Digital Identity In The USA:
What Do Americans Want From The DMVs?

DMV
DEPARTMENT FOR MOTOR VEHICLES

DMV
DEPARTMENT FOR
MOTOR VEHICLES

Update your driver's
license online?

Yes please!

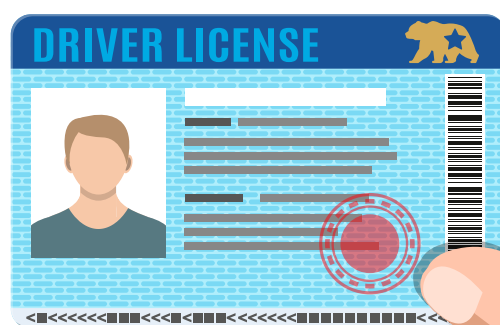DRIVER LICENSE

Contents
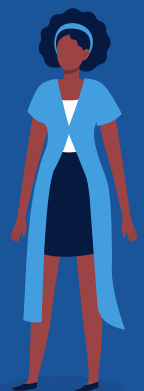
Background

The enforcement deadline for REAL ID is fast approaching. All federally regulated airports and federal facilities across the United States will soon require a REAL ID and Americans are being encouraged to get their driver's licenses and identification cards upgraded as soon as possible. 42% of holders had done so by the close of 2020.

The challenge of processing tens of millions of applications by the deadline was alleviated for the DMVs in December. Changes in the law have opened up an opportunity for the DMVs to streamline the process. The states can now:

- Accept the identity and lawful status information from individuals using electronic transmission methods; and

- Reuse existing photographs, under certain conditions, taken by states and used to issue applicants current driver's license or identification card and stored as part of their official state record.

iProov is the world-leader in providing biometric face authentication solutions to governments needing to verify the identity of citizens online. We work with the Department of Homeland Security, the UK Home Office, the UK National Health Service (NHS), and provide services to the national digital identity programs in Australia, Singapore and Estonia.

For this report, iProov carried out a survey of American citizens to assess their willingness to use online services from the DMV.

Executive Summary

The conclusion of the survey is clear: Americans want to be able to renew their driver's licenses and other identity documentation online.

Five key themes emerged from the survey:

1 The lack of online services is causing issues for citizens and for government revenues

31% of respondents said they have driven with an expired driver's license because they were avoiding having to book an in-person appointment at the DMV. Meanwhile, 42% said that they have delayed getting a REAL ID because it requires an appointment. For the citizen, this means breaking the law, risking a fine and possibly having to forego travel if they don't have their REAL ID. For the government, it means lost and delayed revenues.

The survey also showed that 89% of respondents had visited the DMV in the last 5 years, with 41% spending longer than 3 hours on their longest appointment.

2 Citizens want to access services online

The respondents were asked about how the DMV could improve customer service. Several options were offered, including extra locations or more appointments. However, the most popular response (54%) was "Allow me to do things online".

When given a long list of services that they would like to complete online, respondents of all genders and ages agreed on the top three: Renew driver's license (54%), Renew vehicle license (48%), Register to vote (43%).

3 Citizens are willing to pay for online convenience

The revenue opportunity for the DMVs is clear: 86% of respondents said they would either definitely pay (53%) to renew a driver's license or ID online or would consider it (33%).

90% then gave an amount they would be willing to pay. The most popular was $5-$10 but 35% of those willing to pay said they would pay $20 and above.

4 Citizens want the DMV to provide online identity services

The US economy depends on citizens being able to prove their identity using their driver's licenses and identity documentation. 88% have used theirs to prove ID in the real world (in a bank, for example) while 62% have used it to prove their identity online.

When asked if the DMV should provide a digital identity service to citizens, only 12% said no (64% said yes and the rest didn't know).

5 Citizens are comfortable with face verification

There is a possible misconception that citizens are fearful of biometric verification (which is very different to facial recognition or surveillance). When asked how the DMV could protect identity securely, 45% said face verification. Similarly, 33% who use mobile banking said they use face verification to access their bank accounts. Face ID from Apple and other device-based face identification only verify the user on the device but it shows consumer willingness for using face verification for secure purposes.

