

Crash course: The state of distracted driving in the U.S.

Distracted driving has increased 30% over the last four years—but where and when is it at its worst?

Distracted driving: The other epidemic

In an earlier report, Arity looked at [the changes in driving behavior due to the Covid-19 pandemic](#). But as the impact of Covid-19 has decreased, there is an epidemic that has increased—distracted driving.

In this report, we will examine how often people use their phones while driving and what factors correlate with this behavior. Reducing this behavior and its effects requires action from communities, businesses, and individuals alike. By working together, we can make transportation smarter, safer, and more useful for everyone.

DISTRACTED DRIVING COSTS MONEY AND LIVES

Distracted driving threatens public safety, costing lives and money:

- : Among fatal crashes, 8% of police-reported collisions in 2020 were identified as distracted driving-related.¹

In 2019,
crashes caused
by distracted
driving cost

\$98B

or about \$300
per person in
the U.S.

¹ National Highway Traffic Safety Administration, “Distracted Driving 2020,” United States Department of Transportation, May 2022, <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813309>

- : That same year, over 3,000 people were killed and over 300,000 people experienced non-fatal injuries in distracted-driving related crashes. Distracted-driving fatalities increased 0.7% from 2019 to 2020—even though fewer trips were taking place during the first year of the pandemic.²
- : Across the United States, there has been a 16% increase³ since 2011 in auto insurance premiums due to the rise of accidents caused by this phenomenon.
- : According to the National Highway Traffic Safety Administration (NHTSA), distracted driving cost \$98 billion.⁴

Generally, distraction in this context includes any activity that prevents a driver from focusing on the road. Arity defines distracted driving more specifically as phone interaction while driving—including texting, touching to make or receive calls, and other activities that require drivers to physically interact with their phones. While other hands-free activities may present additional distractions, these are not included for the purposes of this report.

To reduce distracted driving and the negative outcomes associated with it, we need to understand when, where, and why it is most likely to take place.

GATHERING DISTRACTED DRIVING DATA IS THE FIRST STEP IN REDUCING IT

Understanding this epidemic requires both a broad and deep data set. Because Arity has the ability to analyze seasonal trends as well as geographic trends at the regional or even localized level, we can help illuminate factors that influence distracted driving.

Fueled by the largest telematics dataset tied to claims, Arity can accurately assess distracted driving behavior.

2 Arity, “Hindsight is 2020: A Year in Review,” 2021, https://www.arity.com/wp-content/uploads/2021/01/arity-hindsight-is-2020_a-year-in-review.pdf

3 Center for Insurance Policy and Research, “Distracted driving,” National Association of Insurance Commissioners, (2022, December 19, 2022,). <https://content.naic.org/cipr-topics/distracted-driving#:~:text=The%20National%20Highway%20Traffic%20Safety,to%20distracted%20driving%20in%202017.&text=Nationally%2C%20auto%20insurance%20premiums%20have,increase%20in%20distracted%20driving%20accidents>

