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TITLE: Physically Handicapped Drivers: A Comparative Study of Driver Records

DATE: May 1973

AUTHOR(S): Dell R. Dreyer

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FUNDING SOURCE: Departmental Budget

PROJECT OBJECTIVE:

This study was conducted at the request of California State Assemblyman John P. Quimby, who was interested in the driving record of handicapped persons with loss of, or limited control of, one or more of their limbs. This study was expected to be useful in evaluating California's driver licensing policy and in providing some guidance to insurance companies in establishing premiums for handicapped drivers. California's policy has been to license physically handicapped persons who meet the same standards on the written and on-road examinations as non-handicapped persons. The purpose of this study was to determine whether or not handicapped drivers have accident records different from those of non-handicapped drivers, and consequently, whether there is any basis for differential licensing standards or insurance premiums.

SUMMARY:

A 20% sample of the driver's license file resulted in 694 handicapped drivers with unexpired licenses, representing an estimated population of 3,500. This handicapped sample was compared to a sample of 1,237 normal drivers. When compared on biographical variables, handicapped drivers were more likely to be male, single, and older. Their driving records appeared to be as good as or better than those of normal drivers. Both male and female handicapped drivers had a similar involvement in total accidents and a lesser number of convictions than the normal driver, but there was an indication that male handicapped drivers may be involved in more fatal and injury accidents than normal. In those fatal and injury accidents involving two or more motor vehicles, the handicapped driver was less likely to be at fault. No significant differences were found when comparing the driving record of the various restriction groups.

The author concluded that, from these results, it did not appear that differential licensing standards or insurance rates could be justified on the basis of the handicap alone. The insurance question could not be fully answered by this study since: (1) it included only reportable accidents, and (2) insurance rates are often based upon more than one person per policy and the number of miles driven, etc., which were not considered.

IMPLEMENTATION STATUS OF FINDINGS AND RECOMMENDATIONS:

The Department concurred with the findings, and no differential testing methods were scheduled for development. The insurance industry was made aware of the study findings, but it is not known whether it had any impact on insurance underwriting policy.

SUPPLEMENTARY INFORMATION:

None available.