Findings in Full

- **86% of respondents** said they would either definitely pay (53%) to renew a driver's license or ID online or would consider it (33%).

- **90% gave an amount they would be willing to pay**. The most popular was $5-$10 but 35% of those willing to pay said they would pay $20 and above.

- **42% have put off getting a Real ID** because it required an in-person appointment.

- **31% have driven with an expired driver's license** because they were avoiding going to the DMV.

- **89% have been to the DMV in the last 5 years**.

- **41% of people spent longer than 3 hours at the DMV** on their longest appointment.

- **"Allow me to do things online"** was the most popular response to how could the DMV improve customer service (54% said this).

- **88% have used their driver's license as identity proof in the real world.**

- **62% have used their driver's license to prove their identity online.**

- **Only 12% didn't want the DMV to provide online ID services** (64% said yes and the others didn't know).

- **Biometrics were the preferred option** for how the DMV can protect citizen identity more securely.

- **33% of people use Apple FaceID or a similar service** to access their secure mobile banking app.

- We gave a long list of things people could do online through the government. **Renew driver's license came top (54%), renew vehicle license got 48%, register to vote got 43%.**

Results of the Survey

1 **When applying for a new driver's license or ID card or renewing your current one, would you pay an additional DMV fee if you could forego an in-person appointment and apply online?**
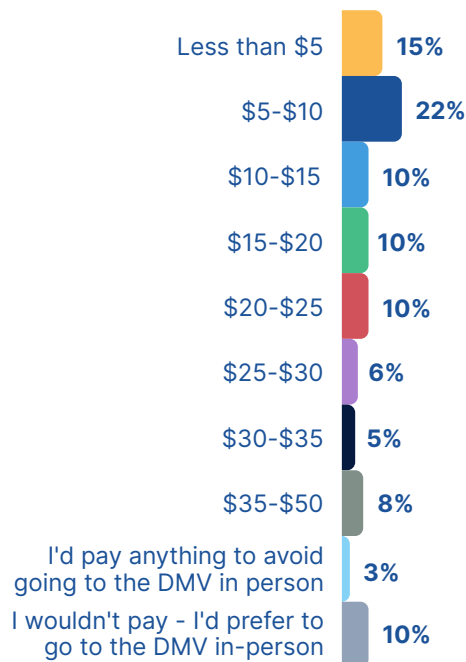
Americans are overwhelmingly willing to pay to renew a driver's license online. 86% said they would either definitely pay or they would consider it.

The 55+ age groups were least likely to want to pay, with 22% saying they would not do so. But in other age groups there was a clear willingness to pay. Men were much more likely to pay, with only 9% saying no compared to 18% of women.

14%

53%

33%

- Definitely
- I would consider it
- No
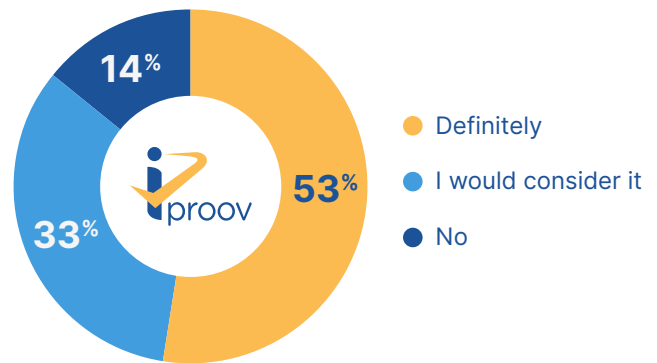
2 **What's the most you would be willing to pay to forego an in-person appointment at the DMV and apply online?**

90% gave an amount they would be willing to pay to apply online. The mode average was $5-$10 but 35% of those that gave an amount said that they would pay $20 and over. Men were willing to pay more; 46% of men would pay over $20, compared to 24% of women. The older generations indicated they would be less likely to pay more.

|	
Less than $5	**15%**
$5-$10	**22%**
$10-$15	**10%**
$15-$20	**10%**
$20-$25	**10%**
$25-$30	**6%**
$30-$35	**5%**
$35-$50	**8%**
I'd pay anything to avoid going to the DMV in person	**3%**
I wouldn't pay - I'd prefer to go to the DMV in-person	**10%**

3. Have you put off getting a REAL ID because it requires an in-person DMV appointment?

In this section, we can see that the lack of an online/remote application option has prevented citizens from getting their REAL ID. Half said that needing an in-person appointment had put them off - this rose to 62% of the 35-44 age group.