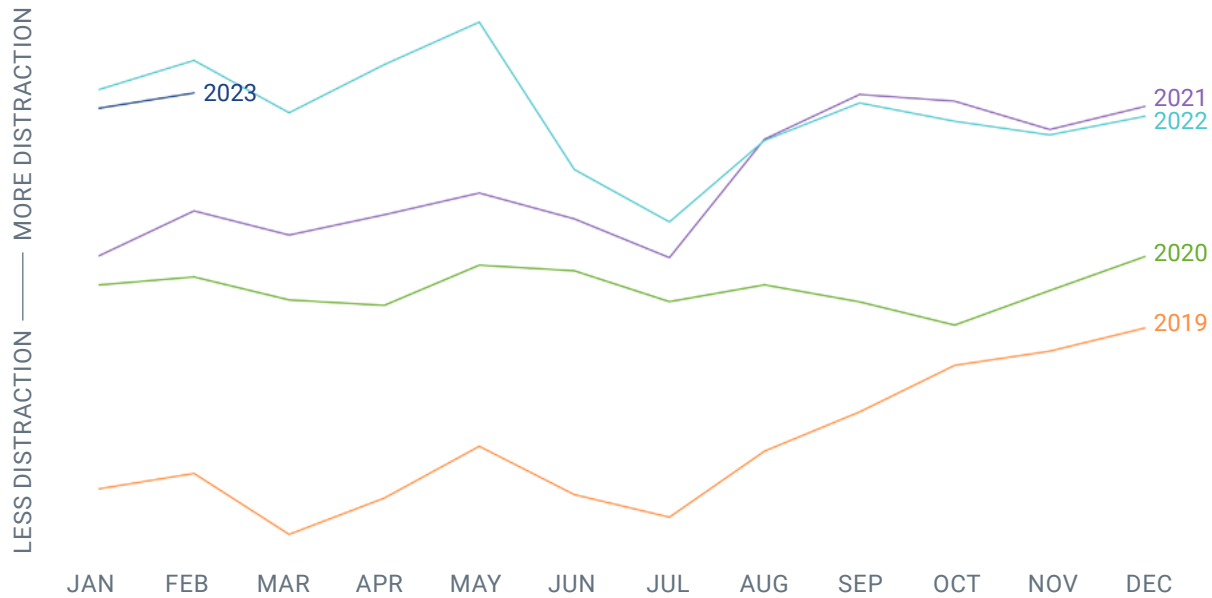
4 National Highway Traffic Safety Administration, “The Economic and Societal Impact of Motor Vehicle Crashes, 2019 (Revised),” United States Department of Transportation, February 2023, <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813403>

DISTRACTED DRIVING IS INCREASING YEAR OVER YEAR

From 2019 to 2023, Arity observed a **30% increase** in the average amount of distracted driving per mile. There are significantly more distracted driving occurrences per mile than pre-pandemic levels.

Trend data

Seasonality and annual trends: Monthly



When does distracted driving happen?

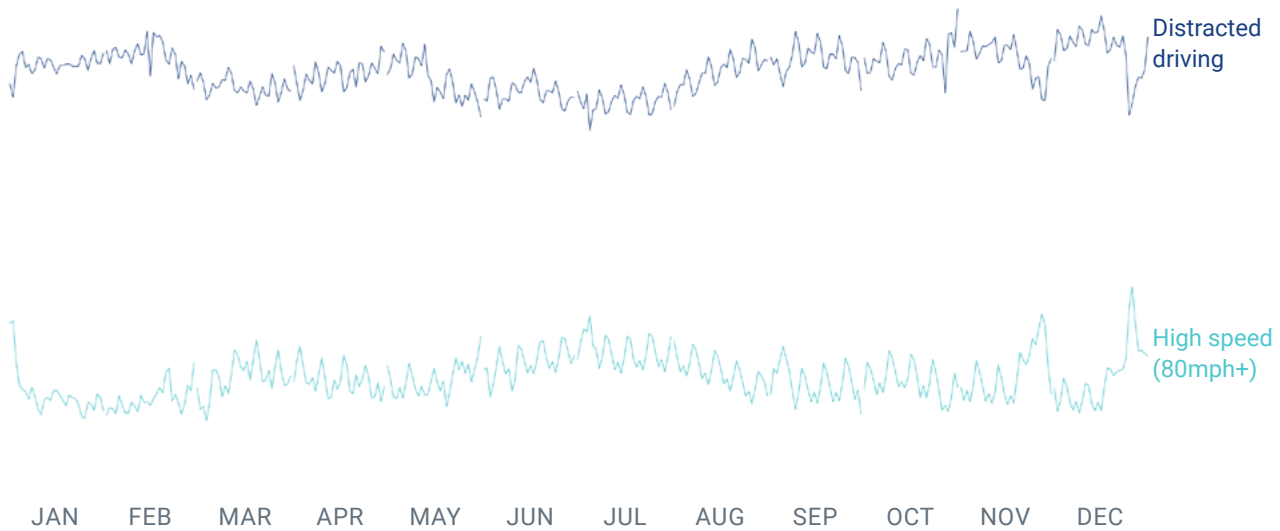
We wanted to understand not only in what circumstances distracted driving happens, but also when it happens. We explored various scenarios to see whether they correlated with higher rates of distracted driving. We compared multiple driving occurrences (acceleration, distracted driving, hard braking, and speeding) across the calendar year as well as the week, and some intriguing patterns emerged.

