

# Florida State University Libraries

---

2020

## Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis

Ricardo Zamarripa Chavez



THE FLORIDA STATE UNIVERSITY  
COLLEGE OF SOCIAL SCIENCES AND PUBLIC POLICY

LICENSING THE UNDOCUMENTED: TRAFFIC SAFETY AND INSURANCE ANALYSIS

By

RICARDO MAURICIO ZAMARRIPA CHAVEZ

A Thesis submitted to the  
Department of Interdisciplinary Social Sciences  
in partial fulfillment of the requirements for graduation with  
Honors in the Major

Degree Awarded:  
Spring, 2020

The members of the Defense Committee approve the thesis of Ricardo M. Zamarripa Chavez defended on May, 19<sup>th</sup> 2020.

---

Dr. Charles Nyce  
Thesis Director

---

Dr. Radha Modi  
Committee Member

---

Dr. Cassandra Cole  
Committee Member

## **Introduction**

One of the most hotly debated domestic policies of the modern era has been determining the course of those living in the United States without proper legal documentation, a figure near 11 million people (Radford, 2019). At the core of the issue is deciding whether or not the federal government ought to remove these people, provide them with a pathway to citizenship, or some variation of relief. While this continues to be contended, several states have begun providing driving privileges, without regard to whether or not someone is in the US legally. Supporters of these laws argue that allowing undocumented immigrants to drive improves traffic safety for a variety of reasons. By allowing this group to drive and purchase automobile insurance, they argue, this will reduce the rate of uninsured motorists on the road and therefore, improve overall traffic safety. As more states continue to opt for less restrictive driver's license policies relating to immigration status, it's important to understand what, if any, impact this has on overall traffic safety, and, if any, benefit to insurance.

The literature on this topic is scant, though the one empirical study that is so often cited, supports less restrictions, indicating that on average these restrictions raise the average annual cost of auto insurance every year (pp. 907), suggesting there may be some cost savings involved with less restrictions, as well as, improved traffic safety. This study will consider the effect of granting undocumented immigrants' access to driver's licenses. Additionally, because undocumented immigrants typically don't have access to drivers' licenses, they would be disqualified from purchasing automobile insurance, resulting in many having to drive without insurance, increasing the likelihood of hit-in-run incidents. Therefore, one may anticipate that laws extending driving privileges will decrease both the uninsured motorist rate in a given state,

as well as, reduce the number of hit-in-run incidents that occur. Yet, a reduction in these factors is not indicative of improved traffic safety. We expect that, while uninsured motorist and hit-in-run figures will improve on real average, in a given state, other loss variables such as, bodily injury liability and property damage liability claims will absorb these reductions. This is one area that has never been considered. As a result, we explore the relationship between less restrictions and automobile insurance rates with a purpose. There currently exists little evidence as to whether there are any economic benefits associated with less restrictions, and we seek to further test the claims of the so often cited paper. First, by testing the public safety claim to see if passing less restrictive laws does, in fact, make our roads safer by examining whether or not there are more total accidents in a given state, in a given year. Second, this study seeks to take it a step further, by considering whether or not the insurance losses are actually decreasing or merely being absorbed by other liability coverages. If less restrictions do indicate improved traffic safety, we find that consumers, insurers, and policy makers would benefit from further evidence that highlights this impact. To the extent that insurance losses are being mitigated in one area, does not decisively determine the overall benefit. This study provides an alternative avenue for examining and drawing conclusions about whether or not granting undocumented immigrants drivers licenses actually reduces cost for consumers. We also employ a nationally representative dataset in the hopes that our study provides a sound and reliable analysis into understanding the impact that these laws have in all our states.

This article will proceed as follows. Principally, by providing background on the history of restrictions for driving in the US, as well as analysis of literature on this topic. Then, briefly discuss the hypothesized relation between fewer and greater restrictions to drive and the overall impact that has on traffic safety. After that, we discuss our empirical methods and results. Before

finally, providing concluding remarks that note the importance of this study and the significance of any future findings as well as, the contribution to the existing literature.

## **Background**

In 1919, 11 years after Henry Ford launched the 'Model T', his home state of Michigan began issuing driver's licenses. As the first vehicle designed specifically for the middle-class consumer exploded in popularity, several other states began implementing their own restrictions to operate a vehicle. Finally, South Dakota in 1954, became the last state to require a license to drive at the age of 14 or above. Since then, different states, with high variation, have implemented their own laws, age requirements, and procedures to provide their residents with a driver's license. This federalist embrace of delegating the burden of traffic safety regulation and licensing to the states has been viewed as the ideal approach for over half a century.

