

# HIGHWAY LOSS DATA INSTITUTE

## NEWS RELEASE

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### TEXTING BANS DON'T REDUCE CRASHES; EFFECTS ARE SLIGHT CRASH INCREASES

ARLINGTON, VA — It's illegal to text while driving in most US states. Yet a new study by researchers at the Highway Loss Data Institute (HLDI) finds no reductions in crashes after laws take effect that ban texting by all drivers. In fact, such bans are associated with a slight increase in the frequency of insurance claims filed under collision coverage for damage to vehicles in crashes. This finding is based on comparisons of claims in 4 states before and after texting bans, compared with patterns of claims in nearby states.

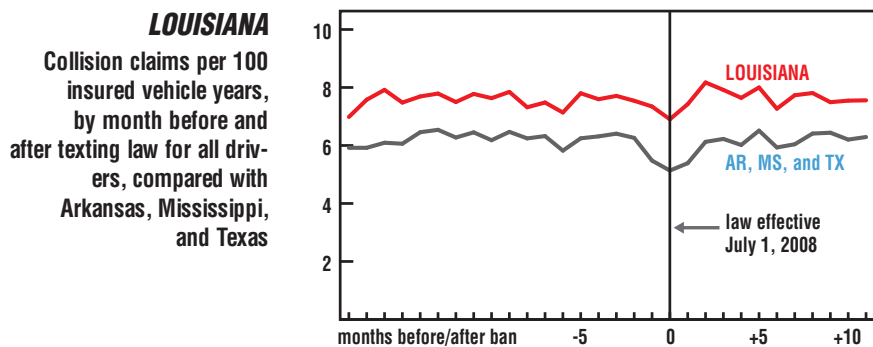
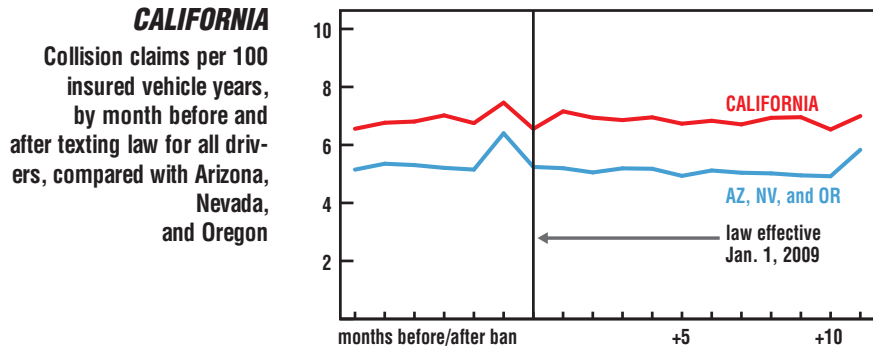
The new findings, released today at the annual meeting of the Governors Highway Safety Association, are consistent with those of a previous HLDI study, which found that banning hand-held phone use while driving doesn't cut crashes. HLDI is an affiliate of the Insurance Institute for Highway Safety.

HLDI researchers calculated rates of collision claims for vehicles up to 9 years old during the months immediately before and after driver texting was banned in California (January 2009), Louisiana (July 2008), Minnesota (August 2008), and Washington (January 2008). Comparable data were collected in nearby states where texting laws weren't substantially changed during the time span of the study. This controlled for possible changes in collision claim rates unrelated to the bans — changes in the number of miles driven due to the economy, seasonal changes in driving patterns, etc.

"Texting bans haven't reduced crashes at all. In a perverse twist, crashes increased in 3 of the 4 states we studied after bans were enacted. It's an indication that texting bans might even increase the risk of texting for drivers who continue to do so despite the laws," says Adrian Lund, president of both HLDI and the Insurance Institute for Highway Safety.

HLDI's new findings about texting, together with the organization's previous finding that hand-held phone bans didn't reduce crashes, "call into question the way policymakers are trying to address the problem of distracted driving crashes,"

