

Methodology

In August 2009 and 2010, and in July 2011 and 2012, State Farm's Strategic Resources Department used an outside panel vendor to conduct an online survey of U.S. consumers ages 18+. Survey responses were received from approximately 1,000 consumers each year, who identified themselves as having some insurance and financial responsibility for their household.

Only responses from consumers who had a valid drivers license, owned a cell phone, and reported driving between 1 and 80 hours per week were used when reporting the findings of behavior-based questions. Responses from all respondents were used for the attitudinal questions.

State Farm Consumer Consultants is an online community sponsored by State Farm's Strategic Resources Department and managed by Communispace. The 300 Consumer Consultants participants are influential, involved, activist consumers, who offer advice and perspective on a range of insurance and financial services topics. Opinions voiced may not be representative of all consumers. However, the comments can provide insight into how consumers feel about the topic at hand.

DISTRACTED DRIVING

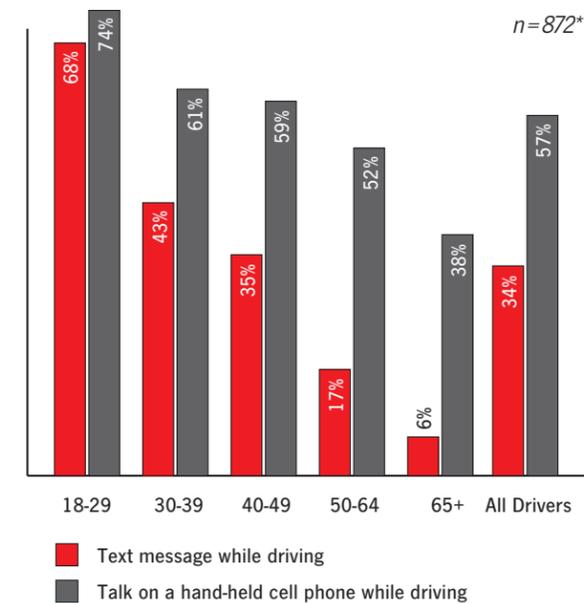
In July 2012, State Farm Insurance Company's Strategic Resources Department conducted an online survey to examine drivers' attitudes and behaviors related to distracted driving. This survey was the fourth iteration of a study first conducted in August 2009. Feedback was also obtained from the State Farm Consumer Consultants proprietary online community. This report highlights results from this research.

In 2012, drivers remained more likely to talk on a hand-held cell phone (57%) than to text message while driving (34%). The occurrence of both of these activities was greatest for drivers ages 18-29 and decreased as the ages of drivers increased.

Sixty-eight percent of drivers in the youngest age group engaged in text messaging while driving. Seventy-four percent of drivers in this age group talked on a hand-held cell phone while driving.

There were no significant changes from 2011 to 2012 in the number of drivers who reported talking on hand-held cell phones, texting, or updating social networks while driving.

Percentage of Drivers Who Talk on a Hand-Held Cell Phone and/or Text Message While Driving



**Of the 994 total respondents, these are respondents who had a valid driver's license, owned a cell phone, and drove between 1 and 80 hours per week. Driving was defined as any time the car was en route to a destination, including being stopped in traffic or at a stoplight.*

Twenty-three percent of drivers read, and 14% responded to, text messages "frequently" or "sometimes" while driving. These figures were significantly higher for young adults, of which 47% read, and 31% responded to text messages while driving.

