

# Distracted, discourteous and dangerous: Drivers confess to bad behavior

By Les Masterson Posted : April 2, 2019

Most drivers understand that distracted driving is dangerous, but many of those same people admit to texting, eating, and talking of their cellphones while driving.

They also confess to rude driving behavior. Chief among motorist misdeeds are honking, brake-checking other drivers and, even with their children in the car, flipping off and swearing at fellow motorists, with more women than men doing so.

Insurance.com commissioned Op4G to survey 1,000 motorists about their driving habits. Drivers were asked about what types of distracted behavior they engage in, their opinion on its severity and if they admit to rude or dangerous driving maneuvers.

## What distracts drivers most?

We found that respondents ranked talking on a cellphone as the most severe driving distraction. That was followed closely by fiddling with music players, GPS, and other electronic devices/features. Texting finished third and closely edged out children's activities in the car.



When it comes to what actually distracts drivers the most, respondents blamed texting and children.

### Driving distractions ranked by most bothersome

Texting	28%
Yelling children and dealing with kids	21%
Dealing with navigation systems	18%
Talking on the phone	12%
Adjusting music	10%
Adjusting heater/AC knobs	6%

## Driving distractions ranked by most bothersome

Eating

4%

“It’s not just outside tech like a cellphone that can distract drivers but people and equipment in the vehicle,” notes Penny Gusner, consumer analyst for Insurance.com. “To keep car insurance rates down, drivers need to be accident free, so set yourself up for success on the road is my recommendation. Put your phone on ‘do not disturb,’ plot your destination and look at the route on the navigation system and give the kids something to do all before you put your vehicle in drive.”

## Drivers know texting is dangerous, but do it anyway

The Governor’s Highway Safety Association (GHSA) estimated that 3,166 people died in accidents involving distracted driving in 2017. That’s 8.5 percent of all fatal crashes.

We found that drivers know distracted driving, such as texting, is a problem.

A whopping 90 percent of people surveyed acknowledged that texting and driving is as dangerous as driving under the influence. However, 40 percent still admitted that they’ve texted while driving. Nearly the same percentage of men and women text and drive, 39 percent of women surveyed, compared to 42 percent of men.

Of the 403 people who said they’ve texted while driving, nearly half said they’ve only done it a few times.

### How much do you text and drive?

Only a few times ever	47%
About three or four times a month	16%
About three or four times a year	14%
Daily	12%
About three or four times a week	11%

If they know that texting while driving is dangerous, why do drivers do it? Almost half said they texted because they needed to tell a family member something important. Thirteen percent said they texted to respond to another text. Eight percent said they had to send a change in plans.

Three percent texted for work purposes. Two percent said they texted to say hello or because they were bored.

Our findings also show that many people text with children in the car. Forty-eight percent of those who said they’ve texted did so while driving with children in the car. More women (50 percent) than men (46 percent) text behind the wheel with their children riding along.

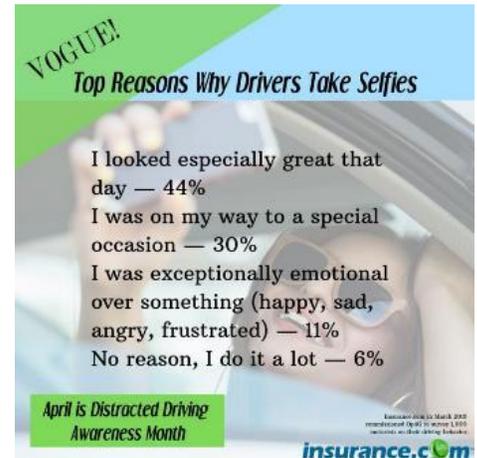
Of course, texting while driving can lead to a ticket or accident. Twenty-five percent of people who said they've texted admitted to getting a texting while driving ticket or another form of distracted driving ticket. Though women and men text and drive about the same amount, twice as many men (35 percent) said they were ticketed compared to women (15 percent).

Eight percent said they've been involved in an accident while texting. Among those who have had an accident while texting, three times as many men (13 percent) said it resulted in an accident compared to women (four percent).

## Distracted driver divas: Selfies join texting in the car

Another type of dangerous distracted driving is taking a selfie. The good news is that 88 percent of respondents said they've never done that.

Why would someone want to take a selfie while driving? Well, some days you look so amazing that you must document it. Forty-four percent of those who took a selfie while driving said they looked especially great that day and wanted a photo.



### Reasons why drivers take selfies

I looked especially great that day	44%
I was on my way to a special occasion	30%
I was exceptionally emotional over something (happy, sad, angry, frustrated)	11%
No reason, I do it a lot -	6%

## Photos and videos: Poetry in motion?

We also found that 27 percent of people said they've taken a photo or video while driving.

### Top reasons drivers take photos

There was a particularly majestic view	60%
I wanted to photograph severe weather event on the road or scenery	36%
I wanted to photograph an accident I wasn't involved in	20%
I documented a bizarre driving event (traffic, reckless driving)	19%
I wanted to share a funny thought or social commentary on Facebook or social media	16%
I wanted to photograph my friends, family in the car	16%
I was documenting the behavior of law enforcement	15%
I just felt like it	12%

Taking photos and videos while driving broke down pretty evenly among men and women with one exception – 23 percent of men did it to share some humor or social punditry, compared to just 10 percent of women.