The older generation was less likely to have been deterred. Men were more likely to have deferred getting a REAL ID, with 53% saying they had delayed the process compared to 31% of women.

6%
42%
52%

- Yes
- No
- I don't know
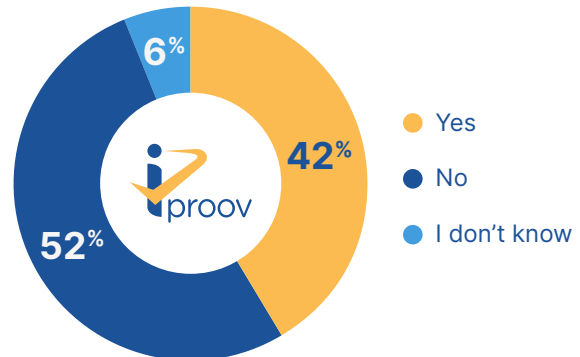
4. Have you ever driven with an expired driver's license because you didn't want to go to the DMV in-person?

A third of Americans have driven with an expired driver's license because they didn't want to visit the DMV in-person. This raises questions of legality but also of revenue - if people are deferring the process, the DMVs are losing money. This could be prevented if the process could be completed online.
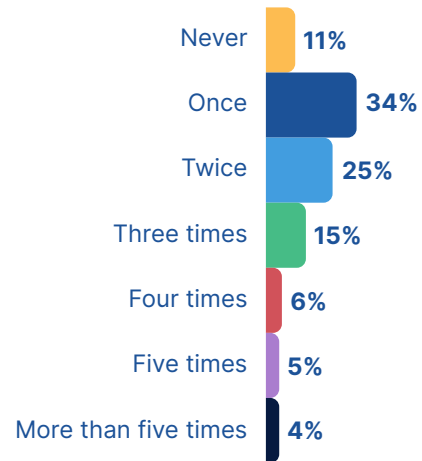
The older generation was less likely to have driven with an expired license. Men were much more likely to have done so (42%) compared with only 20% of women.

5%
31%
64%

- Yes
- No
- I don't drive
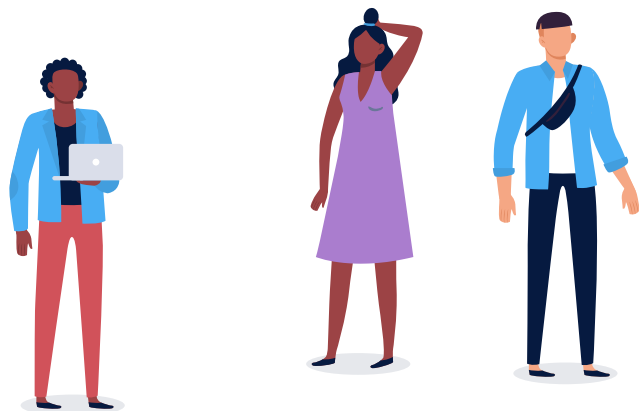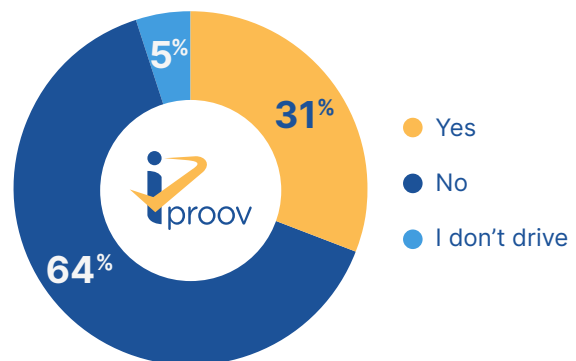
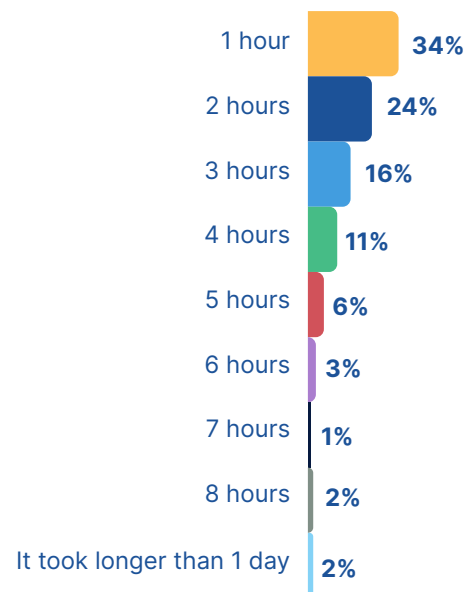## 5   How many times have you visited the DMV in the last 5 years?

