

Proposed Evaluation of NJ Driver's License Expansion
Policy Research Practicum, Spring 2023 (34:833:640:03)

Acknowledgements: This practicum team includes Professor Derek Delia, Camryn Mathews, Cristina Toppin, Anna Heckler, Qudry Adeyanju, and Madison Menkevich. This work was supported by Make the Road New Jersey, a nonprofit organization that advocates for immigrant, working-class and Latinx rights. To learn more about Make the Road NJ and their services, please see [here](#).

Table of Contents

I. Key Terms..... 4

II. Abstract..... 8

III. Introduction..... 9

 Research Questions..... 9

IV. Literature Review..... 10

 Introduction..... 10

 Economic Benefits..... 11

 Public Safety..... 13

 Community Impacts..... 15

 Individual Effects..... 18

 Conclusion..... 20

V. Secondary Data..... 21

 Licensing Rates..... 22

 Registration, Licensing, and Motor Vehicle Fees..... 22

 State Revenue..... 22

 Table 1. New Jersey State Revenue..... 24

 Insurance Premium Cost..... 24

 Insurance Rates..... 24

 MVC Complaints Received..... 24

 Public Safety..... 25

 Table 2. New Jersey Traffic Safety Statistics..... 26

 Table 3. Comparison of State Traffic Safety Statistics..... 27

VI. Proposed Survey Design..... 27

 Development of Questionnaire..... 28

 Survey Blocks..... 28

 Demographics..... 29

 Access to Driver’s Licenses..... 29

 Driver License Applicants..... 29

 For Current License Holders..... 29

 Impacts of Driver’s Licenses..... 30

VII. Proposed Survey Recruitment and Fielding Strategy..... 30

 Online, self-administered survey through Qualtrics..... 31

 Interviewer-assisted telephone survey..... 31

 Online, interviewer-assisted survey at MTR’s facilities..... 31

 Data Collection..... 32

 Survey administration..... 32

 Privacy protections..... 32

VIII. Proposed Analytic Strategy..... 32

IX. Strengths & Limitations..... 33

X. Conclusion & Policy Recommendations..... 34

Policy Recommendations..... 35
XI. References.....36

I. Key Terms

A4743: The New Jersey Driver's License Access and Privacy Act, which expands access to drivers licenses and allows immigrants in the state to be trained, tested, licensed and insured, regardless of their status of immigration. Those who apply for REAL IDs must still provide a social security number or a Tax Identification Number (ITN), or a signed Notarized Affidavit of Identity. The bill creates two categories of driver's licenses and non-driver identification cards: a federally-compliant REAL ID, which is only available for documented residents, and the Standard Basic driver's license and ID, which is available to all New Jersey residents regardless of immigration status.

Annual State Revenue: refers to government income received from taxes and other sources to pay for government expenditures. State government revenue comes from income, sales, and other taxes; charges and fees; and transfers from the federal government.

Driving Privilege Cards: A driver privilege card is a driver's license for non-US citizens. NJ A4743 requires the MVC to issue driving privilege cards to license applicants who are New Jersey residents, but cannot provide proof of their authorized presence or legal status in the United States. This document would be distinguishable from the New Jersey's standard "driver's license."

Documentation/Immigration Status: Immigration status refers to the way in which a person is present in the United States. Some examples of immigration status include: undocumented person, non-immigrant, asylee or refugee, conditional permanent resident, legal permanent resident, and US citizen. Green cards, visas, refugee eligibility letters, and alien numbers may verify documentation status.

Hit and Run Incidents: A hit and run incident is the criminal act of causing a traffic collision and not stopping afterwards. Law requires that motorists who get in an accident (a collision with another vehicle, property, or person) stay at the scene of the accident and identify themselves to the other motorists or to the police, regardless of who is responsible or the severity of the accident.

"Immigrant-friendly" policies: Immigrant friendly policies expand immigrants' rights and opportunities, offering immigrants the opportunity to contribute to their states, communities, and economies. Examples of immigrant-friendly policies include college tuition, driver's licenses, and access to health care.

Immigrant resident: a permanent resident alien who is not a citizen or national of the United States, or any "alien" in the US who entered the US without inspection. Any person lawfully in

the United States who is not a U.S. citizen, U.S. national, or person admitted under a nonimmigrant category as defined by the INA Section 101(a)(15).

Individual Taxpayer ID Number (ITIN): A tax-processing number issued by the Internal Revenue Service (IRS) to ensure that all US residents pay taxes even if they do not have a Social Security number (SSN) and regardless of their immigration status. People who do not have a lawful status in the United States (“undocumented immigrants”) may obtain an ITIN. An ITIN doesn’t provide legal immigration status, proof of legal US presence, work authorization, or tax benefit eligibility, it can be used to provide proof of residency, open a bank account, or obtain a drivers license in some states.

Insurance Premium Savings: Insurance premiums are prepaid policies that cover healthcare, auto, home, and life insurance. Premium savings refers to reductions in the prices/rates for obtaining insurance coverage.

Lawful permanent residents: also known as “green card” holders. Non-citizens who are lawfully authorized to live permanently within the United States. They also may apply to become U.S. citizens if they meet certain eligibility requirements. LPRs may accept an offer of unrestricted employment, may own property, may receive financial assistance at public colleges and universities, and may join the Armed Forces.

Legal resident: All persons who were granted lawful permanent residence, asylee status, admitted as refugees, or admitted as nonimmigrants for a temporary stay in the country. Nonimmigrant residents refer to certain aliens who were legally admitted temporarily to the United States for specified time periods such as students and temporary workers.

Make the Road New Jersey (MRNJ): The sponsors of this report; a non-profit community organizing group that offers leadership development, legal, health, and educational services to immigrant, working-class & Latinx communities in the state. Make the Road New Jersey is a project of Make the Road States, a 501(c)(3) not-for-profit organization. For more information, please visit the organization’s website here: <https://maketheroadnj.org/about-us-2/>

Medicaid: Medicaid is a joint federal and state program that helps cover medical costs for some people with limited income and resources. States run Medicaid programs independently and with varying eligibility requirements and benefits, though the federal government has general rules that all state Medicaid programs must follow. New Jersey Medicaid offers programs designed to meet the specific medical needs of certain groups of people who would not otherwise qualify for the program, including an “Emergency Payment Program for Aliens,” offered to immigrants who have experienced a medical emergency and who meet the requirements for Medicaid eligibility except for their immigration status.

Minimum Insurance Coverage: Across the US, state vehicle insurance requirements vary. New Jersey imposes stricter insurance requirements than many other states, with requirements for bodily injury liability (\$25,000), property damage liability (\$50,000), and personal injury protection (\$15,000). Standard drivers insurance policies offer additional, optional coverage, such as bodily injury liability and collision insurance. New Jersey limits are based on the “standard policy” minimum coverage requirements and reflect a January 2023 increase in standard policy coverage. These minimum limits will increase again in January 2026.

Notarized Affidavit of Identity: An affidavit of identity is used to authenticate an individual's identity and verify their signature. A government agent certified as a notary must verify the authenticity of signatures on the identification document.

Per Capita Revenue: A measure of the average income earned per person in a given area. This revenue average is often used to estimate a population's standard of living and quality of life. The measure is calculated by dividing an area's total income by its population.

Preventative care: Preventive (or preventive) healthcare entails measures taken for the purposes of disease prevention, including screenings, services and counseling to help prevent illness, disease or other health problems. These services reduce the risk for diseases, disabilities, and death.

Provisional Licenses (vs Standard IDs): In order to obtain a provisional license, New Jersey license applicants must be 17 years old, must pass a driving test, and must have held a special instruction permit or examination permit for at least six months. Drivers with provisional licenses may only transport one passenger at a time, unless supervised. After holding a provisional license for at least one year, a driver may apply for a full license. With a full license, the driver is no longer subject to the provisional license restrictions and can have the provisional license marking removed from his or her driver's license.

REAL ID: A new federal requirement for state-issued driver licenses and non-driver IDs to help prevent fraudulent identification. REAL IDs include an alternative status-neutral driver identification card issued to New Jersey residents regardless of their immigration status. Starting May 7, 2025, NJ residents must provide a REAL ID compliant driver license/ID to fly within the U.S., unless you use a U.S. passport or another federally approved form of identification.

Social Security number: a Social Security number (SSN) is a nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents. The SSN card is not used as proof of identity because it does not contain personal information about the holder.

Status Neutral Licensing: Used interchangeably with REAL IDs in New Jersey, to refer to expanded license access for undocumented immigrants, or licenses regardless of immigration status. Given preferences from the sponsors of this report (Make the Road New Jersey), emphasis is placed on the terms “status neutral licensing” or “expanded drivers’ licenses.”

Unauthorized Residents: All foreign-born non-citizens who either entered the US without inspection, or who were admitted temporarily and stayed past the date they were required to leave.

Undocumented Immigrant: The term ‘undocumented immigrant’ refers to any foreign-born person who occupies a country without legal documentation. The term applies to foreign born residents who have either illegally entered the United States without inspection, or legally entered the United States with valid nonimmigrant visas but those visas have expired. When identified by immigration officers, undocumented immigrants may be interrogated, searched, arrested and detained pending deportation.

US Organ Donor Shortage: refers to the unavailability of adequate organs for transplantation to meet the existing demand for organ replacements. Particularly in the midst of COVID 19, a steep reduction in organ donations and transplant procedures exacerbated the worldwide shortage of transplantable solid organs (kidney, liver, heart, and lung). The number of transplants performed in the United States has increased annually with more than 42,800 organ transplants performed in the U.S. in 2022.

