and my dad said I want be able to get insurance to drive it until I'm 21 because it's considered a fast car. Insurance is really high for fast cars between 17-21 because you're more likely to crash or do 'boy racing'. I think that's stereotypical – I'm not that kind of person."
(15-16, Female, C2D, B'ham)

"I think they're very misleading, especially advert ones. Considering they put on their website this much a month, so you phone up and then you've got to pay a direct debit of £2,000 before you can actually start the insurance."
(17-24, Female, BC1, Clacton)

"You pay loads and the premium goes up even with no claims. If I crash I have to spend £1,000."
"If you have a crash and it isn't your fault, your insurance still goes up. It doesn't make sense. Ridiculous."
"Some of the insurances around here wouldn't insure my car because of the area. They thought it was going to get robbed."
(17-24, Males, BC1, London)

"It makes it so much more difficult for young people to get on the road"
(Parent, BC1, London)

"They only think of the money."
(17-24, Female, C2D, Leeds)

"Rip off, and they rob our money."
"They're out to make a killing."
"Charge what they want, don't they?"
"It's a gold mine, isn't it?"
(17-24, Males, C2D, B'ham)

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Perceived reasons for high cost of insurance

For young people

Young people's driving behaviour



"They" want to keep us off the road

It's compulsory – no incentive to give low costs

BECAUSE THEY CAN

Ease of claiming for whiplash



Unethical referrals



More cars = more accidents

Uninsured drivers

Responsibility for high costs come down to insurance companies, lack of government intervention and drivers themselves
 Younger drivers are more at risk but there are other factors at play
 Young people are easy targets and are paying over the odds for other issues

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Several reasons believed to be the cause of the high cost of insurance for young people in particular and in general

For young people

- Young people themselves – admittance that they do have a large role to play
 - More likely to have accidents
 - Because they are more likely to drive dangerously (considered to be the minority), and due to lack of experience
 - Perception that they can't be blamed for lack of experience and shouldn't be punished so harshly because of it
 - For many, feel that it's an unfair stereotype – good drivers are still punished
 - Younger people tend to go for "cool" speedy cars rather than safe / reliable ones
 - More insurance overall
 - Want to show them off / more difficult to control = more accidents
- Insurance companies / the government wanting to keep young people off the road

In general

- Because they can – it's compulsory
 - They can get away with it
 - No regulation
 - No incentive to make prices competitive
 - Price fixing
 - No pressure from Government / no regulation
- Higher number of accidents in general – more cars on the road
- Whiplash claims
 - Seen to be increasingly easy to claim
 - Ambulance chasing companies persuade / pressure people to claim
 - Doctor's don't bother to check particularly thoroughly
- Uninsured drivers
 - Can't contribute if they have a crash – insurance company is at a loss and needs to recuperate costs
- Corruption / scams
 - Unethical referrals – i.e. Insurance companies having a deal with garages and sending cars their for repair / garages making more repairs than is necessary
 - Garages and insurance companies to blame

Admittance that young people are more at risk but believed to be paying a disproportionate amount to pay for other underlying, not so obvious factors

This is accepted of their risk factor.

Suggested ways to reduce insurance costs – Insurance industry



Take into account already existing processes



Be fair - Reward safe driving



Increase renewal frequency



Start everyone off at the same level – premiums increase as punishment



Link insurance into learner driving / test performance



Insurance company driving test



Take into account attitudinal / behavioural measures



Black box technology

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Combination of drivers themselves, insurance company's desire for profit and the government

Strong feelings among a number of respondents that the government be taking responsibility to "tame the beast" and make insurance fairer

- Especially the case amongst uninsured drivers

In terms of steps the insurance companies could take:

Take into account already existing processes

- Ensure that those taking the Pass Plus get reasonable discounts (currently reduction is a marginal amount – not enough to cover money outlaid to do the PP)
 - Is the Pass Plus working? I.e. Do you gain the necessary skills to become a better driver worthy of reduced insurance costs?

Be fair - Reward safe drivers

- Discount at renewal for not making claims / money back at the end of the year
- Ensure that people are actually rewarded for no claims bonuses – make them count

Increase renewal regularity

- Reviewing more than once a year and rewarding no claims would make people more considerate and safe in their driving – if they know they will get a reward with lower premiums, they will be more careful

Everybody should start off at a certain level and only if you do something wrong should you be punished

Link insurance in more with the learner driver process

- A lot of suggestions that insurance should be linked in with how you perform during your test e.g. Passed first time / how many minors
- Some felt in hindsight this would be slightly unfair to some people e.g. Those that don't perform well under exam conditions
- Insurance companies to do an assessment on driving capabilities e.g. Representative from the insurance company to test newly passed drivers

Black Box technology mentioned spontaneously in most groups (apart from pre drivers)

Insurance should be based in part on attitudinal / behavioural / personality traits / background / families driving history (and any criminal records personally / within the family) (minority viewpoint)

- Although some argue this could lead to unfair stereotyping / labelling

General cynicism among drivers that insurance companies will bring down prices regardless of measures put in place – any savings for customers in one area will be recuperated elsewhere. Belief that they have no incentive to bring them down – prices will keep rising regardless and they will always have a reason for putting their prices up, unless the government intervenes / costs are made more transparent.

Suggested ways to reduce insurance costs – Government



Make learning process / driving test more true to life



Regulate the insurance industry



Crackdown on corrupt / illegal practices



Introduce graduated licensing



Introduce Driver's Ed to the curriculum



Government insurance policy



Reassessments / Refresher tests



Increasing the driving age

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Government policy / intervention / licensing issues:

Make the driving test / learning process more true to life

- Have to learn for a certain number of hours (do away with "intense" driving courses)
- Ensure different driving scenarios are covered off (e.g. Different types of roads, traffic jams, inner city driving)
- Go longer distances
- Motorway driving
- More assessment on different types of driving e.g. In areas not familiar with

Graduated licensing (as with other countries) / different test levels

- New drivers facing certain restrictions e.g.
 - Size of car
 - No motorway driving
 - No passengers in car for first 6 months
 - Advanced level test comprising intense / extreme conditions (simulated driving?)

Cracking down on corrupt / illegal practices

- Make the process of claiming for whiplash more stringent
- Prevent scams / insurance companies from manipulating the referral process
- Better monitoring of fake claims
- Harsher punishments for those that engage in risky driving / illegal behaviour and communicate the consequences better
 - Bit of confusion over what happens to you if you are charged with dangerous driving – not all are aware of the consequences

Regulate the industry

- Ensure more transparency
- More consistent costs

Drivers education in school (e.g. in PSE) – even if only theory based

- Educate on the consequences of risky / dangerous driving
- Learn the rules of the road
- Teach road manners / attitudinal aspects of driving

Government insurance policy

- Government policy for first year
- Insurance subsidies for low income households

Retests every 10 or so years / retests for older people

Increase driving age (minority viewpoint)

Some respondents, (lower SEG skew) are cynical about Government's involvement. Why would the government be looking to bring down the cost of insurance? There is some suspicion of their motives – involvement would need to be managed carefully.

Graduated Licensing



Although the phrase “graduated licensing” was not used by respondents, a few (minority) made reference to a phased driving licence system and these ideas were generally received relatively positively

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• Although respondents didn't use the phrase “graduated licensing”, some did talk about the potential for introducing a phased driving licence process, with some comparisons being made to other countries such as Finland / USA:

- Parents:
- One discussed family in New York and their child being able to drive to school at 16 but not outside of a certain mile radius and not with friends in the car – **saw it as very restrictive although another person in the room could see the benefits of not having a distraction in the car to potentially show-off to** (BC1, London)
 - One of the parents in the follow-up task/phone interview when asked what could be done talked about the driving test being comprised of several stages (e.g. rush-hour driving, night driving, adverse weather driving), each of which must be passed individually to earn the full licence. **Whilst not necessarily the 'traditional' graduated licensing model it is certainly leaning in that direction** (C2D, Leeds).