89% of respondents had been to the DMV at least once within the previous 5 years. This was even across men and women, with young people being less likely to have visited at all (16% of the 18-24s had not visited even once).

Never	**11%**
Once	**34%**
Twice	**25%**
Three times	**15%**
Four times	**6%**
Five times	**5%**
More than five times	**4%**

6   How long was your longest visit to the DMV (including any time taken to return home for documentation)?

41% of respondents said that they had spent 3+ hours at the DMV on their longest visit.
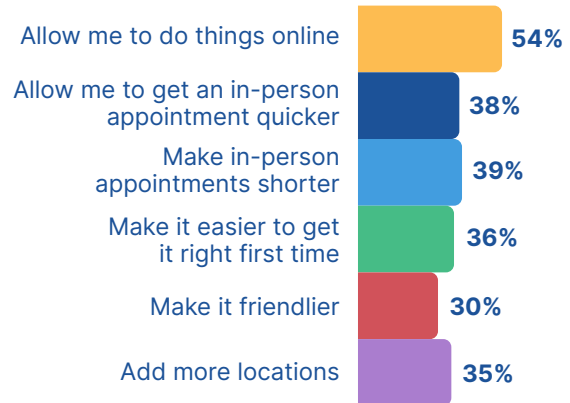
1 hour	**34%**
2 hours	**24%**
3 hours	**16%**
4 hours	**11%**
5 hours	**6%**
6 hours	**3%**
7 hours	**1%**
8 hours	**2%**
It took longer than 1 day	**2%**

7

## How do you think the DMV could improve the customer experience?

Allowing citizens to complete processes online was the most popular choice when asked how the DMV could improve customer experience. It was the favored option across all genders and age groups. Interestingly, over 60% of the 55+ cohort opted for doing things online.

Allow me to do things online **54%**

Allow me to get an in-person appointment quicker **38%**

Make in-person appointments shorter **39%**

Make it easier to get it right first time **36%**

Make it friendlier **30%**

Add more locations **35%**

8

## Have you ever used your driver's license to prove your identity in the real world (e.g. in a bank)?

88% of respondents had used their driver's license to prove their identity in banks and other real-world scenarios. This demonstrates that Americans rely on their identity documentation and the services provided by the DMVs in their every day lives. The older generation were slightly more likely to say yes.

