

TITLE: A Profile Study of the Financially Irresponsible Driver in California

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AUTHOR(S): California Department of Motor Vehicles

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PROJECT OBJECTIVE:

To develop a profile of "financially irresponsible" drivers in California; that is, drivers suspended as a result of not having insurance at the time of an accident.

SUMMARY:

In order to evaluate the personal and driving characteristics of the financially irresponsible (FI) driver, descriptive information and driver record data for three years before and one year after the financial responsibility (FR) accident were examined for 1,005 drivers. For socioeconomic, credit, and criminal data comparisons, a sample of average drivers was randomly selected from the driver record files and matched to the FI drivers on sex, marital status, and area of residence. Driver record and descriptive data comparisons of the FI driver with the average California driver and the matched sample showed the following for FI drivers:

1. they were predominately men,
2. they were predominately young,
3. fewer were married,
4. more were in lower socioeconomic groups,
5. more were bad credit risks,
6. more had a criminal arrest record,
7. one out of every three was not licensed to drive,
8. they had poor prior conviction records,
9. they had poor prior accident records,
10. in the three years preceding the FR accident, they were twenty times more frequently classifiable as negligent drivers,
11. many drove under suspension, and
12. in the year following the FR accident, they were four times more frequently classifiable as negligent drivers.

IMPLEMENTATION STATUS OF FINDINGS AND RECOMMENDATIONS:

No recommendations; this was a descriptive study only. The larger report, of which this was an appendix, contained recommendations, but they are not a subject of this summary.

SUPPLEMENTARY INFORMATION:

Published as an appendix to the report to the Legislature in accord with Chapter 1148 of the 1965 general statutes (Senate Bill 775, McAteer) by the Financial Responsibility Study Committee, California Department of Motor Vehicles, January, 1967. Also see Report #78 by Kuan and Peck (February 1981).