

**Traffic Diversion Programs: Are They Effective?
A Comprehensive Look at the Recidivism Rates of Traffic Offenders who Attend an
Eight-hour and Four-hour Defensive Driving Course**

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Table of Contents

Acknowledgements3

Highpoints of Study.....4

Executive Summary 6

Introduction 10

Evaluation Design 14

Table 1: Control and Experimental Groups..... 14

Findings 18

Table 2: Evaluation of 4-Hour versus 8-Hour STOP Participants..... 19

Table 3: Evaluation of Recidivism Over One-Year Time Period.....21

Table 4: Evaluation of Recidivism Over Three-Year Time Period..... 22

Appendix A: Offenses Eligible for STOP Classes 25

Appendix B: Summary of Findings 26

Copy of Table 2 27

Copy of Table 3.....28

Copy of Table 4..... 29

Sources 30

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Highpoints of Study

Parameters

Group A	Control	Experimental	Total
June-03	249	249	498
Group B	Control	Experimental	Total
June-04	249	249	498
Total	498	498	996

Total of 996 Nebraska licensed drivers were examined for study. At time of initial citation, driver was eligible to attend STOP Program.

Objectives

- One: Determine how recidivism rates are affected when students attend an eight-hour versus four-hour course for STOP Program.
- Two: Determine the recidivism levels of persons committing minor traffic violations who choose to pay fines/accrue points versus those who choose to dismiss the violation by attending a defensive driver education course through the STOP Program.

Findings

- **Objective 1: 4 versus 8 hour course**
 - No statistical difference between recidivism rates of students who participate in the four-hour versus the eight-hour STOP Programs
 - 7% of four-hour participants had subsequent violation over three year period
 - 7.6% of eight-hour participants had subsequent violation over three year period
 - Average violations per offender over three year follow up period:
 - 1.09 average violations per offender of 4-hour participants
 - 1.11 average violations per offender of 8-hour participants
- **Objective 2: Success of STOP Program Overall**
 - One year following initial citation:
 - Overall: 26.9% of non-stop participants received a subsequent violation compared to 14.7% of STOP participants
 - Males: 30.3% of non-stop participants received a subsequent violation compared to 17.3% of male STOP participants
 - Females: 21.2% of non-stop participants received a subsequent violation compared to 11.6% of female STOP participants
 - Three years following initial citation:
 - Overall: 55.8% of non-stop participants received a subsequent violation compared to 32.9% of STOP participants
 - Males: 58.9% of non-stop participants received a subsequent violation compared to 37.2% of male STOP participants
 - Females: 50.5% of non-stop participants received a subsequent violation compared to 28% of female STOP participants

Executive Summary

The study has two objectives:

- One: Determine how recidivism rates are affected when students are required to spend more time in the defensive driving STOP Program, particularly eight hours versus four hours.
- Two: Determine the recidivism levels of persons committing minor traffic violations who choose to pay fines / accrue points versus those who choose to dismiss the violation by attending a defensive driver education course (Safety Training Option Plan (STOP)). This study focuses on curriculum provided by the National Safety Council (NSC), and delivered through National Safety Council, Greater Omaha Chapter.

Parameters Common to Both Objectives

The objective in this study required a selection of four different groups. Members of all groups share these characteristics. All were randomly selected. All received traffic citations in Douglas County, Nebraska. All were eligible to take a traffic school course to dismiss the violation. All were Nebraska licensed drivers at the time of their citation. The groups are labeled as follows: Group A Control, Group A Experimental, Group B Control and Group B Experimental. Control group participants did not participate in STOP, Experimental group drivers did participate in STOP. Group A drivers received citations in June, 2003. Group B drivers received citations in June, 2004.

Group A consisted of 498 drivers, 249 in the Control Group, and 249 in the Experimental Group. Group B also consisted of 498 drivers, 249 in the Control Group

and 249 in the Experimental Group. In total, 996 drivers were studied. This sample provides a 90% confidence level with a margin of error of plus or minus 3.5%.

Each driver was researched through the Douglas County Criminal History Database and the Nebraska Department of Motor Vehicles' Database. Research was performed to determine student eligibility pursuant to the study and examine student motor vehicle records after their initial violation.

Objective One Parameters

This objective compared the recidivism of Experimental Groups A and B. Group A consisted of drivers who had received citations in June, 2003 and attended a four hour STOP Program. Group B consisted of drivers who received citations in June, 2004 and attended an eight hour STOP Program.

