



# BEGINNING TEENAGE DRIVERS

INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY

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# BEGINNING DRIVERS' CRASHES DIFFER

Teenage drivers have the highest crash risk per mile traveled, compared with drivers in other age groups. The problem is worst among 16 year-olds, whose driving experience is the most limited and whose immaturity often results in risk-taking. Characteristics of the fatal crashes of 16-year-old drivers include the following:

**Driver error.** Compared with older drivers' fatal crashes, those of 16 year-olds more often involve driver error.

**Speeding.** Sixteen-year-old drivers have a high rate of fatal crashes in which excessive speed is a factor.

## PERCENTAGE OF FATAL CRASHES BY CHARACTERISTIC, 2008

	<b>Driver Age: 16</b>	<b>17-19</b>	<b>20-49</b>
Driver error	59	51	41
Speeding	34	33	24
Single vehicle	51	49	43
3+ occupants	28	25	17
Drivers killed with 0.08+ BAC	10	28	48

**Single-vehicle crashes.** Many fatal crashes of 16 year-olds involve only the teen's vehicle. Typically these are high-speed crashes in which the driver lost control.

**Passengers.** Sixteen year-olds' fatal crashes are more likely to occur when passengers are riding in the vehicle. This risk increases with the addition of every passenger.

**Alcohol.** Although this is a problem among drivers of all ages, it's actually less of a problem for 16 year-olds. About 1 in 10 fatally injured 16-year-old drivers have blood alcohol concentrations of 0.08 percent or more, but alcohol becomes more of a problem in later teen years.

**Night driving.** This is a high-risk activity for beginners. Per mile driven, the fatal crash rate of 16 year-olds is about twice as high at night compared with during the day.

**Low belt use.** Most teens who are killed in crashes aren't using their safety belts.



## ONE LAST CURVE IN THE ROAD

"Her name is Emily. She was 16 years old, and lots of wonderful things were going to happen in her life," laments Charrise Hubbard, Emily's mother. Emily died in a single-vehicle crash less than a year after getting her license.

It was still daylight as Emily was driving herself to a birthday party at the pool where she was a lifeguard. Just as she was rounding a curve in the road, she drifted over the shoulder, overcorrected, struck a culvert, and was ejected through the passenger window of her truck.

"I would have sworn Emily was too smart not to have her safety belt on at all times. She was so bright and practical," Charrise says. After all, Emily was president of her class. She belonged to the National Honor Society. She even was on her school's newspaper staff and power-lifting team. "Sometimes, we just assume our kids are doing the things we've worked so hard to teach them."

Charrise adds that "the thought of Emily's last few seconds on this earth often haunts me. Was she afraid? Feel pain? Did she think of all of us who love her so much? The convenience of having Emily drive and the fun she had driving were short-lived. If we had known the statistics, we would have made her go through a step-by-step process to earn her driving privileges. Anything would be worth having Emily back."



## HOW GRADUATED LICENSING CAN HELP

Teenagers perceive a driver's license as a ticket to freedom. It's momentous for parents, too. Although they often are aware of 16 year-olds' high crash risks, they're relieved not to have to chauffeur their children around anymore. But the price is steep. Crashes are the **leading cause of death** among American teens, accounting for more than one-third of all deaths of 16 to 18 year-olds.

An effective way to reduce this toll is to enact graduated licensing, under which driving privileges are phased in to restrict beginners' initial experience behind the wheel to lower risk situations. The restrictions gradually are lifted, so teenagers are more experienced and mature when they get their full, unrestricted licenses.

The **best graduated licensing systems** require 50 or more hours of supervised driving during the learner's stage, licensure at 16-1/2 years or older, and limitations on night driving and driving with other teenagers in the vehicle until a beginning driver is 18.

Graduated licensing laws have reduced teens' crash rates in the United States, Canada, and New Zealand. Almost all US states have such laws, but they aren't all strong.



## WHAT PARENTS OF TEENAGERS CAN DO

With or without a strong graduated licensing law, parents can establish effective rules. In particular:

**Don't rely solely on driver education.** High school driver education may be the most convenient way to learn skills, but it doesn't produce safer drivers. Poor skills aren't always to blame. Teenagers' attitudes and decision-making matter more. Young people tend to rebel, and some teens seek thrills like speeding. Training and education don't change these tendencies. Peers are influential, but parents have much more influence than typically is credited to them.

**Know the law.** Become familiar with restrictions on young drivers. Then enforce the restrictions. To learn about the law in the state where you live, go to [www.iihs.org/laws/state\\_laws/grad\\_license.html](http://www.iihs.org/laws/state_laws/grad_license.html).

