

## Teen Drivers

Virtually every American teenager dreams of getting behind the wheel. A driver's license is a ticket to freedom! At last, teens can drive themselves to school, work, and recreational activities. Parents are thrilled because they don't have to chauffeur the kids around anymore. It sounds too good to be true—and it frequently is.

### The Dark Side of Teen Driving

In spite of all the joys that come with hitting the road, there are many problems. The statistics are grim.

- According to the Insurance Institute for Highway Safety, “Crashes are the leading cause of death among American teens, accounting for more than one third of all deaths of sixteen- to eighteen-year-olds.”
- Sixteen- and seventeen-year-olds represent only about 2 percent of all drivers in the United States, but they are involved in nearly 11 percent of all motor vehicle crashes.
- Sixteen-year-old drivers are more likely to be involved in an accident than any other age group. In fact, their crash rate is three times as high as that of eighteen- and nineteen-year-olds.

Night driving is another problem. Most nighttime fatal crashes among young drivers occur between 9 P.M. and midnight. The fatal-crash rate per mile driven for sixteen-year-olds is about twice as high during the night as during the day.

Teens are also more likely to have an accident while driving a car filled with their friends. “Put one teenager in a car, and you may have a decent driver,” says Brian O’Neill of the Insurance Institute for Highway Safety. “Put four teenagers in a car, and you have a prescription for immature, irresponsible behavior.” The odds of having a serious accident increase with each teen that gets into the car.

Increased risk of accidents translates into higher insurance premiums. Parents who add a son or daughter to the family policy can expect insurance costs to increase 50 to 100 percent!

So why do teenage drivers get all the blame? Why are they prone to having such poor driving records? Experts attribute the high rate of accidents to a combination of factors. Teens, they claim, are inexperienced and immature. It takes practice to become a good driver, and teens simply haven't logged enough hours. Furthermore, they are more likely to engage in risky driving behaviors such as speeding, following too closely, passing inappropriately, and driving without a seat belt.

### Graduated Licensing

To counteract the poor safety records of teens, thirty-seven states have instituted “graduated licenses” for teen drivers. Although the actual laws vary from state to state, they all follow the same basic pattern.

Beginning drivers progress through three stages. In the first stage, which may last six months, the new driver can usually drive only with a licensed driver in the car. In the second or intermediate stage, the new driver can drive alone, but typically there are limits on late-night driving and the number of teenage passengers allowed. If the driver remains accident-free for twelve months and logs a minimum number of hours, he or she reaches the third stage, which permits unlimited driving with no restrictions.

Not surprisingly, many teens feel that graduated licensing penalizes all teens—including the ones that drive safely—and limits their freedom. “If they had passed that law when I was sixteen,” says one Georgia teen, “I wouldn’t have been able to play sports because practice often ended after the time I could legally drive myself home. I would have had to call my parents to pick me up!” A fifteen-year-old teenager complains that limiting the number of passengers means the end of double dating: “They don’t trust us at all, and that really hurts our self-confidence. How are we ever supposed to grow up?” she asks. However, despite these claims, states have found that graduated licensing has, indeed, reduced the number of teen accidents.

### **Making Teen Driving Safer**

Given all the bad news, what steps can teens take to increase their driving safety and ease the pain of higher insurance premiums? Experts recommend several actions.

- Keep your grades up. Many insurance companies give a discount to student drivers who have a B average or better.
- Take a driver’s education course. This is another way to get a discount on your insurance.
- Check the safety record of a car **before** you buy one. Some cars are safer than others, which can mean your insurance premiums will be lower.
- Wear your seat belt. Research shows that teens are less likely than adults to wear seat belts, but wearing a seat belt could save your life.
- Limit your nighttime driving. Especially avoid driving between midnight and the early morning hours.
- Stay accident-free. Watch out. If you have just one accident, your insurance rates will go through the roof.
- Limit the number of friends you transport. Of course, you will want to take your friends places, but try to limit the load to one or two at a time.
- Don’t mix alcohol or drugs with driving. Many states’ graduated licensing systems now have a zero-tolerance policy on driving under the influence. Drive sober!

Ultimately, safe driving is a matter of personal responsibility. Your actions affect not only you but your passengers and fellow drivers as well. Follow one simple rule: be considerate.