US Organ Donors: According to the NJ Hero Act, NJ residents have the right to register as organ and tissue donors upon licensure and renewal of their driver’s licenses, and issuance of state identification cards. Individuals applying for or renewing their driver's license may express the wish to donate their organs and tissues for transplant in the event of death or injury in a motor vehicle accident. This selection then designates the words "Organ Donor" to appear on the state driver's license or non-driver identification (ID) card. Donors are then enrolled in the state’s donor registry. State organ donor registration is also available online.

II. Abstract

New Jersey Bill A4743, passed in 2019 and implemented in 2021, expanded access to standard driver's licenses by creating two categories of driver's licenses and identification cards. Specifically, the bill established the standard driver's license or identification card, and a second permit issued to residents unable to prove lawful presence in the US. This research project assesses the impacts of this policy in terms of economic, public safety, community, and individual outcomes. In order to assess the implications of expanded driver's licensing, this evaluation first involved a literature review of comparable transportation policies across the nation.

Policy evaluations of comparable licensing legislation across the U.S. indicated that status-neutral licensing:

- 1) increases revenue through registration fees, sales of car parts, taxes, and automotive services;
- 2) improves public safety as newly licensed drivers prove to be more law-abiding, civically-minded, and cognizant of safety measures such as insurance;
- 3) benefits communities, as state residents experience increased access to resources, such as bank accounts, early childcare and higher education, and;
- 4) supports individual physical and mental health, as family units strengthen with reliable transportation to jobs, children experience reduced levels of trauma and stress, and marginalized populations receive secondary benefits of the law.

Analysis of available secondary data also reflected outcomes of status neutral licensing practices on financial, safety, and community indicators. Publicly available state data indicated that NJ A4743 coincided with increased state revenue and licensing rates, improved public safety measures, and improved access to transportation resources. As a recommendation for future and more state-specific impact evaluation of the recently implemented New Jersey law, this report proposes a survey design. The survey would collect input from community members through collaboration with the state nonprofit advocacy agency Make the Road New Jersey (MRNJ).

III. Introduction

In 2019, New Jersey passed Bill A4743 which expanded driver's licensing opportunities for New Jersey residents. By removing immigration status requirements to obtain a license and state ID, immigrants without lawful status are now eligible to receive driver's licenses. This places New Jersey in the company of 18 other states— California, Colorado, Connecticut, Delaware, Hawaii, Illinois, Maryland, Massachusetts, Nevada, New Mexico, New York, Oregon, Rhode Island, Utah, Vermont, Virginia, Washington, and temporarily Wisconsin — in expanding access to standard driver's licenses. Specifically, Bill A4743 creates two categories of driver's licenses and identification cards: the standard driver's license or identification card, and a second permit issued to residents unable to prove lawful presence in the US. Applicants for the permit must provide either a Social Security number, Individual Taxpayer ID Number (ITIN), or a notarized Affidavit of Identity. Though the bill was passed in 2019, implementation took place during 2020, and the first status-neutral license was processed on May 1, 2021.

The impacts of this policy and comparable others across the US will be discussed in the remainder of this literature review in the following four categories:

- Economic outcomes
- Public safety outcomes
- Community outcomes
- Individual outcomes

Studies of similar policies passed in 18 states indicate economic and societal benefits including but not limited to: state revenue increases, insurance premium savings, increased quality of life, health benefits, and improved public safety. This analysis of the New Jersey Law A4743 identifies whether the law has achieved its objectives or led to unintended consequences (positive or negative) with emphasis on license accessibility among non-U.S citizen populations in New Jersey through a survey. The findings of this research will inform future implementation or modification of the NJ law and provide lessons for other states.

First, this report will review the national landscape of drivers license legislation and efforts at expansion to undocumented residents. Second, this report will describe the secondary data collection modes utilized in order to evaluate the impact of expanded drivers license in New Jersey. Following this, the report will propose a survey design, recruitment strategy and data analysis tools to understand the findings of the survey results upon completion. Finally, this report will illustrate conclusions of the policy's impact, and issue recommendations for future policy implementation strategies.

Research Questions

The research team evaluated NJ A4743's policy outcomes through the lens of five research questions and resulting hypotheses:

1. *Licensing Rates*: Does NJ A4743 generate a change in the number of total basic driver license transactions processed by New Jersey Motor Vehicle licensing centers in close proximity to areas of high immigrant populations?
 - a. *Hypothesis*: The sample data will indicate an increase in the number of total basic driver license transactions processed by New Jersey Motor Vehicle licensing centers in close proximity to areas of high immigrant populations.
2. *State Revenue*: Do NJ state budget resources indicate a change in state gas tax revenue, motor vehicle fees, and licensing fees following implementation of Bill A4743?
 - a. *Hypothesis*: The sample data will indicate no significant change in state gas tax revenue, motor vehicle fees, and licensing fees following implementation of Bill A4743.
3. *Traffic Stops*: Has the number of traffic stops in New Jersey increased or decreased since the NJ A4743?
 - a. *Hypothesis*: The sample data will indicate a significant decrease in the number of traffic stops in New Jersey.
4. *Community Cohesion*: What is the relationship between expanding access to driver's licenses and changes in individual quality of life; economic, social and community outcomes; public health measures and safety measures?
 - a. *Hypothesis*: The sample data will remain consistent with previous study findings, and indicate a positive relationship between expanding access to driver's licenses and an improvement in an individual quality of life; economic, social and community outcomes; or public health measures or safety measures.
5. *Organ Donor Rates*: Does driver's license registration data indicate a significant increase in the number of registered organ donors in New Jersey following the implementation of A4743?
 - a. *Hypothesis*: The sample data will indicate a significant increase in the number of registered organ donors in New Jersey.

IV. Literature Review

Introduction

In 2019, New Jersey passed Bill A4743, which expanded driver's licensing opportunities for New Jersey residents. Since then, several states have followed suit. This places New Jersey in the company of 18 other states— California, Colorado, Connecticut, Delaware, Hawaii, Illinois,

Maryland, Massachusetts, Nevada, New Mexico, New York, Oregon, Rhode Island, Utah, Vermont, Virginia, Washington, and temporarily Wisconsin — in expanding access to standard driver's licenses. Specifically, bill A4743 creates two categories of driver's licenses and identification cards: the standard driver's license or identification card, and a second permit issued to residents unable to prove lawful presence in the United States. Applicants for the newly legalized permit must provide either a Social Security number, Individual Taxpayer ID Number (ITIN) or a notarized Affidavit of Identity.

The impacts of this policy and comparable others across the US will be discussed in the remainder of this literature review in the following four categories:

- Economic outcomes
- Public safety outcomes
- Community outcomes
- Individual outcomes

The first portion of this literature review will focus on state-level impacts of expanding access to driver's license policies in implementing states across the US, and the anticipated outcomes in NJ. The first section will cover economic benefits, including increased state revenue and insurance premium savings for drivers. The second section will cover public safety, which will detail the rates of insured/uninsured drivers, the impact on law enforcement and possible reductions in traffic fatalities.

The remainder of this review will focus on the impacts experienced by beneficiaries of these policies in implementing states across the US, and the anticipated outcomes in NJ. The third section will cover the resulting community impacts, describe integration into communities, and access to community resources, such as childcare, education and community health, including organ donor rates. The final section will cover individual-level impacts and detail the physical and mental health of new drivers and their children, the impact of accessing community resources and the family unit in terms of strength and financial stability. A glossary can be found in *Section I* for the reader's convenience.

Economic Benefits

Increased access to driver's licenses offers economic benefits to states through licensing & registration fees, taxes, and declining insurance premium rates. In New Jersey, increasing motor vehicle registrations following A4743 are expected to contribute \$90 million, with additional fees from gas taxes and auto parts. This will increase annual state revenue by 0.10% (from \$44.8 billion to \$44.9 billion), and per capita revenue by 10% (about a \$1,000 increase per capita) (Nava, 2019). Insurance premium decreases were also anticipated to add to the economic stimulus, as newly licensed drivers opt into insurance plans at high rates.

Following implementation of expanded driver's licensing policies, New Jersey expected a 3.5% increase in the total number of licensed drivers in the state. This equates to about 6 million new NJ drivers. With an anticipated 46% take-up rate in the first three years of implementation, New Jersey projected 222,000 new drivers and 80,000 new cars. These new travelers would lead to financial benefits of up to \$21 million in collective revenue from permit (\$10), title, and licensing fees (\$18), with \$6 million in permit and license fees in the first year of implementation alone (Nava, 2019). These estimates are reinforced by other states' experiences implementing status neutral licensing policies. Based on outcomes in other states, New Jersey REAL ID policies will offer the state up to \$90 million in registration revenues, \$90 million in taxes, and over \$100 million in insurance fees. In Illinois, if 50% of the 250,000 currently unlicensed immigrant motorists obtained licenses, the state will receive \$3.75 million in new revenue (Highway Safety Coalition, 2012). Estimates from Nevada place the anticipated additional annual state revenue from driver's authorization cards at \$250,000, estimating that 60,000 individuals would apply for cards and renew annually (Lapan, 2013).

Additional tax payments contribute to much of economic momentum - other states report tax revenue increases following implementation of status-neutral licensing policies. In New York, drivers license fees and taxes paid by newly licensed drivers would return \$26 million in one-time revenue and \$57 million in recurring annual revenue to state and local governments (Fiscal Policy Institute, 2019). Massachusetts will notice \$7.2 million in one-time permitting and license fees, \$4,177,415 in motor fuel tax revenues, \$894,007 in sales tax revenues, and continued yearly revenue through annual renewal fees once 60% of eligible immigrants (90,000 new drivers) apply for licenses (Rodriguez, 2015). Distributed across the current state population of 5 million residents, this amounts to \$0.72 additional tax revenue per capita in Massachusetts.