DISTRACTED DRIVING TAKES PLACE MORE OFTEN DURING COLDER SEASONS

Distracted driving tends to be lowest in mid-summer, when people are driving faster; factors could include lighter traffic due to school closures in the summer. In late fall and early winter, when people are driving more slowly—sometimes due to rain or snow—distraction tends to increase.

Trend data

Seasonality and annual trends: Key events per 1000 miles



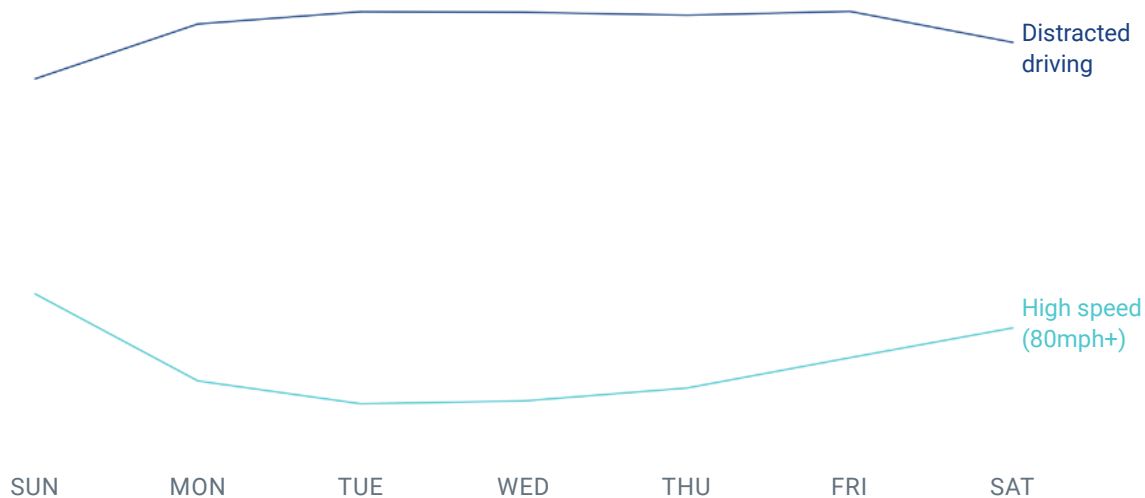
DISTRACTION IS MORE LIKELY ON WEEKDAYS

Preoccupied driving takes place more often on the days that people are commuting and when traffic tends to be heavier. On Sundays, when fewer drivers are on the road than on any other day, drivers tend to take a break from their phones. They drive faster, focus more, and do less distracted driving. Higher speeds necessitate more attentive driving.

Higher speeds necessitate more attentive driving.

Trend data

Seasonality and annual trends: Key events per 1000 miles, day of week



Where does distracted driving happen?

