

Younger Drivers

Current Government policy

Young people in the UK can obtain a full valid licence from 17 years of age, subject to successful completion of a practical driving examination and theory test (this drops to age 16 for a moped or light quad bike licence). Unlike other nations, such as the USA & Australia, Great Britain does not administer a Graduated Driving Licence (GDL) scheme – a phased approach to driving licencing. Northern Ireland legislated for the introduction of a GDL scheme but there has been no progress report since 2021.

Under the Road Traffic (New Drivers) Act 1995 anyone receiving more than six penalty points in the two years after passing the practical driving test will automatically become a learner driver again. This will require them to use L plates and resit the driving test.

Background

Young people are more likely to die because of road crashes than any other cause. This striking reality demands more attention and resources to improve driving standards and bring down the number of Killed or Seriously Injured (KSI) on UK roads amongst this highly vulnerable group. The increased risk, due to inexperience and age, invites policymakers to continually reassess legislation as understanding of young drivers becomes more sophisticated and informed with further data capture and research. Measures and reforms should take these realities into account and balance them against a need to ensure young people are able to take up driving amid a challenging financial backdrop. Young people seeking to get on the roads, as of 2024, face extortionate and growing insurance costs compounded by Insurance Premium Tax, a 12% levy applied to all motor insurance policies which is passed down to the consumer.

IAM RoadSmart Research:

- 66% of respondents agreed with the statement, "Graduated licencing (featuring night time driving curfews and passenger number limits) could save lives but could restrict opportunities for younger drivers.", with 15% disagreeing.
- 58% of respondents agreed with a proposed requirement to have an assessment 12 months after passing the driving test, with 30% disagreeing.
- 48% of respondents agreed with the statement, "Learner drivers should have a minimum learning period of 12 months or a minimum number of lesson hours.", with 31% disagreeing.
- 69% of respondents agreed with the proposal, "Log-books that show new drivers have experienced a wide range of traffic conditions should be part of the learning process before the practical driving test.", with 13% disagreeing.

When given an option of the biggest challenges for young drivers, the top three perceived challenges of the nine options were:

- Cost of insurance, 69%
- Distractions from smart phones/inability to detach from messages/apps on phone, 59%
- Distractions from friends, 49%

From the IAM RoadSmart 2024 Safety Report, we found:

- 54% of drivers aged 17-34 support a requirement for a logbook on additional skills taught during the intermediate phase (at an additional cost to the driver) - this was the highest level of support across all age groups
- 14% of drivers aged 17-34 admitted to driving without valid insurance in the last 12 months
- 18% of younger drivers admitted to driving after taking can
- 73% of drivers aged 17-34 supported a proposed reduction to Insurance Premium Tax to 6% for drivers under 25

External Research

Young drivers aged 17-24 make up just over 5% of UK full driving licence holders yet are involved in over 20% of fatal or serious collisions in which they are the driver¹.

Young male car drivers aged 17 to 24 are 4 times as likely to be killed or seriously injured compared with all car drivers aged 25 or over.

Over one in five new drivers (21.6%) are involved in an accident in their first year of driving³.

The proportion of young male drivers involved in road traffic crashes is striking. Young male car drivers aged 17 to 24 are 4 times as likely to be killed or seriously injured compared with all car drivers aged 25 or over.

Between 2004 and 2023 KSI casualties from a collision involving at least one younger car driver decreased from 12,257 to 4,959, a fall of 60%. KSI casualties in collisions involving other aged car drivers decreased from 31,130 to 19,349, a fall of 38%

KSI casualties from a collision involving at least one younger car driver peak on weekdays from 4pm to 7pm, but as a proportion of car collisions are highest during the late evening and early morning

The cost of motor insurance for an 18-year old in the UK increased by 84% in 2023, with the average now standing at a total of £3,1625.

¹<https://www.rosipa.com/policy/road-safety/advice/drivers/young-drivers> ROSPA, Young Driver Statistics

²<https://www.theguardian.com/world/2023/feb/13/monday-briefing-theres-a-years-long-backlog-in-driving-tests-this-is-why-it-matters>

³ALA Tackling Young Driver Accidents, <https://www.ala.co.uk/connect/tackling-young-driver-accidents>

⁴<https://www.gov.uk/government/statistics/reported-road-casualties-great-britain-older-and-younger-driver-factsheets-2022/reported-road-casualties-in-great-britain-younger-driver-factsheet-2022>

Reported road casualties in Great Britain: younger driver factsheet, 2022

⁵Confused.com, Car insurance price index: <https://www.confused.com/car-insurance/price-index>

Motorists under-25 with automatic licences pay £2,803 on average as of January 2024⁶. The number of young drivers opting for automatic vehicles has risen substantially in the past decade – DVLA data showed 138,354 passed in an automatic car in 2022–23, up from 34,749 in 2012–13.

