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Distracted, discourteous and dangerous: Drivers confess to bad behavior

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By [Les Masterson](#) Posted : May 11, 2020

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

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

Respondents said distracted driving is a bigger problem than a mere two years ago. The survey found that 87% said distracted driving is worse now than two years ago,

including 75% who said distracted driving has become at least a 50% bigger problem compared to two years ago.

What distracts drivers most?

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

Driving distractions ranked by most bothersome	Percentage
Texting	24%
Dealing with navigation systems	20%
Yelling children and dealing with kids	16%
Talking on the phone	11%
Adjusting music	11%
Adjusting heater/AC knobs	8%
Eating	5%

We found women had bigger issues with navigation systems, while men lamented texting. Here are the results broken down by gender:

- Texting -- 19% women; 29% men
- Navigation -- 25% women; 16% men
- Kids yelling in the back/dealing with kids -- 19% women; 14% men
- Talking on phone -- 9% women; 13% men
- Adjusting music -- 10% women; 11% men
- Adjusting heater/AC knobs -- 9% women; 8% men

- Eating while driving -- 4% women; 6% men

We also saw that 15% of drivers wrote into the survey response that other drivers distract them the most.

"It's not just outside tech like a cellphone that can distract drivers but people and equipment in the vehicle," says Penny Gusner, senior consumer analyst for Insurance.com. "To keep car insurance rates down, drivers need to be accident-free, so setting 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."

Tina Willis of Tina Willis Law, an Orlando-based auto accident lawyer, said texting while driving leads to the most serious injuries and fatalities. Phone and video usage while driving are a close second, Willis said.

She's seen an increase in distracted driving accidents in recent years and said that's connected to people looking at their phones. Drivers are checking their phones for texting, social media, blogging/video blogging, scheduling appointments and many other reasons.

"As more of our lives move to our phones, there are more accidents on the roads caused by distracted driving. Anything that takes our minds or eyes off the road is dangerous," Willis said.

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Drivers know texting is dangerous, but do it anyway

The [Governor's Highway Safety Association \(GHSA\)](#) estimated that 2,841 people died in accidents involving distracted driving in 2018. That's nearly 8% of all fatal crashes.

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

A whopping 92% acknowledged that texting and driving is as dangerous as driving under the influence. That was a slight increase from 2019's 90% result.

However, 42% still admitted that they've texted while driving -- compared to 40% who acknowledged texting in the 2019 survey. Forty-five percent of men and 39% of women admitted texting while driving.

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

How much do you text and drive?	Percentage
Only a few times ever	50%
About three or four times a year	14%
About three or four times a month	13%
About three or four times a week	12%
Daily	11%

If they know that texting while driving is dangerous, why do drivers do it? One-third said they texted because they needed to tell a family member something important. One-quarter said they texted to respond to another text. Nineteen percent texted to tell someone when they would arrive and 11% said they needed to text for work purposes. Five percent said they texted because of a change of plans, while 4% said they texted to sell hello or because they were bored.

Our findings also show that many people text with children in the car. Thirty-one percent said they've texted while driving with children in the car. More women (63%) than men (51%) text behind the wheel with their children riding along.

Of course, texting while driving can lead to a ticket or accident. Eighteen percent of people said they've received a texting while driving ticket or another form of distracted driving ticket. Though women text more than men in our survey, twice as many men (24%) said they were ticketed than women (12%).

Eight percent said they've been involved in an accident while texting. Twice as many men (11%) said texting resulted in an accident compared to women (5%).

Distracted driver divas: Selfies join texting in the car

Another type of dangerous distracted driving is taking a selfie. The good news is that 89% 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. Thirty-five 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	Percentage
I looked especially great that day	35%
I was on my way to a special occasion	30%
I was exceptionally emotional over something (happy, sad, angry, frustrated)	18%
No reason, I do it a lot	16%

Men were slightly more likely to take a selfie while driving than women (12% for men; 10% for women). The reason why they took selfies varied, though. Women were most likely to say they looked good that day, while men were most likely to say they were headed to a special event.