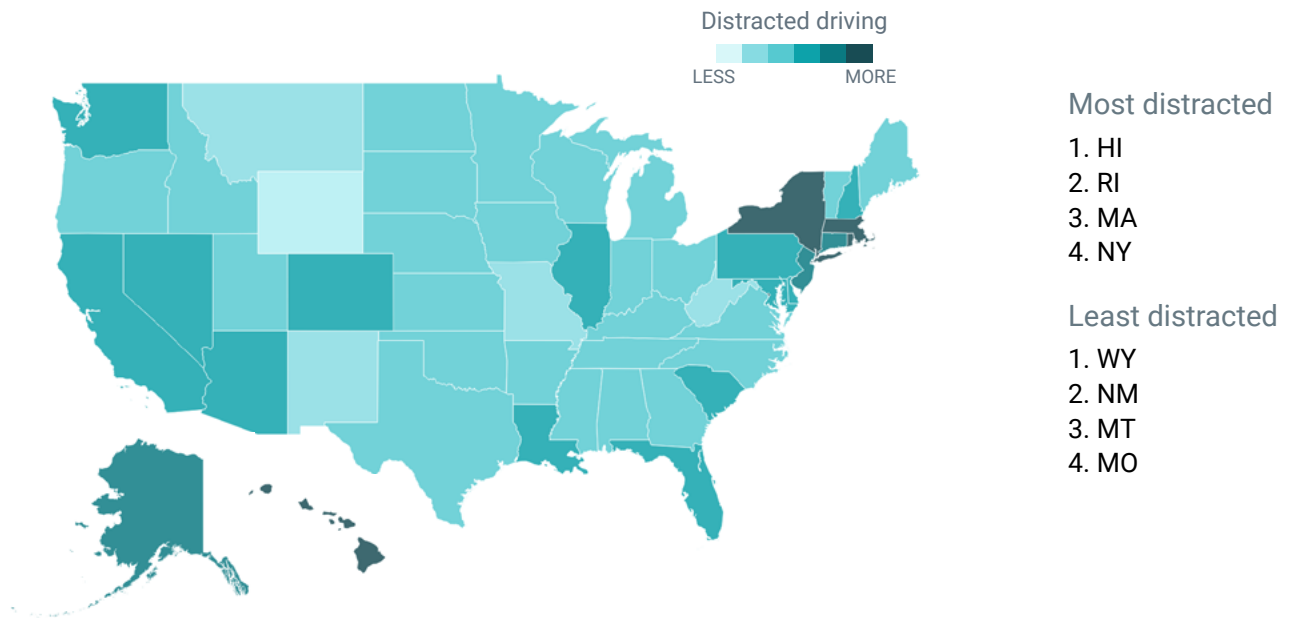
Distracted driving is a national concern, but the average frequency of distracted driving varies not just state by state but even down to the county and zip code.

When the volume of distraction is disproportionately high, this shift could arise from factors that cause driving speeds to slow, such as a high volume of traffic and/or slowdowns due to adverse weather conditions. That is, speed limits are not the only determinants of actual driving speeds.

On the map below, the lighter colors represent states with a lower frequency of drivers being distracted by their phones, while darker colors show states with a higher frequency.

