

DISTRACTED DRIVING



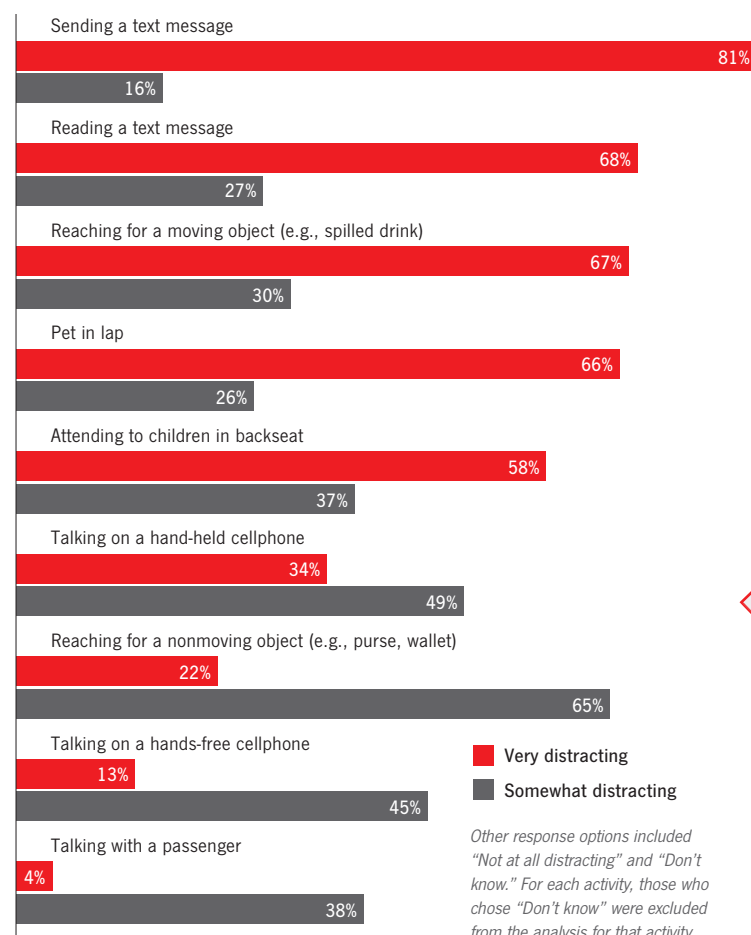
In July 2014, the State Farm Mutual Automobile Insurance Company (State Farm®) Strategic Resources Department conducted an online survey to examine drivers' attitudes and behaviors related to distracted driving. This survey was the sixth wave of a study first conducted in August 2009. Feedback was also obtained from the State Farm Consumer Consultants proprietary online community. This report highlights results from this research.

Summary of Results

For many distracted driving activities involving the use of a smartphone (e.g., accessing the Internet, reading social media), the percentage of drivers engaging in these activities has significantly increased over the last six years, which may be explained in part by the continued significant increases in smartphone ownership from year to year. The percentage of drivers who reported talking on a hand-held device has decreased over the last six years, while the percentage texting has remained stable. Overall, these trends illustrate the need for continued legislative, educational and research-related efforts on smartphone-related driving activities in addition to texting and talking on a hand-held cellphone.

Regarding cellphone use while driving, drivers generally tend to realize how distracting this can be, support measures to restrict use while driving and agree with harsh penalties for accidents causing injury or death. However, many individuals indicate using their cellphone while driving, and the percentages of those engaging in some of these behaviors is increasing. Additionally, results new to this year's study show how drivers reported being less likely to use cellphones in some driving situations, but for a few situations (e.g., driving on an open highway/interstate), some drivers reported being more likely to use their cellphone.

To what degree are the following activities distracting while driving?



Among the driving activities in the chart, text messaging is perceived as the most distracting.

Over 80 percent of drivers indicated that sending a text message while driving was "very distracting," and 68 percent of drivers indicated that reading a text message was "very distracting."