Uninsured drivers:

- One briefly alludes to the idea of limiting learner/newly passed drivers to a certain size of car or engine, which can only be increased over time as they become more experienced (BC1C2, Birmingham)

15-16 Year Olds

- As a potential solution to high insurance costs one respondent refers to his knowledge of the system in Finland. He talks about how they have to take one normal test but can also opt to take an additional test (factoring in extreme conditions etc...) in order to qualify for cheaper insurance. Both respondents in the group appear positive towards this system (BC1, Birmingham)
- One briefly alludes again to the idea of starting with a smaller ('rubbisher') before graduating to larger, more powerful cars as you get older/more experienced (C2D, London).
- Whilst not mentioned in terms of a particular solution or in the tone of graduated licensing, one respondent once again talked about how getting a smaller engine makes insurance so much cheaper (BC1, Clacton).

17-24 Year Olds

- One girl talks positively about her experience of the Australian system. You start at 16 and have to do 150 hours of driving (inc. 10 at night and 10 in the rain). No theory test, just a quick multiple choice. You get provisional licence, then red (fixed speed limit + only one person in the car with you) and finally green licence (no alcohol and cannot go above 100kmph). Apparently the crash rate is massively reduced and whilst conceding that it does take a long time there is no denying that it works so must be a good thing. The rest of the respondents in the group generally displayed a positive reaction to this system (C2D, London).

Summary Comments

Although it was only really brought up or alluded to (the basic model of it at least, often without knowing it) by a real minority, the response towards it was generally far more positive than negative.

The notion of learners/recently passed drivers having to start with a smaller engine by law before being able to work their way up to something more powerful was mentioned by a handful of people. Whilst not blatantly graduated licensing in the 'traditional' sense, it is certainly an idea that would appear to fit such a model.

Considerable amount of talk about the driving test needing to better reflect 'real driving' in 'real conditions'. Again whilst not being directly linked to graduated licensing, again it is something that would seem to fit in with the general idea.

Interestingly these ideas did not appear to be particularly age/segment specific. As evidenced above each of the 'main' ideas linking to the notion of graduated licensing came from within a different section of the respondents.

Ways to reduce cost of motor insurance: Quotes

"It should be governed, like banks. If everyone has to have it, there has to be a system to monitor it. If all the insurance companies put their prices up tomorrow nobody can do anything"
(Uninsured Driver, Male, BC1C2, B'ham)

"If you're first starting to drive they should give you a chance to see if you do drive sensibly and base it on that"
(15-16, Female, C2D, Leeds)

"They should do a deposit system where you could get half back if you don't claim"
(Parent, BC1, London)

"This is what they should do - for the first few months you are not allowed to drive after a certain time, it makes sense because you are still a fresh driver but after that time has gone you can drive anytime of the day. You're on probation"
(17-24, Female, BC1, London)

"There's advanced learning, like in Finland, where you do your normal driving test, and then if you want lower insurance, you do an improved driving test which makes you a better driver"
(15-16, Male, BC1, B'ham)

"It should be reduced or increased on how well you pass your test. If you pass your test marvellously it should be lower for you, but if it's your hundredth test it should be extremely high."
"They should do insurance tests where they test you on how you drive, after your test, to see how much it should be."
(15-16, Males, BC1, B'ham)

When you pass your test you can get minors - if you've got no minors, why should your insurance be the same as someone who got 14 and nearly failed? It's the most amount of pressure you're ever going to be under in your driving life..."
(17-24, Female, C2D, London)

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Views on driving without insurance

Across groups, thought to be daft, reckless, inconsiderate to other road users
Some resentment / anger that those paying are being penalised because of it
However, some degree of sympathy – I wouldn't do it, but I can understand why people do

Uninsured drivers – Overall attitudes and behaviours

Overall attitudes towards general driving, insurance etc. are not too dissimilar from other young people of their age



Due to the fear of getting caught, uninsured drivers are largely plagued with anxiousness
As a result they claim to drive more cautiously and are in some ways more critical of reckless drivers
They also tend to drive less – for essential journeys only and keeping distances as short as possible

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Fairly similar attitudinally to insured drivers with regards to young people and driving and insurance companies.

Fear of getting caught makes them drive more cautiously

- In some cases more critical of reckless driving than their insured counterparts
- tended to more readily admit that they were scared when friends drove recklessly and criticise them heavily for driving “like idiots”

In addition, tending to drive less than when they had insurance

- only for essential journeys (including seeing children)
- as short distance as possible (“the longer you are on the road, the more likely you are to get caught”)
- Some apply strategies to ensure they won’t get caught (restrict themselves) – no driving after 12, no speeding, generally don’t draw attention to self, go a different way to the police, “no smoking weed”

But plagued with anxiousness over fears of getting caught

- Especially by the thought of what would happen if they were involved in an accident (i.e. Run away)

Other means of transport not really an option

- personal circumstances / perceived to be too expensive

Not something they started off doing – i.e. Most had provisional insurance / insured on their parent’s car – when they tried to become independent costs were beyond what they could afford

Most uninsured driver’s friends and family knew they were uninsured (in one case, dad actively encouraged son to go without it)

Mixture of car usage – i.e. Own / family members

Drivers without insurance: Reasons and situations

Overriding reason as predicted is that insurance (like everything else!) is just too expensive



PERSONAL INFORMATION:

FIRST NAME: [REDACTED]
 LAST NAME: [REDACTED]
 EMAIL: [REDACTED]
 PHONE: [REDACTED]
 BIRTHDAY: [REDACTED]
 DEPARTMENT ID: [REDACTED]
 DEPARTMENT NAME: [REDACTED]
 EDUCATION: [REDACTED]
 PASSWORD: [REDACTED]

Feelings towards insurance companies and the principles of insurance and their framing of it as a victimless crime are also major factors influencing lack of willingness
 More minority views related to "laziness" / complex insurance processes and concerns over the misuse of their personal information

A M E D I S

- Divide in terms of age / depending on how long they have been driving without it
 - Younger ones are more likely to want to belong to the fold
 - Older / been doing it for longer are no so accustomed to it – part of life
 - Some had friends and family that also drive without insurance and seen to be people from all ages – not just young people
 - Overriding reason as would probably be expected it – It's just too much
 - needing to cut back – wages weren't covering cost of living and running the car (need to cut back)
 - Despite not living luxurious lifestyles
 - Sense that EVERYTHING is getting too expensive – need to cut back even it is means taking risks
 - Unemployed – can't afford it
 - When passing test – it goes up – making it out of reach for some
 - Victimless crime – insurance companies are greedy and manipulative
 - I drive very safely so unlikely to be in an accident
 - Not seen to be a crime for some – a civil matter
 - "If it is on a par with stealing, it would be like taking Skittles from a shop" / Going through red lights / other bad driving is more dangerous
 - Who are the real criminals? Me or the insurance companies
 - Issues with insurance companies / insurance itself
 - More entrenched / extreme perception of those that exist amongst insured drivers
 - In addition, it's seen by some as a "waste of time"
 - Just because you drive without insurance doesn't mean that you will be more likely to have an accident
 - If in an accident would run away (some already have)
 - Even if car is a write off – it will still be cheaper to replace than facing hikes in insurance ("if the car is crap, there is no point in insuring it"
 - The insurance is £2k, the car is £1k – I can crash it and get another one
 - "It's a con"
 - paying up to 6 times as much as what the car is worth / too broad / should be a % of what the car is worth
 - Dishonesty / misinformation (e.g. Male who's insurance company told him he had had a claim when he was 15 – how could he claim when he wasn't driving then?)
 - The government want you to have insurance because if you hurt anyone / cause damage then they don't have to pay for it
 - Principles – don't agree with it being compulsory
 - People need to have it so they are willing to pay, no matter what the costs are
 - "Laziness" also came into it (although only mentioned by the minority)
 - Perceptions that insurance companies are using information for deviant means
 - You don't know what they're up to – selling details, using your identity
 - Cultural aspects (e.g. One respondent learned in Pakistan – don't need a licence / insurance there) – minority
- Some still driving on their provisional insurance (seen as worth the risk)
- Recognition of the benefits of insurance – with it you feel safe – scary knowing that if you crash you have to pay out of it from your own pocket
 - However, don't believe the odds of this happening are strong enough to warrant the outlaid cost
- Vague about the consequences – fine? Can get locked up? Points? Insurance increases (but don't seem sure that this is a certainty / how much / how long for)
 - Not seen as big enough to outweigh the risk of getting caught

What would make them consider insurance?