With all immigrants able to get driver's licenses and purchase car insurance, drivers could see up to \$57 million in insurance premium savings every year. Given the 2,089,963 licensed drivers in CO (2019), this translates to \$27.27 in annual insurance premium savings per driver. Insurance companies and the state would see a \$102 million annual revenue increase, with revenue from approximately 120,000 vehicles (Colorado Fiscal Institute, 2017). One Colorado estimate calculated that, if the 60,000 eligible new immigrants obtained a license, state drivers could expect between \$29.5 million in insurance premium savings each year (Colorado Fiscal Institute, 2016). Another report sets those estimates even higher, predicting that Colorado drivers would save between \$57 and \$59 million in insurance premiums, and \$14 on each driver's insurance plan (Colorado Fiscal Institute, 2018). Newly insured state residents would save \$3.5 million in out-of-pocket expenses for car repairs, and \$250 million due to decreasing car crash rates (Colorado Fiscal Institute, 2017). With an expected 30% take-up rate of new driver's license policies, California estimated \$250 million in savings from crashes involving newly insured motorists (National Immigration Law Center, 2013). Massachusetts estimated that the 6,000 to 11,000 newly licensed drivers would spend \$75 million on insurance policies (about

\$7,000 per driver), and \$14.3 million on new cars and parts (about \$1,300 per driver) (Ching, 2021). In New York, individual insurance premiums drop by \$17 per year after driver's license expansions (Fiscal Policy Institute, 2019). Insurance companies experience correspondingly increased revenue. In Colorado, the estimated 60,000 newly licensed immigrants would generate between \$113 and \$118 million in additional annual insurance company revenue (Colorado Fiscal Institute, 2015; Colorado Fiscal Institute, 2018).

Based on outcomes of comparable policies in other states, New Jersey can anticipate \$21 million in revenue from permit, title, and licensing fees, up to \$60 million in insurance premium savings and avoided car repairs to drivers, and as much as \$90 million additional revenue to insurance companies in the wake of A4743 implementation.

Public Safety

Providing identification and licensing for immigrant populations improves state and community public safety through associated decreases in traffic incidents, reductions in crime, increased insurance coverage, and increased law enforcement efficiency.

Many states report safer roads with the expansion of driver's licenses. A 2016 scan of national traffic incidents noticed that states allowing driving documents for immigrants had on average fewer traffic fatalities than states enforcing legal documentation of immigrant presence (National Immigration Law Center, 2017). In New Mexico, expanded access to driver's license coverage led to a 32% decrease in alcohol-related crashes and a 23% decrease in traffic fatalities (Colorado Fiscal Institute, 2017). Delaware reported a 36.5% decrease in serious traffic injuries; i.e., a decline from 593 to 376 traffic injuries (Blanco, 2020).

Broadened licensing practices not only influence collision rates; communities also report more law-compliant vehicle decision making among drivers. In California, a San Francisco Chronicle analysis confirmed that an inability to access drivers' licenses increases individuals' tendencies to flee from an accident, especially if they face risks of deportation or lost driving privileges. According to CA law enforcement officials, "drivers who not only face possible arrest or citation but also risk being deported or losing their driving privileges are more likely to speed away from an accident." A peer reviewed case study of California's licensing practices estimated that, as of 2017, providing licenses to unauthorized immigrants would lead to a 4,000 annual decline in the count of hit-and-run incidents statewide. This would result in \$3.5 million saved in avoided car repair costs (Lueders, Hainmueller, & Lawrence, 2017). Connecticut also saw a 15% decrease in hit-and-runs between 2016 and 2018, following the implementation of license expansion. An analysis of 10 Connecticut cities with the highest concentration of provisional licenses issued to immigrants cataloged 1,200 fewer hit and run crashes. Across Connecticut, ,

the rate of hit-and-run incidents dropped by 9% in the years before and after implementation (Burrell, 2019).

Increasing the accessibility of driver's licenses also permits law enforcement agents to save time and in turn, increase efficiency. Police officers in California can spend up to 3 hours of time trying to confirm the identity of immigrants at traffic stops; Washington state estimated that each arrest associated with lack of license documentation wasted nine hours of an officer's time (Ching, 2021). Connecticut avoided about 4,000 unlicensed driving charges in the four years following licensing reforms, reducing associated state fines by \$1 million (Burrell, 2019). Additionally, an increase in driver's licenses has been reported to increase public safety overall. A study conducted across Florida observed that, with each additional 1% of immigrant residents granted documentation, a county experienced a 2% to 5% decrease in overall crime. If scaled nationally, this effort towards increased documentation would equate to 160,000 to 480,000 fewer crimes committed each year. In Miami, neighborhoods with high immigration rates experienced fewer drug related crimes and assaults (Ching, 2021).

Granting driver's licenses to individuals without proof of authorized US presence has been shown to both decrease uninsurance rates and increase the number of insured vehicles. New Jersey already features a 3.1% uninsurance rate, one of the lowest in the country. Minimum insurance coverage, coverage variety, and financial penalties contribute to this single-digit uninsurance rate (Insurance Information Institute, 2019). Still, given other states' experiences with status-neutral licensing and resulting driver insurance rate increases, similar policies in New Jersey might increase the number of insured motorists. California tracked 200,000 more licensed vehicles after beginning to offer AB 60 licenses to individuals who could provide proof of identity without legal proof of residency (National Immigration Law Center, 2017). By 2019, 16.6% of the 26 million California drivers lacked insurance, a decrease from 18% in 2007 (National Immigration Law Center, 2013). These rates correspond to public safety, as studies show that uninsurance rates are associated positively with fatal car crashes after controlling for all other factors (Query & Kumazawa, 2011). New Mexico states that uninsurance rates also reduced by 60% after revising and expanding license laws. Between 2002 and 2011, the rate of uninsured vehicles in the state dropped from 33% to 9.1%. In Utah, driver's privilege cards caused the state's uninsured motorist rate to drop by 80% (Ching, 2021). In 2015, the first year after broadening state driver's license laws, the state witnessed a 200,000 increase in the number of insured vehicles. Utah, which began issuing Driving Privilege Cards in 2005 and features an 84% take-up rate, saw the percent of uninsured motorists decline from 28% to 8% between 1999 and 2005. Driver's privilege card holders have an insurance coverage rate of 75% (Colorado Fiscal Institute, 2017).

In sum, licensing for immigrant populations correlates with decreases in traffic accidents, reductions in crime, increased insurance coverage, and efficient law enforcement. States

supporting licensing for those without legal proof of residence noticed decreases in car crashes, fatalities, and traffic incidents. With newly issued IDs mitigating fears of deportation, drivers involved in accidents are less likely to flee the scene - in other implementing states, hit-and-runs drop by as much as 19%. Police officers avoid time wasted in attempting to identify unlicensed individuals at traffic stops; the broadened immigrant access to documentation translates to reductions in overall crime and traffic-related arrests. Uninsurance rates plummet by as much as 20% after implementation, with savings from both decreasing car crash rates and increased insurance coverage after crashes. Overall, broadened access to licenses promotes efficient, safe, and law-abiding communities.

Community Impacts

Passing policies that expand access to driver's licenses leads to a ripple effect of positive externalities that benefit the surrounding communities. This section will cover these community effects in terms of integration, expanding access to resources and improving community health. Prior to receiving a driver's license, immigrant families often struggle to become active participants in their new communities. This may be due to their limited access to resources which inhibits their ability to participate, whilst for others it may be out of fear of experiencing discrimination or for being "found out" in terms of their documentation status (Escobar, 2014). This often creates a toxic environment for both newcomers and long-term residents where both see each other as a threat, ultimately creating a social barrier to those without a license.

State governments have begun alleviating this fragmentation by expanding access to driver's licenses. An example of such is New Mexico, which passed a similar law expanding access to driver's licenses in 2003. Through this policy, New Mexico communities have experienced an increase in cooperation between law enforcement and immigrants (Escobar, 2014). Qualitative accounts and personal anecdotes verify that increased cooperation with police alleviates the fear immigrants may associate with participating in their new community, thus increasing their integration. A proxy for these anecdotes might be the rate at which a driver flees the scene after an automobile accident; a detailed review of these effects can be found in the previous section, *Public Safety*.

Another example of driver's licenses increasing immigrant integration can be seen in Utah, which expanded drivers license access in 2005. In 2012, Kenneth Jameson found that driver's licenses provided the missing link for immigrants to deepen participation in their communities. This behavior change resulted in more congenial relations between immigrants and native residents, as immigrants "exhibit[ed] a commitment to their new physical location." Jameson writes, "As such they [immigrant community members] have been quite active participants in brokering the boundaries between them and the wider Utah society... which has led to very positive results..." (Jameson, 2012). Thus, expanding access to driver's licenses

serves as an important catalyst for immigrant community integration. This finding has been corroborated by researchers at the University of Rhode Island, whose analysis found that “access to driver’s licenses integrate immigrants and their households into society and improve later outcomes for their children” in California, New Mexico and Utah (Fede, 2018). This creates an avenue for additional benefits for all members of the community, i.e. immigrants, long-term residents, and future generations.

Upon receiving driver’s licenses, immigrants are able to access essential resources that bolster one’s quality of life; this includes, but is not limited to, bank accounts, child care and all levels of education. In regards to bank accounts, there is little uniformity in how banks choose to establish a person’s identity in order to open a new account. Although some cities, such as New York City, began issuing city forms of identification to alleviate this hurdle for residents, it was unclear whether a bank would ultimately accept this form of identification (Stringer, 2017). Thus, across the country, providing state-issued IDs has only served residents in terms of gaining more access to the formal banking system and lowering the hurdle of opening a bank account. This paves the way for financial security for these individuals, especially in the digital age where transactions commonly take place via the internet.

