

# 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 become 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%

When asked to suggest which options should be considered to reduce young driver premiums after one year of driving the following options were selected most frequently:

- Young Driver Advanced Qualification, 60%
- Continuing with a black box inside the vehicle, 48%
- An in person driving assessment after 12 months which is marked and graded (pass/fail), 29%

## 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 driver<sup>1</sup>.

As of 2021, the average learner needs 47 hours of practice before passing their practical driving test, using this average, the cost of learning to drive is between £1,081 and £1,269 as of 2023<sup>2</sup>.

Over one in five new drivers (21.6%) are involved in an accident in their first year of driving<sup>3</sup>.

The proportion of young male drivers involved in road traffic crashes is striking. Between 2017 and 2022, 65% of KSI casualties from a collision involving at least one younger car driver were male and 35% were female. Casualties across all age groups have decreased but between 2004 and 2022, the number of reported road casualties in Great Britain saw a welcome reduction amongst this age group compared to all drivers of all ages<sup>4</sup>:

- KSI casualties from a collision involving at least one younger car driver decreased from 12,333 to 4,935 – a fall of 60%
- KSI casualties in collisions involving other aged car drivers decreased from 31,339 to 19,355 – a fall of 38%

The cost of motor insurance for an 18-year old in the UK has increased by 84% in 2023, with the average now standing at a total of £3,162<sup>5</sup>.

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

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

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

<sup>4</sup><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

<sup>5</sup>Confused.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 2024<sup>6</sup>. With the number of young drivers opting for automatic vehicles rising 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 drivers<sup>7</sup>.

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 impact<sup>8</sup>. 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 license<sup>9</sup> 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. 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 a 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 amongst 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."*

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

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

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

<sup>9</sup>RAC 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%20'crucial%20qualification,to%20help%20get%20a%20job&text=A%20new%20study%20from%20the,to%20have%20a%20driving%20licence.>