- ▶ If costs went down to a manageable level (£800-£1250)
- ▶ If they ever thought it would negatively affect members of their family
- ▶ Learning from mistakes – i.e. Getting pulled
- ▶ Clearer communication of the penalties
 - Threat of losing licence
 - Fines
 - Jail time
- ▶ The judgement felt by others if they were to get caught

The starting place

In order to interpret respondent's reaction to the policies, it's important to understand their starting position:

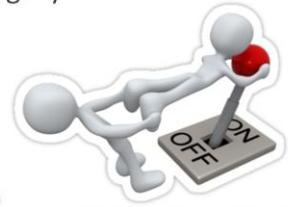
- ▶ Mistrust of insurance companies (both parents and young drivers)
 - Money making
 - Dishonest
 - Do not reward careful / safe drivers
 - Use information unethically
- ▶ For young people driving is about freedom, independence and not feeling restricted
- ▶ Young people feel discriminated against
 - Insurance – penalised because of their lack of driving experience and the actions of the minority
 - Other drivers – behaviour towards young people, automatically treated like they are less competent
 - In general – in all areas of life I am judged because I'm young
- ▶ Generally cynical towards government (lower SEG skew)
 - In the public's pockets
 - Don't do things to help people out of good will / or because of a desire to improve lives
- ▶ Concerns that "they" don't want younger drivers on the road / want to restrict new drivers freedom
- ▶ Testing concepts in isolation – part of a suite of packages
 - Do not know what respondents would have thought if they were aware of / if tested in conjunction with other policies

3. Driving age reduction

Λ E G I S
M E D I A

Learning to drive before 17 years

Around 1/3 of respondents had driven a car before turning 17 either legally on private land / car parks or illegally...



When done legally in a controlled environment, thought as beneficial for teaching the basic controls, getting a head start and instilling confidence

A E G I S
M E D I A

Approximately a 1/3 of respondents had tried driving prior to turning 17 either:

- legally - on private land with a company or family member
- illegally - e.g. With someone who had not passed their test for the appropriate amount of time / illegally on the roads (very small minority)

Generally felt to be a good way of learning the mechanics of the car (i.e. how to move the car) but agreement that this doesn't "teach you how to drive" – as there are more aspects involved

Some of the girls mentioned that it was a good undertaking in terms of giving them a bit more confidence before going out with an instructor / on the roads

- Is there any way of opening this up so more people are taking advantage?

Reaction to driving age reduction: Positives



- ✓ More experience before taking test
 - ✓ Potential to be a more authentic learner driving experience
- ✓ Longer practice period may make the novelty of being a new driver less pronounced
 - ✓ New drivers potentially less likely to be reckless when they pass
- ✓ Less rushed / frantic process
 - ✓ Step toward graduated licensing
- ✓ Potentially opens up the job market / ease of finding work at 17
- ✓ Process could start in schools – compulsory Driver's Ed
- ✓ More choice involved in the process
- ✓ Could result in less mopeds on the road



A M E D I S
M E D I A

Some positives identified. However, most positives also come with a “but”...

- Felt to give people more experience / more authentic learner driving experience
 - However, only specific to those learners who have access to a car outside of their lessons with an instructor
 - More confidence / more awareness
 - Learning spread over year – more gradual rather than rushed process
- Step towards graduating licensing – more of an ease into the process
 - But only really glancing in that direction – does not go far enough to have a big enough positive impact
- Longer practice period may mean that the novelty will wear off quicker – less likely therefore when test has passed to be reckless when driving independently
- Likely to reduce the number of young people on mopeds on the road (drivers feel this is a benefit)
- Potentially opens up the job market
 - Ready at 17 to drive – will help with finding a job at the time they are searching for one
- Could be introduced in schools – compulsory driver's education
- May result in lower quotes / qualify for no claims bonus sooner
 - Big “if”. Some respondents find it hard to make the connection between this proposal and lower insurance
 - Not everyone believes that more practice at the learner driving stage will automatically equal safer drivers
- Pre drivers – some more positive as they are eager to start learning (mainly males)
- Higher skew amongst females to say they would not feel ready at that age

Reaction to driving age reduction – Negatives (1)



- ✗ **GCSE's**
 - ✗ Too much pressure / Already a stressful time. Will studies suffer because of it?
- ✗ **Age issue**
 - ✗ Lacking in maturity / Not ready attitudinally
 - ✗ Still in school – don't yet feel like an adult / pressure to grow up quicker
 - ✗ Parents concerned about their child handling a car at that age
- ✗ **Not in the spirit of social equality / Widens inequality gap**
 - ✗ Will potentially only really be beneficial for more privileged families
 - ✗ i.e. Households that have the means and the time to practice with their children
 - ✗ Won't benefit those who are only learning in an instructors car
 - ✗ No job at 16 – how will lessons be paid for? Onus falls on the parents
- ✗ **There could potentially be a wide time period in between being ready to take test and being legally able**
 - ✗ I might forget what I've learnt
 - ✗ May potentially cost more in lessons in the lead up to the exam
 - ✗ Could increase number of illegal drivers – desperate to start driving



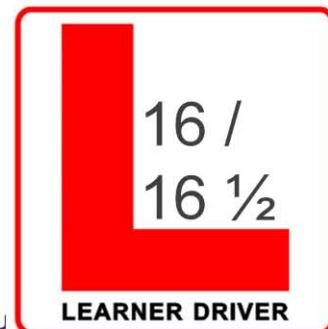
A E G I S
M E D I A

- GCSE's – pre drivers and parents
 - Already a stressful time – too much pressure / too much to take on
 - Studies may suffer because of it
 - Parallels drawn with the States – perception that they don't take their important exams until later on and learning to drive is a more gradual process
- Age issue
 - Lacking in maturity – across groups
 - Still at school – don't feel ready / comfortable / confident
 - Attitude not mature enough – emotionally not ready – stubborn, don't like being told what to do
 - Feel like being forced to grow up to quickly
 - Parents worried about them handling car
 - Illogical esp. with discussions about increasing the school leavers age
 - Negates the tradition to get lessons at 17, car at 18
- Not everyone has parents who take them out driving to practice / who has access to a car outside of their driving lesson – across groups
 - Only suitable to certain types of people therefore – i.e. Those whose parents put them on their insurance / with more than one car
 - Parents paying for lessons
- Not many people will have a job at 16 – can't afford to pay for the lessons / costs fall to parents – across groups
 - Widens inequality gap – only those with parents who could afford to pay for their children's lessons / have the time / means to take them out in their cars would benefit
- For those who would only be learning in an instructors car: - across groups
 - Concerned about the gap in between being ready for the exam and taking the test (e.g. could be ready after 3 months and then have to wait around for a while)
 - Would I forget what I've already learnt?
 - Would potentially cost them more money to prepare in lead up to the exam
- Increase in number of people driving without a licence (I've been ready for a while, feel frustrated, want to get on the road)
 - increase accidents – impact insurance costs

Reaction to driving age reduction – Negatives (2)



- ✗ **May negatively impact other driver's insurance - more accidents?**
- ✗ **Process will become more lengthy and therefore more costly**
 - ✗ Government / DVLA / DSA money spinner
- ✗ **It won't have an impact on insurance costs**
 - ✗ Insurance premiums don't take into account the length of time you have been learning for
- ✗ **Questionable that it will make young people drive more safely when they eventually pass**
- ✗ **Peer pressure – friends might start learning and even though you might not feel ready, you feel like you should start as well**
- ✗ **More learner drivers on the road = increased frustration and more road rage**



A E G I S
M E D I A

- Drivers concerned that this would negatively impact insurance costs
- Process more lengthy / more costly
- Problem in that insurance isn't based on level of experience – it's based on age – why would it make a difference?
- Suspicion that it is a money spinner for the government / DVLA / driving schools – across groups (lower SEG skew)
 - will end up having more lessons / spending more money on the learning to drive process
- Will it make young people drive more safely when they actually pass their test? Why would this improve the situation?
- Peer pressure – once friends start, even if you feel you're not ready may feel pressured
- Will impact other driver's insurance – drivers
 - More learner drivers on the roads, more hazardous = more accidents
- More traffic on the roads – drivers

16 ½ beginning to learn (as opposed to 16) – seen as a marginal improvement but still not popular

Generally respondents were a bit confused and suspicious.