Younger drivers have a high propensity for risk taking behaviour, delaying learning to drive can have a significant impact on road safety outcomes and numbers of Road Traffic Collisions (RTC's) amongst young drivers⁷.

Research conducted into the relative impact of road safety initiatives on young drivers found that 'theatre' style testimonial provisions have limitations in terms of their effectiveness and long-term impacts⁸. With the traditional 'threat' and 'fear' appeal in such educational initiatives not recommended for use in future interventions.

More than one in six jobs in the UK require a driving license⁹ according to recent analysis conducted by the RAC Foundation.

IAM RoadSmart calls to action:

- Road safety education should be introduced as part of the National Curriculum with an emphasis on driving as a life skill. There should be shift away from easily deployed and ineffective 'shock' tactics toward an educational and informative road safety teaching syllabus.
- IAM RoadSmart supports a 12-month minimum learning period or a minimum number of hours with an online learning log for learner drivers to complete prior to taking the practical test.
- The practical test should include driving on high-speed roads, where feasible, to ensure drivers are ready to drive on all parts of the road network prior to obtaining their licence
- IAM RoadSmart calls for the removal of the Insurance Premium Tax (IPT) for under 25's who have completed a post-test training course. The exorbitant premiums encourage law breaking and are dissuading young people from getting behind the wheel. The removal of the IPT for 18-year-olds would, on average, bring down their annual insurance by £338.
- IAM RoadSmart supports the imposition of selected graduated licence controls in the first year of driving – limiting the number of peer passengers (those also under 25) to one with no limits on older passengers, as well as near zero blood alcohol limit. In the absence of this, IAM RoadSmart stands ready to provide post-practical test courses for new drivers which we believe will bring casualties down.
- IAM RoadSmart supports measures to promote the display of the 'P' plate on the vehicles of those who have obtained their licence for 12 months after passing.
- IAM RoadSmart endorses the use of telematics (black boxes) for young drivers, both as a means of monitoring and developing driving standards and reducing insurance premiums.
- IAM RoadSmart is ready to provide its knowledge and expertise toward developing the content of the minimum learning period and post-test interventions, as well as online learning and new recording systems.

COMMENT

IAM RoadSmart Director of Policy and Standards, Nicholas Lyes said:

"Young drivers are among the most vulnerable on the UK road network and while the fall in accidents in this group over the past two decades is welcome the number is still too high and there is substantial room for improvement. Society simply would not tolerate this in any other sector.

"The Government should be leading on this. We need to see an updated road safety strategy which puts younger drivers and training centre stage. Alongside this, urgent action is needed to reduce Insurance Premium Tax on those under-25, who will disproportionately pay more tax due to higher premiums.

"Driving is a rite of passage for younger people – providing freedom and employment opportunities. Yet it also poses the greatest risk to their safety and well-being."

⁶Compare The Market, <https://news.sky.com/story/concerning-rise-in-insurance-costs-for-young-automatic-only-drivers-13088169>

⁷Empowering Young Drivers with Road Safety Education Practical guidance emerging from the Pre-Driver Theatre and Workshop Education Research (PDTWER), RAC Foundation, Dr Elizabeth Box

⁸Empowering Young Drivers with Road Safety Education Practical guidance emerging from the Pre-Driver Theatre and Workshop Education Research (PDTWER), RAC Foundation, Dr Elizabeth Box

⁹RAC Foundation, Study finds driving licenses are a 'crucial qualification' to help get a job,

<https://www.rac.co.uk/drive/news/motoring-news/study-finds-driving-licenses-are-a-crucial-qualification-to-help-get-a-job/#:~:text=get%20a%20job,-Study%20finds%20driving%20licenses%20are%20a%20crucial%20qualification,to%20help%20get%20a%20job&text=A%20new%20study%20from%20the,to%20have%20a%20driving%20licence.>