**Restrict night driving.** Most young drivers' nighttime fatal crashes occur between 9 p.m. and midnight, so teenagers shouldn't be driving much later than 9. The problem isn't just that such driving requires more skill behind the wheel. Late outings tend to be recreational, and even teens who usually follow the rules can be easily distracted or encouraged to take risks.

**Restrict passengers.** Teenage passengers riding in a vehicle with a beginning driver can distract the driver and/or lead to greater risk-taking. About 6 of every 10 deaths of teenage passengers occur in crashes with teen drivers. While driving at night with passengers is particularly lethal, many of the fatal crashes involving teen passengers occur during the day. The best policy is to restrict teenage passengers, especially multiple teens, all the time.

**Supervise practice driving.** Take an active role in helping your teenager learn to drive. Plan a series of practice sessions that include a wide variety of situations, including night driving. Give beginners time to work up to challenges like driving in heavy traffic or on the freeway. Continue to supervise practice driving by your teenager after graduation from a learner's permit to a restricted or full license.

**Remember that you're a role model.** New drivers learn a lot by example, so practice safe driving yourself. Teenagers who have crashes and violations often have parents with poor driving records.

**Require safety belt use.** Don't assume that belt use when you're in the car with your 16 year-old means a safety belt will be used when your child is driving alone or out with peers. Insist on using safety belts all the time.

**Prohibit driving after drinking alcohol.** Make it clear to your child that it's illegal and highly dangerous for a teenager to drive after drinking alcohol or using any other drug. While alcohol isn't a factor in most of the fatal crashes that involve 16-year-old drivers, even small amounts of alcohol are impairing for teenagers.

**Choose vehicles with safety, not image, in mind.** Teens should drive vehicles that reduce their chances of crashing in the first place and then offer protection from injury in case they do crash. For example, small cars don't offer the best occupant protection in case of a collision. Avoid vehicles with performance images that might encourage a teenager to speed. The best vehicle choice for your teenager, and for everyone else in your family, is one that's equipped with the latest safety technology including side airbags that protect people's heads and electronic stability control.

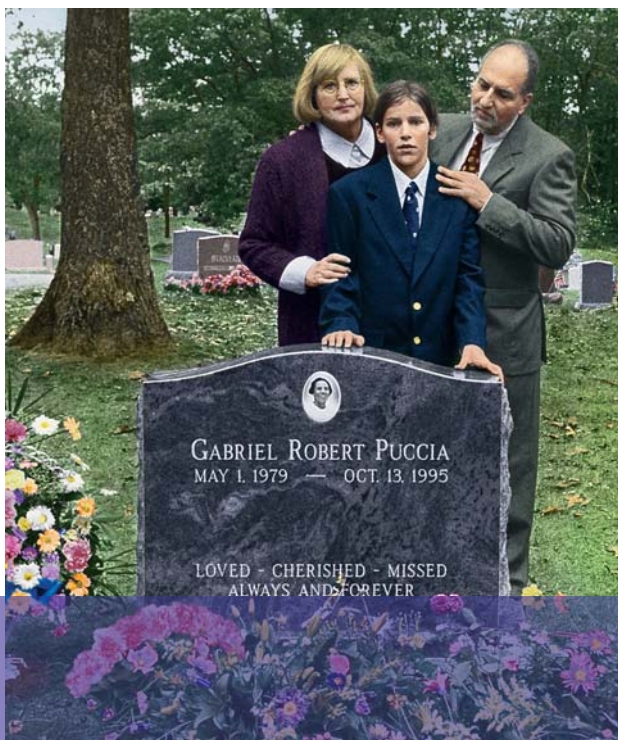
# GOING HOME FOR THE PLAYOFFS

When their 16-year-old son Gabriel missed his Friday night curfew, Charles and Maureen Puccia started to fear the worst. They wouldn't know for hours that Gabe had died with two teenage friends in a crash earlier that night.

Gabe's night started out without much of a plan. He and some friends were supposed to meet at a pancake house, but only a few people showed up. That's when Gabe and others headed home to watch the playoffs. None had been drinking, and they had only two miles to drive. But 17-year-old Matt was going about twice the speed limit when the car veered off the road and hit a tree.

Gabe's parents had to make several calls just to get the news. "He had one of those little earrings in his ear, and a special jacket he had bought in Italy," Charles recalls. "And the guy at the hospital said, 'I think we have your son.' Our grief is for Gabe's loss, not our own — to not know what we could have done for him and to not watch him find whatever it was he wanted in life."

Now the Puccias focus on their younger son, Emilio. "This is a case where we're willing to go all the way, enforcing the graduated licensing law to the utmost and beyond."





1005 N. Glebe Rd.  
Arlington, VA 22201  
703/247-1500

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