- It was difficult for people to envisage a positive long term impact – seems too convoluted
- Is this just insurance companies / driving schools trying to make more money?

Motivation is good but how will it pan out in reality – will more experience at the learner driving stage equate to safer driving and fewer accidents?

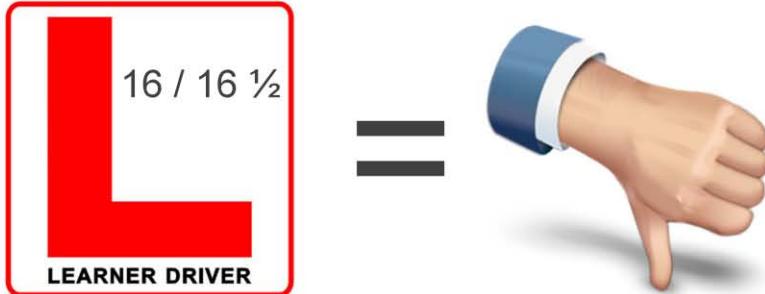
Seems like it would only benefit certain people – Wouldn't benefit those less financial comfortable

In addition, not necessarily believed by everyone that more experience = safer driving

- Males still felt that the moment test is passed, a lot of them would still go through a period of driving more riskily than is appropriate

Reaction to driving age reduction – Overall assessment

On balance, the policy got a thumbs down from respondent's across all age groups. Although 16 ½ was thought to be a marginal improvement, views were still relatively negative



Overall it was felt that the benefits would largely only be advantageous to certain people
Respondents failed to make the connection between this policy and safer driving and lower insurance premiums and if anything, were concerned that it could make the situation worse

Reaction to driving age reduction: Quotes

"I don't see why a 16 year old needs to learn how to drive. We have free travel so what's the problem?"

(17-24, Female, BC1, London)

"You'd make kids think that they're adults when they are really not"

(17-24, Female, BC1, London)

"I would like to see the minimum age rise to 21...especially for boys. Girls mature earlier"

(Parent, BC1, London)

You are making life choices about life and work. Driving will mess this up. Maybe sixteen and a half but not sixteen."

(17-24, Female, BC1C2, Leeds).

"You'd be wanting to revise for your exams. Might be too much for someone our age to take on"

(15-16, Male, BC1, Clacton)

"I wasn't bothered about driving myself until I saw friends. I wanted to do it. Still at sixteen, you have too much going on."

"They're not responsible enough."

"They'll make stupid mistakes. With a car it would be worse."

(17-24, Males, Leeds)

A E G I S
M E D I A

Implications for communication of reducing age

- ▶ Need to focus on the reasons for this policy proposal and expected outcome
 - Use evidence to demonstrate that longer learning period and experience = safer driving
 - Make the connections for people – illustrate the potential short and long terms gains (respondents struggled to envisage this)
- ▶ Need to communicate that this is part of a suite of proposals and how they will work together to bring down insurance and improve driving safety
- ▶ Highlight the advantage of practicing outside of lessons with an instructor in enhancing true to life driving experience
 - NOTE: This needs to be done very sensitively so as not to seem critical of those parents who do not have the means / time to take their children out driving
 - Are there opportunities available for lower income families to practice driving outside of their lessons?
- ▶ Communicate specifically to parents about how they should be instructing them if they take them out to practice
 - Encourage them to work closely with their driving instructors

A M E G I S
M E D I A

A measure on it's own, respondents struggled to see the benefits of it and found it difficult to envisage how this measure would help reduce insurance

This alone it was felt would not improve things – because it is only suited to those families who's parents are able to contribute to their children's learner driving process (either with their time, financially or through car access), not everybody can take advantage of the main benefit i.e. to gain a more rounded, authentic, truer to life learning to drive experience

Should this policy go ahead, it is recommended that communications do the following jobs:

- Focus on the benefits – highlight the reasons why this is being proposed
 - Use evidence – what data is there that shows experience = safer / more careful driving
- Make the connections for people – illustrate how this will contribute to a reduction in insurance / demonstrate the long-term impact
- Explain why it is believed that this would work in the UK over, for example, graduated licensing
- Highlight the benefits of practice and gaining experience outside of lessons / benefits of parents taking their children out to enhance practice at true-to-life driving
 - NOTE: This needs to be done extremely sensitively however. Otherwise running the risk of seeming critical of parents who do not have the option of taking their children out / making the assumption that your children will only be better drivers if they have had the opportunity to drive outwit their lessons – not an option for everyone
 - Are their opportunities for lower income families to practice driving outside their lessons? Charities?
- Specific communication to parents
 - Those parents who take their children out – how can they contribute to their learning process – what instructions can they be giving / can they work closely with driving instructors

4. Black Box Technology

Λ E G I S
M E D I A

Existing exposure and understanding of black box technology

Between a third and a half of respondents had heard something about black box technology prior to the research



Small minority

Existing perceptions were leaning towards the negative but not overly so – there was no outright rejection prior to the discussion and most respondents open to finding out more about it

A M E G I S
M E D I A

Between 1/3 and 1/2 of respondents (approx) had heard of something about black box technology spontaneously

- Came out frequently in discussion on ways to reduce insurance
- Seen ONE OF THE WAYS insurance could be reduced – not necessarily seen as a measure I would consider MYSELF to reduce MY insurance
- Drivers who had been driving for some time were more commonly aware

Levels of prior knowledge varied from:

- Having one themselves
 - 2/3 in total across the groups
- Family and / or friends having one
 - Mixed views – one had seen a family member receive a significant decrease in premiums and so thought to be beneficial
 - Others felt negatively towards it as they have witnessed how their friends now drive because of it
 - Overly cautious, worried, controlled by the box, scared to put a foot wrong
- Had come up when searching for insurance and looked in to it
 - Rejected by some because reduction in costs weren't that significant / able to get a cheaper quote elsewhere
- Had heard something ambient about it but not entirely sure what it was all about
 - E.g. Confused.com ads / advertisements online
- Never heard of it
 - For those who had heard of it, general understanding that it is fitted to monitor the way your drive
 - Some had looked into it
 - Discovered reduction in premium wasn't worth the limitations / restrictions it imposed
 - Some able to find cheaper quotes elsewhere without having BBT installed
 - Bit of confusion amongst some respondents / bit vague about what it does / who provides it:
 - “That box”
 - Confused.com box
 - For some – seemed a bit of a joke
 - E.g. for those who new a bit more about how the technology works and what it monitors – putting a curfew on young people seems laughable

Overall, existing perceptions were leaning towards the negative, but not overly so – i.e. there was no resistance to finding out more about it

BBT explanation given

- ▶ Black box insurance offers pay-as-you-go car insurance by recording how you drive, and a pricing policy based on your usage. The idea of this type of insurance is that you only pay for how you actually use the car. Instead of basing your quote on your previous driving experience (or lack of it), the insurer fits a car insurance box in your vehicle which gathers different types of information on how, when and where you drive. You can access a website (and sometimes a mobile phone app) which will show how you are driving (based on the information collected by the 'black box'), and the likely effect on your insurance premiums. This will give you the opportunity to modify your driving style.
- ▶ As with other types of car insurance, there are different levels of cover available, but the tariffs are priced based on information sent by your insurance black box. Insurers reviewing your driving periodically could increase or decrease the cost during the policy year.
- ▶ When you take out black box insurance, your provider will fit a car insurance box in your vehicle. This allows your insurer to price your car insurance according to how you drive, rather than guessing your risk level using much broader categories. Because black box insurance can give detailed information on how you drive, it doesn't necessarily need to rely so much on age to indicate your risk (although these factors are still used to some degree).
- ▶ An additional benefit of BBT is tracking your car if it is stolen. If your car is in an accident, BBT can assess the cause of an accident and help to determine liability.
- ▶ The car insurance box uses GPS to track a number of factors that contribute to how safely you drive:
 - ▶ - Number of journeys made
 - ▶ - Distances travelled
 - ▶ - Types of road used
 - ▶ - Speed
 - ▶ - Time of travel
 - ▶ - Acceleration and braking levels
 - ▶ - Any accidents that you are involved in
- ▶ Specifically, many insurance companies either restrict or penalise night-time driving (10pm/11pm to 5am) and/or have a maximum number of kilometres you may travel each year.

Perceived issues with BBT - Concept



Big Brother



Is this the start of something? Where will it end?