Objective Two Parameters

This objective compared the recidivism of the Control Groups (A and B) to the recidivism of the Experimental Groups (A and B). By comparing Control Group A to Experimental Group A, and Control Group B to Experimental Group B, the study was able to track recidivism over a one year and also a three year period.

After this data was collected, the Control Groups were combined into one Control Group and compared to the Experimental Groups, which were also combined into one Experimental Group. Each Group was studied utilizing data from both genders together, then females, then males.

Combined recidivism was examined one year after the citation was issued, and again at three years after the citation was issued.

Summary of Findings: Objective 1

- There is no statistically significant difference between the recidivism rates of students who participate in the four-hour versus the eight-hour STOP Program ($p = .379$). The four-hour and eight-hour STOP Programs had similar results: recidivism was 7% for Group A and 7.6% for Group B.
- This finding is predicated upon the four and eight hour courses both based upon the same curriculum platform, in this case, the National Safety Council's Defensive Driving Courses. Both curricula for the four-hour and the eight-hour version share the same curriculum platform.

Summary of Findings: Objective 2

- One year following their initial citation, individuals who attended the STOP Program (Group A and Group B Experimental) were almost two times less likely to have received at least one subsequent violation.
 - 26.9% of all drivers who did not participate in STOP received at least one subsequent violation one year following their initial citation compared to 14.7 % of all drivers who took STOP class.
 - 21.2% of females who did not participate in the STOP Program had at least one subsequent violation one year following their initial citation compared to 11.6% of females who did participate in the STOP Program.
 - 30.3% of males who did not participate in the STOP Program had at least one subsequent violation one year following their initial citation compared to 17.3% of males who did participate in the STOP Program.
- Drivers who participated in STOP (Experimental Group) experienced significant decreases in recidivism when compared to drivers who did not participate in the

STOP Program (Control Group) when their motor vehicle record was examined three years after their initial citation.

- 32.9 % of all drivers who took STOP class had at least one subsequent violation three years following their initial citation compared to 55.8% of all drivers who did not participate in STOP.
- 50.5% of females who did not participate in the STOP Program had at least one subsequent violation three years following their initial citation compared to 28.0% of females who did participate in the STOP Program.
- 58.9% of males who did not participate in the STOP Program had at least one subsequent violation three years following their initial citation compared to 37.2% of males who did participate in the STOP Program.
- Individuals who participated in STOP (Experimental Group) experienced an average 1.18 violations one year following their initial citation, and 1.46 violations three years following their initial citation.
- Individuals who did not participate in the STOP Program (Control Group) experienced an average of 1.51 violations one year following their initial citation, and 2.02 violations three years following their initial citation.

Conclusions

- Attending a defensive driving class is a greater determining factor in recidivism than the length of time a student spends in the class, at least when comparing a four-hour time commitment versus an eight-hour time commitment and weighing in the previously discussed factors.

- National Safety Council Defensive Driving Courses, when offered in a consistent manner (consistent through the provider, the curricula, the cost, and the eligibility), result in a statistically significant drop in recidivism among drivers.

Introduction

The Safety Training Option Plan (STOP) Program was initially launched in 1984 serving the City of Omaha and Douglas County, Nebraska through a collaboration of the National Safety Council, Greater Omaha Chapter (then known as the Safety and Health Council of Greater Omaha, Inc.), the Omaha City Prosecutor, and the Douglas County Attorney. This was the first “formal” diversion program in Nebraska. Research by the Council and the Courts determined that the program should be modeled upon existing diversion programs, most notably a program in Phoenix, AZ. The Phoenix program offered drivers receiving minor traffic citations a pre-trial dismissal of the charges upon the driver’s completion of a classroom program. The classes focused on defensive driving using a curriculum provided by the NSC.

In the Omaha STOP Program, drivers were able to attend if they received a citation for an eligible offense, and if they had not taken a defensive driving course under the STOP Program in the past three years. At that time, officers issued one infraction per paper ticket; the City of Omaha and Douglas County were the only participating jurisdictions. To maximize a driver’s incentive to take the class, the price was kept at or below the average fine. Further incentive was provided to drivers as National Safety Council, Greater Omaha Chapter, a private non-profit entity, kept the records of participants. This prevented public disclosure of the participant lists under “sunshine” laws, and kept citation information away from insurers.