Activities Drivers Engage in While Driving								
	All Drivers				Drivers 18-29			
	2009 n=851*	2010 n=899*	2011 n=881*	2012 n=872*	2009 n=194*	2010 n=202*	2011 n=189*	2012 n=187*
Talk on a hand-held cell phone	65%	62%	58%	57%	78%	84%	70%	74%
Text message	31%	31%	32%	34%	71%	71%	64%	68%
Listen to directions from a navigation system/GPS	41%	47%	53%	56%	57%	64%	67%	70%
Program a navigation system/GPS	30%	33%	36%	36%	54%	62%	61%	57%
Use an iPod or Mp3 player	27%	32%	31%	33%	58%	64%	68%	64%
Read e-mail on cell phone	15%	17%	21%	22%	32%	37%	46%	43%
Access the Internet on cell phone	13%	17%	18%	21%	29%	43%	43%	48%
Respond to e-mail on cell phone	12%	12%	15%	16%	27%	26%	28%	29%
Read Social Media Networks	9%	11%	14%	15%	21%	28%	37%	36%
Update Social Media Networks	9%	8%	13%	13%	20%	23%	33%	30%

Online Consumer Comments

"I have seen car accidents and pedestrians almost hit by cars because the driver was occupied with their cell phone. What in the world could be that important? It is completely irresponsible on the driver's part."

"I agree that texting or e-mailing while driving should almost never be allowed (I say "almost" since there are always unique exceptions). However, I would be more in favor of a more general 'driver distraction' law. Texting is easy to recognize and outlaw, but the problem is more broad."

"I feel like texting/e-mailing while driving really does distract the driver making it dangerous for everyone around. However, I feel like this is something that is extremely difficult to enforce."

"Our law enforcement's job is to protect the citizens, that would mean taking action when someone is on their phone while driving, because of the risk it creates to other drivers."

"As long as the option is there, people will still text, e-mail, and call while driving. I think this technology would help reduce the likelihood of this happening."

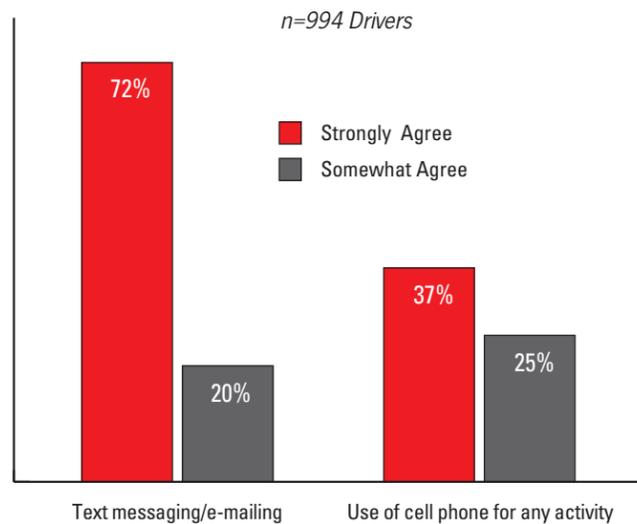
"Regardless of age, talking on your cell is an unneeded distraction. However, younger drivers also lack experience on the road, and that only compounds the issue."

Drivers were more in favor of laws and regulations prohibiting text messaging, e-mailing, and phone calls while driving than they were of technology preventing cell phone usage for these purposes.

Consistent with previous years, drivers favored legislation prohibiting text messaging/e-mailing while driving more so than legislation prohibiting other cell phone activities.

Most drivers "strongly" or "somewhat" agreed with laws that prohibit *young drivers* from using hand-held cell phones to make/receive calls (90%) or to send/receive text messages and e-mails (94%) while driving.

Do you agree or disagree with a measure that would prohibit people from text messaging/e-mailing or using a cell phone for any activity while driving?



How likely are you to support technology that would prohibit using a cell phone for making/receiving calls or receiving/responding to text messages while driving?