ONLINE CONSUMER COMMENTS

"Texting isn't important. Driving a car while on a busy interstate highway is important. A driver can easily text message when they're at home in a safe environment."

"Any distraction while driving a vehicle is a seriously bad idea ... It's not worth risking your life or someone else's."

"Drivers need to focus their whole attention on driving — not texting, reading emails and such. Too many innocent people have been injured and killed by drivers using their phones!"

"People don't need other things to distract them from driving i.e., drinking, eating, combing hair, reading texts, [or] emails."

Comparing results of all drivers from 2013 to 2014, no significant differences were found for any of the activities included in the table on the right. For some activities, results have not changed significantly from *one year to the next* across the waves of this study. However, a few activities have gradually increased *over the years* such that the results in 2014 were significantly higher than those in 2009. This observation pertains to the percentage of all drivers who reported accessing the Internet, reading email, responding to email and reading social media networks (see Figure 1 on page 4). On a positive note, the percentage of all drivers who reported talking on a hand-held cellphone has gradually decreased, with significantly lower results in 2014 (55 percent) compared to 2009 (65 percent). Additionally, the percentage of all drivers who reported texting while driving has remained stable over the years. **Overall, these trends illustrate the need for continued legislative, educational and research-related efforts on smartphone-related driving activities in addition to texting and talking on a hand-held cellphone.**

Other notable results:

- The percentage of drivers who reported listening to and programming a navigation system/GPS continued to increase in 2014. As reported last year, these behaviors significantly increased from 2012 to 2013.
- Consistent with previous waves, 18-29 year-olds continue to engage in distracting driving behaviors at a considerably higher rate than drivers in general.

Activities Drivers Engage in While Driving

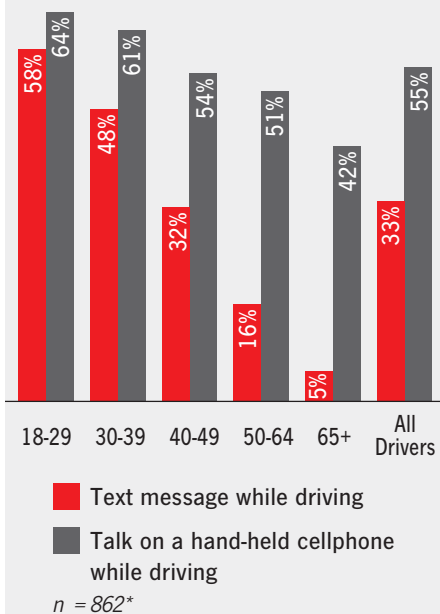
	All Drivers*						Drivers 18-29*					
	2009 n=851	2010 n=899	2011 n=881	2012 n=872	2013 n=880	2014 n=862	2009 n=194	2010 n=202	2011 n=189	2012 n=187	2013 n=181	2014 n=187
Talk on a hand-held cellphone	65%	62%	58%	57%	57%	55%	78%	84%	70%	74%	77%	64%
Talk on a hands-free cellphone	42%	39%	41%	38%	50%	51%	53%	45%	45%	42%	53%	54%
Text message	31%	31%	32%	34%	35%	33%	71%	71%	64%	68%	69%	58%
Listen to directions from a navigation system/GPS	41%	47%	53%	56%	65%	70%	57%	64%	67%	70%	76%	81%
Program a navigation system/GPS	30%	33%	36%	36%	44%	48%	54%	62%	61%	57%	68%	65%
Use an iPod or MP3 player	27%	32%	31%	33%	33%	34%	58%	64%	68%	64%	66%	55%
Access the Internet on cellphone	13%	17%	18%	21%	24%	26%	29%	43%	43%	48%	49%	48%
Read email on cellphone	15%	17%	21%	22%	24%	25%	32%	37%	46%	43%	41%	43%
Respond to email on cellphone	12%	12%	15%	16%	16%	18%	27%	26%	28%	29%	31%	31%
Read social media networks	9%	11%	14%	15%	17%	20%	21%	28%	37%	36%	37%	41%
Update social media networks	9%	8%	13%	13%	13%	14%	20%	23%	33%	30%	28%	30%

**Of the total respondents, these are respondents who had a valid driver's license, owned a cellphone 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.*

Note: Not all increases or decreases in percentages over time are statistically significant. This report highlights the most meaningful statistically significant differences between years.