A Department of Commerce report submitted to Congress in 1959 titled, "The Federal Role in Highway Safety", sought to find ways the federal government could "promote public welfare... [by] increasing highway safety..." That year deaths attributed to motor vehicle accidents were up 5 percent in the first 7 months of 1959, totaling around 20,430 fatalities per million miles driven. The report, however, was skeptical that the of federal government's role was to supplant local and state regulators. In fact, it overwhelmingly conceded that the, "front line of the attack must always be manned by State and local authorities." Nonetheless, as the expected death toll by car accidents continued to rise, the push for federal intervention grew stronger culminating in the creation of a federal registry that would identify those who've had their license revoked as a result of driving under the influence and those convicted of a traffic violation that resulted in a

fatality. Even then, Commerce Secretary Frederick Mueller highlighted this would not be the beginning of a federal licensing program, as participation in the program was voluntary.

Typically, the federal government has used 'incentives' to involve itself in state traffic regulation. An example includes when the federal government promised federal funding for highways if states changed their legal Blood Alcohol Concentration (BAC) limit to .08 (NHTSA 2001). Beyond that, each state has, for the most part, independently run their own Department of Motor Vehicles, without restraint or intervention from the federal government. That is, until the largest attack on US domestic soil happened.

### **REAL ID Act**

After the attack, the 9/11 Commission Report, a document identifying intelligence reforms and security measures that could be implemented to prevent another terrorist attack, found that, "The federal government should set standards for the issuance of ... driver's licenses... to ensure that people are who they say they are and to check whether they are terrorists." Then on May 11 2005, President George W. Bush signed into law the "Emergency Supplemental Appropriation for Defense, the Global War on Terror, And Tsunami Relief, 2005", which included among other things, the Real ID Act of 2005. Arguably the most consequential law for traveling of the modern era, The Real ID Act of 2005 was signed by President Bush on May 11, 2005. This law establishes new federal regulations for how state driver's licenses and identification documents should be issued. It also implements stricter security measures in order to prevent terrorists from taking advantage of any identification system and gain legal documentation. Under the Act, federal agencies won't accept driver's licenses or identification cards from states that fail to meet the Real ID Act requirements. Further, an applicant for a driver's license must demonstrate they are lawfully present in the United States. States are also required to verify that the applicant are

legally present through several forms. Either by presenting legal documents such as a permanent resident card, temporary visitor or work visas, or an employment authorization document from the Department of Homeland Security (Murphy 2005).

The law allows states to implement a multi-tiered licensing system, if they wish to do so, issuing both compliant and non-compliant IDs. It highlights that non-compliant IDs must be distinguishable from compliant ones, but leaves it up to the states to determine how the IDs will be distinguished. Though the law was signed in 2005, the federal government has incrementally implemented the Real ID Act over the last decade and a half. The most disruptive part of the plan, beginning in Fall 2021, states that only REAL ID-compliant identification will be allowed to be used to board a plane. People with non-compliant IDs will have to show other acceptable forms of identification for federal purposes.

Although compliance with the REAL ID Act is entirely voluntary and states receive no penalty for choosing not to comply, the residents of those non-compliant states may anticipate nor like the extra burden of having to attain or showing additional identification for federal purposes. So far, DHS has certified 49 states and territories as being compliant with REAL ID, and all of the remaining have been granted extensions for compliance.

It's worth noting that even compliant jurisdictions have opted not to implement all of the terms of the REAL ID Act. One very unpopular provision requires each state to share its driver's license database with every other state. Stating that each state shall, "provide electronic access to all other States to information contained in the motor vehicle database of the State. So far only 25 out of 56 jurisdictions have chosen to adopt the database-sharing provision.

## **Literature Review**

There are three primary articles of existing literature that were examined to provide support for our analysis. First, Caceres et al. (2015) explores the insurance cost reduction and public safety arguments relating to undocumented immigrants and drivers' licenses. It does this by assessing the impact on the cost of insurance by restricting undocumented access to drivers' licenses. The passage of the Real ID Act at the national level led many states to begin requiring documentation proving legal status in order to obtain a license. This trend has been reversed since 2013, with at least 10 states allowing undocumented licensing since that time. The authors use a fixed effects model to test the effects on real average insurance expenditures of restricting undocumented immigrants' access to driver's license, while controlling for other factors. The main finding in this study was restrictions raise the average annual cost of insurance by an estimated average of 17.22 (\$2009) across states that implemented restrictions. The model included controlling for state differences for 41 states and time effects, as well as changes in the law in each state over the sample period. The authors find that restrictive laws increase insurance expenditures in a state, and that less restrictions reduce cost and support the public safety argument put forth in their analysis. One limitation found with this article is the sample period. Unfortunately, because many states didn't allow for less restrictive policies until 2013, they were not included in the analysis. Ultimately, this study contributes to this study because it examines the relationship between undocumented licensing and insurance costs.

