



ADVOCATES
FOR HIGHWAY
& AUTO SAFETY

February 21, 2025

The Honorable Jimmy Higdon, Chair
The Honorable Donald Douglas, Vice Chair
Kentucky General Assembly
Senate Committee on Transportation
702 Capital Avenue
Frankfort, Kentucky 40601

Dear Chair Higdon and Vice Chair Douglas:

Advocates for Highway and Auto Safety (Advocates), an alliance of consumer, safety, medical, public health and law enforcement groups and insurance companies working together to pass highway and auto safety laws that prevent crashes, save lives, reduce injuries, and contain costs, urges you to oppose House Bill (HB) 15. This measure will reduce the minimum driving age by one year to 15 years old and reduce the minimum age for an intermediate license by six months to 16 years old without increasing the holding period. If enacted, it will weaken the state's graduated driver licensing (GDL) law, increase the number of inexperienced young drivers, and threaten the safety of novice young drivers and all who share the roads with them.

Teenagers drive less than all but the oldest drivers, yet their number of crashes and crash deaths are disproportionately high.ⁱ Per mile driven, teen drivers have crash rates nearly four times higher than drivers aged 20 and older.ⁱⁱ According to the Centers for Disease Control and Prevention (CDC), teens are more likely to misjudge dangerous situations or to not be able to recognize hazardous situations. Teens tend to speed, follow too closely, and underestimate speed and stopping distances. Moreover, compared with other age groups, teens have the lowest rate of seat belt use.

In addition to preventing fatalities and injuries, GDL laws save states money. The National Highway Traffic Safety Administration (NHTSA) estimated the economic cost of police-reported crashes involving drivers between 15 and 20 years old in the U.S. was \$40.8 billion in 2002.ⁱⁱⁱ When adjusted for inflation, that amounts to \$73.2 billion in 2025 dollars.^{iv} The annual cost of traffic crashes in the Bluegrass state is \$6.2 billion – amounting to a “crash tax” of \$1,378 on each Kentucky resident according to a 2019 analysis.^v If these costs were updated for inflation alone, in 2025 they would equate to \$7.8 billion and \$1,739 respectively.^{vi}

The Insurance Institute for Highway Safety's (IIHS) GDL Crash Reduction Calculator estimates that if Kentucky reduces the minimum driving age to 15, fatal crashes would increase by 15 percent and total collision claims by three percent.^{vii} An estimated 828^{viii} people lost their lives on Kentucky roads in 2023, representing a 23 percent increase over the ten year period since 2014.^{ix} Traffic safety is a serious issue that requires improvement rather than the weakening of the state's GDL law.

Based on IIHS research, the best practices for GDL include a minimum permit age of 16 and a minimum intermediate license age of 17. Delaying the minimum age for obtaining a learner's permit was associated with lower fatal crash rates for 15- to 17-year-olds combined, and a one-year delay (e.g., from age 15 to 16) reduced the fatal crash rate by 13 percent.^x Instead of exacerbating the dangers associated with teen driving, we urge you to consider making these changes to upgrade safety.

With well over 800 annual traffic fatalities in Kentucky, we urge you to reject HB 15. Thank you for your consideration.

Sincerely,

Catherine Chase, President

cc: Senate Committee on Transportation members

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- i Insurance Institute for Highway Safety. 2013. [Unpublished analysis of 2008 data from the U.S. Department of Transportation's National Household Travel Survey, General Estimates System, and Fatality Analysis Reporting System].
- ii Insurance Institute for Highway Safety (IIHS), Teenagers, available at <https://www.iihs.org/topics/teenagers#by-the-numbers>.
- iii Traffic Safety Facts 2002: Young Drivers, NHTSA, DOT HS 809 619, available at <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/809619>.
- iv CPI Inflation Calculator, US Bureau of Labor Statistics, <https://data.bls.gov/cgi-bin/cpicalc.pl>; Based on Jan. 2002 to Jan. 2025 value.
- v The Economic and Societal Impact of Motor Vehicle Crashes, 2019, NHTSA, Feb. 2023, DOT HS 813 403, available at <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813403>.
- vi CPI Inflation Calculator, BLS, Jan. 2019 to Jan. 2025, available at <https://data.bls.gov/cgi-bin/cpicalc.pl>.
- vii IIHS. GDL Crash Reduction Calculator available at: <https://www.iihs.org/topics/teenagers/gdl-calculator>.
- viii Traffic Safety Facts: Crash Stats, Early Estimate of Motor Vehicle Traffic Fatalities in 2023, NHTSA, April 2024, DOT HS 813 561, available at <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813561>.
- ix State Traffic Safety Information for Kentucky (2022), NHTSA, available at <https://cdan.dot.gov/STSI/stsi.htm>.
- x Graduated Licensing Laws and Fatal Crashes of Teenage Drivers: A National Study, Insurance Institute for Highway Safety, June 2010, available at <https://pubmed.ncbi.nlm.nih.gov/20544567/>.