Lack of trust in insurance companies



What are their motives? What do they base the criteria on?

Restricts new driver experience



How will young people gain real experience if they are restricted?

Lack of trust in technology



How accurate is the technology? How much "common sense" will it have?

Punishment before the crime



Why am I being punished and restricted before doing anything?

Too many unfathomables



What if I slip up for reasons beyond my control?

Respondents had major concerns about the concept of BBT relating to privacy, mis/unfair use of data, the infallibility of technology and restricting the driving experience

A M E D I S A

Big Brother

- Is this a precedent for the future / the start of something – where could this end up? Fear of draconian dystopia
- Fear of being watched / monitored constantly
- Concerns with the use of information
 - Not a great deal of trust that data will be treated with respect / used ethically
 - Mistakes could be made
 - What is it being used for?
 - Can police access it?
 - I can always be located – could I get called to be a witness to a crime?
 - Who can see it / use it?

Insurance company's motives

- Lack of trust / lack of belief that their costs are transparent – is it to help young drivers ad reduce premiums or is it to increase their profits?
- Good and bad driving a subjective thing – who decides? Will they be honest that I'm driving well? Will they chose the criteria to benefit them? Will they change the goalposts so I never see a reduction?
- Adding another layer to what is already a complicated / convoluted process

Hinders, rather than aids their experience / capability to become a good, natural driver

- Nervous all the time / Is "overly cautious" necessarily the best way to drive?
- Concept of "learning after you have passed the test"
- Restricts their experience of different types of driving – e.g. at night time, during rush hour, long distances – in the end this disadvantage them in the long term
- Impinges "true to life" driving - Driving to the box, not to real life – unnatural

The technology

- Technology is not infallible
- What if it there is a glitch and it doesn't record the data correctly?
- How sensitive is it to "common sense" / everyday driving?
- Will I be punished if I don't drive to "test standard"? No body drives perfectly!
- What degree will it take into account other drivers? Or will I get punished for the behaviour of others (as is the case currently i.e. premiums increasing if been involved in an accident, even if it wasn't my fault?)
- Too many unfathomable – e.g. Adverse weather, driving in an area you don't know (sometimes might slip up?)

Punishment

- Compared to being "tagged"
- Loss of freedom / independence right at the time when it has been secured for the first time
- Feel judged even without doing anything
- Like having an instructor / policeman in the car
- Does not help young people's confidence – it tells them they are bad drivers before they have even started

Too many unfathomables

- Will it take into account adverse driving conditions? E.g. Extreme weather
- What happens if I'm driving in a area that I don't know? Every corner is different – may slip up driving in unfamiliar areas

Perceived issues with BBT – Concept (2)



Shared car issues



Can it tell who is driving?

Cost



Is the cost saving worth the restrictions?

Takes away the enjoyment



Would I be constantly worried I was going to put a foot wrong?

Only the minority have one



Will my premiums go up in the future if I don't get one?

Does little to challenge the attitudinal aspects of bad driving



It won't stop people from being rude and inconsiderate

I can't change where I live!



Will it penalise me for living in certain areas?

In addition, issues were raised about the practical aspects in relation to personal circumstances and questions over its effectiveness in reducing cost and changing behaviour on a wider scale

A M E G I S
M E D I A

Shared car issue

- This technology only really benefits those who have more than one car in the household / drivers who have their own car
- Have to be the sole driver of the car for it to have an impact
- Parents don't want to be monitored

Cost

- Not making enough savings to be worth the restrictions / can get better deals elsewhere
- Can't try before you buy – how will I know that I'll fit their criteria for "safe" driving?
- It could also go up and I'll get penalised

Only minority have one

- If it doesn't become widespread will I get penalised – i.e. will this be the benchmark and my insurance premiums will remain high unless I get one?
- Will it become compulsory for everyone? Will it become compulsory for first time drivers? – Seems to be dictatorial and choice prohibitive
- Those that need it most won't get one

Takes the joy out of driving

- Makes it seem like a less enjoyable experience if you are constantly worried about putting a foot wrong
- Limits spontaneity – e.g. road trips etc. at the time of your life you most want to be

Does little to address the attitudinal aspects of bad driving – which can have a wide impact

- E.g. Manners / consideration
- Felt to be as important in terms of causing bad driving as technical abilities

You can't change where you live!

- Monitors if driving frequently in "unsafe" areas – e.g. areas of higher crime
- Concerns you would get penalised for this

Night time driving restrictions

Safety?

Working hours?

Designated driver?

Stuck in traffic?



Change in circumstances?

Emergencies?

Giving people lifts?

Moving the car?

Restricting night time driving for young people was universally rejected for practical as well as social reasons
Thought to be the antithesis of freedom

A E G I S
M E D I A

Universally rejected – seen as a curfew.

Some could see the rationale behind it – understood that it is because young people are more likely to have accidents at night. However some points raised questioning the validity of this.

- Young people are more likely to have accidents at nights due to the “boy racer” quota. Sense that they should be treated separately from perceptions of young people overall. They are lumped together with them when majority may drive sensibly even at these times
- Perhaps they are more likely to have accidents at this time because this is the time that young people tend to drive = higher potential for crashes

This concept assumes that young people do not need to be driving at night. That it is a choice / luxury that they can happily live without.

However, this is the time when a lot of young people want / need to drive. Majority of people had several issues with the concept of restricting night time driving, due to innocent / unselfish reasons – not only would it be restricting their social life but also has more practical implications:

- Safety
 - Parents especially would prefer to have their children in a car with friends then walking home at night / waiting at bus stops or for other public transport
- Work
 - A lot of young people do shift work, some might work nights / early morning e.g. working in bars – means that they would be restricted getting too and from work
- Change in circumstances
 - May have signed up for the policy and then within the year may circumstances may dictate that it is no longer suitable
- Impinges ability to be the designated driver
- Emergencies
 - Medical
 - Friend / relative in trouble
- What happens if I get caught in traffic?
- What if I need to move the car for whatever reason?
- Giving people lifts
 - Taking friends / partners home
 - Picking parents up from the pub
- Designated driver
 - This would kill this culture – arguably this keeps the roads safe
- The antithesis of freedom
 - Almost seen as “anti-driving”
 - Being dictated to, having movements restricted

Perceived issues with BBT – Offer



One size fits all / too rigid



Is there any room for flexibility depending on my individual circumstances?

Time issue



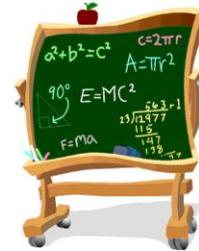
I'm restricted / penalised at the times I need to drive

Fines



They seem a bit excessive – would I end up saving any money?

Complex process



There is so much choice. How do I know what is right for me?

Constant engagement



Am I going to constantly be harassed throughout the year?

As well as issues with the overall concept, respondents expressed concerns relating to specific policy aspect - it's inflexibility, complexity and the fact that policies seem at odds with the reality of people's lives

A M E G I S
M E D I A

One size fits all / overly prescriptive / restrictive

- Doesn't seem to be much flexibility i.e. could I negotiate my curfew?
- Sometimes you have to drive slightly riskily / not to the letter
- Only suitable for certain types of drivers – seems to rigid
 - Older people
 - Use car infrequently (e.g. at weekends / holidays)
 - People who don't travel long distances
 - "Losers"!

Times of day issue

- Penalised for driving frequently at all the times young people need to drive
- Doesn't seem to fit in with the reality of their lives
- I am getting penalised for getting on with my everyday life!

Fines

- Seen to be excessive / unfair

Confusing!

- Insurance confusing currently – this adds another level to what is already a complicated process
- Not standardised – insurance companies may measure different criteria in different ways – how do you know they are being fair?
- No succinct information in one place
 - Two layers of complication – 1) what they measure (e.g. mileage / behaviour / time) 2) Costs
 - Difficult to understand what's on offer / do a comparison to get the most suitable one – no way of comparing costs

Seems like there would be a lot of engagement throughout the year

- Generally just want to sort out your insurance and be done with it – don't want to keep having to have interaction with the company

Quotes: Issues with BBT

"I think the BB is good for someone that doesn't break the law in any way, is a goody two-shoes and hardly ever uses their car"
(17-24, Female, BC1, London).

