

## Insure.com survey 2020: Why many parents don't enforce teen driver safety laws

By Les Masterson | Updated on May 8, 2020

More than one-third of parents surveyed said they don't enforce all teen driving laws for their children.

We surveyed 500 parents of teen drivers to find out whether they enforce graduated Driver Licensing (GDL) laws, which GDL laws they enforce and other car-related questions. GDL laws restrict young drivers, such as limiting the time of day and who's in the vehicle with [teen drivers](#). Experts say GDL laws are a critical factor in reducing teen driving-related fatalities over the past two decades.



Despite fewer teen driver fatalities than the 1990s though, car crashes remain the [number one killer of teens](#) in the U.S. Teens are also the [highest crash risk](#) of any age group. Insurance companies view teens as riskier drivers, so they charge higher premiums when you add a teen to your policy.

[Insure.com](#) found that [adding a teen to your policy](#) increases your premiums by an average of 161%. That's a \$2,328 annual increase on average.

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## Why parents aren't enforcing GDL laws

Insure.com discovered that 23% of parents acknowledged that they never enforce GDL laws. This is the third year of our survey and the second straight year we've seen an increase in the percentage of parents who say they don't enforce GDL laws. Another 13% said they sometimes don't impose the teen-driving rules.

We also found that the percentage of parents who say they always enforce GDL laws dropped again this year.

Here's how the 2020 survey results compared to the same survey question in previous years:

Did you or are you enforcing your state's graduated driver's license laws for teen drivers?

|             | <b>2020</b> | <b>2019</b> | <b>2018</b> |
|-------------|-------------|-------------|-------------|
| Yes, always | 63%         | 69%         | 78%         |
| Sometimes   | 13%         | 17%         | 17%         |
| No          | 23%         | 14%         | 5%          |

The survey found that moms are doing a better job enforcing GDL laws. Sixty-eight percent of moms (compared to 73% in 2019) say they always enforce restrictions. The same is true for 58% of dads (compared to 64% in 2019). Dads are also more likely to never impose restrictions (27% for dads; 20% for moms). Both of these are increases from 2019 when it was 15% for moms; 13% for dads.

Why wouldn't parents always enforce laws meant to protect their children? The number one reason is that they don't know GDL laws.

Here are the results (parents could choose multiple reasons):

- 48% said they don't know GDL laws.
- 13% said GDL laws aren't necessary.
- 12% said the teen doesn't always listen to them.
- 11% said the teen's friends always need transportation and so it's hard to say no.
- 8% said they pick and choose what laws their child follows.
- 7% said they don't think GDL laws are fair.

More than half of mothers who don't always enforce GDL laws said they don't know their state GDL laws (52%), which was the same as 2019. That's compared to 43% of dads -- an increase from 28% in 2019.

Dads are more likely to not enforce time restrictions (29% for mothers; 41% for fathers). Dads are also more likely to not follow cell phone bans and passenger restrictions for teens.

Why do you sometimes or never enforce the GDL laws/requirements?

|   | 2020 | 2019 | 2018 |
|---|------|------|------|
| I am not aware of the GDL laws  | 48%  | 45%  | 29%  |
| I don't think the GDL laws are fair   | 7%   | 18%  | 25%  |
| I pick and choose the laws I think my child should follow                   | 8%   | 18%  | 23%  |
| I try to but it's too difficult because my teen doesn't always listen to me | 12%  | 14%  | 33%  |
| My teen's friends always need transportation and it's hard to say no        | 11%  | 12%  | 20%  |
| I don't think they are necessary.   | 13%  | 9%   | 6%   |

## Time restrictions, cellphone ban top GDL laws being broken

The new survey found that 35% of parents who don't impose GDL laws don't follow teen driver time restrictions. This result has been consistent over our three surveys. States often limit when a teen can drive. For instance, not allowing teens to drive in the early morning.

One-quarter of the parents don't enforce cell phone bans and 22% don't always restrict young passengers from riding in their teen's vehicle. We let parents choose more than one.

Which GDL laws do you sometimes or never enforce for your teen driver?

|  | 2020 | 2019 | 2018 |
|--|------|------|------|
| Time restrictions                                      | 35%  | 35%  | 36%  |
| Use of cell phone ban                                  | 25%  | 32%  | 49%  |
| Passenger restriction                                  | 22%  | 28%  | 45%  |
| Hours of supervised practice (as in fudge the numbers) | 21%  | 17%  | 18%  |
| Use of other electronic devices ban                    | 15%  | 15%  | 30%  |
| Allow teen to drive alone though not allowed           | 14%  | 6%   | 7%   |

Dads are more likely to not enforce time restrictions (29% for mothers; 41% for fathers). Dads are also more likely to not follow cell phone bans and passenger restrictions for teens.

If parents aren't always enforcing GDL laws, that must mean they're confident in their children's driving, right? Not exactly.

We asked parents about their teen's worst driving habits. Parents pointed to these five as the most significant problems:

- Texting while driving -- 43%
- Parallel parking -- 32%
- Speeding -- 26%
- Not wearing seatbelt -- 23%
- Distracted driving -- 20%

## How many parents text while driving with their teens in the car?

Parents don't always model stellar behavior behind the wheel.

Nearly half (42%) of parents occasionally text while driving with their teen. Here's how they responded when asked how much they text while driving with their teen passenger:

- 58% said never.

