

## FACTS & POLICY POINTS

# California's "Safe and Responsible Drivers Act"

AUGUST 2013

California should ensure that all drivers are trained, tested, licensed, insured and accountable for their driving records. Providing access to licenses for all drivers in California would promote . . .

### Safety and accountability

The California Department of Motor Vehicles Licensing Operations Division Research and Development Branch states that unlicensed driving is a major California safety problem.<sup>1</sup> Licensing all drivers promotes safer roads in our state.

- **Police** will be able to use licenses to *identify motorists* during stops and check their traffic records.
- **First responders and health care providers** will be able to use the license to *identify* the individuals they are assisting.
- **Drivers** will be more likely to *stay at the scene of an accident* to aid police and emergency workers and to exchange insurance information with other affected motorists.
- **Courts and jails** would be *less burdened* by drivers who are there solely for driving without a license or insurance.

Over 26.8 million motorists drive on California roads and 3.3 percent of these drivers have no record of any driver's license and cannot obtain auto insurance without a license.<sup>2</sup> In California, around 10 percent of drivers involved in fatal crashes were unlicensed. These drivers are more likely to be involved in a fatal crash and are more likely to leave the scene of a crash than licensed drivers.<sup>3</sup> Studies also have shown that the more uninsured motorists there are on the road, the more fatal car crashes, controlling for all other factors.<sup>4</sup>

<sup>1</sup> Raymond C. Peck, *Unlicensed Driving: A Major California Safety Problem* (California Dept. of Motor Vehicles, Licensing Operations Div., undated), [www.dmv.ca.gov/about/profile/rd/resnotes/unlicensed.htm](http://www.dmv.ca.gov/about/profile/rd/resnotes/unlicensed.htm).

<sup>2</sup> See *DMV Speechmaker No. 3: California DMV Statistics* (California Dept. of Motor Vehicles, May 2013), [http://apps.dmv.ca.gov/about/profile/ca\\_dmv\\_stats.pdf](http://apps.dmv.ca.gov/about/profile/ca_dmv_stats.pdf), and *Unlicensed Driving: A Major California Safety Problem*, *supra* note 1.

<sup>3</sup> See *Unlicensed to Kill* (AAA Foundation for Traffic Safety, Nov. 2011), [www.aaafoundation.org/sites/default/files/2011Unlicensed2Kill.pdf](http://www.aaafoundation.org/sites/default/files/2011Unlicensed2Kill.pdf).

<sup>4</sup> See J. Tim Query and Risa Kumazawa, *Examining the Impact of Issuing Driver's Licenses to Undocumented Immigrants* (National Association of Insurance Commissioners, 2011),

**LOS ANGELES (Headquarters)**  
3435 Wilshire Blvd., Suite 2850  
Los Angeles, CA 90010  
213 639-3900  
213 639-3911 fax



**WASHINGTON, DC**  
1121 14th Street, NW, Suite 200  
Washington, DC 20005  
202 216-0261  
202 216-0266 fax

## Insurance savings

Newly licensed drivers will be able to secure insurance, reducing the cost of covering accidents involving uninsured motorists and potentially *reducing insurance rates for everyone*. Fifteen percent of all California motorists are uninsured, costing other drivers billions of dollars in crashes per year.<sup>5</sup> Unlike other uninsured drivers, unlicensed immigrants lack insurance not because they will not buy coverage, but because they cannot buy coverage when they do not have a valid license.

Licensing undocumented immigrants in California would result in significant savings for all California motorists. If 30 percent of all uninsured California drivers purchased insurance, California drivers could save \$250 million in costs attributed to crashes involving uninsured motorists.<sup>6</sup>

## Economic participation

Workers with a driver's license will be in a better position to support their families, to spend, and to contribute to the state's economy. Studies conducted in other states found that, as a result of not having a valid driver's license, immigrant community members have trouble scheduling hours at work and accomplishing basic daily tasks like going to the grocery store. Immigrants without access to driver's licenses restricted their activities at church and community groups and reduced their large consumer purchases.<sup>7</sup>

---

[http://business.nmsu.edu/~tquery/research/UM-NM\\_%20FINAL%20JIR%20VERSION.pdf](http://business.nmsu.edu/~tquery/research/UM-NM_%20FINAL%20JIR%20VERSION.pdf). Although one in five fatal crashes involved an unlicensed or invalidly licensed driver, more than half of these drivers were issued licenses that had been suspended or revoked. See *Unlicensed to Kill*, *supra* note 3.

<sup>5</sup> See "Recession Marked by Bump in Uninsured Motorists," an Insurance Research Council news release, April 2011, [www.insurance-research.org/sites/default/files/downloads/IRCUM2011\\_042111.pdf](http://www.insurance-research.org/sites/default/files/downloads/IRCUM2011_042111.pdf).

Also, a 2003 report by California State Senator Gilbert Cedillo found that accidents involving uninsured motorists caused more than \$4.1 billion in insurance losses per year. Gilbert Cedillo, *A Social, Public Safety, and Security Argument for Licensing Undocumented Drivers* (Center for Latin American Studies, University of California, Berkeley, 2004), <http://escholarship.org/uc/item/1k61r3xj#page-1>. The report cites an actuarial report by Donald Bashline, *Actuarial Report on Low-Cost Auto Insurance Options* (Aug. 1999).

<sup>6</sup> See *A Social, Public Safety, and Security Argument for Licensing Undocumented Drivers*, *supra* note 5.

<sup>7</sup> Mary C. King, et al., *Assessment of the Socioeconomic Impacts of SB 1080 on Immigrant Groups* (Oregon Department of Transportation Research Section, June 2011), [www.oregon.gov/ODOT/TD/TP\\_RES/docs/reports/2011/sb1080.pdf](http://www.oregon.gov/ODOT/TD/TP_RES/docs/reports/2011/sb1080.pdf).