National views

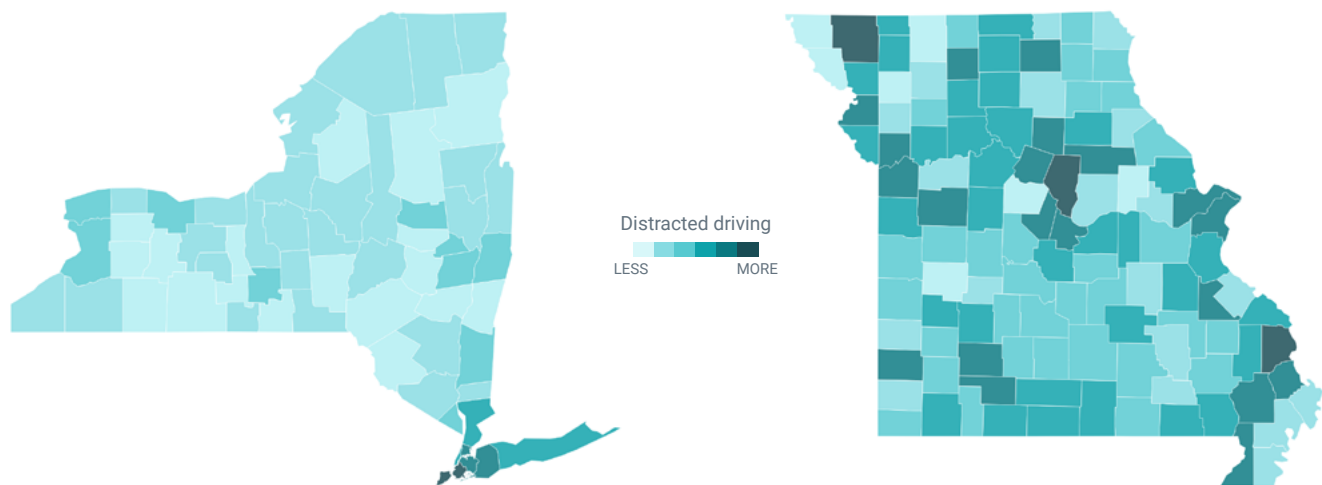
State rankings: Distracted driving



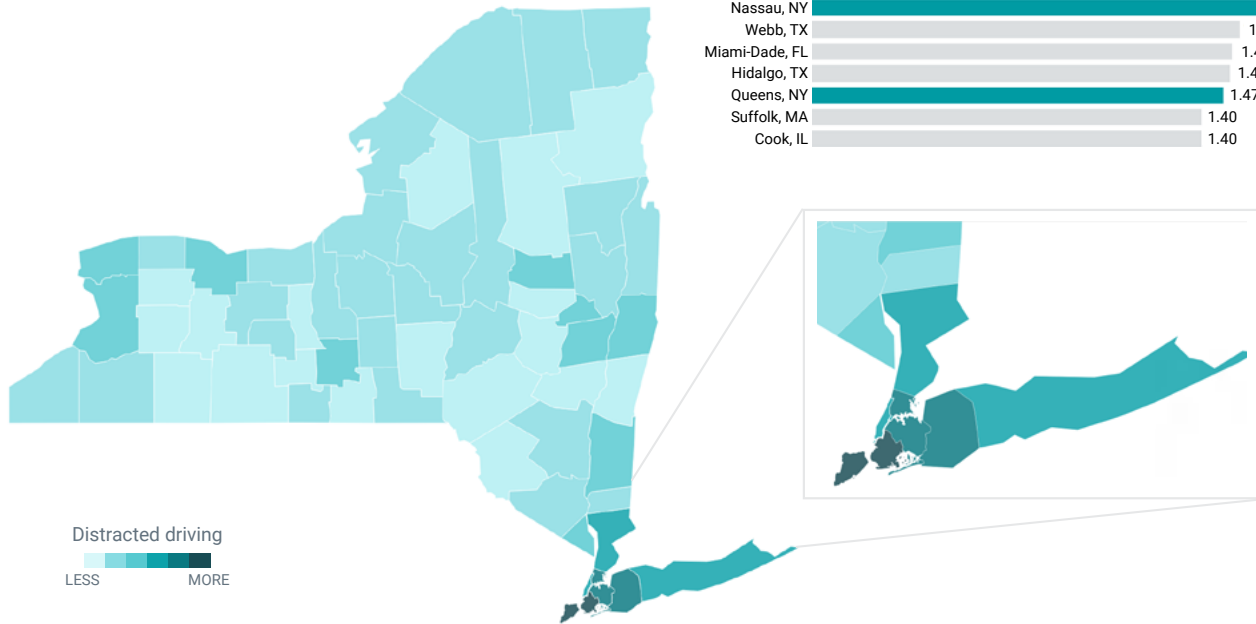
To better understand what fuels distracted driving, we looked more closely at one of the states with the highest rates, New York, and one of the states with the lowest rates, Missouri. Even within each state, driving behavior varies across regions, so we used our unique dataset to look even more closely—at the county level—to find where distracted driving was most frequent.