12%

88%

- Yes
- No
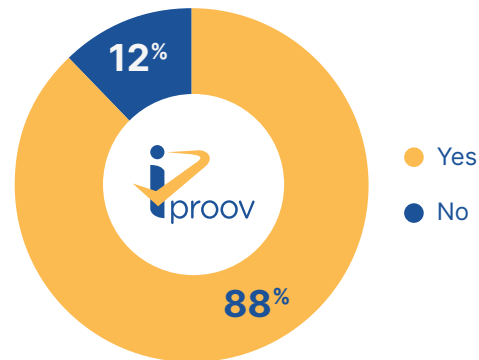
9 **Have you ever used your driver's license to prove ID in the digital world (e.g. on a bank website)?**

The DMVs and DMV documentation are already playing a significant part in enabling Americans to access online services. 62% of respondents had used their driver's license to prove their identity online. The older generation was a lot less likely to have done so - only 34% of the 65+ group said yes. Men were more likely to have used theirs online, with 69% saying they had done so, compared to 54% of women.

39%

61%

● Yes
● No
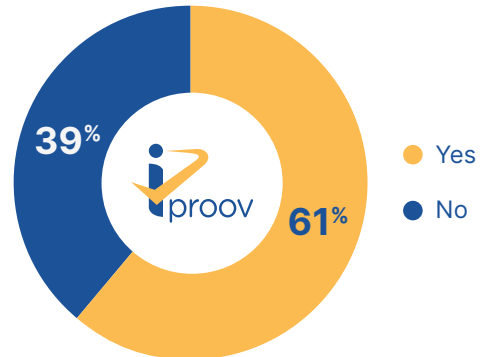
10 **Do you think the DMV should provide digital identity services?**

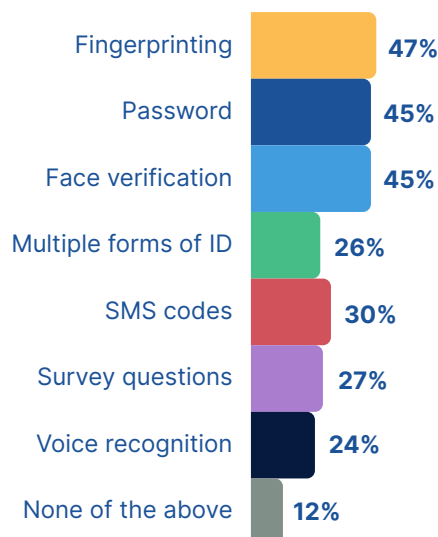64% of Americans would like the DMV to provide digital identity services, suggesting that people would welcome a digital identity and that they would trust the agency to provide it. Only 12% said no. Men were much more likely to support the idea, with 70% saying yes compared to 57% of women. It was most popular with the 35-44 year olds, with 79% agreeing.

24%

12%

64%

● Yes
● No
● Don't know
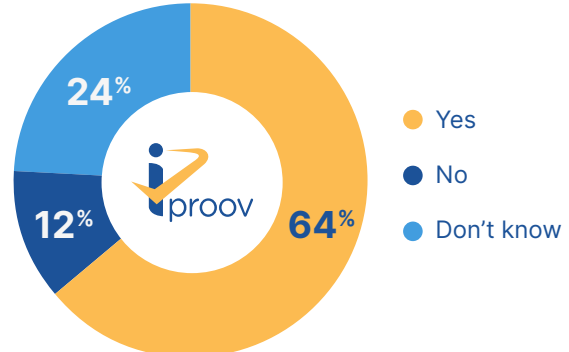
11 **How do you think the DMV could protect your identity and data privacy more securely?**
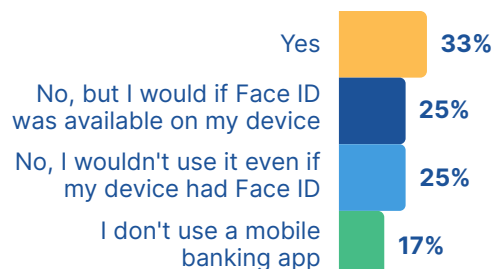
Biometrics scored well in this section, with almost half of respondents agreeing that fingerprints or face verification would provide identity and data security. Men and women were evenly split on all choices. Face verification was the most popular choice among the 35-44 year olds. No prompting was given on this question - that is, no explanation of how face matching would be possible for a citizen using a standard desktop computer whereas fingerprint matching would not.