Outside research establishes that child care and other pre-k learning opportunities have the ability to significantly improve a child’s short-term and long-term educational and personal outcomes. In turn, investing in access to this care promises benefits for the child’s future. A study in 2018 by the University of Rhode Island found that in California, New Mexico and Utah “immigrants were 3 to 5% more likely to enroll children in early child care programs if they had access to a driver’s license” as compared to pre-policy enactment rates (Nava, 2019). Hence, by increasing access to driver’s licenses, states are also increasing access to important opportunities for those with children as well.

Expanded licensing practices may also safeguard education in later years. Children, especially those residing in more rural areas, may struggle to access a reliable mode of transportation to school. Increasing access to driver’s licenses can be a step in this direction for children and their respective families. This will also allow parents to become more involved in their children’s schooling, which has been shown to increase student’s academic achievement and enjoyment (Fiscal Policy Institute, 2019). A form of reliable transportation may also allow adults to continue their education, which in turn can increase their financial security and sense of stability.

As per community health, the COVID-19 pandemic has highlighted the fact that the health of communities is often dependent on *all* members. If one group of a community does not have the same level of access to health-oriented resources, it has the potential to significantly disrupt and negatively affect the health of the community at large. Thus, giving immigrants an

avenue to state identification promotes healthier communities by allowing them to properly access previously unattainable resources, such as health services and care (Nava, 2019).

A study conducted by the National Center for Children in Poverty (NCCP) in April 2020 found that a state's "immigrant-friendly" policies significantly impacts the health of immigrants and their children. They focused on the following avenues of preventative care, including "(1) have a usual source of care (USC) provider (also known as a primary care provider, or PCP), (2) have unmet medical needs, (3) visited the dentist in the past 6 months, or (4) had recent well-child visits." Their findings demonstrated that "sanctuary policies and driver's licenses for immigrants improved preventive health outcomes among children of immigrants." These policies were shown to significantly increase the likelihood that "children in immigrant households, especially Latino children, have a USC provider, and that they significantly reduce the likelihood that children in these households have unmet medical needs." The NCCP concluded that if immigrants are too afraid to seek medical help, they will never receive the information, or treatments, necessary "to keep themselves and thereby, their communities, healthy." Thus, as described previously, driver's licenses laws can be used to alleviate these fears and properly integrate immigrants into their communities, ultimately benefiting all persons involved.

Additionally, multiple states have found that by expanding access to driver's licenses, they have also expanded access to organ donors. An example of this occurred in Illinois, which passed a driver's licensing policy in 2012. Schwartz and Quiñones conducted a study between 2017 and 2019 where Illinois saw an increase of 91,720 registered organ donors. They found that "in the 3 years studied, only 7.3% of general driver's license registrants became new organ donor registrants, while [non-visa status] drivers signed up at an average rate of 44.9%." California saw a similar effect. In 2013, the year it started expanding access to driver's licenses, the state saw an 18% increase in registered organ donors (Ching, 2021). Hence, these new groups of drivers have resulted in a significant increase in registered organ donors; Schwartz et al. even suggests that these policies may help solve the US organ shortage. Given that racial and ethnic minorities account for approximately 60% of the national donor waiting list, increasing registered organ donors will address both the national organ shortage, as well as resulting community health inequities. This will increase the likelihood of matching, which will act to increase access to organ transplants for marginalized communities (Life Source, 2020).

In short, it has been found that expanding access to driver's licenses has profound, positive impacts for communities. It begins by allowing immigrants to properly integrate into the community by reducing their fears. This is then followed by an increase in access to essential resources, namely bank accounts, child care, education, as well as preventative health care services. These lead to various improvements in terms of quality of life for residents, as well as for their surrounding community members. This includes, but is not limited to, an increase in financial stability, educational opportunities and the health and safety of the community at large.

Individual Effects

Expanding access to driver's licenses has been found to improve the overall quality of life of the individuals receiving them. This occurs mostly through the aforementioned expansion of access to resources, yet this tends to have a profound impact on the individuals' lives. This section will cover these individual benefits in terms of physical and mental health, educational attainment and strengthening family units. The end of this section will detail all groups of individuals that benefit from expanded access to driver's licenses.

As mentioned in the previous section, policies that expand access to driver's licenses increase access to resources focusing on preventative health services and care, such as establishing a primary care provider (PCP) and regular office visits. It is evident that these policies result in an increase in the physical and mental health of those directly impacted by the law, even more so than the expansion of Medicaid coverage and services. Escalera et al. found that "enacting an immigrant-inclusive license policy [along with Medicaid expansion] was associated with an average of 0.64 fewer poor physical health days per month among Latino adults overall, and a 11% reduction in the proportion of Latino adults having poor physical health days each month... and a 17% reduction in the proportion of Latino adults experiencing poor mental health days was observed." Thus, it is evident that having access to driver's licenses is essential in maintaining proper physical and mental health particularly for members of marginalized communities.

These mental health benefits also extend to the children of immigrants. Immigrant children often undergo an immense amount of trauma and stress during crucial times of development and suffer specifically from preventable harms prior to states expanding access to driver's licenses. A research team from the City University of New York (CUNY) found that children of immigrants suffer from seeing their parents undergo stressful situations. To illustrate, they included the following testimony from an immigrant mother in New York prior to the expansion of driver's licenses:

"The last time I got stopped, like they (her children) were crying really bad. (Now) they see the cops, and they are like 'Mommy, you got to hide, you got to hide!' My son still remembers, and that was 5 or 6 years ago... My five year old wakes me up at night, saying, 'I had a bad dream they had deported you.' And my ten year old told me he can't concentrate at school, because he's thinking about it if I come home from work (or get deported)... He was failing school, he was supposed to repeat (fifth grade)." (Smith and Yrizar, 2019).

In the presented scenario, if the mother were able to obtain a driver's license, the children would likely not have witnessed her negative encounter with the police and in turn, may have

reduced the sense of stigmatization or discrimination associated with status-based identification practices. Thus, through expanding access to driver's licenses through policy, states are not only improving the health of those that receive them, but of their children as well.

This notion can also be extended to the educational attainment of children whose legal guardians are impacted by policies that expand access to driver's licenses. As mentioned previously, access to a driver's license increases the probability that a child will attend early childhood education or care. These types of programs can lead to enormous benefits for children, such as short- and long-term academic outcomes, as well as positive social and behavioral effects long-term (Fede, 2018).

As parents and their children benefit from expanding access to driver's licenses, status neutral licensing may also strengthen family units. An example can be found in a recent study released from the Office of the Comptroller for New York City. The team found that children with immigrant parents tend to suffer academically as compared to native-born parents. They concluded that one key reason was due to the inability of their parents to become actively involved in their children's schooling due to other responsibilities, such as unpredictable work schedules and low-paying jobs (Stringer, 2017). As parents are able to become more involved in their children's lives, students notice improved academic performance in numerous aspects, such as higher grade point averages (GPAs) and better attendance (Stringer, 2017). This will likely lead to ripple effects throughout the remainder of the children's education that sets them up for long-term success.

Another example of the resulting increase of the strength in the family unit can be found through the financial stability provided by states expanding access to driver's licenses. Expanding driver's identification privileges has been shown to increase employment in states by 17% and increase most employees' wages by 11% (up to \$4,400) (Minnesota Budget Project, 2016). Additionally, those at work increased working hours by 4% (Amuedo-Dorantes, Arenas-Arroyo, & Sevilla, 2020). Women, in particular, have noticed increases in employment propensity with driver's license access. This can result in substantial economic impacts for families, allowing them to focus on fulfilling other familial needs. An example of such can be seen in Minnesota which saw a 17% increase in employment rates, a wage increase between \$0.72 to \$2.12 per hour (11% of hourly wages), and annual income increases between \$1,500 and \$4,400 (Minnesota Budget Project, 2016). These funds can have a significant impact on the wellbeing of a family; whether it eases paying bills, buying groceries or even partaking in a local activity, this resulting economic boost paves the way for a stronger family unit.

Lastly, although expanding access to driver's licenses is often viewed as an "immigrant friendly policy," it also benefits other marginalized groups. This includes, but is not limited to, formerly incarcerated individuals, survivors of domestic violence and residents concerned about

privacy (Nava, 2019). Unhoused individuals can easily become trapped in a self-perpetuating vicious cycle without an accessible form of identification. As Wiltz from The Pew Charitable Trusts found, without ID, homeless individuals are often shut out of “federal, state and county buildings, where social services agencies that help the homeless are often located.” This exacerbates the barriers these individuals often face in obtaining employment, finding shelter and receiving government assistance (Wiltz, 2017). Thus, by expanding access to driver's licenses through policy, a state would uplift the quality of life for all of these groups of individuals in addition to immigrants and their families.

In short, it has been found that expanding access to driver's licenses has profound, positive impacts for individuals and their families. It begins by allowing immigrants to properly access necessary resources, such as doctor office visits and early education. This is then followed by an improvement in the individual's physical and mental health, as well as their children's, by a reduction of stress and exposure to traumatic events. These lead to various positive impacts in terms of quality of life for residents, such as improving their children's academic performance and strengthening their family unit as a whole. These benefits are not limited to immigrants either; formerly incarcerated individuals, survivors of domestic violence and unhoused individuals are also eligible for expanded access to driver's licenses and the aforementioned benefits.

Conclusion

As can be seen in other implementing states, expanding access to driver's licenses through policy have yielded a great deal of benefits from the state-level down to the individual level. These impacts can be divided into economic benefits, enhanced public safety, integrated communities and improved quality of life for individuals.

In terms of economic benefits, states have been able to increase revenue through registration fees, sales of car parts, gas taxes, and other automotive services. It has been concluded that New Jersey can anticipate \$21 million in collective revenue from permit, title, and licensing fees, and as much as \$90 million from taxes and car part sales (Nava, 2019). On the individual level, drivers can expect a decrease in insurance rates, as has been noted in other states such as Colorado, Massachusetts and New York (Colorado Fiscal Institute, 2016; Ching, 2021; Fiscal Policy Institute, 2019). New Jersey residents could expect a reduction in insurance premiums by up to \$17.