The incentive to attend the STOP Program historically has been no conviction or points noted on the driver’s motor vehicle record (MVR). This incentive has not changed. Since all motorists in Nebraska are required to carry mandatory liability insurance, and

since all insurance companies utilize driving history as a primary factor in determining premiums, the motorist benefits by maintaining a violation free driving record.

Over the years, other local jurisdictions joined the Omaha STOP Program. Similar programs began to spring up throughout the State, many of which utilized the NSC defensive driving curriculum.

The STOP Program Today

Three significant changes to the original STOP Program have occurred since 1984: a curriculum length requirement, a change in how citations are issued, and state regulation of formal diversion programs for minor traffic offenders.

The original curriculum in Omaha utilized the NSC's eight-hour course. Further research in the mid 1990s showed local officials that more drivers would attend a four-hour program than an eight-hour program, and that the four-hour curriculum produced recidivism results similar to the eight-hour program. A four-hour program was enacted in the Omaha metropolitan area in the mid 1990s.

The next significant change occurred in the early 2000s. Local area police were able to write up to three infractions on a single paper ticket. It is unclear whether this had any effect on the overall number of tickets being written to motorists.

The final significant change occurred in 2003. In the 2002 legislative session, the Nebraska Unicameral passed LB 1303, which placed oversight of the STOP traffic diversion program under the auspices of the Nebraska Department of Motor Vehicles (DMV). As a means to generate consistency among all STOP Programs in the State of Nebraska, the DMV created and imposed regulations on all STOP providers. The

majority of the regulations imposed by the DMV had minor, if any, impact on the Douglas County STOP Program.

One DMV rule however, proved to have a significant effect upon the Omaha area program. That rule brought forth a requirement that all STOP Programs utilize an eight-hour curriculum, a change the Omaha STOP Program implemented. It is worth examining this change to determine if the length requirement has had an impact on program effectiveness and participation.

The DMV imposed regulations went into effect on July 1, 2003. Since the re-implementation of the eight-hour time requirement, STOP providers who previously utilized a four-hour curriculum have experienced a dramatic decline of participants in traffic diversion programs. The National Safety Council, Greater Omaha Chapter has experienced a decline of approximately 250 students per month.

STOP Program Eligibility

One aspect of the STOP Program that has remained consistent over the years is eligibility. To attend a traffic diversion course in Douglas County, the driver must have received a citation for an eligible offense (see Appendix A for eligible offenses) and not have participated in the STOP Program during the past three years.

The goal of the traffic diversion program is to provide drivers, some who have never had formal training, with defensive driving training that can assist the driver in avoiding further driving related convictions. Thus, safer roads are created for all drivers.

The purpose of this study is multi-level. First, to identify if an eight-hour defensive driving course is equally or more effective than a four-hour course in reducing recidivism rates for future traffic violators. Second, to determine if the STOP Program is

effective in reducing violation recidivism rates among participants. The findings gathered from this study will be utilized to determine if defensive driving courses should continue to be used and if they should remain at the required eight hours or be reduced to four hours.

Evaluation Design

In order to address the multiple objectives of this study, a classic experimental design was utilized. The first objective of the study was to determine if the number of hours a driver spends in a defensive driving course improves their driving behavior, and second to determine if defensive driving courses are effective in reducing future violations among STOP participants.

A total of 996 drivers with qualifying traffic violations in Douglas County, Nebraska were analyzed. All drivers held valid Nebraska driver licenses at the time of their citations. An experimental group consisted of 498 drivers who chose to attend a STOP course in lieu of paying their tickets. The experimental group was further divided into two equal groups of 249 drivers who received their citation in June 2003 and 249 drivers who received their citation June 2004 (see table 1).

A control group consisted of 498 drivers who were eligible to attend the STOP Program, but opted not to attend. The control group drivers were also subdivided into two groups of 249 drivers; those who received their traffic violations during the months of June 2003 and 249 drivers who received their citation in June 2004. See Table 1

Group A	Control	Experimental	Total
June-03	249	249	498
Group B	Control	Experimental	
June-04	249	249	498
Total	498	498	996

For the second part of this study, the Experimental and Control Group were divided into a total of four groups. There were two Experimental Groups that each

consisted of 249 drivers each. Experimental Group A consisted of drivers who attended a four-hour defensive driving course in 2003. Experimental Group B consisted of drivers who attended an eight-hour defensive driving course in 2004. Two Control Groups were utilized. Control Group A consisted of drivers who received a traffic violation in June 2003, but opted not to attend a STOP Program and Control Group B consisted of drivers who received a traffic violation in June 2004, but opted not to attend a STOP Program.