- 28% said hardly ever, just a few times when I felt it was necessary.
- 10% said sometimes when they feel they can still do it safely.
- 4% said frequently -- they know they shouldn't, but it's a bad habit.

These results closely mirror the 2019 findings.

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## Parents plan to put limits on older teens

More than one-third of parents don't always enforce GDL laws, but many parents said they plan to limit their teen's driving after they're fully licensed and no longer restricted by GDL laws.

That decision could be critical. The [Governors Highway Safety Association](#) (GSHA) estimated that older teens are twice as likely to be involved in a fatal crash between

midnight and 6 a.m. than younger teens. GSHA said expanding GDL laws to older teens could help reduce that sobering statistic.

Our survey found that most parents said they plan to continue restricting their teen drivers even after they're fully licensed. About half expect to limit:

- Late-night driving.
- Cell phone use while driving.
- The number of friends riding with the teen.

However, 37% of parents said they will trust their teen's driving enough to give them few or no driving restrictions once they're fully licensed.

Mothers in our survey are more likely to plan restrictions on teen drivers even after they're fully licensed. More than half of moms said they'll restrict late-night driving, cell phone use and restriction passengers for their teen driver even if they don't have those restrictions by law.

## Safety features in teen cars

A vast majority of parents said a car's safety features influence their decision when buying a car for their teen. The survey found 81% of parents said it played at least a part in the choice with 59% saying safety is the most critical feature.

When asked about vehicle safety features, 38% said they wish their teen's car detected approaching vehicles in blind spots. That topped the list of dream safety features. It was followed by a vehicle that stops at all stop signs and red lights automatically (21%) and keeps cars from tailgating/driving too closely (15%).

About four-in-10 survey respondents liked the idea of driverless cars for their teens. A majority of parents said they're not in favor of having their teen in a driverless vehicle.

Here's how parents view driverless cars and their teen drivers:

- 37% said they would NOT let their teen ride in a driverless car because those vehicles are not safe enough for their teen.
- 24% said they would NOT let their teen ride in a driverless car because the child could not take over if needed because of their lack of driving experience.
- 20% said they would let their teen ride in a driverless car and that it's better than a teen driver.
- 19% said they would let their teen ride in a driverless car, but would still be worried about whether the teen could take over the vehicle.

These results are nearly identical to 2019's findings, but quite different from 2018 when 39% said they would let their teen ride in a driverless car and that it's better than a teen driver. Only 26% of parents in 2018 said they would NOT let their teen ride in a driverless car because those vehicles aren't safe enough for their teen. Why are parents leierier about driverless cars than in 2018? One probability is high-profile crashes involving self-driving vehicles over the past two years.

Fathers in our survey are much more apt to be open to driverless cars for their teens than mothers. Thirty percent of fathers said driverless cars are safer than a teen driver. Only 13% of mothers agreed with that sentiment. These are almost the same results as in 2019.

About three-quarters of mothers don't want their teen driver in a driverless car because of safety concerns or that the teen wouldn't have the experience to take over the vehicle if needed. That's compared to less than half of fathers.

## Vehicles that teens drive

The survey found that most teens today drive the family car. Slightly more than one-third own their own vehicle.

Thirty percent of respondents said their child drives a used vehicle that's 10 years old or more. Thirty percent said their teens drive a car that's between five and 10 years old. Nineteen percent of respondents said their children drive a new car.

Parents said the most common type of teen vehicle is the family sedan:

- Family sedan -- 37%
- SUV -- 30%
- Coupe -- 16%
- Truck -- 6%
- Sports car -- 5%
- Minivan -- 5%

If you're looking to buy a used car for your young driver, review our [used car average rate](#) tool to see what you can expect to pay for 1,700 models. You can compare vehicles side by side.

## Tips for saving on teen car insurance

Teen drivers are considered higher risk because of their driving inexperience and youth. That means insurance companies charge more when you add your teen to your policy. How much more depends on your location, the amount and cost of claims, driving record and type of care.

The good news is there are ways for parents to limit the cost of adding a teen to a policy. You may even be able to find [cheap car insurance](#) for your teen. Here are three ways to limit the increase:

- Add the teen to the least expensive car on your policy.
- Ask your insurer about [discounts](#), such as good student and driving training.
- Talk to your insurance company about whether they offer a program to monitor your teen's driving. Some companies have devices that you can plug into the vehicle to track driving behaviors. You can get a discount for adding that to a car, too.

“A telematics device that monitors your child’s driving may not only give you a discount but allows you to be aware of your teen’s behavior behind the wheel,” notes Penny Gusner, Insure.com’s senior consumer analyst. “Parents can see what the novice driver may need to work on, such as learning not to brake so hard or speed and how responsible the teen is when mom or dad isn’t in the car.”

An Insurance Research Council survey found that 56% of those surveyed said they made changes in their driving behavior after installing a telematics device and reviewing insurer feedback. Over 80% said that the information provided by the insurance company was helpful.

Having a teen driver in your household can be stressful and costly. By being a good driving role model, including putting down the phone and teaching them the rules of the road, you can set your teen on the avenue to safe driving.

## Methodology:

Insure.com in March 2020 commissioned Op4g to field an online survey of 1,000 parents of teen drivers.