"I don't like the idea of it. It is like Big Brother"
(17-24, Female, BC1C2, Leeds)

"I think it's intrusive, like a supply teacher checking up on what happens and I can't have that. If I'm in the fast lane on the motorway, I need to get somewhere and I'm driving sensibly and keeping my distance, then I don't want something testing and checking me the whole time. I've got my car to get away from that."
(17-24, Male, C1C2D, London)

"You know how you said earlier when you've got a car you've got freedom? With those boxes it's taking part of your freedom away"
(17-24, Female, BC1, Clacton)

"My friend had to leave his car in Birmingham, he couldn't go back and get his car because he couldn't drive it because of the time"
(Uninsured Driver, Male, BC1C2, B'ham)

"It doesn't take into account other people's driving. All it takes is for one incompetent driver to ruin your driving. What if you are going around a roundabout then you had a careless driver come out in front of you?"
(17-24, Male, BC1, London)

"Telling you the times you can and can't go out, the speed limit, everything about them. It's like you've got your driving instructor in your car again"
(17-24, Female, BC1, Clacton)

"They'll be the laughing stock of their friends."
(Parent, BC1, London)

"If you've got a car that is shared between people, how do you distinguish between who is driving?"
(Parent, C2D, Leeds)

Perceived advantages of BBT



Respondents did identify a number of benefits. However, they largely came with “Iifs” and “Buts”

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ Fair assessment made based on driving merit NOT demographic stereotypes ✓ Potential way of getting cheaper car insurance ✓ It will encourage me and others to drive more safely ✓ Car will get tracked if stolen ✓ Phone app – I can monitor my own behaviour ✓ Can determine liability ✓ Good for monitoring drivers with criminal records ✓ Notification in advance to enable driver’s to reassess their behaviour ✓ Parents can monitor how their children are driving ✓ Rewards – immediate, tangible benefits | <ul style="list-style-type: none"> ➔ It’s like a tag . My freedom is restricted, I feel like I’m being unfairly punished ➔ Do I trust insurance companies to bring down premiums? ➔ Those that need it most won’t get one ➔ Other technology can do that. Will it monitor me at any other times? ➔ Will I get hassled? Will it become obsessive? ➔ How accurately will it measure liability if other drivers don’t have one installed? |
|--|--|

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Whereas the issues respondents had with BBT were very personalised (i.e. they could imagine the negative impact BBT could have on their lives), positive associations were relatively generic. They were not as easily able to frame the concept in a positive way and understand how it could have a positive impact to their own individual circumstances. Most benefits came with an underlying “but”

- Way of getting a fairer cost of insurance – rather than basing it on how other people drive in my age group, it will be measured on my own ability
 - Gives me a chance to prove myself / prove I am as competent as older drivers
 - But...I feel like I'm being punished and restricted before I've even started, it's like a tag
- Potential for saving money
 - But...do I trust the insurance companies to bring down my premiums?
- It will encourage me and others to drive more safely
 - But...to what degree does it take into account the behaviour of other drivers? If they don't have a black-box installed, how accurate will the liability test be if I'm in an accident?
- Car gets tracked if stolen
 - However, other technology to do this is available elsewhere without having your driving monitored
 - Will my car be tracked at other times? Can I be identified at a crime seen and approached to become a witness?
- Phone app – to monitor own behaviour and correct as and when is necessary
 - Can compare to friends / other young people
 - But...how often will I get contacted? Am I going to feel hassled / harassed by the insurance company
- Can determine liability if in an accident - especially good for people who drive for a living
- Good for monitoring drivers with previous convictions
 - Should be used as a monitor for serial offenders
- Notification in advance that your driving isn't up to scratch
- Parents can monitor their children to assess how safely they are driving
 - But...not particularly popular amongst young people themselves
- Immediate, tangible benefits
 - Bonus miles
 - Review of insurance every 3 months

Quotes: Perceived advantages of BBT

"The only thing good about it is if your car was stolen you'd know where it is. If I was to get it that would be the only reason I'd want it for"
(17-24, Female, BC1, London)

"I think it will help people who are younger to curb bad habits"
(17-24, Female, BC1C2, Leeds)

"It has an app so you can monitor it as a daily thing, so it could be good."
(Uninsured Driver, Male, BC1C2, B'ham)

"If it was in every car then I think you'd probably cut down on whiplash and stuff like that."
(17-24, Male, C2D, B'ham)

"I think that would be a good encouragement towards enthusiastic drivers wanting to cut a lot of their insurance off, especially if they're really eager to get into it (driving)."
(15-16, Male, BC1, Clacton)

"It is a good idea for insurance policies because you know that the safer you drive the cheaper your policy. You're gonna drive safe, especially with how expensive everything is!"
(17-24, Female, BC1, London)

"They'll be the laughing stock of their friends."
(Parent, BC1, London)

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What respondents would like to know – Key questions asked by respondents

- ▶ How is my data being used?
- ▶ Can my information be shared with anyone else?
 - Police
 - Other insurance companies
- ▶ Will other insurance companies ask to see my data if I try to take out a policy with them?
- ▶ What happens if I share a car?
- ▶ What is the criteria by which “safe” / acceptable driving is being calculated?
- ▶ What is the difference between my base rate / my capped rate? How much could it go up by?
- ▶ Explain the speed issue. Will I be penalised for going even a mile over the speed limit or am I allowed some leeway?

BBT – Overall assessment

Good in principle **FOR OTHER PEOPLE BUT NOT FOR ME**



"I think it's a very good idea. Not for me but for those younger drivers who have just passed their tests, maybe for the first year or so."
(17-24, Male, C2D, London)

Respondents struggle to visualise the benefits in relation to their own personal circumstances
Restrictions and concerns relating to the transparency of insurance companies far outweigh the costs saved
Concerns that in the long-term the insurance system will become increasingly unfair - some respondents felt that it should be either made compulsory or not used at all

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Overall benefits were identified and BBT could be seen to be one way of making the roads safer. However:

- Good idea – FOR OTHER PEOPLE, NOT FOR ME
- Sense that those who drive recklessly and are most in need of one won't get one (unless forced). Therefore the majority still end up getting punished for the actions of the few
 - Does nothing to challenge the stereotype (that is felt to be misguided) that young people drive dangerously
- Young men say that if they were 17, they would not have been convinced to have one installed
- Does not get to the root of other issues – prevention rather than cure
 - Will it effectively change attitudes / behaviour unless enforced?

A portion of respondents felt that it should be made compulsory or not introduced – the playing field needs to be levelled, everybody is in the same boat

Parents as well as young drivers not keen overall – either for their children or for themselves

- Perhaps because some have the perception that their children all drive relatively safely and well and it is the others out there that are the issue?

Most receptive to the concept were pre drivers (although not necessarily the parents of pre drivers) - 15 / 16 year old (skewed towards girls)

- Not at the stage yet where driving is a close reality – haven't yet tasted freedom
- Nevertheless, the more they found out about it, less encouraged they were

In addition, the most beneficial use was felt to be used as a punishment if a driver is a serial offender and needs to be monitored constantly (so effectively, as perceived a tag)

Ideal BBT package

- Able to try before you buy
- Flexibility – ability to tailor certain aspects slightly
 - E.g. allowed a couple of emergency journeys a month
- You save at least a third off your insurance
- Allowed to negotiate curfew times
 - Top-up night time miles?
- Ensure clarity and transparency of information and advice on how to reduce / keep premiums down
 - What is the criteria by which my driving will be judged?
 - How can I drive to ensure lower premiums?
 - How will my information be used?
- Phone app - easy, accessible way to monitor own driving behaviour
- Prior warning if driving badly rather than straight fine / penalty
- Bonus miles / immediate tangible reward (or cash back?)
- Flexibility with speed restrictions – i.e. no fines for going a couple of miles over the speed limit
- Capped prices

Role DfT could take with BBT

- ▶ Both the function (aim) of measures and the tone (implied strong or mild support, neutrality) need to be considered
- ▶ Consideration also needs to be given to whether BBT is presented via comms solo or within the context of a range of changes
- ▶ There are a number of options DfT could take in terms of BBT role. These are not all mutually exclusive. These include:
 - Support and promotion of BBT – embrace the technology via comms and encourage young people to do so as well
 - Help young people to navigate around their BBT options
 - Regulate the industry for consistency around BBT
 - Work towards encouraging the industry to developing more young people centric BBT offers

Risks of taking a pro-BBT position

- ▶ Young people and their parents are generally very negative about BBT – could this have a negative influence on:
 - a) government perceptions
 - b) other less controversial parts of the transport policy changes?
- ▶ May be seen as linking or supporting insurance companies – which have a very poor reputation
- ▶ Possibilities of the ‘Big Brother’ aspects of BBT being emphasized if government are supporting this. Issues of other policies being examined using a ‘Big Brother’ lens??
- ▶ BBT scandals caused by individual insurance companies / issues with the technology – could reflect on DfT? New technology – hard to tell what issues could crop up as usage becomes more common and more companies get involved

5. Peer influence and social media

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Social influences and the concept of peer pressure when driving



Reality?