Sample Selection

In the month of June 2003 and the month of June 2004 there were 4,091 and 4,800 citations issued respectively. The U.S. Census Bureau has implemented a 90% confidence level standard on all their data products related to its newest featured sampling methodology utilized in the American Community Survey. Utilizing the U.S. Census Bureau standards it was determined that a total of 498 drivers from each year should be assigned to the Control and Experimental Group through a systematic random selection. Thus the 498 records per time period gave this sampling methodology a maximum margin of error of plus or minus 3.5 percentage points at the 90% level of confidence.

The Control Groups were drawn from records maintained by the Douglas County Court system. These groups of drivers received a minor traffic violation, and were eligible to attend the STOP class to dismiss the violation, but opted not to attend STOP. Individuals who were not eligible to attend the STOP class because they had a traffic violation in the previous three years were eliminated from the Control Group.

The Experimental Groups consisted of drivers who attended a defensive driving course through the National Safety Council, Greater Omaha Chapter. The records of

these drivers were retrieved from the National Safety Council, Greater Omaha Chapter files.

Study Period

A one-year and three-year follow up period was utilized for the purpose of this study. The follow up period was used to test differences attributable to the NSC's defensive driving course. The follow up period was broken down to one year and three years to determine the lasting effects of the program. Three years was chosen as the longer follow up period, because an individual can only participate in the STOP Program once every three years in the state of Nebraska.

Data Collection Procedures

Currently no databases exist at the Douglas County Courthouse or the National Safety Council, Greater Omaha Chapter that allow for the centralized retrieval of the required information. To select the study participants the following procedures were used:

First, a manual search of paper records was conducted to retrieve all the required information for this study. All the tickets issued in June 2003 (4,091) and June 2004 (4,800) were hand retrieved and each ticket was entered into a central database.

The next step involved separating violators into Experimental and Control Groups by time period.

Each violator in the Experimental and Control Groups was researched to determine: 1) if the driver had a valid Nebraska driver license, and 2) if the driver was eligible to attend the STOP Program at the time they received their citation. Each driver had to meet both criteria to be included in the sample.

From the eligible pool, every 15th driver was selected from the Control and Experimental database until the researcher achieved the desired number of drivers for the sample (498 in each group).

The last step was to determine the recidivism, if any, of each driver in the sample. To determine this, the driving histories of each individual in both experimental and control groups were retrieved from the Nebraska Department of Motor Vehicles database. The individual's driving record in the Experimental and Control Groups for each time period was examined one year and three years after their violation. This information was entered into the corresponding database.

Sample Comparability

Group comparability was examined on three dimensions: age, gender and driving history. The goal of the sample comparability was to determine at the outset of the study that there were no statistically significant differences between the drivers in the Experimental and Control Groups where age and eligibility were concerned.

In addition, in the second part of this study, drivers who received a citation during June 2003 and June 2004 were compared. Using the same month for both years should increase the likelihood that enforcement and road conditions were similar for both 2003 and 2004.

Findings

Sample Comparability

The first step in the analysis phase was to determine that there was not a statistically significant age and gender difference between the groups. In Nebraska, research indicates that violation and accident rates tend to be higher for males than they are for females, and higher in the youngest and oldest age brackets than in other age brackets (Nebraska Department of Roads, 2006). If significant age and gender differences were found, it might have been difficult or impossible to make meaningful violation rate comparisons between the groups.

The Control and Experimental Groups selected for this study were determined to be equivalent on age, but not gender. The average age of the control groups were 36.2 and the average age of the experimental groups was 37. The difference among the Control and Experimental Groups with respect to age was not statistically significant at the 90% confidence level ($p = .222$). However, there was a 10% difference between the number of males in the Control Groups compared to the Experimental Groups. The Control Groups consisted of 63.1% males and 36.8% females, while the Experimental Groups consisted of 53% males and 46.4% females. To counteract this difference between the percentage of males in the Control and Experimental group, in part one of this study the data will be examined collectively as a group then by females and males. This will not be necessary in part two of this study since the two Experimental Groups (years 2003 and 2004) will be compared.