Moreover, our second article, Leuders et al. (2017) explores the short-term impact of AB 60 which resulted in more than 600,000 new licenses being issued a year after the law was enacted. In 2013, California passed AB 60 which provided California driver licenses to those who could not submit proof of legal presence in the United States. This study does this by measuring traffic safety looking at monthly accident data from January 2006 to December 2015

provided by California Highway Patrol at the county level. The way the authors assess the impact is by examining significant changes in exposure where a substantial amount of AB 60 licenses were distributed. This paper concludes that AB 60 has no short-term effect on the total number of accidents. This was because the law primarily allowed those who were presently driving without a license to obtain one. Further, they find that although the law did not have an impact on the occurrences of fatal accidents, however, it did reduce the incident of hit and run accidents. The authors find that this law demonstrates positive effects relating to allowing undocumented immigrant access to driver's license. In addition to the Leuders et. al. analysis of AB 60, it appears, at least circumstantially, that AB 60 may have decreased the number of uninsured vehicles in California. According to a 2016 press release from the California Department of Insurance (press release 133-16), 2015 saw an unexplained 200,000 increase in insured vehicles in California. Conversely, our study seeks to identify long-term effects of laws that allow undocumented immigrants to drive across all states. In short, this study is relevant because it provides insight into what California has experienced relating to traffic safety and in some areas the results of this paper have support our hypothesis.

Lastly, Query et al. (2011) looks at the relationship between the number of undocumented immigrants and the fraction of uninsured motorist. They explore the relationship between the share of uninsured motorist and motor vehicle crash fatalities. Their model includes three independent variables, uninsured motorist, undocumented immigrants relative to the labor force, and motor vehicle crashes per 100,000. These three variables are tested simultaneously using a three stage least squares model. The results find that an increase in an undocumented people by one percentage increase the rate of uninsured motorist by two percentage points. Furthermore, they find, counter to present literature that an increase in percentage of uninsured

motorist increases the motor vehicle crash fatalities. There are some limitations to including this study such as, the recency of study and some of the samples. For example, New Mexico which has the highest rate of uninsured drivers, at the time was one of the few states that allowed for undocumented immigrants to drive. Today, there are 13 states and DC, which could lead to different results. Nevertheless, this article demonstrates the value in using uninsured motorist data when considering conducting a traffic safety analysis.

## **Data**

Similar to other studies of insurance markets; (Karl and Nyce, 2019) we perform our analysis at the state level. We obtain data from a variety of sources. We use the data from Caceres et al. (2015) to identify the states between 1990 and 2012 that allow/limit licensing of undocumented individuals (p. 922). We then update this data with recent data from Leuders et al. (2017) and the National Conference on State Legislatures to create our main variables of interest, states that allow licensing of undocumented individuals between 1990 and 2017.

The data on undocumented immigrants is from the Pew Research Center. Pew uses two terms, immigrant and foreign-born, interchangeably. Pew defines unauthorized immigrants as all foreign-born noncitizens residing in the country who are not “lawful immigrants.” This is a common definition used in academics and by the Department of Homeland Security. In this paper, we refer to this portion of the population as undocumented individuals. We impute changes between reported years using a linear trend for each state.

The Florida State University Department of Risk Management and Insurance also provided extensive amount of data including, Hit and run fatalities by state by year which were taken from the Fatality Analysis Reporting System (FARS) database. The FARS database provides detailed information on every traffic fatality in the United States. While only a small

percentage of auto accidents include a fatality, the details provided in the FARS database provide a standardized measure of comparison across states. Because methods of gathering accident information vary from state to state, it is often difficult to draw comparisons between states. Furthermore, because reporting fatalities requires so much detail and information to the National Highway Traffic Safety Administration (NHTSA), looking into this small portion of accidents provide the best source of consistent data. The FARS database reports if the fatal accident was a hit and run. The assumption is that unlicensed drivers are more likely to leave an accident scene since they are driving illegally. Therefore, restrictions on licensing undocumented individuals is likely to increase the frequency of hit and run accidents and also hit and run fatalities. Additional traffic safety variables were gathered from various state reports to the NHTSA, including the total number of accidents in a state, the total number of accidents in a state that involved bodily injury, and the total number of accidents in a state that involved property damage only. However, the reporting of these variables are not as consistent as the FARS data. For example, we are missing the total number of accidents in state for nearly 20 percent of our state/years.