Photos and videos: Poetry in motion?

We also found that 25% of people said they've taken a photo or video (not a selfie) while driving.

Top reasons drivers take photos	Percentage
There was a particularly majestic view	46%
I wanted to photograph severe weather event on the road or scenery	38%
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	18%

Top reasons drivers take photos	Percentage
I just felt like it	18%
I wanted to photograph my friends, family in the car	17%
I was documenting the behavior of law enforcement	12%

Men and women were likely to take photos while driving for the same reasons -- though women were more likely to take out the camera when they saw beauty.

Here are the top three responses by gender:

Women

- There was a particularly majestic view. -- 55%
- I wanted to photograph severe weather event on the road or scenery. -- 38%
- I was documenting a bizarre driving event (traffic, reckless driving). -- 29%

Men

- There was a particularly majestic view. -- 39%
- I wanted to photograph severe weather event on the road or scenery. -- 39%
- I was documenting a bizarre driving event (traffic, reckless driving). -- 39%

Distracted driving while using a mobile device involves more than taking selfies and photos. The survey found that 19% read an email and 16% checked social media. Another 12% surfed the web or checked news, 9% watched a video or YouTube clip and 6% wrote an email.

Men were more likely to admit to all of those distracted driving habits than women.

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.

About one-third admitted to at least one of these:

- Honked at someone who was driving too slowly -- 34%
- Brake-checked a car following closely -- 32%
- Flipped someone off while driving -- 32%

Here are the 2020 results, as well as the breakdown by gender:

- Honked at someone who was driving too slowly -- 34%
(women 31%; men 38%)
- Flipped off someone while driving -- 32%
(women 31%; men 34%)
- Brake-checked a car following closely -- 32%
(women 32%; men 31%)
- Swore in front of kids while driving -- 29%
(women 31%; men 26%)
- Sped up significantly to prevent someone from passing you -- 22%
(women 21%; men 22%)
- Tailgated someone on purpose -- 18%
(women 16%; men 20%)
- Flipped someone off in front of kids while driving -- 14%
(women 13%; men 15%)
- Proceeded in a four-way stop when it wasn't their turn -- 14%
(women 14%; men 15%)

- Swore in front of elderly passengers while driving -- 13%
(women 14%; men 12%)
- Driven to the front of a merge line and cut in -- 12%
(women 9%; men 15%)
- Sped up to block another car with its signal on -- 9%
(women 7%; men 11%)
- Chased a car that cut you off so you could glare or flip them off -- 8%
(women 6%; men 11%)
- Turned on your brights at an upcoming car to be mean -- 7%
(women 4%; men 9%)
- Stolen a parking spot -- 7%
(women 5%; men 9%)
- Driven in breakdown lane around traffic -- 7%
(women 7% men 9%)
- Dinged someone's car in a lot and drove away -- 7%
(women 6%; men 7%)
- Keyed a car -- 4%
(women 2%; men 5%)

Only 24% said they've never done any of those things while driving. You can 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%, 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](#) costs an average of 23%. 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% for a texting ticket. The other above states increase an average of 34%, according to rates Insurance.com received from Quadrant Information Services. One at-fault accident on your record can hike your rates by about 32%, a distracted driving ticket by 22%.

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.

Michael Lowe, CEO at Car Passionate.com, said stronger laws and fines to combat distracted driving has helped, but they haven't stopped people from looking at their phones while driving.

"If you are charged with distracted driving, you could be banned for driving or, if you caused an accident, you could be facing jail time. So this has helped reduce the number of fatalities. However, the fine increase hasn't had a huge impact on persistent lawbreakers," Lowe said.

Despite laws against the practice, cell phone use while driving is increasing. A 2019 [Insurance Institute for Highway Safety](#) study found that Virginia drivers were 57% 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% in 2014 to 3.4% 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."

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