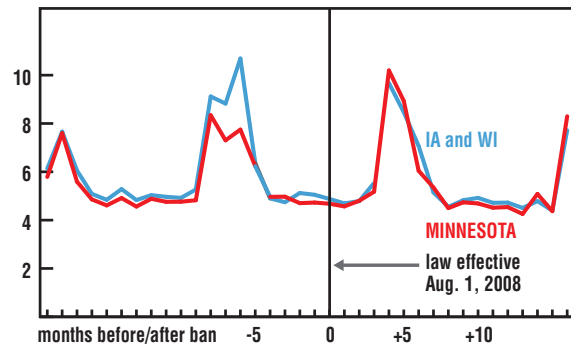
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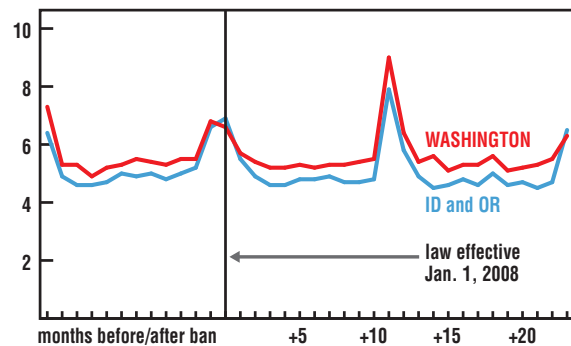
Lund adds. "They're focusing on a single manifestation of distracted driving and banning it. This ignores the endless sources of distraction and relies on banning one source or another to solve the whole problem."

Month-to-month fluctuations in the rates of collision claims in HLDI's 4 study states with texting bans for all drivers didn't change much from before to after the bans were enacted (see charts above and on page 3). Nor did the patterns differ much from those in nearby states that didn't ban texting for all drivers during the study period. To the extent that the crash patterns did change in the study states, they went up, not down, after the bans took effect. Increases varied from 1 percent more crashes in Washington to about 9 percent more in Minnesota (the result in Washington isn't statistically significant).

**MINNESOTA**  
Collision claims per 100 insured vehicle years, by month before and after texting law for all drivers, compared with Iowa and Wisconsin



**WASHINGTON**  
Collision claims per 100 insured vehicle years, by month before and after texting law for all drivers, compared with Idaho and Oregon



Young motorists are more likely than older people to text while driving. In all 4 of the study states, crashes increased among drivers younger than 25 after the all-driver bans took effect. In California, Louisiana, and Washington, the increases for young drivers were greater than for drivers 25 and older. The largest crash increase of all (12 percent) following enactment of a texting ban was among young drivers in California.

“The point of texting bans is to reduce crashes, and by this essential measure the laws are ineffective,” Lund points out. He cautions that “finding no reduction in crashes, or even a small increase, doesn’t mean it’s safe to text and drive, though. There’s a crash risk associated with doing this. It’s just that bans aren’t reducing this crash risk.”

An Insurance Institute for Highway Safety study that relied on driver phone records found a 4-fold increase in the risk of injury crashes associated with phoning. A study in Canada found a 4-fold increase in the risk of crashes involving property damage. The crash risk associated with texting hasn't been quantified as precisely, but it may be comparable, if not greater, than the risk associated with phoning.

"Neither texting bans nor bans on hand-held phone use have reduced crash risk," Lund says. Noncompliance is a likely reason texting bans aren't reducing crashes. Survey results indicate that many drivers, especially younger ones, shrug off these bans. Among 18-24 year-olds, the group most likely to text, 45 percent reported doing so anyway in states that bar all drivers from texting. This is just shy of the 48 percent of drivers who reported texting in states without bans. Many respondents who knew it was illegal to text said they didn't think police were strongly enforcing the bans.

"But this doesn't explain why crashes increased after texting bans," Lund points out. "If drivers were disregarding the bans, then the crash patterns should have remained steady. So clearly drivers did respond to the bans somehow, and what they might have been doing was moving their phones down and out of sight when they texted, in recognition that what they were doing was illegal. This could exacerbate the risk of texting by taking drivers' eyes further from the road and for a longer time."

Using a driving simulator, researchers at the University of Glasgow found a sharp decrease in crash likelihood when participants switched from head-down to head-up displays. This suggests that it might be more hazardous for a driver to text from a device that's hidden from view on the lap or vehicle seat.

Texting in general is on the increase. Wireless phone subscriptions numbered 286 million as of December 2009, up 47 percent from 194 million in June 2005. Text messaging is increasing, too. It went up by about 60 percent in 1 year alone, from 1 trillion messages in 2008 to 1.6 trillion in 2009.

The District of Columbia was the first US jurisdiction to ban all motorists from texting. This was in 2004, and since then 30 states have followed suit. Nearly half of these bans have been enacted in 2010.

**End of 4-page news release on the effects of texting bans  
For more information go to [www.iihs.org](http://www.iihs.org)**