The National Association of Insurance Commissioners (NAIC) provides a state by state estimate of uninsured/underinsured motorists. Unfortunately, that data is only available for 2000-2015 and includes both uninsured and underinsured motorist data. For a longer time series, and to isolate the uninsured motorist data, we use the Insurance Research Council (IRC) estimate of uninsured motorists. The IRC surveys their member insurance companies to submit statistics on auto insurance claims by state by year. The IRC can then estimate the percentage of claims that are uninsured motorists claims. They also estimate the percentage of claims that include bodily injury and the ratio of uninsured motorists to bodily injury claims. The ratio of uninsured

motorist to bodily injury claims provides an estimate of the percentage of drivers in a given state/year driving while uninsured.

In addition to the uninsured motorist data, we use IRC estimates of both bodily injury loss costs and property damage loss costs on a state/year basis.. For states that allow undocumented individuals to obtain a license we would expect to see a decrease in uninsured motorists, but an increase in the bodily injury loss costs as the losses suffered in the uninsured motorist provisions of auto insurance would be transferred to the bodily injury coverages of licensed drivers who purchase insurance.

### **Hypothesis**

There are three primary hypothesis we seek to affirm in this study.

H1) When undocumented individuals are granted access to driver's licenses, we expect no net difference in the total accidents.

H2) If undocumented individuals are licensed, we expect a reduction in the occurrences of hit and runs.

H3) If undocumented individuals are licensed, we expected a reduction of uninsured motorist losses and an increase in the bodily injury liability losses.

First, as was the case in Leuders et al. (2017), when undocumented individuals are granted access to driver's licenses, we expect no net difference in the total accidents, since those who didn't have a license before were probably already driving. Second we expect, the make up of those accidents to change. If undocumented individuals are licensed, we expect a reduction in the moral hazard problem of having to flee the scene because of lack of proper driving documents, which will result in less occurrences of hit and runs. Finally, we expect a the make up of the insurance cost will change when states allow undocumented immigrants to drive, more

specifically with a reduction of uninsured motorist cost shifted to the bodily injury liability category, because there will be less hit-in-runs, there would be less uninsured motorist claims and because the undocumented individuals can purchase insurance, the ratio of uninsured motorist to bodily injury claims would change.

## Methodology & Results

In this analysis we used a fixed effects regression model which controlled for state and year weighted by population. First, we identified states that allowed undocumented license, by state by year. Then, we created two different time periods to examine, Pre-Real ID and Post-Real ID. Finally, we controlled for state differences such as, controlling for if a state has no-fault laws – which affects uninsured motorist claims, controlled for tort reform non-economic damages, etc. Table 1 below reflects the sample statistics for the three dependent variables that we will examine.

stats	total ~e	hitrun~e	un bi ~t
mean	2450.055	0.564992	13.19179
sd	902.4496	0.404389	5.844248
skewness	3.839258	1.348481	1.001777
min	921.3388	0.001335	0.983146
max	16026.29	2.520161	34.85617
n	1093	1400	1250

Table 1

First, we test our H1 hypothesis, that we expect no change in the total number of accidents in a given state when they allow or restrict immigrants from driving. Table 2 below demonstrates the univariate statistics examined supports this hypothesis.

When interacting our undocumented immigrant variable with the total number of accidents we find no statistical significance in the total number of accidents in a given state in a given year.

This provides strong evidence that granting undocumented immigrants drivers licenses does not increase or decrease the total number of accidents.

VARIABLES	(1)	(2)	(3)	(4)
undocumented licensing all	-0.1265*** [0.046]	-0.1551*** [0.057]		
lnperua	0.2923*** [0.059]	0.3003*** [0.059]	0.3009*** [0.056]	0.2895*** [0.065]
interact1		0.0229		
undocumented licensing pre REAL ID Law			-0.1741*** [0.056]	-0.1976** [0.076]
undocumented licensing post REAL ID Law			-0.0043 [0.075]	0.0933 [0.237]
interact4				0.0113 [0.024]
interact5				-0.0229
Unemployment	-0.1546 [0.133]	-0.1597 [0.136]	-0.1495 [0.135]	-0.1483 [0.136]
lnpersonal_inc_pc	-0.3164 [0.398]	-0.4095 [0.404]	-0.4294 [0.401]	-0.3600 [0.418]
Rural Miles	0.0084 [0.063]	0.0074 [0.063]	0.0080 [0.061]	0.0089 [0.061]
lnalcohol_pc	0.3534 [0.336]	0.4278 [0.341]	0.4802 [0.340]	0.4211 [0.369]
Constant	2.8016 [4.513]	3.7508 [4.570]	3.9167 [4.541]	3.2077 [4.691]
Observations	1,400	1,400	1,400	1,400
R-squared	0.7121	0.7125	0.7132	0.7134

