Beginning teen drivers
What parents need to know
Beginning drivers and crash risk

Per mile traveled, teenage drivers are more likely to be involved in a crash than all but the oldest adult drivers. The risk of a crash is especially high the first few months after the teen gets a license.

Contributing factors in teen crashes include:

**Driver error**
Driving mistakes are more often a factor in teens’ fatal crashes than those of adults.

**Speeding**
Excessive speed is a factor in just over a quarter of teens’ fatal crashes.

**Passengers**
Teen drivers are more likely to crash when young passengers are riding with them. The risk of a fatal crash increases with the addition of every passenger.

**Alcohol**
Teens don’t drink and drive as often as adults. But it’s more dangerous when they do. About 1 in 5 teen drivers killed in crashes have blood alcohol concentrations of 0.08% or more.

**Night driving**
Per mile driven, the fatal crash rate of 16- to 19-year-olds is about 4 times as high at night as it is during the day.

**Low seat belt use**
Nearly half of teens who are killed in crashes aren’t using their seat belts.
What parents can do to help

You can do a lot to make driving safer for your teen.

Know the law.
Familiarize yourself with the graduated driver license restrictions in your state and feel free to set stricter rules for your family.

Be a role model.
Teenagers who have crashes and violations often have parents with similar driving records. Set a good example by wearing your seat belt, using your turn signal, obeying the speed limit and staying off your phone.

Supervise practice drives.
Give beginners time to work up to challenges like driving in heavy traffic, on freeways, or in snow and rain. Use the 70 hours required by some states as a benchmark. The National Safety Council offers pointers for parents at nsc.org/driveithome.

Prohibit drinking and driving.
All 50 states have zero tolerance laws for underage drinking and driving. Make sure your teen knows that you share this policy. The example you set is important, too.

Restrict passengers.
In general, teen drivers are more distracted and take more risks when other teens are in the car. The best policy is not to allow your teen to drive with teenage passengers.

Choose a safe vehicle.
Bigger, heavier vehicles are safer than small ones. Older vehicles may not offer vital safety features such as electronic stability control. It’s also best to avoid vehicles with a lot of horsepower, as they tend to encourage speeding. Find out more about choosing a vehicle at iihs.org/teenvehicles.
Require seat belt use.
Teens are less likely to buckle up than adults. Make sure your teen knows that his or her driving privileges depend on consistent belt use.

Restrict night driving.
About 2 out of 5 fatal crashes of young drivers occur between 9 p.m. and 6 a.m.

Limit distractions.
Distractions that take eyes off the road have been shown to increase crash risk. Apps that limit access to electronic devices while the vehicle is in motion can help everybody — including you — stay focused on the road. Keep in mind that using in-vehicle entertainment systems, applying make-up, eating, or searching for something inside the vehicle can be distracting, too.

Consider a monitoring device.
Various devices allow parents to monitor their teen’s driving, providing alerts when the driver is speeding or making other dangerous decisions. Some automakers themselves offer subscription-based monitoring features. Research shows monitoring devices discourage teens from taking risks. Some insurers offer discounts for using one.
Graduated licensing laws

All U.S. states have graduated driver licensing laws, which have been proven to reduce teen crashes. These laws help teens build their skills while limiting risk factors such as night driving and driving with teen passengers.

The laws vary by state. The toughest provisions include:

- A minimum learner’s permit age of 16
- At least 70 hours of supervised practice driving during the learner’s stage
- A minimum intermediate license age of 17
- Night driving restriction from 8 p.m. during the intermediate stage
- A ban on driving with other teens in the vehicle during the intermediate stage

No state has all these restrictions in place, though adopting them all could reduce fatal crashes by more than 40 percent in some cases. To see the graduated licensing requirements in your state, go to iihs.org/laws.

Learn more about graduated licensing at iihs.org/gdl
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HLDI shares and supports this mission through scientific studies of insurance data representing the human and economic losses resulting from the ownership and operation of different types of vehicles and by publishing insurance loss results by vehicle make and model.

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