Fingerprinting	**47%**
Password	**45%**
Face verification	**45%**
Multiple forms of ID	**26%**
SMS codes	**30%**
Survey questions	**27%**
Voice recognition	**24%**
None of the above	**12%**

12 **Do you use Face ID or other face verification to access your mobile banking app?**
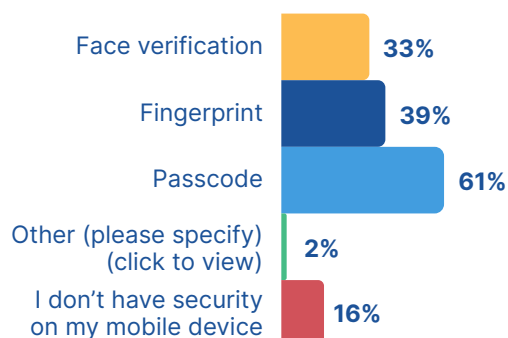
To further assess how comfortable Americans are with face verification for secure processes, the respondents were asked if they used the Apple Face ID or other face verification service to access their banking app. 80% use a mobile banking service and of those, 70% said that they either do use face verification or they would do if their device supported it.

Yes	**33%**
No, but I would if Face ID was available on my device	**25%**
No, I wouldn't use it even if my device had Face ID	**25%**
I don't use a mobile banking app	**17%**

13 **How do you log into your mobile device?**

A third of Americans are using face verification to access their mobile devices. Men are more likely to use face verification, with 38% doing so compared to 28% of women. Only 7% of the 65+ cohort use face verification, compared to 43% of the 18-24s.

Face verification	**33%**
Fingerprint	**39%**
Passcode	**61%**
Other (please specify) (click to view)	**2%**
I don't have security on my mobile device	**16%**

14 **Which government related services would you like to use online rather than in-person or over the phone?**

Interestingly, the three top choices for which government services should be available online were all sensitive processes requiring secure identity verification: driver's license renewal, renewing a vehicle license and registering to vote. The top three were the same for both men and women and were almost identical across the age groups. The only difference was the 65+ group marginally preferred passport renewal over registering to vote.

Service	%
Renew driver's license	54%
Renew vehicle license	48%
Register to vote	43%
Pay traffic tickets	41%
Get copies of certificates or documentation	40%
File tax returns	40%
Renew passport	39%
Apply for birth/death/marriage certificates	38%
Vote	33%
Apply for health services	31%
Make reservations in national parks	31%
Apply for classes/training	30%
Apply for fishing/hunting/other leisure licenses	29%
Enroll for courses in higher education	27%
Apply for grants or scholarships for education	28%
Apply for support payment (food stamps/ child support/unemployment)	26%
Apply for business licenses/permits	25%
Apply for school places	23%
Apply for a firearms license	23%
File for divorce	20%
Apply for prison visits	20%
All of the above	10%
None of the above	8%

About iProov

iProov is the world leader in providing facial biometric authentication technology to governments, financial institutions and other enterprises that need to securely verify user identity online.

Used for onboarding and authentication, iProov customers include the US Department of Homeland Security, the UK Home Office, the UK National Health Service (NHS), the Australian Taxation Office, Singapore GovTech, Rabobank, ING and others.

iProov's unique patented Genuine Presence Assurance™ technology protects governments and their citizens against fraud by ensuring that an online user is the **right** person (not an imposter), a **real** person (not a photograph, mask or video presented to a camera), and **authenticating right now** (not a deepfake or synthetic media attack injected into a sensor or data stream). This provides unique protection against sophisticated digitally injected attacks and the emerging threat of deepfakes. Read more at www.iproov.com.

Next steps

For more information on the research:
If you would like to know more about this survey, please email contact@iproov.com

For more information on iProov:
To find out more about how iProov helps government agencies to securely verify the identity of citizens online, please email contact@iproov.com

Methodology

iProov commissioned an independent survey of 1000 US residents, which was completed in March 2021.

iproov

For more information on how
to assure the genuine presence
of the **right** person, **real** person,
authenticating **right now** contact
us at **contact@iproov.com**

contact@iproov.com

iproov.com