Robust standard errors in brackets

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

## Table 2

Secondly, we hypothesize that when undocumented immigrants are granted driving privileges, we expect the make-up total accidents to change. Specifically, we expect there to be a reduction in hit and run incidents. Unfortunately, we do not have specific and complete information on hit and run accidents across states for our sample period. We do, however, have good proxy in hit and run fatalities, since hit and run fatalities are merely a percentage of total hit and runs, if total hit and run fatalities decrease in a given year, one can assume total hit and runs went down as well.

As table 3 shows, there was a statistically significant change that occurred when the hit

VARIABLES	(1)	(2)	(3)	(4)
	lnum_bi_rati	lnum_bi_rati	lnum_bi_rati	lnum_bi_rati
undocumented licensing all	-0.2330 [0.174]	0.0538 [0.078]		
lnperua	0.2458 [0.168]	0.1664 [0.118]	0.2148 [0.143]	0.1033 [0.111]
interact1		-0.2321***		
undocumented licensing pre REAL ID Law			-0.0580 [0.083]	-0.1554** [0.068]
undocumented licensing post REAL ID Law			-0.6954 [0.454]	1.8110*** [0.548]
interact4				0.0646*** [0.020]
interact5				-0.5777*** [0.155]
	[0.206]	[0.173]	[0.198]	[0.163]
lnpersonal_inc_pc	-2.8408 [1.752]	-1.8653** [0.914]	-2.3860* [1.269]	-1.5465* [0.879]
Rural Miles	-0.0498 [0.076]	-0.0394 [0.074]	-0.0486 [0.072]	-0.0498 [0.061]
lnalcohol_pc	1.0434*	0.2625	0.5503	0.0624
Constant	33.0328* [19.175]	23.0437** [10.236]	28.4886** [14.140]	19.6776** [9.778]
Observations	1,396	1,396	1,396	1,396
R-squared	0.5370	0.6137	0.5677	0.6411

Robust standard errors in brackets

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

and run fatalities variable interacted with the Pre-Real ID, meaning hit and run fatalities went up

Table 3

as states began implementing restrictions to undocumented immigrants. On the other hand, its worth highlighting this same statistical significance did not reoccur as states began moving in the opposite direction, allowing undocumented immigrants to drive.

Similarly, to test the change in make-up of insurance cost, we looked at the ratio of uninsured motorist claims to bodily injury. In our view, since undocumented immigrants with driver's

licenses are able to purchase insurance, they will utilize that insurance if they're involved in an accident, moreover because they are less likely to flee the scene, we could expect the uninsured motorist claims to decrease as well.

Table 4 follows a similar pattern to table 3 in that, when we interact the uninsured motorist to bodily injury ration variable with the Pre-Real ID variable, we find a statistical difference, supporting the argument Caceres et al (2013) make in their paper, that restrictions raise the uninsured motorist claims. However, it is once again the case, that the inverse is not necessarily true. When interacting the uninsured motorist with the post-Real ID we did not find the same statistical significance.

VARIABLES	(1)	(2)	(3)	(4)
	al_accidents	al_accidents	al_accidents	al_accidents
undocumented licensing all	-0.0119 [0.024]	0.0077 [0.029]		
Inperua	0.0324 [0.047]	0.0308 [0.045]	0.0327 [0.045]	0.0447 [0.054]
interact1		-0.0220**		
undocumented licensing pre REAL ID Law			0.0078 [0.028]	0.0395 [0.039]
undocumented licensing post REAL ID Law			-0.0793*** [0.028]	-0.0264 [0.070]
interact4				-0.0130 [0.015]
interact5				-0.0128
Unemployment	-0.1692* [0.085]	-0.1700** [0.082]	-0.1770** [0.083]	-0.1737** [0.082]
Inrpersonal_inc_pc	0.3444 [0.477]	0.4141 [0.476]	0.3935 [0.475]	0.3509 [0.496]
Rural Miles	0.0486 [0.080]	0.0337 [0.083]	0.0382 [0.082]	0.0327 [0.079]
Inalcohol_pc	-0.2545 [0.293]	-0.3158 [0.282]	-0.3256 [0.282]	-0.2756 [0.247]
Constant	4.0567 [5.413]	3.3326 [5.407]	3.5667 [5.386]	3.9780 [5.607]
Observations	1,093	1,093	1,093	1,093
R-squared	0.8735	0.8745	0.8746	0.8750