One driver wrote in that the reason for taking the photo or video while behind the wheel was because “I saw a friend’s car at a place it should not have been.” Others had less scandalous reasons and wanted to document mileage milestones, capture road signs or share a show of them singing to their favorite song on the radio.

Distracted driving while using a mobile device involves more than taking selfies and photos. The survey found that 17 percent read an email or checked social media. Ten percent said they watched a video clip and 9 percent admitted to writing an email.

Respondents said distracting driving is a bigger problem now than just two years ago. Eighty-six percent said t

he issue is a larger concern. Plus, it’s not just slightly more disconcerting. More than two-thirds of people who said distracted driving is a bigger issue said it’s at least 50 percent bigger than only two years ago.

## Drivers confess to rude and dangerous moves behind the wheel

Besides distracted driving, our survey also asked a question about their behavior while driving. We found that people were willing to tell us about their questionable behavior.

Insurance.com six years ago commissioned a survey of 1,000 parents asking them about their bad driving habits, and asked the same questions again this year. There were only minor changes in the findings when comparing 2013 to 2019, which means while bad motorist behavior isn’t getting significantly worse, it’s also not improving much, either, according to the survey analysis.

Here are the 2019 results:

- Honked at someone who was driving too slowly -- 46% (women 48%; men 33%)



- Flipped off someone while driving -- 34%  
(women 38%; men 29%)
- Brake-checked a car following closely -- 30%  
(women 35%; men 24%)
- Swore in front of kids while driving -- 27%  
(women 37%; men 14%)
- Flipped someone off in front of kids while driving -- 18%  
(women 19%; men 16%)
- Sped up significantly to prevent someone from passing you -- 17%  
(women 20%; men 13%)
- Proceeded in a four-way stop when it wasn't their turn -- 16%  
(women 16% men 15%)
- Tailgated someone on purpose -- 13%  
(women 11%; men 14%)
- Swore in front of elderly passengers while driving -- 13%  
(women 17%; men 9%)
- Driven to the front of a merge line and cut in -- 11%  
(women 12%; men 10%)
- Turned on your brights at an upcoming car to be mean -- 10%  
(women 7%; men 14%)
- Stolen a parking spot -- 10%  
(women 9%; men 11%)
- Driven in breakdown lane around traffic -- 10%  
(women 10% men 10%)
- Sped up to block another car with its signal on -- 9%  
(women 10%; men 9%)
- Dinged someone's car in a lot and drove away -- 7%  
(women 6%; men 8%)
- Chased a car that cut you off so you could glare or flip them off -- 7%  
(women 8%; men 7%)

- Keyed a car -- 5%  
(women 4%; men 5%)

Only 19 percent said they've never done any of those things while driving. So, not only did drivers admit they took part in distracted driving, but many acknowledged they aren't always the most polite drivers either.

You can also wind up paying more for car insurance if you are cited for a moving violation, such as speeding, tailgating, careless or reckless driving or failing to stop. The [increase to your rate for common traffic tickets](#) can be up to 30 percent, on average, and twice that for reckless driving.

## How much car insurance rates go up for distracted driving

Distracted driving doesn't just lead to accidents. You can also get a ticket and wind up paying higher [auto insurance rates](#).

[Texting tickets increase your auto insurance rates](#) an average of 23 percent. That's \$346, on average, across the U.S. It's even higher in places like California, Ohio, Indiana, New Hampshire and Rhode Island. California's average auto insurance rate increase is 45 percent for a texting ticket. The other above states increase an average of 34 percent, according to rates Insurance.com received from Quadrant Information Services. One at-fault accident on your record can hike your rates by about 32 percent, a distracted driving ticket, by 22 percent.

States have implemented anti-texting laws. Almost all states have banned texting and talking on a cellphone while driving. The GSHA said 47 states and the District of Columbia have banned texting while driving.

Thirty-eight states and the District of Columbia forbid all cell phone use by novice drivers. Twenty states and the District of Columbia prohibit cell phone use by school bus drivers. Also, 16 states and the District of Columbia ban drivers from using hand-held cell phones while driving, GSHA said.

Some states, including Washington, forbid eating and putting on makeup while driving. Even if a state doesn't specifically ban these driving practices, you could still get a ticket for distracted or reckless driving.

Despite laws against the practice, cellphone use while driving is increasing. A recent [Insurance Institute for Highway Safety](#) study found that Virginia drivers were 57 percent more likely to be using a cellphone while driving compared to a similar 2014 survey. The percentage of drivers using a cellphone increased from 2.3 percent in 2014 to 3.4 percent in 2018.

So, even though people are increasingly aware of the problem of distracted driving, the issue is actually getting worse.

"The bottom line is drivers that are being distracted, discourteous or outright dangerous need to recognize this behavior and change or they are likely to end up in an accident or receiving a ticket," says Gusner. "Either of those will adversely affect your car insurance rates for the next three to five years, so a long time for you to pay for your actions as a driver."