State comparison

New York (high, 4th worst) vs Missouri (low, 4th best)



State comparison New York: Detail



NEW YORK CITY METRO AREA DRIVERS ARE THE MOST DISTRACTED IN THE COUNTRY, MAKING NEW YORK STATE APPEAR MORE DISTRACTED OVERALL

- : New York state has the fifth highest volume of distracted driving occurrences per mile driven.
- : New York state’s distracted driving rate is 20% higher than the national average for distracted driving per mile driven.
- : The high frequency of distracted driving in four specific New York counties—Kings, Bronx, Nassau County, and Queens—increases the frequency of distracted driving across the entire state. Those four areas rank in the top 15 most distracted counties in the nation.

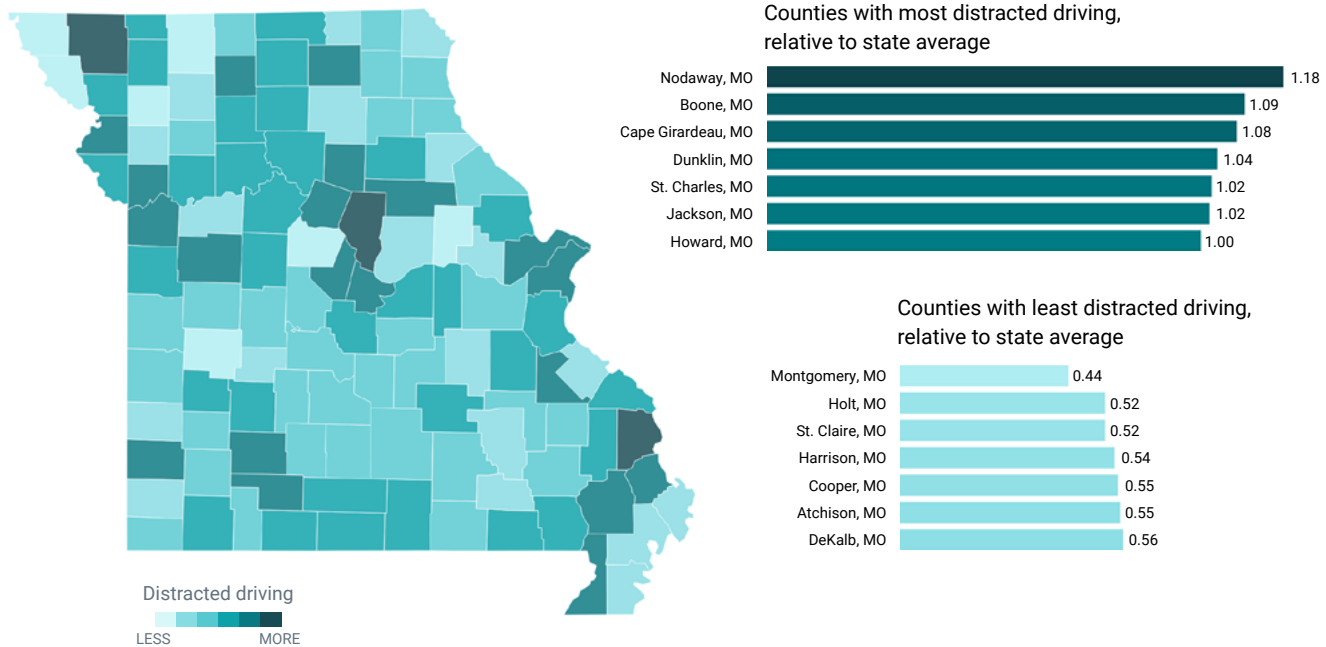
In fact, if you were to remove the New York City metro region data from that of New York state, the state would drop from the fifth most distracted state to the twelfth most distracted state.

Comparing urban counties specifically, Kings County in New York (Brooklyn) has 27% higher distracted driving per mile than Cook County in Illinois (Chicago) and 38% higher than Los Angeles County in California.