As per public safety, it has been found that newly licensed drivers prove to be more law-abiding, meaning that an increase in drivers on the road would not lead to an increase in traffic incidents. Expanded driver's license policies may even pave the way towards roads with fewer accidents and traffic fatalities due to the increase in rates of insured drivers. Additionally,

many states see savings in time and increases in efficiency among law enforcement agents, namely California, Connecticut and Washington (Ching, 2021; Burrell, 2019). This allows law enforcement to spend less time checking identification at traffic stops and more time properly enforcing laws and regulations.

Standard driver's licenses also lead to increased community integration, as could be seen in Utah and New Mexico (Escobar, 2014; Jameson, 2012). This ensures that state residents can utilize pertinent resources, such as bank accounts, early childcare and higher levels of education. Numerous studies have found that access to a driver's license increases the likelihood of residents obtaining a bank account and enrolling their children in early educational opportunities (Fede, 2018). Additionally, residents gain access to preventative health services and care. This, as well as the increased rate of organ donorship from this population, benefits the health of the community as a whole whose essentiality was realized during the recent COVID-19 pandemic (Schwartz & Quiñones, 2021; Ching, 2021).

As a result of the increase in access to resources, individuals tend to experience an improved quality of life. This includes an increase in physical and mental health, as well as a prevention of trauma and stress for children (Escalera et al., 2022; Smith and Yrizar, 2019). License access also strengthens the family unit - this varies from an increase in adult involvement in children's education to an increased sense of financial stability through higher wages and work hours, as was seen in Minnesota (Fede, 2018; Stringer, 2017). These policies benefit numerous groups of individuals, such as formerly incarcerated individuals, survivors of domestic violence, unhoused individuals, and other marginalized groups.

Expanding access to driver's licenses generates a wide variety of benefits for the state as a whole and its individual residents. This has occurred in nearly every state that has implemented similar policies and it is expected that New Jersey will continue to follow suit. The robustly beneficial outcomes of standard licensing in New Jersey, as well as other states, indicates that providing licenses to immigrants and other marginalized groups may be an efficient and highly replicable policy change to produce comprehensive community safety, health, and economic success.

V. Secondary Data

In order to quantify the impacts of NJ A4743 in New Jersey, this project sourced from data made available by the NJ Motor Vehicle Commission, the NJ Department of Transportation, the NJ State Budget, the NJ Division of Taxation, and the Census. Publicly available national and state data indicated that NJ A4743 coincided with increased licensing rates. NJ also observed several benefits to state revenue, insurance rates, public safety measures, and licensing practices

following the implementation of A4743. Tables are provided throughout this section containing all of the mentioned data for the reader's convenience.

Licensing Rates

Though the NJ MVC does not maintain records regarding the legal status of drivers license applicants or the number of rejected drivers' license applications, publicly available data indicates increases in licensing rates following the implementation of NJ A4743. The MVC issued 123 thousand probationary driver licenses in 2019; this rate decreased by 24.1% (-29,792) to 94 thousand probationary driver licenses in 2020. Over the course of 2021, after the implementation of NJ A4743, the number of issued probationary licenses increased to 119 thousand (26.6%; +24,961). In 2022, the NJ MVC issued 168 thousand probationary driver licenses (41.49%; +49,259). By April 15, 2023, the MVC had approved 58 thousand driver's licenses.

These licensing rates should be interpreted in light of declining numbers of newly registered NJ vehicles. As of 2019, the New Jersey population included 6.4 million licensed drivers and 2.7 million registered vehicles. By 2020, the number of registered drivers and vehicles in NJ had declined to 6.2 million drivers and 2.5 million vehicles.

Also in 2019, 68 thousand New Jersey residents held ITINs. Correlations of this data by county indicated a strong association between counties with high shares of the NJ population with ITINs, and counties with high shares of immigrants ($t = 0.89$, $p < 0.0001$). However, the small sample size (21 NJ counties) limit interpretations of this relationship.

Registration, Licensing, and Motor Vehicle Fees

Cash collections from motor vehicle fees rose in the years following A4743. In May 2018, the state collected \$68,212 for vehicle registration and title fees. In May 2019, this value was \$60,008 (-12%). After 2020 implementation of A4743, registration and title cash collections rose to \$84,039 (+40%) and \$133,259 in 2021 (+58%). Cash collections associated with vehicle registration fell to \$65,254 (-51%) by 2022.

State Revenue

Revenue from total tax collection in New Jersey exhibits steady growth over time with more pronounced revenue increases following the implementation of A4743 and the COVID-19 pandemic. Details are outlined in *Table 1*. The state collected \$15.037 billion in total taxes in 2018. In 2019, collections increased to \$15.903 billion (+5.76%). This value continued to rise

after implementation of expanded driver’s licensing laws, from \$16.253 billion in 2020 (+2.20%), \$18 billion in 2021 (+7.49%), and \$21.434 billion in 2022 (+19.1%).

State gas tax collections may also capture changes in driver behavior since the passage of status neutral licensing. In 2018, New Jersey collected \$512.5 million in gas taxes. In 2019, this value decreased to \$500.2 million (-2.4%). Revenue from gas taxes decreased through 2021, to \$440.4 million in 2020 (-12%), and \$434.4 million the following year (-1.4%). FY 2022 tracked an increase in cash collections to \$474.5 million (+9.2%). This decrease and ascent in tax revenue contradicts a 2020 \$0.10 increase in the state per-gallon gas tax rate, and a 2022 \$0.10 decrease in the same value.

Sales taxes depict mixed consumer behavior between 2018 and 2021. New Jersey collected \$10.459 billion in sales taxes in 2018. Tax collections rose to \$10.846 billion in 2019 (+3.7%), before dropping to \$10.597 billion in 2020 (-2.3%), then \$9.153 billion in 2021 (-13.6%). By FY 2022, sales tax revenue increased to \$10.183 billion (+11.3%).

Additional years of implementation might produce the more consistent increases in state revenue noticed by other states. Decreases in state revenue (such as title, registration, and licensing collections, and sales taxes collections) after 2021 may also reflect changing driving spending behaviors due to the COVID-19 pandemic and the 2019 “fee holiday” which waived title and registration costs.

State Revenue (FY Comparisons)			Tax Revenue (FY Comparisons)		
Cash Collections, Motor Vehicle Fees [FY Comparisons]			Gross tax, gas tax, and sales tax [FY Comparisons]		
Month / Year	Revenue (\$ Thousands)	% Changes	Total Tax Collections (\$ billions)	Gas Tax (\$ millions)	Sales Tax (\$ billions)
May 2018	68,212		15.037	512.5	10.459
May 2019	60,008	12% (2018- 2019)	15.903 (+5.76%)	500.2 (-2.4%)	10.846 (+3.7%)
May 2020	84,039	40% (2019-2020)	16.253 (+5.93%)	440.4 (-12%)	10.597 (-2.3%)
May 2021	133,259	58% (2020-2021)	17.999 (+10.7%)	434.4 (-1.4%)	9.153 (-13.6%)
May 2022	65,254	-51% (2021-2022)	21.434 (+19.1%)	474.5 (9.2%)	10.183 (+11.3)
Cash Collections, Motor Vehicle Fees [FY YTD Comparisons]			Licensing Fees (annual revenue)	Average Insurance Premium (annual)	Insurance rates (% uninsured)
May 2018	441,751		\$15,489.00	\$1,780.00	8%
May 2019	374,182	-15.3% (2018-2019)	\$14,862.00	\$1,419.00	

May 2020	355,830	-4.9% (2019-2020)	\$11,662.00	\$1,498.00	
May 2021	407,492	+14.5% (2020-2021)	\$15,139.00	\$1,584.00	3.10%
May 2022	376,791	-7.5% (2021 -2022)		\$1,754.00	

Table 1. New Jersey State Revenue

Insurance Premium Cost

While the average state insurance premium dropped following the implementation of NJ A4743, the cost of motor vehicle insurance has continued to rise since 2020. The average insurance premium in 2018 was \$1,780.00. After the enactment of A4743, this average dropped to \$1,419.00 (-20.3%). New Jersey average insurance premiums have risen steadily since 2019, to \$1,498.00 in 2020 (+5.6%), \$1,584.00 in 2021 (+5.7%), and \$1,754.00 in 2022 (+10.7%).

Insurance Rates

New Jersey noticed a significant decrease in uninsurance rates following A4743, while insurance rates among registered motorists remained consistent across years. In 2007, 8% of NJ drivers did not have insurance. New Jersey experienced an 11.8% decrease in uninsured motorists in the years prior to 2019. Since 2019, the state has reported a 3.1% total uninsurance rate. For context, insured and uninsured drivers rates are measured as the ratio of motor vehicle insurance policy holders in a state against the number of total registered motorists in a state.

As New Jersey already features one of the highest national insurance rates, the non significant change in insurance coverage before and after A4743 was not unexpected. Low uninsurance rates in the state are attributed to competition-driven low insurance prices and major insurance requirement reforms since 2003 (Wack, 2023). New Jersey enforces insurance enrollment through an insurance mandate and strict fines on uninsured drivers.

MVC Complaints Received

Data regarding the number of complaints from MVC visitors may also illuminate how A4743 influenced driver behavior and obstacles to licensing. Despite recent increases in complaint rates, declines following the implementation of A4743 indicate the positive impacts of the policy on licensing resources and transportation access. The NJ MVC received 261 complaints in 2019, followed by 192 complaints in 2020 (-26.4%). The number of complaints continued to decline in 2021, to 166 complaints received (-13.5%). By 2022, NJ drivers expressed 171 complaints to the MVC (+3%).