In 2014, drivers remained more likely to talk on a hand-held cellphone (55 percent) than to text message while driving (33 percent). The occurrence of both of these activities was greatest for drivers ages 18-29 and decreased as the age of drivers increased.

Percentage of Drivers who Talk on a Hand-Held Cellphone and/or Text Message while Driving

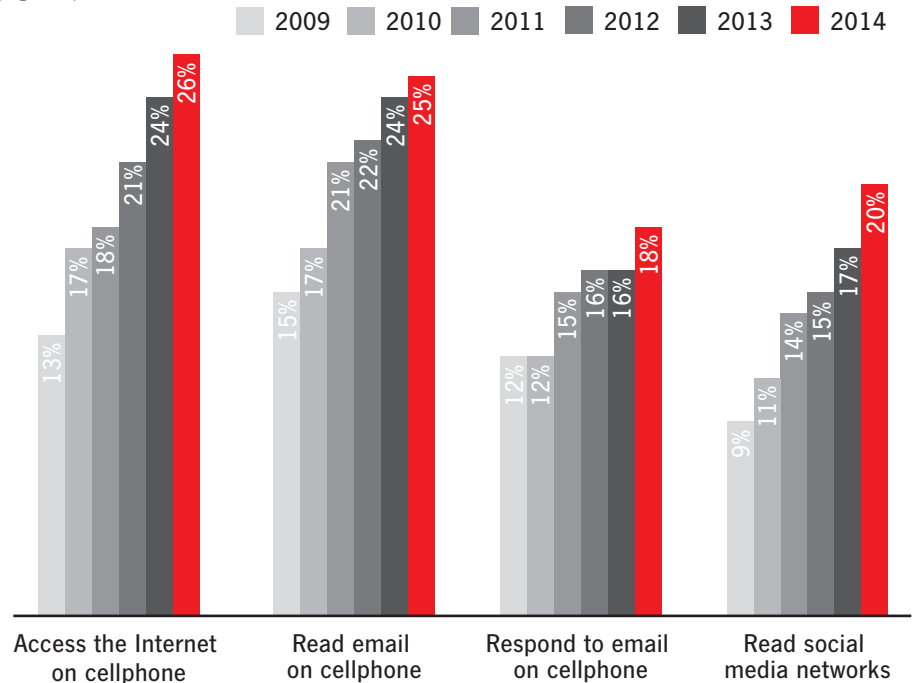


*Of the 1,026 total respondents, these are respondents who had a valid driver's license, owned a cellphone, and drove between 1 and 80 hours per week. Driving was defined as any time the car was en route to a destination, including being stopped in traffic or at a stoplight.

For all drivers, 21 percent read, and 14 percent responded to, text messages "frequently" or "sometimes" while driving. These figures were significantly higher for young adults (ages 18-29), of which 52 percent read, and 38 percent responded to text messages "frequently" or "sometimes" while driving.

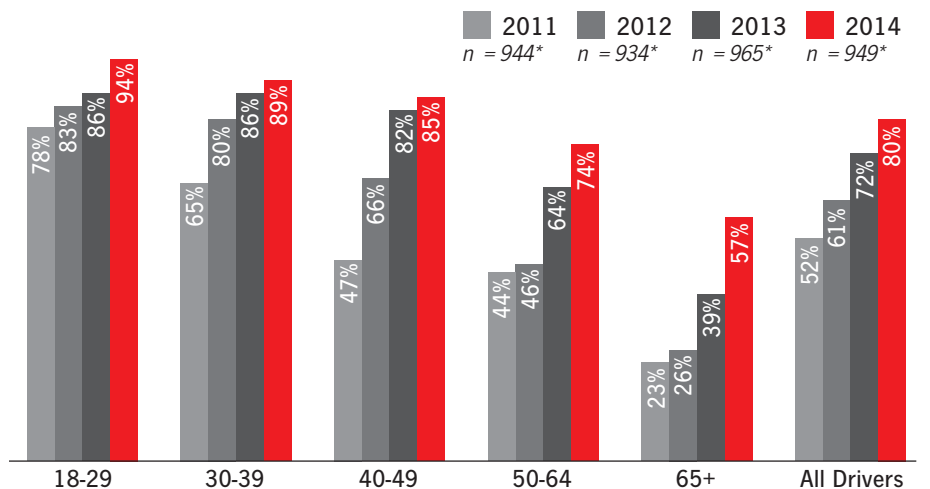
Activities Drivers Engage in While Driving: Significant Increases from 2009 to 2014