Findings, Objective 1: 4 Hour versus 8 Hour Program Effect on Recidivism

There was not a statistically significant difference between individuals who attended the four-hour versus eight-hour STOP Program ($p = .379$). Of the individuals who attended the four-hour STOP Program (2003), 7% received subsequent violations. Of the individuals who attend the eight-hour STOP Program (2004), 7.6% received subsequent violations. In addition, there was not a statistical difference between the average numbers of violations four-hour STOP participants received compared to eight-hour STOP participants.

	2003: 4 hour STOP participants		2004: 8 hour STOP participants	
	4 hour	Percent	8 hour	Percent
Total Number Sampled	249	100.0	249	100.0
No Violations	214	43.0	211	42.4
Had a Violation	35	7.0	38	7.6
Total Violations	38	--	42	--
Average Violations per Offender	1.09	--	1.11	--
Average Violations per Person	0.15	--	0.17	--

Conclusions and Recommendations: Objective 1: 4 Hour versus 8 Hour Program Effect on Recidivism

The data indicates there is no difference between the length of curriculum and subsequent recidivism rates.

Findings, Objective 2: Recidivism of Drivers Choosing Class vs. Conviction

Collectively, those who did not participate in the STOP Program were over one and a half times more likely to receive a subsequent violation. Of the 498 drivers sampled in the Control Group, those who did not participate in the STOP Program, 26.9% received at least one subsequent violation one year following their initial citation, and 55.8% received at least one subsequent violation three years following their initial

citation. However, those who did not participate in the STOP Program received on average two violations three years following their initial violation.

Drivers who participated in the STOP Program were almost two times less likely to receive a subsequent violation compared to the Control Group. In addition, drivers who attended the STOP Program received on average fewer violations than those who did not attend the STOP Program.

Table 3: Evaluation of Recidivism over One-Year Time Period				
Analysis of Control Group (no STOP class) versus Experimental Group (had STOP class)				
Item	Control Group	Percent	Experimental Group	Percent
Number of Females	184	36.9	232	46.6
No Violations	145	205.0	205	72.0
Had a Violation	39	21.2	27	11.6
Total Violations	62	--	29	--
Average Violations per Offender	1.59	--	1.07	--
Average Violations per Person	0.34	--	0.13	--
Number of Males	314	63.1	266	53.4
No Violations	219	41.1	220	62.8
Had a Violation	95	30.3	46	17.3
Total Violations	141	--	57	--
Average Violations per Offender	1.48	--	1.24	--
Average Violations per Person	0.45	--	0.21	--
Total Number Sampled	498	100.0	498	100.0
No Violations	364	73.1	425	85.3
Had a Violation	134	26.9	73	14.7
Total Violations	203	--	86	--
Average Violations per Offender	1.51	--	1.18	--
Average Violations per Person	0.41	--	0.17	--

Table 4: Evaluation of Recidivism over Three-Year Time Period				
Analysis of Control Group (no STOP class) versus Experimental Group (had STOP class)				
Item	Control Group	Percent	Experimental Group	Percent
Number of Females	184	36.9	232	46.6
No Violations	91	49.5	167	72.0
Had a Violation	93	50.5	65	28.0
Total Violations	174	--	89	--
Average Violations per Offender	1.87	--	1.37	--
Average Violations per Person	0.95	--	0.38	--
Number of Males	314	63.1	266	53.4
No Violations	129	41.1	167	62.8
Had a Violation	185	58.9	99	37.2
Total Violations	388	--	151	--
Average Violations per Offender	2.10	--	1.53	--
Average Violations per Person	1.24	--	0.57	--
Total Number Sampled	498	100.0	498	100.0
No Violations	220	44.2	334	67.1
Had a Violation	278	55.8	164	32.9
Total Violations	562	--	240	--
Average Violations per Offender	2.02	--	1.46	--
Average Violations per Person	1.13	--	0.48	--

Females who did not participate in the STOP Program were two times more likely to receive a subsequent violation compared to females who did participate in the STOP Program. Of the females who did not participate in the STOP Program, 21.2% received a subsequent violation one year following their initial citation. The average violations per female offender who did not participate in the STOP Program were 1.59 compared to 1.07 for female STOP participants. The recidivism rates between females who did not attend the STOP Program compared to the females who did attend the STOP Program was statistically significant ($p = .005$). These findings were comparable over the three years of records that were part of this study.

Three years following their initial citation, 50.5% of the females who did not participate in the STOP Program had a subsequent violation compared to 28% of the female STOP participants who received a subsequent violation. Females who did not participate in the STOP Program had an average of 1.87 violations.