Self-fulfilling prophecy?

Inflated perception?

General agreement that young people ARE MORE LIKELY to drive more recklessly. However... Are perceptions inflated? Does this become a self-fulfilling prophecy? To what extent do young people drive in a more reckless way because they want to or because they are conforming to a misperceived norm?

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Key influences on how they drive when they are learning:

- Parent's / driving instructors

Once passed however, many will admit to altering their behaviour in accordance with who is in the car

- Drive differently when they have family in the car vs. friends and partners
 - However, for most the difference is e.g. Driving very safely and slowly (when they have family in the car) vs. driving faster and less cautiously (when they have friends in the car). Apart from a minority, the difference in behaviour does not necessarily extend to going completely crazy when they have friends in the car.
- Some however say they don't change their driving style (generally seemed more mature / sensible ones)

Much more heavily influenced by friends once they have passed. Once passed, there seems to be a definite rejection of the perceived to be "geeky" / restrictive way of driving that was drilled in in order to pass the test

- For some this means just driving in a way that is more comfortable to them that is not necessarily dangerous / risky or wrong but not how they drove under test conditions in order to pass
- For others, this means boundary testing and driving in a risky way

Seems almost a given / accepted that young drivers will exhibit risky behaviour when it comes to driving – in a strange way is "socially acceptable" / perceived to be the norm

The perception mostly relates to male drivers however, there is the perception that "girls are getting just as bad".

- Males are automatically assumed to "show off more"
- Sense across all the groups that males "show off" when they are in the car with their mates
- Nevertheless, a number of young people named a number of female friends who were thought to drive "stupidly" (risky) to the point that they were worried about getting in the car with them

However, there was a sense across the groups that those that drove in a risky way were in the minority – out of all their friends that drove, respondents generally only identified 1 or 2 friends that they thought drove riskily.

- Yet it is not even just a perception, more of an expectation that young people as a whole drive riskily – is this a self-fulfilling prophecy?
- Possible that driving riskily is not something that they want to do or even necessarily because they feel pressured by friends to do but because everyone is perceived to be doing it
 - Pressure becomes internalised

Even pre drivers understand the driving stereotypes – females are too cautious, males are too over confident / risky

- Some concerns that they will feel pressured to drive in a certain way even before the event

However, "dangerous drivers" are still considered to be the minority

More respondents talked about feeling pressured to drive in a certain way than admitted to pressuring friends to do so. Possible reasons for this disconnect:

- People were reticent about admitting to pressuring friends to drive in a risky way
- In reality, only the minority do actually verbally pressure their friends to drive riskily
 - But the pressure is felt anyway

Quite a lot of posturing among the males about accidents – different reactions to experience of being involved in an accident and although there was some sense of regret there was not a great deal of shame

- Minority showed embarrassment
- Quite a lot of joking about it / some talking about their experience as a badge of honour / It's a story to tell
- Regret only really exhibited when there have been consequences to their actions – i.e. Due to rise in insurance / having to replace cars / injury

Important to note however, that understanding of the consequences doesn't necessarily equate to behaviour alteration. Older drivers felt that they would not have listened / acted on anyone else's advice about dangerous driving and most modification of behaviour occurred only through personal experience / experience of friends (e.g. because of accidents / crashes)

Experiences as a passenger – speaking out

Some respondents felt they would be happy to speak out against risky driving if the thought their lives were endangered. Others were more reticent for various reasons....



Speaking out against deviant behaviour can be difficult
 a) Can be interpreted as banter b) Don't feel like as a passenger you can legitimately criticise the driver c) Could get confrontational d) Resignation that behaviour might not change so what's the point? e) Don't want to be the only one saying anything f) You may be enjoying it and might not want to say anything!

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- In terms of speaking out against behaviour that makes them uncomfortable, young people were mixed. A number of respondents were able to give examples of nervous passenger experiences and this was largely with friends driving (although a couple of mentions of elderly people scaring them!)
- Seemed to be only a need to challenge behaviour if they themselves as a passenger felt uncomfortable, rather than needing to challenge risky / bad driving behaviour overall
 - E.g. boys in car with driver when speeding – have faith that they are in control / not scared enough that they feel the need to speak out
 - Seemed to be more of an unwillingness amongst the males to admit when they felt uncomfortable as a passenger
- Some respondents didn't feel they had the right to question the legitimacy of someone else's driving (especially if they didn't drive themselves)
- Some say they would speak out "depending who it was" / depends how distressed they are feeling / depends what they were doing
 - Some behaviours are easier to challenge than others i.e. Young people didn't seem to feel particularly comfortable about challenging friends if they were using their phone while driving but more extreme, "stupid" driving behaviours (where they felt they were at risk), seemed easier to speak out against
- Some were outspoken – would not stay in a car if they felt someone was driving too riskily
 - Some will no longer get in a car with particular friends because of the way they drive
 - Similarly, some said that friends will no longer get in the car with them (minority)
 - In addition, some felt that although they were happy to speak out, there wasn't a great deal of faith that behaviour would change
 - Fear of friends responding with "if you don't like it – get out of the car"
 - "Concerned about my life being in danger" vs. "I really want a lift"
 - Males would speak up – largely however to criticise / make fun of friends driving ability (e.g. if they were driving too slow / fast)
- In addition – you may not want to!
- Overall "challenging behaviour" is somewhat difficult – even it is not intended to be, it can be interpreted as banter and therefore not particularly effective in changing behaviour
- Females generally seemed more willing to speak out against what they considered to be bad / dangerous driving than males (particularly to their male counterparts).

Social media usage



Phones generally used more than computers for accessing social media
"Liking" FB pages of organisations / brands not common – they tend not to use social media for this purpose
Friends are highly influential in terms of engagement - will generally look at something if it appears on a friend's feed

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- Strong access and usage of social media – as would be expected
- Phone generally more used than comps to access Twitter/FB etc...
 - raising the important issue that the side ad bar doesn't really show up on phones so very difficult to get people to ever notice that a page exists
- "Liking" pages is not as common as might be expected
 - Few are members of e.g. Brands / organisations Facebook pages – not what it is generally used for (i.e. Catching up with mates)
 - Need incentives to get people to 'like' – e.g. prize-draws, giveaways, discount codes etc...young people like free stuff.
- Friends posts are highly influential signposts – will generally go on a page if it has been posted by a good friends

Note: Some indication amongst pre drivers that they are moving away from FB in favour of Twitter – this was becoming their preference

Ideas for possible content on Facebook site

Information and advice



- Practical pre and post-test advice
- General driving info
- Signposting to other sites
- "Fun" info
 - e.g. Road trips in your area / Days out

Interactivity and entertainment



- Hazard perception tests
- Theory test quizzes
- Polls / statistics
- Performance games

Celebrity endorsement



- Someone liked by males and females (David Beckham suggested)
- Potential for Formula 1 driver?

