

Beyond the Box

Challenging the misconceptions and roadblocks
stopping young motorists from feeling safe on the roads.



Media Report
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Introduction

Getting behind the wheel is a rite of passage for many young people, with over one million 17-25-year olds taking their driving tests annually¹.

Of these young drivers, three fifths (**61%**) will look to take on a telematics-based insurance product, known as a black box, which measures the driving behaviours of motorists when out on the roads and rewards or penalises them based on how they drive.

As these novice motorists gear up to their first driving experience after passing their test, many are unaware of the harsh realities of life on the road as a new driver.

Whilst we should all drive in line with the law, this report reveals that we don't. The sad reality is that over half of young drivers will feel pressured by other motorists and around a quarter will physically feel unsafe when they drive due to the actions of others.

As a result, three fifths of young drivers will be involved in a road traffic collision, yet for many they will be found to not be at fault.

With almost a further quarter (**23%**) of young drivers experiencing anxiety on the road due to the actions of other road users, this report explores the state of the nation's driving behaviours, the concept of the "boy racer" and the roadblocks stopping young motorists feeling safe.

It also introduces the T-plate, Co-op's new solution to help young motorists feel safe on the roads and raises awareness of telematics among other road users.

Co-op Insurance

Over nine years ago Co-op pioneered telematics for young drivers. Now, the insurer wants to raise awareness of the issues young drivers are facing into, based on insight from a sample of its 24,000 young drivers², 2000 drivers aged 26 and over across the UK and a further 2000 young drivers across the UK³.



Young drivers

A new study from the Co-op shows that over half (**53%**) of young drivers feel pressured to drive faster by other motorists and a quarter (**24%**) feel unsafe when driving.

Four fifths (**80%**) of young motorists have experienced another vehicle driving too close to them. Almost three quarters (**72%**) have been subject to a driver overtaking them when it wasn't safe to do so, and over two fifths (**43%**) have been on the receiving end of rude hand gestures.

When looking at how often young motorists are having to deal with these poor driving behaviours, for almost a third (**30%**) this is a weekly occurrence and for over a quarter (**27%**), such behaviours are experienced monthly.

In terms of how the actions of other road users have made young motorists feel, almost a quarter (**23%**) have experienced anxiety behind the wheel and a further quarter (**24%**) feel unsafe when driving due to the actions of others.