The findings are consistent with males. Males who did not attend the STOP Program were almost two times more likely to receive a subsequent violation one year following their initial citation. One year following their initial citation, 30.3% of the males who did not attend the STOP Program received at least one subsequent violation compared to 17.3% of the male STOP participants. The difference in the recidivism rates between males who did not attend the STOP Program compared to males who did attend the STOP Program is statistically significant ($p = .013$). Males who did not attend the STOP Program received on average 1.48 violations one year following their initial citation. The findings for males who did not participate in the STOP Program were comparable over the three years of records that were part of this study.

Three years following their initial citation, 58.9% of the males who did not attend the STOP Program received a subsequent violation. Not only did 58.9% of the males receive subsequent violations, but also the average violations per offender were 2.10. This is compared to males who did participate in the STOP Program. Three years following their initial citation only 37.2% of the males who participated in the STOP Program received a subsequent violation. The average violation per offender for males who did participate in the STOP Program was 1.53.

Conclusions and Recommendations: Objective 2: Does the STOP Program Reduce Recidivism?

The STOP Program, in the form that is being utilized in Douglas County, is successful at reducing future recidivism among course attendees. More importantly, the course is successful at reducing the issuance of “multiple subsequent violations” among program participants. These effects can be shown for up to three years, the “look back” period utilized by this study.

Appendix A: Offenses Eligible for STOP classes

<u>STOP Offenses</u>	<u>Statute</u>
Closed road	60-6, 115
Drive around barricade	36-135
Drive on shoulder	60-6, 142
Drive through fun proc	36-133
Drive on sidewalk	60-6, 178
Drive left of center	60-6, 131
Drive without lights	60-6, 219
Fail to signal	60-6, 161
Fail to yield	60-6, 149
Failure to dim lights	60-6, 224
Fixed object collision	36-70
Following to close	60-6, 140
Illegal U turn	60-6, 160
Improper backing	36-132
Unsafe backing	60-6, 169
Improper stopping	60-6, 164
No passing zone	60-6, 137
Traffic control device	60-6, 119
Opening/closing door	60-6, 180
Passing violation	60-6, 137
Speeding 19mph or less	60-6, 186
Speeding, CZ 10mph or less	60-6, 186
Speeding, too fast for conditions	60-6, 185
Move stop/parked veh yield row	60-6, 150
Traffic control signal	60-6, 123
Wrong way on one way	60-6, 138
Stop sign	60-6, 148

Appendix B: Summary of Findings

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March 7, 2008

John Kennedy
National Safety Council
1121 Springlake Drive
Itasca, IL 61043-3201

RE: Recidivism Study of STOP Program in Nebraska, Douglas County Motor Vehicle Crash Rates

Dear John,

A recent study completed as part of a Capstone Project at the University of Nebraska at Omaha shows that drivers who attend the Safety Training Option Plan (STOP Course) to dismiss a minor traffic violation fare significantly better than those who do not take the program when comparing the likelihood to re-offend over the next three years.

The study examined the driving records of nearly 1,000 drivers eligible to take STOP in Douglas County in 2003 and 2004 and found that the 3 year recidivism rate was 41% less among STOP participants, at 55.8% to 32.9%. Individuals who do not take a STOP class are 1.7 times more likely to get a subsequent violation in a 3-year period, proof that this program works. National Safety Council defensive driving courses provided the base for those attending STOP.

Also studied was the effect of time in class on future recidivism – whether a student who received 8 hours of education received fewer violations than a student who received 4 hours. The results show that there is no difference; the key is attendance. This remains an issue among STOP providers because fewer drivers choose STOP when the time commitment is longer, a policy that can only serve to exacerbate the process of eliminating violations, injuries and deaths on Nebraska's roadways.

In other news, Douglas County's motor vehicle crash rate has dropped 42% since 1998 and crash injuries by 47%. This significant decline is the result of the 3 "E's" of traffic safety: Engineering, Enforcement and Education. We support all three "E's", however our mission is focused on the third "E", Education.

As part of our support for highway safety, we helped pioneer STOP in Nebraska during the 1980's, and have remained a major influence on how STOP is brought to drivers, how regulation of STOP is accomplished, and now, in proving that STOP works.

I'm enclosing a copy of the Douglas County STOP Study for you to examine. If you have questions on the study, please don't hesitate to call me. We are proud of your continuing support of the Council and injury prevention through education.

Sincerely,


Kay Farrell
President/CEO

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