The consequences



- Info on punishments / consequences
- What happens?
 - Too many points?
 - Caught speeding?
 - Caught without insurance

Incentives



- Discounts on insurance!
- Car accessories

Mix of practical information and relevant, engaging activities

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Information

- Needs to be interesting information that can be practically applied once passed test
- General driving info (e.g. London – congestion zone)
- Sign posting to other sites e.g. insurance / financial advice
- Nothing too verbose – neutrally presented, good summaries of information
- Fun information – e.g. info on good road trips in their area / sites of interest

Celebrity endorsement

- Someone respected and liked by males and females alike
 - e.g. David Beckham
 - Formula One driver e.g. Hamilton

Interactivity / entertainment

- Hazard perception tests
- Theory test quizzes
- Polls e.g. about driving behaviour / attitude / what they think of specific policy developments
- Performance games with penalties
 - Advo games e.g. Testing reactions (not necessarily explicitly about driving)
 - (e.g. Points on licence)

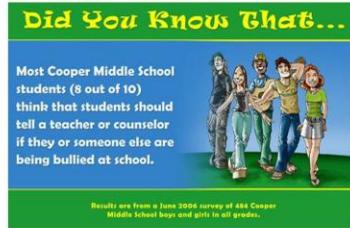
Information on consequences

- Footage
 - Will the dramatic approach work?
- What happens if you get too many points on your licence / caught without insurance / serial offences
 - Retests if too many points in the first year – felt by parents to not be particularly well publicised

Incentives

- Insurance off
- Car accessories
- Magic trees

Ideas for how to communicate around safer driving – Themes for messages / branding and tone



Driving capability
Are you good enough?

Passenger comfort
Do you want to be the only person no one wants to get in a car with?

Social norming messaging
Most people would speak out against risky driving?
The majority of young people drive safely?

Messages could play on young people's desire to demonstrate driving proficiency and wanting to conform to social norms

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- Key themes that could be used in messages:
 - Driving capability – especially amongst males
 - Focus on what it means to be a good driver / desire to “be the best” / reckless = bad
 - Passenger comfort
 - Do you want to be the only person no one wants to get in the car with?
 - Social norming
 - To what extent is a PERCEPTION VS. REALITY that a) the majority of young people drive recklessly / in an unsafe way? b) young people DON'T speak out
 - If the reality is that the majority in reality conform to desired behaviour than is the perception, this can be used in positive messaging
 - E.g. 70% of young people aged 17-24 would tell their friend to slow down if they were excessively speeding
 - 80% of young people DO NOT have an accident in their first year of driving
 - 75% think that it is stupid to drive recklessly

Questions about whether shock tactics would work (e.g. Showing fatal consequences of bad driving), looked on with morbid curiosity but potentially does little to change actual behaviour ON ITS OWN

For social norming to be the most effective:

- Clear positive norms messages
- Credible and accurate data
- Absence of competing scare messages
- Dosage is high
- Broad population receives messages in addition to high-risk target groups
- How messages pitched are important – need to be positive to encourage a move towards desired / positive behaviour
 - If misperceptions exist, they can be reduced to encourage more moderate behaviour

6. Conclusions and recommendations

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Summary of findings (1)

- ▶ Learning to drive is primarily associated with freedom, independence and spontaneity as well as with high costs
- ▶ Young people feel discriminated against (in general and as drivers)
- ▶ Holding a license is seen as both important practically and as a rite of passage
 - However cost issues with driving are causing some young people to put off learning to drive / have access to an insured car they drive
- ▶ Drivers without insurance
 - Younger drivers without insurance feel excluded/anxious and would like to be able to afford insurance
 - Levels of around £800 - £1,500 are seen as manageable by most
 - Older drivers without insurance are more used to this and less interested overall in paying for insurance. However, having children is a potential 'hook' time to get uninsured drivers back in. There is also concern about what they would feel they had to do if they were involved in an accident (i.e. Drive away), and high levels of driving anxiety/stress due to possibility of being caught – and avoiding driving at certain times/places

Summary of findings (2)

- ▶ Motor insurance companies are perceived as greedy, corrupt, confusing, unfair and unregulated. Motor insurance is viewed as very expensive in general and extremely expensive for young people, particularly young males
 - Many young people feel they are least likely to be able to afford to pay high insurance costs. There is also a double bind in that if you have a car you are more likely to find work, but you need a job to be able to afford car insurance.
- ▶ The government is perceived as having the main responsibility for reducing the levels of insurance for young people – with a wide range of ways to achieve this.
 - Initiatives to reduce the cost of insurance for young people coming from insurance companies are likely to be mistrusted.
 - Young people understand that insurance companies exist to make a profit from their policies, and they have no real incentive to offer genuine savings to consumers

Summary of findings (3)

- ▶ Strong peer influence identified in terms of driving behaviour – drive differently depending on who is in the car. Gender plays a strong role.
 - There is a mix in terms of how willing/able young people feel about challenging driving behaviour they feel uncomfortable
 - There is a minority definition of being a competent driver which includes the flexibility to drive differently (i.e. Drive to the condition of who is in your car as well as the road/ cars around you) depending on whether you are by yourself, with your nana, your ‘racy’ friends, or your girlfriend.
- ▶ Facebook site appears most likely to appeal to pre-drivers and those who passed their test less than 1 year ago
 - Potentially challenging to make young people aware of Facebook site
 - Many potential needs and opportunities identified for what site could contain

Summary of findings (4)

- ▶ Strong negative reaction to reduction of learn to drive age from 17 years. Reactions were less negative for 16.5 yrs cf. 16 years.
 - Main concerns regarding GCSE's, immaturity, gaps in LTD process, social equality issues, increased accidents and cynicism of reasons for change
 - Benefits were not understood/believed in general regarding improved safety
- ▶ BBT had about one third to one half of respondents who had a vague understanding about it – actual knowledge was relatively limited – and neutral/slightly negative
- ▶ Strong negative reaction to BBT from parents and young people. Pre-drivers had more neutral or mixed reactions

Summary of findings (5)

- ▶ Key 'concept' negatives included 'big brother' issues, restriction of freedom/feeling punished, lack of trust in insurance companies, possibilities of costs not reducing or actually increasing, shared car issues, removes enjoyment of driving
- ▶ Key 'offer' negatives included night time driving restrictions, complexity of policies, uncertainty of costs and high fines, rigidity of policies not suited to young people
- ▶ Key positives included cost saving potential, fairness, encouraging safer driving and interest in apps to help learning process, car tracked if stolen

Recommendations (1)

- ▶ BBT and age licensing changes would benefit from being communicated in the context of less contentious policy changes, e.g.
 - Clamping down on whiplash/fraudulent claimants
 - Restricting issues with repairs/hire cars
 - Learn to drive process more true to life
 - Any regulation on insurance companies themselves, dramatic reforms would be appreciated
- ▶ Changes to be explicitly positioned both in terms of a) reducing premiums and b) increasing driver safety

Recommendations (2)

- ▶ Reduction of driving age to 16.5 years likely to be less negatively received than 16 years. Different to balance the important of potential positive outcomes vs. how these changes could be received. Key to position this within other messages, with a clear statement of purpose and evidence to support to reduce push-back
- ▶ Consider a grace period and government subsidies for currently uninsured drivers (under 21 years) to encourage them to move back into a 'law abiding' frame of mind

Recommendations (2)

- ▶ Social media has high potential for pre-drivers and those passed test less than one year ago. Accompanying website content or links could be useful. Use Facebook as a vehicle to promote discussions about BBT in a neutral way. Incentives/prizes likely to be needed to drive both initial (and to some extent follow-up) visits – e.g. Initial and monthly competitions
- ▶ Consider a social marketing campaign around encouraging young drivers to equate happy, comfortable passengers = being a competent driver.
- ▶ Consider messages aimed at passengers encouraging people that confident/cool/most people will challenge driving behaviour they aren't happy with, and provide an example of how to do so
- ▶ In addition, identify what is the true “norm” of young people’s driving behaviour. If identified that it is more desirable behaviour than is perceived, this can be used in positive messages to encourage young people to conform

Recommendations (3)

- ▶ DfT to take a reasonably neutral approach to BBT at this point
 - Encourage insurance companies to develop policies more suited to young people's lives, e.g. More flexibility, more policies with no night time driving penalties, more simple T's and C's
 - If possible, discourage insurance companies from introducing BBT unless there are substantial cost savings for most young people
 - Emphasize the opportunity for BBT to make the learn to drive process interactive and personalised – using mobile phone apps
 - Create content which explains that BBT is not one size fits all and the importance of looking around
 - Important to be transparent that BBT is good for some young people, not all young people – and important to consider if it is right for you
 - Content to show the differences between insurers to help choice would be appreciated
 - Regulation and explanation of how information is used by insurance companies
 - Focus comms on pre-drivers and those currently learning (and their parents)

Thank you!
Any questions?

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