(Figure 1)



The increase in these smartphone-related behaviors over time may be partly due to the increase in smartphone ownership. Since 2011, the percentage of respondents who reported owning a smartphone has significantly increased every year. This trend continued in 2014, in which a significantly larger percentage of respondents reported owning a smart phone in 2014 (80 percent) than in 2013 (72 percent). All age groups increased from 2013 to 2014, but only the 18-29 age group and the 65+ age group increased significantly.

Percentage of Drivers who Own a Smartphone

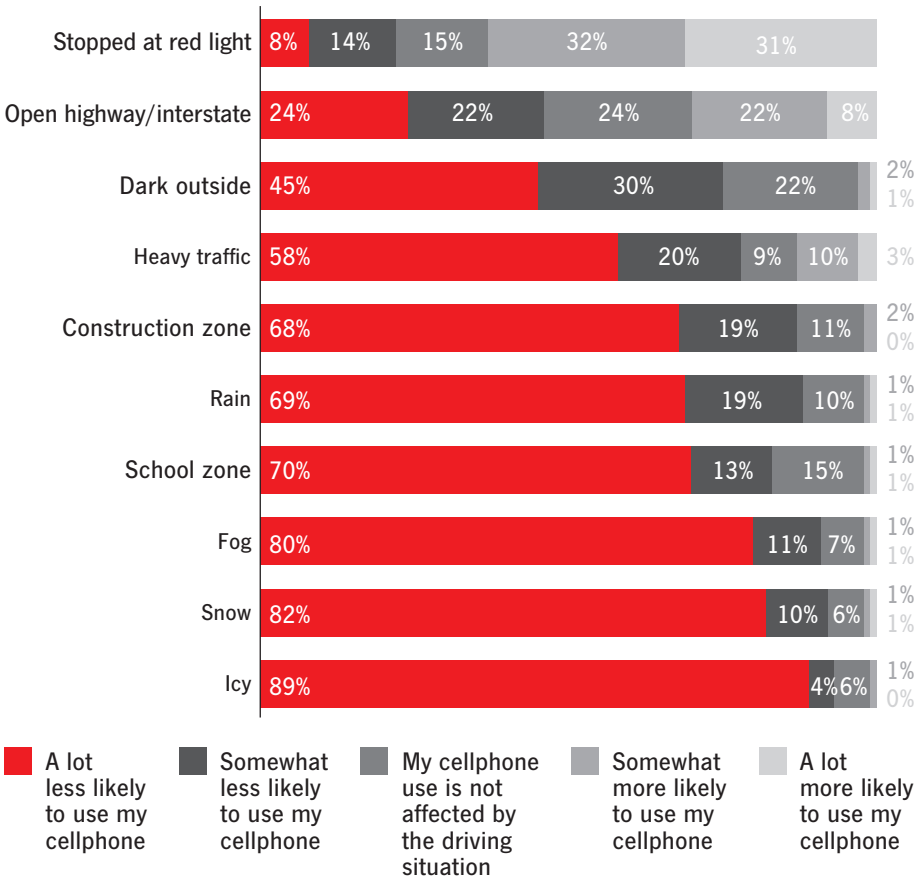


*Of the total respondents, these are respondents who had a valid driver's license and owned a cellphone. Smartphone ownership results are not available for 2009-2010.