Potentially more relevant to this policy, the MVC also records complaints where limited English proficiency was the cause of concern, or the total number of Spanish Language Customer Service Complaints. The commission received 3 such complaints in 2018, followed by 8 complaints in 2019. After the implementation of A4743, complaints declined again to 3, but increased substantially to 15 in 2021 and to 19 in 2022 (by 120%).

Public Safety

Publicly available New Jersey data indicates increasing levels of traffic safety preceding the implementation of A4743. However, available public safety data since 2019 suggests mixed associations between transit policy changes and traffic safety.

Percentages of fatal traffic accidents have increased steadily since 2019. Fatal traffic accidents in NJ increased from 524 to 550 between 2019 and 2020 (4.9%), then to 667 by 2021 (21.3%). All traffic fatalities increased by 5.2% from 2019 to 2020, from 558 to 587. In 2021, the year after implementation of A4743, the number of traffic fatalities increased again by 18.7%, to 697 (NJ State Police, 2021).

Crash and arrest data tell a more optimistic story of the potential public safety implications of A4743 and increased transportation access (see *Table 2*). Total crashes in the state decreased before the 2020 implementation of the law, by 0.56% between 2018 and 2019 (1,552 crashes), and another 31% between 2019 and 2020 (86,078 crashes). Traffic injury rates also decreased prior to 2020, with 10% reductions between 2016 and 2018 (40 injuries), followed by a 5.03% drop between 2018 and 2019 (18 injuries) and a more substantial 22.65% injury rate decrease between 2019 and 2020 (77 injuries). Arrests of unlicensed drivers have declined steadily since 2016, decreasing 40.71% between 2016 and 2018 (1,183 arrests), and 24.61% between 2018 and 2019 (424 arrests), though increasing slightly (0.23%, 3 arrests) between 2019 and 2020. Number of traffic stops in New Jersey have decreased consistently since 2019. In 2019, the state police recorded 614 thousand traffic stops. This number dropped by 35% to 399 thousand in 2020, followed by a 41.7% decrease to 233 thousand in 2021. The number of crashes involving property damage remained relatively constant between 2016 and 2019, but dropped substantially by 28.35% in 2019 (14 thousand crashes). The economic burden of this damage is estimated to be \$14 million.

Bill A4743 has corresponded to overall increases in public safety across the state. Changes in driver behavior during the COVID-19 pandemic may also mediate traffic safety rates between 2019 and 2021. Increased implementation time may yield a better understanding of the implications of A4743 on traffic patterns.

	2017 (n)	2018 (n)	2018 (%Δ)	2019 (n)	2019 (%Δ)	2020 (n)	2020 (%Δ)
Total NJ Population	8,874,000	8,900,000	+0.29%	8,891,000	-0.1% (-9,000)	9,279,743	4.37% (+388,743)
Traffic accidents	67,812	68,778	+1.42% (966)	67,895	-1.28% (-883)	48,934	-27.93% (-18,961)
Total crashes	271,809	278,413	+2.43% (6,604)	276,861	-0.56% (-1552)	190,783	-31.09% (-86,078)
Traffic injuries	398	358	-10.05% (-40)	340	-5.03% (-18)	263	-22.65% (-77)
Arrests of unlicensed drivers	2,906	1,723	-40.71% (-1,183)	1,299	-24.61% (-424)	1,302	0.23% (3)
Crashes involving property damage	50,051	51,588	+3.07% (1,537)	51,030	1.08% (-558)	36,562	-28.35% (-14,468)

Table 2. New Jersey Traffic Safety Statistics.

Sources. NJ Department of Transportation (2022). Crash Statistics.

https://www.state.nj.us/transportation/refdata/accident/crash_statistics.shtm; NJ Department of Law & Public Safety (2022). New Jersey State Police - Traffic Stop Data Dashboard. <https://www.njoag.gov/trafficstops/>

National public safety data offer points of comparison for New Jersey. This information should be interpreted with caution as reporting patterns differ across states and agencies. The US Department of Transportation's National Highway Traffic Safety Administration captures a national total of 5.2 billion traffic accidents in 2020; 2.3 thousand traffic crash victims experienced injuries. A total of 3.6 billion crashes involved property damage only (US Department of Transportation, 2020). Sources indicate 38 thousand arrests of unlicensed drivers. The total US population amounted to 329.5 million in 2020; New Jersey's total population in the same year reached 9.2 billion (1,064 residents per square mile). Details are visualized in *Table 3*, below.

Public safety data from neighboring states may contextualize NJ outcomes. Pennsylvania has a population size of 13 billion and spans 46 thousand square miles (282 residents per square mile) (PennDOT, 2021). The Pennsylvania Department of Transportation collected data on 118 thousand traffic accidents in 2021 (versus NJ's 49 thousand traffic accidents), but did not distinguish these from total crashes. Traffic accidents resulted in 51 thousand injuries, with 66 thousand accidents incurring property damage (versus 37 thousand crashes involving property damage in NJ).

Virginia (population, 632 thousand; 202 residents per square mile), implemented status-neutral licensing in 2021. State residents can obtain a license with proof of income or tax returns. The state observed 567 thousand traffic accidents and 118 thousand crashes in 2021 compared to NJ's 49 thousand traffic accidents. Virginia State Police cataloged 59 thousand

injuries, 80,010 crashes involving property damage (against NJ’s 37 thousand crashes), and 864 arrests of unlicensed drivers (against NJ’s 1,302) (Albemarle County, 2021).

New Mexico implemented status-neutral licensing through tax identification numbers through bill H173 in 2003. New Mexico’s 2020 resident population was 2 billion and the state occupies 122 thousand square miles (17.4 residents per square mile) (University of New Mexico, 2020). Despite differing population sizes, the states’ comparable licensing policies suggest an opportunity for comparison. Though the New Mexico Department of Transportation offers more limited data on public safety, the state notes 567 thousand traffic accidents in 2020 and 118 thousand total crashes; these rates are significantly higher than New Jersey’s 49 thousand traffic accidents and 191 thousand total crashes. Over twenty-five thousand crashes involved property damage, while over thirty five thousand New Jersey crashes resulted in damaged property.

	U.S.	New Mexico	Virginia	Delaware	Pennsylvania	New Jersey	
Total	2020	2020	2021	2021	2021	2019	2020
Population	332,000,000	2,117,566	8,632,044	991,886	12,972,008	8,891,000	9,279,743
Traffic accidents:	5,250,837	47,964	567,181	330.96	117,899	67,895	48,934
Total Crashes	5,250,837	36,555	118,498	28,473	117,899	276,861	190,783
Alcohol related	1 million	260	247	40	24	163	210
Traffic stops	13,493,401		567,181	95,874	439,104	233,069	398,930
Traffic fatalities	42,915	398	968	139	1,153	524	550
Traffic injuries	2,282,015	15,545	58,786	8,255	50,705	340	263
Hit-and-Runs	1980 fatalities	31 fatalities	32 fatalities		50 fatalities	55 fatalities	61 fatalities
Arrests of unlicensed drivers	38,374		864		311	1,299	1,302
Costs attributed to car crashes	\$340 billion	\$1.5 billion	\$4.064 billion	\$1.4 billion	\$29 billion		\$12.813 billion
Crashes involving property damage	3,621,681	25,280	80,010	23072	66,041	51030	36562

Table 3. Comparison of State Traffic Safety Statistics.

Source: National Highway Traffic Safety Administration (2022). *National Statistics*. US Department of Transportation. <https://cdan.nhtsa.gov/tsftables/National%20Statistics.pdf>

VI. Proposed Survey Design

This section will detail a proposed study involving a multifaceted approach - employing research methods of a national policy literature review and secondary data analysis to obtain the necessary information to analyze the impacts of NJ Law A4743. Survey results will offer

additional context on individual-level details of the community and individual level outcomes of A4743.

Survey design principles and research ethics guided the questionnaire wording, format, and item routing. The research team did not use matrices and sliding scales for the survey's question response options, since both options are associated with lower survey response rates (Dillman et al., 2014). To encourage survey response, the team included a progress bar at the top of the online questionnaire. Additionally, the team did not require respondents to answer more sensitive questions such as those on U.S. citizenship status. Dillman et al. (2014) associated required questions with lower response rates. More importantly, the team would violate ethical research principles by asking sensitive questions without providing meaningful resources or compensation to respondents. This section will continue by detailing the development of the questionnaire in terms of survey blocks, as well as the reasoning behind which questions were included.

Development of Questionnaire

Make the Road was interested in gaining a well-rounded understanding of the impacts of NJ Law A4743 on both individual and community levels, as well the experiences of those who have received a license as a result of this law. Following the literature review, and building off of both the research team's general knowledge and Make the Road's interests, an anonymous survey was developed.

The survey aimed to measure ease of license attainment and overall experience with the Motor Vehicle Commission as well as any changes in health, well-being, quality of life, and community involvement. Designed by two team members through the use of Qualtrics software, the survey underwent multiple rounds of peer review within both the research team and Make the Road. This included several rounds of quality improvement - ensuring that item routing, grammar, and language used were all satisfactory.

Through this process of collaborative feedback, the research team was able to finalize a survey which would appropriately measure the impacts of NJ Law A4743 and satisfy the client's request. Once confirmed to be satisfactory, the proposed survey was submitted to the Institutional Review Board (IRB), along with the application, recruitment materials, and informed consents for review. The proposed survey, all recruitment materials, and informed consents were submitted to the IRB in both English and Spanish for review.

Survey Blocks

This section will detail the survey blocks included in the questionnaire, as well as their purpose. It will follow the chronological order of the finalized survey tool.

Demographics:

The target population consisted of driving-aged (18 years or older) residents of New Jersey. The survey contained several screening questions which aimed to filter out those who were deemed ineligible to participate in the survey such as: individuals under 18 years old, individuals who do not live in New Jersey, and individuals who have never applied for a New Jersey driver license, or who may have a license from another state. To better understand the background or characteristics of the target population, questions relating to education level, marital and caregiver status were asked. Optional questions relating to immigration status were also included in this section to better understand which groups, if any, were substantially more or less impacted by the driver license expansion law.