80%

have experienced another vehicle driving too close to the rear of their car

72%

have experienced another driver overtaking them when it wasn't safe to do so

53%

have felt under pressure to drive faster

44%

have experienced driver sounding their horn when they weren't at fault

43%

have experienced aggressive hand gestures made by another driver

28%

have been shouted at by another driver

21%

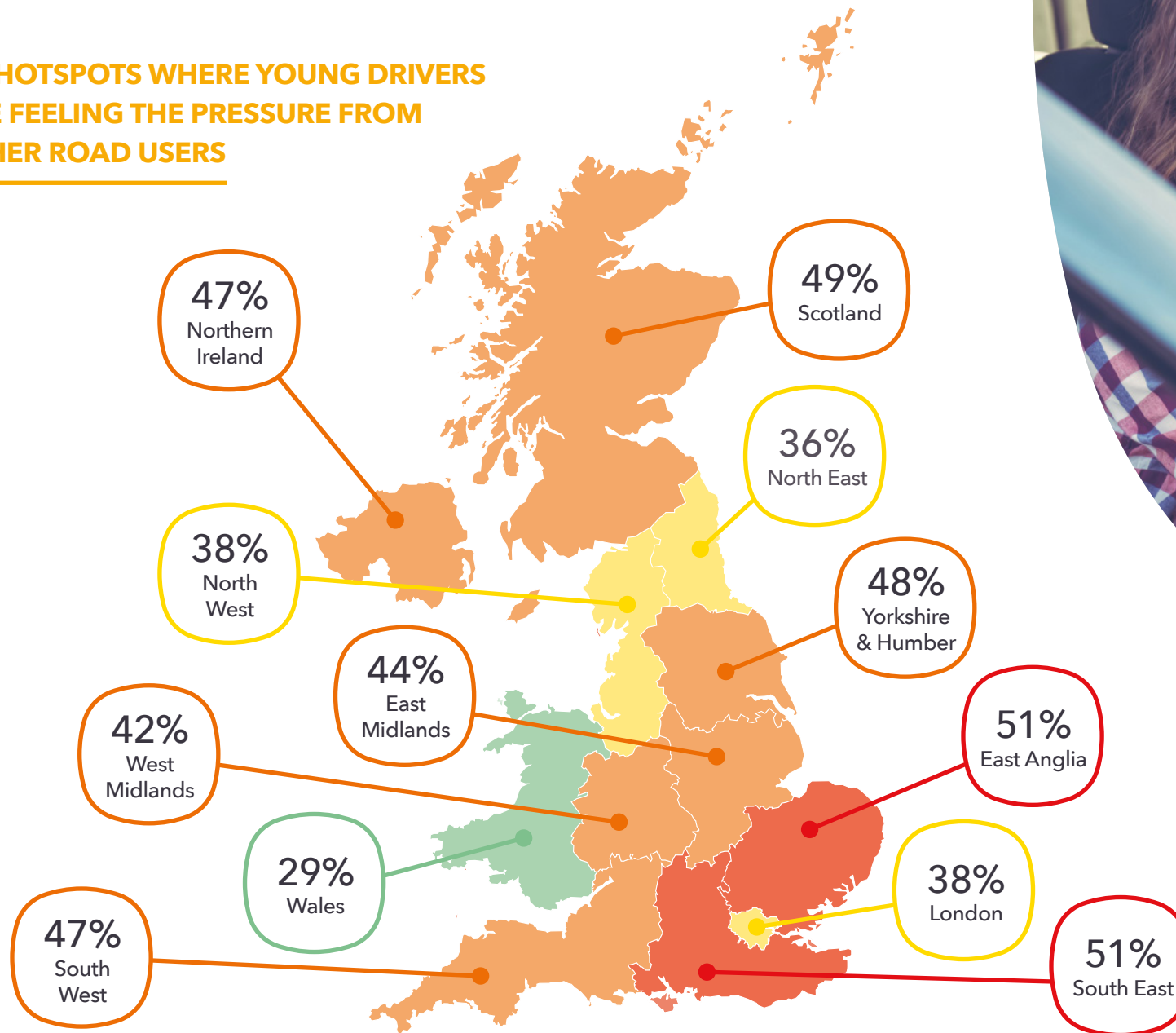
have felt pressure to pull out at a junction

20%

have experienced other drivers flashing their lights aggressively



UK HOTSPOTS WHERE YOUNG DRIVERS ARE FEELING THE PRESSURE FROM OTHER ROAD USERS



The key to safer young drivers

It's evident that with time comes experience and sadly for young drivers, experience is not on their side, meaning they're more likely to be involved in a collision than other motorists.

Three fifths (**62%**) of young drivers have been involved in a collision. In the last year alone, **3,500** of Co-op's young drivers have been involved in a collision with another vehicle. More broadly, almost half (**47%**) of all young drivers have been involved in a minor collision at some point and alarmingly, a sixth (**15%**) have been involved in a serious collision.

However, for two fifths (**39%**) of these incidents involving UK young drivers it was found that the other vehicle was in fact at fault.

When exploring where these incidents have taken place, most claims by young drivers were at crossroads or when pulling out of a side road. Perhaps to blame for this type of claim specifically, a fifth (**21%**) of young drivers say they've felt pressured to pull out of a junction by other motorists.

It's evident that the phrase 'feeling pressured' comes up a lot.

Over a tenth (**12%**) of young drivers who have been involved in a collision said this was due to them feeling pressured by others to drive faster.



62%
of young drivers have
been involved in a
road traffic collision

One in 10 said their collision was as a result of them feeling nervous, meanwhile a further one in ten (**8%**) said their incident was due to them not feeling confident.

With almost four fifths (**78%**) of young driver collisions taking place within the first year of them passing their test, over a quarter (**26%**) say their concerns about how to avoid being involved in a collision were not addressed while learning to drive.

It's not surprising then that so many young drivers feel pressure when getting behind the wheel on their own and that the attitudes and actions of older, more experienced drivers prevent younger drivers feeling safe.

39%
of the time the
other driver
was at fault



31%

of young drivers
say they are very
good drivers

What boy racer?

When looking at the behaviour of young drivers, who, are often stereotyped as “boy racers”, the majority (**94%**) would class themselves as good drivers, with a third (**31%**) going as far to say that they are very good drivers.

When asked why they think this is the case, almost three fifths (**58%**) say it's because they don't speed, almost a further two fifths (**38%**) have never been involved in a collision and half (**50%**) say they never take risks.

Furthermore, their adherence to road safety laws backs this up. Three fifths (**59%**) say they've never received a speeding ticket, almost three fifths (**57%**) adhere to road signs and almost a fifth (**17%**) say they get high scores from their black box.