When considering only cellphone use while driving that requires looking at the cellphone and interacting with the screen and/or buttons,

- Nearly two-thirds (63 percent) of respondents reported that they are more likely to engage in this type of cellphone use when stopped at a red light than when in motion with their vehicle. This figure was highest among the 18-29 age group (74 percent).
- Thirty percent reported they are more likely to use their cellphone when driving on an open highway/interstate than when driving on other types of roads and traffic conditions.
- Although more than 80 percent reported being “somewhat less likely” or “a lot less likely” to engage in this type of cellphone use when driving in a school zone than on typical roads, in a construction zone than on typical roads, and in rain than in nice weather, 10 percent or more reported that their cellphone use is not affected by these driving situations.
- Thirteen percent reported being more likely to engage in this type of cellphone use in heavy traffic than in light traffic. This figure was highest among the 18-29 age group (24 percent).

Think only about the times you use your cellphone while driving that require you to look at your cellphone and interact with the screen and/or buttons. How do the following driving situations affect your cellphone use while driving?

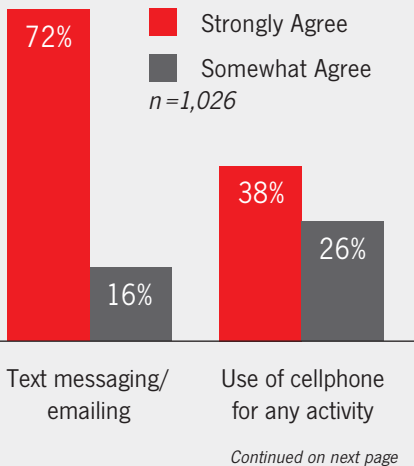


*Respondents included those who reported using their cellphone while driving to talk (hand-held), text, access the Internet, read email, respond to email, read social media, and/or update social media. For each driving situation, those who chose “don’t know/not applicable” were excluded from the analysis for that driving situation.

Similar to previous years, drivers were more in favor of laws and regulations prohibiting text messaging, emailing and phone calls while driving than they were of technology preventing cellphone usage for these purposes.

When asked if they agreed or disagreed with a measure that would prohibit *people in general* from texting/emailing while driving by issuing tickets, fines or other legal consequences, 88 percent of respondents “strongly” or “somewhat” agreed. When asked if they agreed or disagreed with a measure that would prohibit *young drivers* from texting/emailing, the same percentage (88 percent) “strongly” or “somewhat” agreed. This consistency illustrates support for these measures and their application to all drivers, not just young drivers.

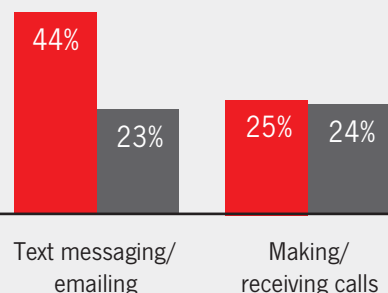
Do you agree or disagree with a measure that would prohibit people from text messaging/emailing or using a cellphone for any activity while driving under normal, everyday circumstances (not emergency situations)?



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How likely are you to support technology that would prohibit using a cellphone for making/receiving calls or receiving/responding to text messages or emails while driving (except in emergency situations)?

Extremely likely
Somewhat likely
n = 1,026



ONLINE CONSUMER COMMENTS: Appropriate Penalties When Death Occurs

"It is the same as driving under the influence. You are doing something that causes you not to be able to drive safely. If you kill someone, the penalty should be the same."

"Causing a death is an extremely serious matter and hopefully the driver who caused the death realizes their behavior caused the death. The penalty for this can't be a slap on the wrist."

Appropriate Penalties When Injury Occurs

"Fines or points are not serious enough to make up for using such bad judgment."

"Only way to make someone adhere, if they have a loss of license then it affects so many parts of their lives, like getting to school, job, etc."

"The penalty should be harsh enough to make the driver think before doing it again. Some of the options would not stop the behavior."