Robust standard errors in brackets  
\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Table 4

## Discussion

The latter portion of the 2000s was a confusing time for the immigrant community. On one hand, the election of President Barrack Obama signaled hope that immigration reform was finally on the horizon. Yet the interior immigration enforcement apparatus that began under President Bush would be utilized by the Obama administration to deport more people than any other President in US history. Coupled with the passage of Real ID, many states began requiring

proof of legal residency, the undocumented immigrant community was further alienated. This may well be reflected in our analysis. For our second and third hypothesis we found statistical significance when the law changed and restrictions were implemented. However, this did not occur as the laws became friendlier to the undocumented immigrant community. One explanation that should be further explored is the impact that the Secure Communities policy, a policy from 2006-2013 that fast tracked deportations for those here illegally, even if they committed a minor offense, such as driving with out a license. Many communities, churches, schools, saw their loved ones disappear after one mere encounter with local law enforcement. One could argue this may have had a lasting impression creating mistrust from the undocumented community in public services. Another explanation could simply be that restrictions have a larger impact because they are uniform, while choosing to get a license is a voluntary decision, though there is no evidence to support this claim.

## **Conclusion**

This article analyzes and evaluates the impact that granting undocumented immigrants driver's licenses has on insurance. We start by providing a background of how we got here, by looking at the history of immigration restrictions on driver's licenses, understanding the impact 9/11 and the Real ID Act of 2005 had on licensing laws, where states have traditionally had the right to self determine. We then hypothesize what impact allowing undocumented immigrants to drive has on total accidents, hit and run fatalities, and the uninsured motorist to bodily injury ratio. Our analysis finds there is no statistically significant change when allowing undocumented immigrants to drive on the total number of accidents. Furthermore, our analysis finds statistically significant changes for both our second and third hypothesis only when restrictions are implemented, but not when friendlier laws are adopted. It is unclear why this is the case but this

is an important avenue to explore. As more states continue to adopt these laws it is very important to provide, sound and un bias evidence to the discourse. This study seeks to amend information gaps by examining areas that have previously not been considered, as well as, provide a stronger argument with the benefit of more available data and larger samples.

### Works cited

- Murphy, B. (2005). Current Developments: Development in the Legislative Branch: The Real ID Act of 2005: Tightening the Burden on Asylum Seekers, Federal Standards for Driver's Licenses, and Patching a Hole in a Border Fence at the Cost of other Legislation, 19
- Caceres, M., Jameson, K.(April 2015). Southern Economic Journal. *“The effect on insurance cost of restricting access to Undocumented Immigrants’ Access to Drivers Licenses.”* pp 907-927
- Garlick, S. (2006). License to drive: Pioneering compromise to allow undocumented immigrants access to the roads. Seton Hall Legislative Journal , 31(1), 191-214.
- Ma, Yu-Luen, and Joan T. Schmit. 2000. Factors affecting the relative incidence of uninsured motorists claims. The Journal of Risk and Insurance 67:28
- National Highway Traffic Safety Administration. (July 2001). US Department of Transportation. Legislative History of .08 Per Se Laws. Ch. 2
- Karl, Bradley. Nyce, Charles. (2019). The Effect of Distracted Driving Laws on Automobile Liability Insurance Claims.
- Radford, J. (June 2019). Pew Research Center. Key Findings About US Immigrants.
- The American Association of Motor Vehicle Administrators (AAMVA) maintains a list of jurisdictions that participate in the "State-to-State (S2S) Verification System," which is the only system currently operating that meets the requirements of the REAL ID Act, available at <https://www.aamva.org/State-to-State/>. For more information about S2S, see: Joan Friedland, National Immigration Law Center, "Updates on REAL ID and Increased

Information Sharing by Departments of Motor Vehicles," January 2018, available at:

<https://www.nilc.org/news/the-torch/1-04-18/>.

THE REAL ID Act of 2005, Pub. L. No. 109-13, 119 Stat. 302 (codified in scattered sections of 8 and 49 U.S.C. (2006)).