Access to Driver's Licenses:

Following the demographics section of the survey block, a series of questions were asked regarding the driver license access. Participants who answer 'yes' to having a current driver's license would be routed to a series of questions specific to current license holders, while those who answer 'no' would subsequently be asked if they had ever applied for a New Jersey driver's license. Those who respond 'no' to having a current license, but 'yes' to applying for a New Jersey license would be routed to a series of questions regarding the license application process and potential barriers faced. All other respondents would be routed to the end of the survey.

Driver License Applicants:

Participants who reported previously applying for a New Jersey driver's license but not having one currently, would be asked if they had applied more than once and why they believe they were unable to receive the license. For this question participants would have the ability to select multiple answers with possible responses including: missing or incorrect documents, failure of road or written test, etc. Questions asked in this section aimed to identify any barriers with the license attainment process such as access to information, appointment scheduling, and document approval.

For Current License Holders:

The following series of questions pertain only to license holders and ask about license specifics, changes in mode of transportation, vehicle attainment, and insurance status since receiving a driver's license. In regard to license specific questions, survey participants would be asked their organ donor status - this was based on findings from the literature review, which suggests that increased access to driver's licenses also diversifies and increases the organ donor pool. Survey participants would also be asked if receiving a license motivated them to purchase a vehicle, or if their primary mode of transportation had changed in their daily lives since receiving a license.

These questions aim to measure if license attainment had motivated the purchasing of a vehicle, car insurance, and increased independence – e.g. if the car was for personal use, or if there was a reported change in primary mode of transportation. The purchasing of a vehicle and subsequent car insurance are possible indicators of economic impacts. Vehicles used for personal use may also indicate the ability for individuals to receive education or job training, as well as attend health clinics, community events, etc.

Impacts of Driver's Licenses:

This final series of questions aims to understand how receiving a license may impact a participant's ability to integrate, assimilate and become a more active member of their community. This series of questions are asked to participants who respond 'yes' to applying for a New Jersey driver license and simultaneously either have a New Jersey driver license, or no current driver's license (i.e., New Jersey application was denied). These questions relate to education, job-training, financial well-being, and community involvement. Participants would be asked if they had enrolled in any education or job-training programs, as well as if they had opened a bank account since applying for/receiving a driver's license. Additional questions relating to community integration included participant attendance to community events or (if applicable), their child(ren)'s events or activities such as sporting, performing arts, etc.

The research team also deemed it relevant to also ask participants if they had attended a vaccine clinic since applying for/receiving a driver's license. The research team felt this question would be relevant since during the time of survey development, COVID-19 and Influenza (i.e., "flu") cases were slowly rising, and many local health departments recommended both a COVID-19 and Influenza vaccination. "Pop-up" vaccine clinics offering these types of vaccinations were readily available, including one by Make the Road, so this question aimed to better understand accessibility to free and preventative healthcare resources.

Questions relating to individual wellbeing were geared towards perceived stress levels and mental health. Participants would be asked if they have had increased feelings of stress or sadness since receiving their driver's license/ last driver license application. This series of questions aimed to understand the impact of increased access to resources and independence on mental wellbeing through units of stress or sadness. This would be the last section of questions asked, followed by an optional opportunity for participants to add any other comments regarding their experiences. Upon completing this, the survey would conclude and the respondents would be brought to an exit page thanking them for their participation.

VII. Proposed Survey Recruitment and Fielding Strategy

This section will detail the proposed survey recruitment strategy for Make the Road New Jersey (MRNJ). It will begin by outlining the results of the discussions the research team had

with the organization over the course of this project, as well as the target population of the study. It will then relay the proposed modes of survey administration, resulting data collection and privacy protections for the respondents.

The research team coordinated with the local nonprofit advocacy agency, Make the Road New Jersey (MRNJ), to develop a proposed multi-mode recruitment and fielding strategy. The survey is designed to be administered at MRNJ's community sites in Elizabeth, Passaic, and Perth Amboy, NJ. Research team members suggested recruiting Make the Road members through the organization's email Listserv, via flyers posted throughout the organization's facilities, and by posting a digital version of the recruitment flyer and Qualtrics survey link to their social media pages. For examples of the recruitment materials, please see the attached Presentation Packet. Committee meetings, clinics, and other community events hosted by Make the Road were also discussed as opportunities for recruitment.

The research team proposed three survey fielding strategies: respondent self-administration, telephone assisted surveying, and in-person interviewer-assisted surveying.

Online, self-administered survey through Qualtrics:

MRNJ members can access the online survey through the recruitment email, flyer (via QR code), or either virtual or in-person visits. Following recruitment, community members would also access the online survey through the organization's Instagram Linktree and other social media pages.

Interviewer-assisted telephone survey:

The survey can also be fielded as a telephone interviewer-assisted survey. Make the Road NJ members can access the telephone survey by calling a point-of-contact listed in the recruitment email and flyer.

Online, interviewer-assisted survey at MTR's facilities:

Interviewer assisted surveying could take place at regular community and/or committee meetings. Facilitators can provide recruitment information before fielding the survey. Community members attending meetings can ask a facilitator any questions or concerns as they complete the survey on their own, e.g. translation assistance. Other members can opt to complete another version of the survey at a later time.

Survey results and their quality depend on MRNJ community members only completing one version of the survey. Since the proposed survey design does not provide survey incentives, community members have little reason to complete it multiple times. The importance of non duplicative surveying can be emphasized during recruitment.

*Data Collection**Survey administration:*

The research team designed the proposed survey to be conducted on the Qualtrics online survey platform. However, a written copy of the survey questions has also been provided for programming to other survey tools.

Privacy protections:

The research team was conscious of the sensitive nature of the survey and planned to enact several provisions to protect participant privacy. To avoid any feelings of targeting or profiling participants, the research team planned to recruit all members of Make the Road New Jersey using various recruitment strategies as mentioned in the previous section. In addition, participants were not to be asked any questions prior to the screening process and the survey itself to maintain privacy protections during recruitment..

For the survey itself, the research team planned to collect all survey data anonymously with none of the survey responses containing any personally identifiable information. During future survey administration, access to survey responses should be limited to only members of the research team, and stored in a secure, password protected file. For phone collected surveys, researchers were instructed to protect privacy by not asking for any personally identifiable information and having the phone line's voicemail explicitly instruct any missed callers not to leave a voicemail, and to call back later. If surveying respondents in-person, researchers were instructed to not ask for any personal identifiable information and only assist with providing clarification to questions asked relating directly to the survey.

VIII. Proposed Analytic Strategy

Within the Presentation Packet, the research team provides general tips and steps to analyzing the survey data. MRNJ may apply this resource to whatever online survey tool and statistical software it uses (e.g., Qualtrics, Survey Monkey, RStudio, Stata, SPSS, Microsoft Excel). The research team recommends calculating basic descriptive statistics to address the research questions. Basic descriptive statistics include the average (mean); standard deviation, which represents the variability or "spread" of your data; and minimum and maximum values. They should also calculate the shares, or frequencies, of respondents across a particular variable-of-interest.

The team does not recommend using more advanced statistical techniques such as regression analysis and tests of statistical significance. These techniques require larger sample sizes and well-spread data to produce valid and reliable results. Make the Road may struggle to satisfy these requirements as it is difficult to recruit vulnerable populations such as

undocumented immigrants. However, there are key limitations to using descriptive statistics. For one, MRNJ cannot argue that any one variable *causes* people to obtain a New Jersey driver's license. Additionally, MRNJ cannot claim that any one sub-group of respondents is *more or less likely* to obtain a license.

Nonetheless, descriptive statistics *suggest* what groups are more likely to have a driver's license and why. For example, Make the Road can analyze whether certain New Jersey counties have larger shares of respondents with driver's licenses.

IX. Strengths & Limitations

The collaboration between university students and a non-profit organization such as Make the Road, was a prominent strength of this study. The research team's partnership with Make the Road provided access to a target population of individuals potentially most impacted by the policy and provided the team with a unique perspective on survey data collection. The connections and understanding of their member population allowed for the research team to develop a recruitment strategy that would yield the maximum number of members and allow for a diverse sample population. This in conjunction with the understanding of the barriers faced by Make the Road members, the research team was able to conclude that a multi-mode approach was the most viable option for the purposes of this study. During survey development, Make the Road provided integral feedback and information on the average literacy levels and English proficiency of their members, allowing the research team to be cognizant of this during the development stages. The insights on policy evaluation, and equity-focused community change allowed for the research team to develop a strong survey tool with increased accessibility, and an opportunity to provide individuals to share their experiences during the license application process. The partnership with Make the Road was an essential tool to the successful development of the survey and recruitment materials.

With every study, there are expected limitations and tradeoffs that must be made. For the proposed survey, the research team debated the anonymity of the survey as well as the optional requirement for questions pertaining to citizenship. The research team believed that maintaining anonymity of the survey would yield more responses, but faced the risk of having multiple survey responses per respondent. In addition, our client, Make the Road, was most interested in learning about the impacts of A4743 on the immigrant population in New Jersey. However, questions pertaining to citizenship status may be sensitive, and individuals may not be comfortable sharing - by making these questions required, the research team may inadvertently deter its target population. Ultimately, the research team decided that by keeping the survey anonymous, and the citizenship questions optional, that this would encourage the most truthful responses, despite running the risk of multiple responses per respondent and/or missing data. Additionally, by not providing incentive for survey completion, this may deter individuals from

completing it more than once. In turn, this will reassure the confidentiality of the survey responses and may also encourage completion of the citizenship questions.