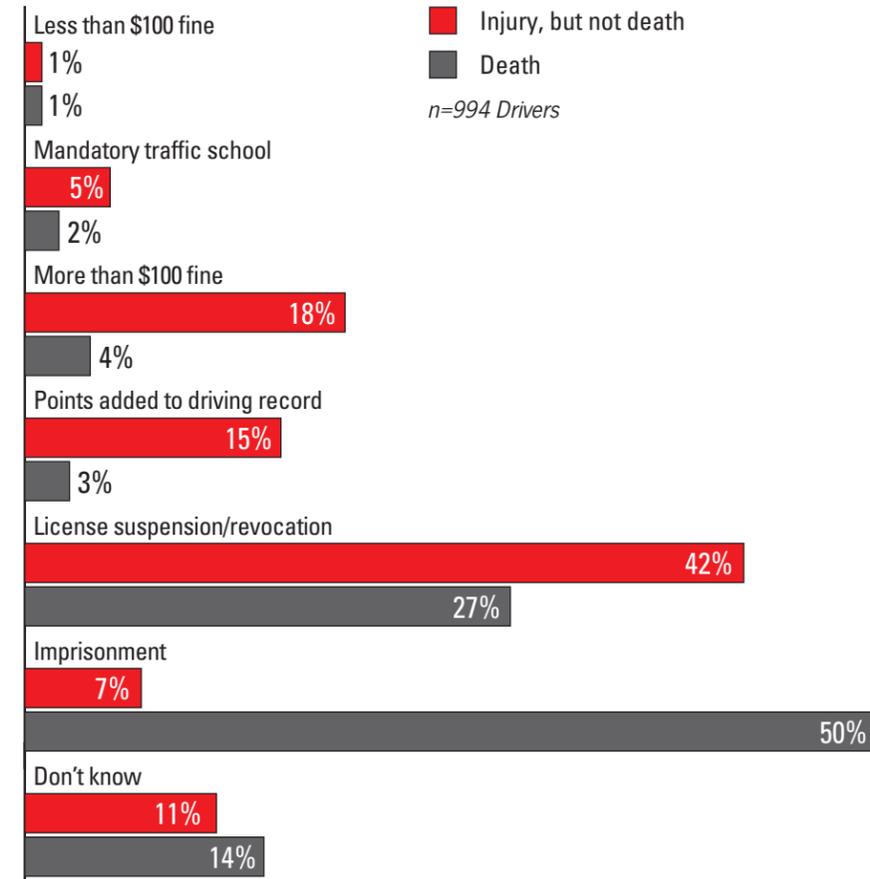
Similar to previous years, drivers were supportive of harsher penalties for cell phone-related accidents that resulted in death as opposed to injury without death.

Half of drivers felt that imprisonment was the appropriate penalty for a cell phone-related accident that resulted in death.

License suspension/revocation was commonly chosen as an appropriate penalty for cell phone-related accidents, with 42% of drivers favoring it as a penalty for accidents involving injury but not death, and over one-fourth of drivers favoring it as a penalty for an accident resulting in death.

Compared to 2011, significantly fewer drivers believed that mandatory traffic school was an appropriate penalty for an accident that resulted in injury but not death (10% to 5%).

What is the appropriate penalty for the driver who caused an accident while using a cell phone?



Drivers continued to feel that existing laws governing the use of cell phones while driving are infrequently enforced. Almost two-thirds of drivers (60%) reported that laws prohibiting drivers from using a cell phone while driving to send/receive text messages and e-mails and to send/receive calls (64%) are enforced to little or no extent.

Online Consumer Comments

"A larger fine on a second offense would deter me from using my cell phone while driving because I do not want to 'waste' money on things that would be prevented with a little thought and common sense. Especially laws that are put in place for my safety."

"I haven't heard of anyone getting a ticket for texting or talking on the phone. More importantly, the penalties are too low. They should be \$1,000 or more. When the punishment hits the pocketbook hard, then it's a real disincentive to engage in an activity."

"A death is a serious thing, especially one that could have easily been prevented by putting down a simple distraction. A steeper penalty should be put into place for the seriousness of a death-related incident."

"People will keep doing something until they are caught. Once caught they think about the consequences, if the consequences get worse each time they get caught, it may make them rethink their actions."

"Texting and e-mailing while driving, I would argue, is just as dangerous as drinking and driving. It distracts the driver and as a result, response/reaction time is extremely delayed. While there are serious consequences for drinking and driving, the enforcement for texting/e-mailing is lacking at this time."