94%

of young drivers would
class themselves as
good drivers

Four-wheel freedom

After spending an average of 45 hours learning to drive⁴, for many young drivers it's important to get behind the wheel and on to the open road.

When it comes to choosing a first car, young drivers have a clear checklist in mind. Almost a third (**31%**) of young drivers said the car's safety features were the most important factor when deciding.

Highlighting just how important safety is to young motorists, almost two fifths (**39%**) know what the Euro NCAP safety rating of their vehicle is. This is substantially more than drivers over the age of 26, of whom less than a fifth (**18%**) are aware of their car's rating.

31%

of young drivers say the safety features were the most important factor they considered when choosing their first car

MOST POPULAR YOUNG DRIVER CARS According to Co-op's insight.

- | | | | |
|---|-----------------|----|-------------|
| 1 | Ford Fiesta | 6 | Seat Ibiza |
| 2 | Vauxhall Corsa | 7 | Mini Cooper |
| 3 | Volkswagen Polo | 8 | Ford Focus |
| 4 | Renault Clio | 9 | Fiat 500 |
| 5 | Vauxhall Astra | 10 | Audi A1 |



Co-op's young drivers: in their own words



James Doyle, 19, from Cornwall

“After months of learning I was so happy to finally be able to drive by myself. What I wasn't prepared for was the pressure I would feel from other drivers wanting me to go faster. At times I've even had to pull over to regain my confidence. I just wish that other drivers understood how their driving makes me feel.”



Callum Smith, 21, from Aberdeenshire

“The cost of my insurance has come down quite a lot since having the black box installed over a year ago. This saving was one of my main motivations for driving with telematics. The only issue I've had with the black box is that I am often made to feel like I'm in the wrong for sticking to the right speed by other drivers. It's really annoying and, in the moment, it can make me quite angry. If they knew I had a black box, I think they would ease up a bit and consider the fact that I'm driving slower than them because I'm following the speed limit.”

Nathan Parkes, 21, from South Yorkshire

“I wish other drivers would appreciate and respect that I'm driving in a safe way. A lot of people see me behind the wheel and wrongly think that I'm a 'boy racer', but I think that's a bad misconception a lot of drivers have. I've had other drivers overtaking me on really busy roads and sounding their horn when I don't drive faster. The T-plate would help stop a lot of this and make me feel a lot more confident.”



Luke Batterham, 18, from Norfolk

“I've often had other drivers try to squeeze past me unsafely or overtake me on narrow roads, just because I'm going at the right speed. I think the T-plate will help other road users understand why I'm sticking to the speed limit; they should be doing the same too.”



Molly Doyle, 23, from Greater Manchester

“I've been driving for nearly 18 months now and I still get other drivers getting too close behind me. The worst is when I drive on the motorway. It makes me feel quite stressed and it can be so dangerous. Even if I didn't have my black box I would still make sure I never speed or put pressure on anyone else as I know how it can negatively affect people. I wish more experienced drivers would also think like this.”



The pressure cooker

In order for young people to gain more experience, grow in confidence and most importantly, become safer drivers, more mature drivers should give them the care and consideration required for their skills to develop.

However, the study shows that this clearly isn't the case with over a third (**35%**) of drivers aged 26 and over saying they are not mindful of other motorists on the roads. Over four fifths (**86%**) often get frustrated by other road users, with half (**48%**) saying they sound their horns at others when angry, despite this being against the law.

Meanwhile, almost two fifths (**37%**) of motorists over the age of 26 have flashed their lights in frustration at another driver, over a quarter (**26%**) have sworn at another motorist and almost a quarter (**24%**) have signalled rude hand gestures.

When asked how often these drivers demonstrate such behaviour, a fifth (**19%**) say these behaviours are a regular occurrence.

35%

of mature drivers are not mindful of other motorists

86%

of drivers often get frustrated by other road users

WHEN ASKED WHY

55%

of drivers aged 26 and over admitted to driving too closely to vehicles in front of them

RISING TO

73%

for drivers aged 26-35

39%

explained the driver in front was moving too slowly

28%

drivers simply were not concentrating

19%

said they got too close because they were in a hurry

The fast and the furious

With over half of more mature motorists admitting to driving too closely to other vehicles and four fifths speeding, it's perhaps no surprise that over half (**53%**) of young drivers feel pressured by other motorists and a quarter (**24%**) feel unsafe when driving.

Whilst it's clear that exceeding the speed limit is in fact breaking the law, a staggering four in five (**86%**) motorists aged 26 and over admitted to speeding.