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State comparison

Missouri: Detail



MISSOURI HAS CONSISTENTLY LOW RATES OF DISTRACTED DRIVING ACROSS MULTIPLE COUNTIES

- : Missouri’s rate of distracted driving is 11% lower than the national average.
- : The state’s average rate of distracted driving per 1,000 miles remains low across rural, suburban, and urban regions. This insight includes Missouri’s largest metro region, St. Louis.
- : Distracted driving rates in St. Louis County, Missouri are 18% better than the national average for counties with a population greater than one million.
- : Rates of distracted driving in St. Louis County, Missouri are 34% better than those of Cook County, Illinois (Chicago), 23% better than Los Angeles County, California, and 59% better than Kings County, New York.
- : Ultimately, simply having a major metropolitan area does not necessarily increase a state’s overall rate of distracted driving.

DATA AND INSIGHTS CAN HELP MEASURE AND MANAGE THIS BEHAVIOR

We are experts in understanding driving behaviors and identifying shifting trends and changes in risk on the road, including distracted driving. Using our vast dataset—including over one trillion miles of driving data gathered from nearly 280 million connections—we can help businesses, communities, and individuals improve transportation for everyone.

Our unique dataset, insights, and expertise can help analyze and manage distracted driving behaviors. We can help companies make business decisions that benefit their bottom lines, increase traffic safety in communities, and help drivers operate more safely. In some cases, we can help organizations prevent losses and even save lives.

Here's how.

- : **Auto insurers** – Understand distraction and other driving behaviors in order to inform business decisions. Help riskier drivers become safer drivers with our Routely app or Arity SDK within your branded app. Coach drivers to decrease their risky driving behaviors, like distracted driving, or incentivize them to drive more safely with premium savings informed by Arity's Drivesight® scores which may prevent losses, injuries, and even fatalities.
- : **Auto insurance marketers** – Use Arity Audiences to programmatically target the drivers with the lowest rates of distracted driving, based on exclusive behavioral data. Seamlessly optimize marketing spend and increase customer lifetime value.
- : **Auto aftermarket** – Reach the most relevant customers at the right time. Based on our Vehicle Miles Traveled (VMT) data, understand which customers engage in distracted driving the most and may need car servicing more often—and whose more frequent car repairs could result in safer streets overall.
- : **Vehicle manufacturers and dealers** – Market new vehicles with enhanced safety features to risky drivers, including those most likely to drive distracted.
- : **Departments of Transportation** – Prevent severe collisions before they happen. Arity's Mobility Intelligence can help agencies identify the riskiest counties, routes, or road segments for distracted driving so that Departments of Transportation can proactively add traffic safety measures in those areas. Our Crash Detection technology can identify near-misses, giving you newfound insight into potential problem areas.

If we could reduce distracted driving by just 10%, the U.S. would save approximately \$9.8 billion and over 300 lives per year.⁵ And public safety is priceless.

For a custom view of our data, get in touch with us.

Contact sales@arity.com

⁵ National Highway Traffic Safety Administration, "NHTSA: Traffic crashes cost America \$340 billion in 2019," United States Department of Transportation, January 10, 2023, <https://www.nhtsa.gov/press-releases/traffic-crashes-cost-america-billions-2019>

Methodology

Our multi-source dataset includes anonymized and aggregated driving behavior data collected through consumer mobile apps and insurance telematics programs. We're connected to millions of U.S. drivers and have a credible representation in every state and demographic such as families, single vehicles, rural, and cities). While most of the trips we collect are personal trips, Arity can distinguish between personal trips, gig driving, and non-driving impacts.

About Arity

Arity is a mobility data and analytics company that provides data-driven solutions to companies invested in transportation, enabling them to deliver mobility services that are smarter, safer, and more economical. Arity collects and analyzes trillions of miles of driving data to create a greater understanding of how people move. With the world's largest driving dataset tied to insurance claims collected through mobile devices, in-car devices, and vehicles themselves, Arity derives unique insights that help insurers, developers, marketers, and communities understand and predict driving behavior at scale. Arity was founded by The Allstate Corporation in 2016.