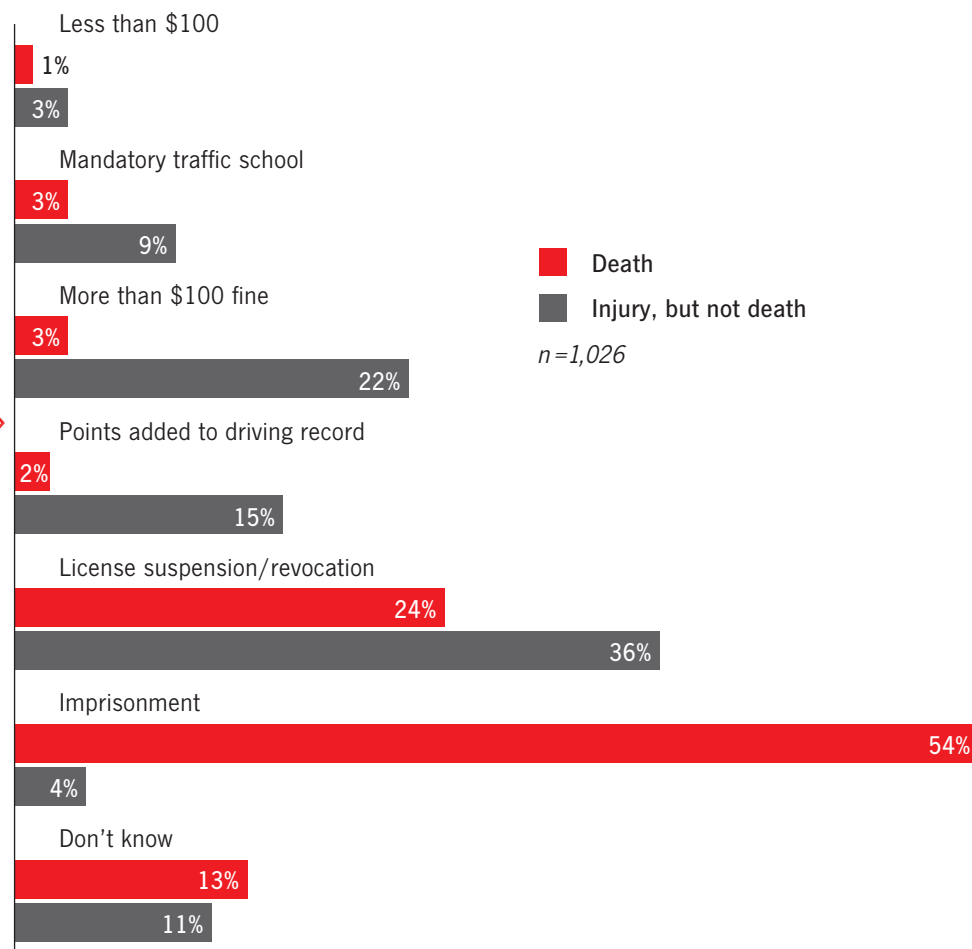
Drivers continued to feel that existing laws governing the use of cellphones while driving are infrequently enforced.

More than half of drivers reported that laws prohibiting drivers from using a cellphone while driving to send/receive text messages and emails (53 percent) and to send/receive calls (60 percent) are enforced to little or no extent.

Over half of drivers felt that imprisonment was the appropriate penalty for a cellphone-related accident that resulted in death.

License suspension/revocation was commonly chosen as an appropriate penalty for cellphone-related accidents, with 36 percent of drivers favoring it as a penalty for accidents involving injury but not death, and 24 percent of drivers favoring it as a penalty for an accident resulting in death.

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



Methodology

In August 2009 and 2010, and in July 2011, 2012, 2013 and 2014 the State Farm 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 driver's license, owned a cellphone and reported driving between 1 and 80 hours per week were used when reporting the results of behavior-based questions. Responses from all respondents were used for the attitudinal questions.

State Farm Consumer Consultants is an online community sponsored by the State Farm 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.