Whilst a third (**30%**) said they only exceed the speed limit occasionally, for over a tenth (**11%**) this is a regular occurrence. Alarmingly one in 20 (**5%**) said they always exceed the speed limit.

When asked why they have such a need for speed, almost two fifths (**37%**) said they speed when in a hurry.

Further to this, almost a third (**31%**) of drivers over 26 have experienced road rage.

When asked what caused this, over two fifths (**44%**) said it was because another driver pulled out in front of them, and over a third (**33%**) said it was caused by another driver failing to indicate before pulling into a parking space.

Those aged between **26** and **35** are the most likely to experience road rage with two thirds (**65%**) of these drivers saying they have experienced this whilst driving, which is more than double the national average.

When asked why, almost a third (**31%**) of drivers said it was in reaction to another driver's road rage and a fifth (**21%**) said they felt this way because of how slow another motorist was driving.

Most concerningly, this bad driving behaviour is showing no signs of abating, as over a quarter (**28%**) of drivers would not report another driver for road rage.



31%
of more mature drivers
have experienced
road rage

30%
said they only exceed
the speed limit
occasionally

37%
of people said
they speed when
in a hurry

Confidence is king

When it comes to confidence on the roads, over half (**54%**) of drivers aged 26 and over say they are confident. Drivers aged 66 and over are the most confident, with three fifths (**60%**) saying this is how they feel when driving.

However, despite high levels of confidence among adults aged 66 and over, research shows that three fifths (**60%**) of these drivers have been involved in a road traffic incident, which is higher than the national average standing at **54%**.

When looking at the reasons for these collisions, over three fifths (**62%**) of drivers aged 66 and over said their collision was due to not looking properly or failing to judge another driver's speed. Furthermore, when asked if an inexperienced driver was to blame for their collision, only **3%** said this was the case.

On the flip side, drivers aged 36-45 have had the least collisions, with under half (**48%**) of these motorists having experienced this.

Of those drivers who have been involved in a collision, almost two fifths (**37%**) said this was due to them or the other driver failing to look properly, almost a fifth (**17%**) said they or the other driver failed to judge the other person's speed. A sixth (**15%**) put it down to recklessness and over a tenth (**12%**) said the collision was due to sudden braking.

Some drivers even said the reason for the collision was because they were in a hurry or travelling too fast for the road conditions.



60%

of motorists aged 66
and over have been
involved in a road
traffic incident

37%

of motorists involved
in a collision said this
was due to them or
another driver not
looking properly

Black box awareness

Co-op was the first major general insurer to offer telematics insurance for young drivers back in 2011, and is now once again pioneering a solution for young drivers to stay safe on the roads.

Young driver telematics insurance works by placing a black box in the driver's car. The box collects driving data to measure how safely the young person is driving.

This is based on a number of parameters including the driver's speed on different types of roads, how fast and hard they accelerate and brake, and at what time of day.

Driving with a black box means young motorists are aware of these safety measures whilst they are driving and the pressure from other roads users doesn't always help them.

Black box insurance has become increasingly popular with novice drivers, with almost two fifths (**37%**) of all young drivers having a black box policy and a further quarter (**24%**) intending to purchase a policy with a black box in the future.

With the rise in popularity of black box policies amongst young motorists, people of all ages are now more aware of them. Three quarters (**75%**) of drivers aged 26 and over know what a black box policy is.

Of the three quarters of drivers who know what a black box policy is, almost two thirds (**57%**) think a black box is beneficial to the driver and over a third (**36%**) believe it's a good way to stay safe.

If the majority of experienced drivers know what a black box insurance policy is and agree it's a good way for young drivers to be safe, why are young drivers still feeling the pressure from other drivers and what can be done to put a stop to this?

57%
of these think a black box is beneficial to the driver

80%
of drivers aged 26 and over know that young drivers with a black box are monitored on how safely they are driving.

75%
of drivers aged 26 and over know what a black box policy is



Paul Evans, Head of Motor Insurance at Co-op commented:



80% of motorists are aware of black boxes yet there's nothing currently that indicates a motorist is driving with telematics."



Power of the plates – L, P and introducing the T-plate

To help educate and encourage all motorists to drive safely and considerately and to help protect all road users and local communities, Co-op Insurance is introducing the T-plate.

The T-plate is a plate that drivers can place on the back of their car to indicate to other drivers they have a black box and will therefore be driving safely and in line with the speed limit, something that every driver should be doing.

Nearly two fifths (**39%**) of Co-op's young drivers said they would use a T-plate to show other drivers that they have a black box and are required to drive in line with the law.