The design of the proposed survey itself may also serve as a limitation. A multi-mode approach to survey collection may result in systematic differences between each collection method - online, phone, and interviewer-assisted. Despite this, the multi-mode approach may also serve as a strength for the purposes of the study through increasing diversity and representation in the sample population. By increasing survey accessibility, individuals from varying socioeconomic statuses, age groups and literacy levels may be able to participate in the study. This is key in order to understand the full impact of NJ law A4743. Thus, upon completing the survey using the various methods, Make the Road should ensure that there is not a systematic difference in terms of method of survey administration and responses.

Other limitations faced within the proposed survey include a language barrier. Despite the survey materials being provided in Spanish, there may be a difference in dialect or language spoken other than English or Spanish. Unfortunately, the survey is limited to the English and Spanish languages...as such, our study excludes other prevalent groups in undocumented communities.

Lastly, the research team encountered a limitation in secondary data access. Limited access to traffic stop information in some states prevented further interpretation of potential effects of expanded driver's licensing on New Jersey public safety measures. Furthermore, without access to information on the number of county residents who registered for licenses with ITINs, the legal status of drivers license applicants, or the number of rejected drivers licenses, the research team cannot conclude with certainty that this MVC addendum to bill A4743 increased access to driver's licenses, or identification, among undocumented residents.

Findings from this analysis should also be considered in light of the COVID-19 pandemic as the 2021 implementation of A4743 coincided with national precautionary measures and isolation recommendations. This may have influenced changes in driver and license applicant behavior outside of the scope that can be attributed to A4743.

X. Conclusion & Policy Recommendations

This research project evaluated the impact of New Jersey Law A4743, which extended driver's license accessibility to non-U.S. citizens. The landscape research found promising results in community cohesion, quality of life, public safety, and economic outcomes, consistent with other states. The study found no unintended impacts from the policy. The effects of extended driver's permits were assessed using rigorous and thorough information assortment methods, including literature reviews and publicly available data sources. The findings from this data

collection effort can inform future evaluations and implementations of similar policies. To preserve the policy's success, the state should enhance resources and outreach to guarantee that all eligible individuals can receive a driver's license. By doing so, road safety, unlicensed drivers, and vehicle legislation compliance is expected to improve. It is recommended that the impact of the law must be regularly examined and monitored to ensure the policy continues to achieve its goals, as well as to address unexpected consequences. The remainder of this section will detail two policy recommendations that align with the provided research and potential findings from the proposed survey.

Policy Recommendations

The policy literature strongly suggests that status neutral licensing yields positive results and can be replicated across the nation. For one, expanding access to driver's licenses could boost states' economies as seen in California, Colorado and Illinois. In addition to increased tax and fee revenue, license expansions can indirectly boost state economies through increased vehicle sales. Additionally, anecdotes of social integration and increased access to pertinent resources demonstrate the communal benefits of license expansions.

Based on these findings, MVC should aim to encourage all newly eligible license-holders to apply for and obtain a license. To operationalize this goal, MVC may increase its outreach efforts within communities with high immigrant populations; and regularly update and expand its multilingual resources, such as hiring staff with second language proficiency. MVC may also strengthen the capacity of its mobile licensing units.

MVC should also lead regular performance evaluations of A4743 to provide more evidence on how status neutral licensing has impacted New Jersey residents. The survey proposed in this report could support such assessments of the policy's impact on communities and individuals. Regular evaluations highlight any significant implementation barriers, such as administrative burden and interagency conflict.

In summary, recommendations for future policy implementations include increasing the MVC's outreach efforts and expanding its multilingual resources. MVC should also lead regular performance evaluations of A4743 to provide more evidence on how status neutral licensing has impacted New Jersey residents. This may be supported by the survey and its analysis after Make the Road has completed the proposed study. The findings and policy recommendations realized from this project provide clarity for the implementation of future licensing strategies.

XI. References

- Albemarle County Police Department (January 2023). *Virginia Community Policing Act Data*. Accessed online:
<https://www.albemarle.org/government/police/virginia-community-policing-act-data>
- Burrell, C. (April 16, 2019). *Licenses For Undocumented Immigrants Seem To Be Showing Benefits In Connecticut*. GBH News.
<https://www.wgbh.org/news/local-news/2019/04/16/licenses-for-undocumented-immigrants-seem-to-be-showing-benefits-in-connecticut>
- Ching, M (April 13, 2021): *Driver's licenses for immigrants without status – how would it affect Massachusetts?* Massachusetts Budget and Policy Center.
https://massbudget.org/wp-content/uploads/2021/04/DriversLic4briefs_2021_FINAL.pdf
- Colorado Fiscal Institute. (March 31, 2017). *Increasing Access to Drivers' Licenses is Good for Colorado's Economy*.
<https://www.coloradofiscal.org/increasing-access-to-drivers-licenses-is-good-for-colorados-economy/>
- Corum, D. (March 22, 2021). *One in Eight Drivers Uninsured: \$13 Billion Spent in 2016 to Protect Against Uninsured and Underinsured Drivers*. Insurance Research Council.
<https://www.insurance-research.org/sites/default/files/downloads/UM%20NR%20032221.pdf>
- Dillman, D. A., Smyth, J. D., & Christian, L. M. (2014). *Internet, Phone, Mail, and Mixed Mode Surveys: The Tailored Design Method, Fourth Edition*. Hoboken, NJ: John Wiley & Sons, Inc.
- Escalera, C., Strassle, P.D., Quintero, S.M. *et al.* (August 2022). *Perceived general, mental, and physical health of Latinos in the United States following adoption of immigrant-inclusive state-level driver's license policies: a time-series analysis*
<https://bmcpublichealth.biomedcentral.com/articles/10.1186/s12889-022-14022-x#citeas>
- Escobar, S (2014). *Allowing Undocumented Immigrants to Obtain Driver's Licenses in New Mexico: Revising, Not Abandoning, the System*, 43 WASH. U. J. L. & POL'Y 285
https://openscholarship.wustl.edu/law_journal_law_policy/vol43/iss1/15

- Fede, Jacquelyn Heyward (2018) *Sin Papeles y Licencia: Access to Drivers' Licenses and Participation in Early Care and Education*. Open Access Dissertations. Paper 706. https://digitalcommons.uri.edu/oa_diss/706
- Fiscal Policy Institute. (February 15, 2019) *Driving Together: Benefits of Allowing All New Yorkers to Apply for Licenses*. <https://greenlightny.files.wordpress.com/2019/02/driving-together-benefits-of-allowing-all-new-yorkers-to-apply-for-licenses.pdf>
- Jameson, K. P. (2012) *A successful experience of immigrant integration: Evidence from Utah*, Journal of Community Positive Practices, Catalactica NGO, issue 4, pages 601-615. <https://ideas.repec.org/a/cta/jcpxx/4121.html>
- Martin, R. (April 2023). *Cheap New Jersey Car Insurance*. The Zebra. <https://www.thezebra.com/auto-insurance/new-jersey-car-insurance/>
- Nava, E. (2019). *Driver's License Expansion Would Pay for Itself and More*. New Jersey Policy Perspective. <https://www.njpp.org/publications/explainer/fast-facts-drivers-license-expansion-pay-for-itself-and-more/>
- New Jersey State Police (December 2021). *Year to Date - Statewide Fatal Crash Statistics*. NJ State Police Fatal Accident Investigation Unit. Accessed online: https://nj.gov/njsp/info/fatalacc/pdf/swfcs2_21.pdf
- NJ Department of Transportation. *New Jersey Traffic Safety Statistics: Crash Statistics*. https://www.state.nj.us/transportation/refdata/accident/crash_statistics.shtm
- NJ Department of Law & Public Safety. *New Jersey State Police - Traffic Stop Data Dashboard*. <https://www.njoag.gov/trafficstops/>
- New Mexico Department of Transportation (June 2022). *New Mexico Traffic Crash Annual Report*. Traffic Safety Division: Traffic Records Bureau. Accessed online: <https://gps.unm.edu/tru/crash-reports/annual-reports>
- National Roadway Safety Strategy (January 2022). *CrashStats: Crash Data Publications*. U.S. Department of Transportation. Accessed online: <https://cdan.dot.gov/>
- Pennsylvania Department of Transportation (January 2021). *Pennsylvania Crash Information Tool*. Accessed online: <https://crashinfo.penndot.gov/>

- Query, J., & Kumazawa, R. (2011). Examining the Impact of Issuing Driver's Licenses to Undocumented Immigrants and Other Socioeconomic Factors on the Percentage of Uninsured Motorists. *Journal of Insurance Regulation*, 30.
<https://web.p.ebscohost.com/ehost/pdfviewer/pdfviewer?vid=0&sid=4e1de5b7-aa5a-4b8f-a023-1554482c6552%40redis>
- Schwartz, W. A. H., & Quiñones, L. (December 2021). *Undocumented donors: how driver's licenses can help solve the U.S. organ shortage*. *J Public Health Policy*.
<https://pubmed.ncbi.nlm.nih.gov/34728814/>
- Smith, R., & Yrizar, G. (March 2019) *Why and How a Greenlight Law Will Reduce Preventable Harms to US Citizen Children in New York State*. Baruch College.
<https://greenlightny.files.wordpress.com/2019/04/revised-databrief-greenlight-campaign-nys-3-9-19-with-county-specific-states-4-15-19.pdf>
- Stringer, S. (January 2017) *The Road to Opportunity: Granting Driver's Licenses to All New Yorkers*. Office of the New York City Comptroller.
https://comptroller.nyc.gov/wp-content/uploads/documents/DL_Report_FINAL.pdf
- Wack, M. (January 2023) *Uninsured Motorist Statistics 2021*. MoneyGeek.com.
<https://www.moneygeek.com/insurance/auto/resources/uninsured-motorist-facts/>