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TITLE: A Profile of Uninsured Motorists in California

DATE: February 1981

AUTHOR(S): Jensen Kuan & Raymond C. Peck

REPORT NUMBER: 78

NTIS NUMBER: None

FUNDING SOURCE: Departmental Budget

PROTECT OBJECTIVE:

To determine the profile of an average driver suspended pursuant to California's financial responsibility laws.

SUMMARY:

Two distinct data sets comprised the primary study material: (1) a sample of 125,341 drivers suspended in 1978 for not supplying evidence of insurance following a reportable accident, and (2) a sample of ZIP codes selected to provide a wide range of uninsured-motorist rates. Compared to the average California driver, the financially irresponsible driver was found: (1) to have a much worse prior accident record, (2) to have a much worse prior traffic conviction record, including major convictions, (3) to more often be young, and (4) to more often be male. The ZIP code analysis indicated that ZIP codes with high rates of uninsured accidents had significantly lower median incomes, more poverty-level persons, and lower educational levels than did ZIP codes with a low rate of uninsurance.

IMPLEMENTATION STATUS OF FINDINGS AND RECOMMENDATIONS:

Not applicable; descriptive study only. The results were used in making related policy decisions and for legislative proposals and bill analyses.

SUPPLEMENTARY INFORMATION:

See Marowitz, Report #131.