Almost half (**48%**) of all young drivers say they would consider using a T-plate.

Almost half (**46%**) of these young drivers believe a T-plate would make them feel less pressured on the roads because other drivers would know they have a black box. Two in five (**44%**) say a T-plate would let others know that they will be driving within the speed limit, over a third (**35%**) say a T-plate would change the way others drive around them and a further third (**31%**) said a T-plate would make them feel more confident when driving.

47%

believe the T-plate would change the way motorists drive around them

18%

said the T-plate would make them feel more confident when driving

60%

of Co-op's young drivers said the T-plate would make them feel less pressured

Charles Offord, Managing Director of Co-op Insurance commented:



It's unacceptable that so many young drivers are feeling pressured by others on the roads. Ultimately, every driver should be adhering to speed limits and driving in line with the law, but we know that isn't always the case.



Instead of being role models, too many older drivers are exacerbating what is already a testing time for new and less-experienced road users. Drivers with black boxes however, will see their insurance premiums increase, or in some extreme cases, their policies cancelled if they don't drive as they should. Young drivers want other motorists to understand this, which is why today we're launching the T-plate."

Power of the plates, *continued*

Over half (**55%**) of young drivers placed a P-plate on their car for a period after passing their test. Over a third (**31%**) did so as it made them feel safer on the roads and over a quarter (**27%**) did so to make sure other drivers didn't get too close to the rear of their vehicle.

The T-plate has been created to help other drivers understand, appreciate and respect young drivers with a black box to alleviate the pressures they feel. When more mature drivers were asked if they would reconsider driving too closely to another vehicle due to it causing another driver upset, almost three quarters (**72%**) that they would.

48%

of all young drivers say they would consider using a T-plate



As one of the UK's biggest driving schools we understand the pressures young and newly qualified drivers face from others when on the roads. It's such a shame that many novice drivers have to witness bad and dangerous behaviour, just because they themselves are sticking to the rules and speed limits.

It's my hope that the Co-op's T-plate will not only encourage more patience and tolerance from drivers, but that it will also serve as a reminder to others of the importance of driving safely and to the rules of the road. As this study clearly shows, many experienced UK drivers clearly have more to learn than they think."

Ian McIntosh, CEO of RED driving school



Young drivers' combination of youth and inexperience makes them more likely to take risks and less likely to spot hazards - a potential lethal combination when behind the wheel.

Telematics can play a vital role in nudging young drivers to drive more safely and within the law, but this needs to be aided by the behaviour of the more experienced drivers on the road who must avoid aggressive driving and show patience to those with a lack of experience.

We are all responsible for road safety and together we can make the roads safer for everyone."

Josh Harris, Director of Campaigns at Brake



Notes to Editors

Case studies of young drivers willing to discuss their experiences are available.

ISDN available for broadcast interviews.

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¹Driver and Vehicle Licensing Agency (2020) Practical car pass rates by gender and age of candidate, Great Britain: April 2019 to March 2020.

²Research with a sample of 24,000 of Co-op's Young Driver customers took place on 9 – 16 July 2020 by Co-op Insurance.

³An online survey was conducted by Atomik Research among 4,002 adults aged 17+ in the UK (2,001 aged 17-25, and 2,001 aged 26+). The research fieldwork took place on 13 – 15 July 2020. Atomik Research is an independent creative market research agency that employs MRS-certified researchers and abides to MRS code.

⁴Average hours spent learning to drive: <https://www.gov.uk/government/publications/keep-a-record-of-your-pupils-driving-lessons/how-to-record-your-pupils-driving-lessons-and-a-summary-of-the-skills-they-need>.

About Co-op

Our vision is to use the power of co-operation to create a fairer world.

Every day we champion a better way of doing business for our members, customers and communities by offering a range of products and services which create value in its broadest sense for our Co-op members.

Our aim in the years ahead is to help prepare our local communities for the difficulties and the opportunities to come in a rapidly changing world. We want to give communities the tools that will allow them to take more control of their lives. We especially want to make sure that a younger generation has a fair chance to be the best they can.

It's what we do.

About Co-op Insurance

Co-op Insurance is part of the Co-op, one of the world's largest consumer co-operatives with interests across food, funerals, insurance, legal services and health. It has a clear purpose of championing a better way of doing business for you and your communities.

Owned by millions of UK consumers, the Co-op operates 2,600 food stores, over 1,000 funeral homes and it provides products to over 5,100 other stores, including those run by independent co-operative societies and through its wholesale business, Nisa Retail Limited. It has more than 63,000 colleagues and an annual revenue of over £10 billion.