24% of fathers and 29% of mothers don’t always enforce teen driving laws—Insure.com survey

By Insure.com Posted on June 8, 2021

Foster City, CA – June 8, 2021 – A recent Insure.com survey shows improvement in the percentage of parents who always enforce teen driving laws, yet an alarming proportion (more than 25%) do not require their teen drivers to be fully compliant.

Graduated Driver Licensing (GDL) laws are intended to save lives and protect young drivers by limiting privileges for newly-licensed teens. The aim is to help young people safely build driving experience before obtaining full privileges. Traffic safety experts credit GDL laws as a main reason that teen driver fatalities have declined over the past two decades.

GDL laws rely on parental enforcement to achieve maximum impact. However, new research from Insure.com finds that many parents aren’t making sure their teens are adhering to GDL regulations.

Find the complete research results and analysis: Survey 2021: Why many parents don’t enforce teen driver safety laws.

“While keeping kids safe is the main benefit of following teen driver laws, there are financial advantages as well,” notes Les Masterson, managing editor for Insure. “Adding a teen to your auto policy raises car insurance premiums by an average of $2,328 per year. Should an accident occur, parents can anticipate a further premium increase in excess of 20%.”
This year, 40% of parents admit a lack of awareness about GDL laws, down from 48% last year, yet still significantly higher than the 29% who claimed ignorance in 2018. The percentage of parents who believe teen driving laws are unnecessary more than doubled over the past four years, while only a small portion of respondents feel the rules are unfair.

<table>
<thead>
<tr>
<th>Reasons given for not enforcing laws</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not aware of the GDL laws</td>
<td>29%</td>
<td>45%</td>
<td>48%</td>
<td>40%</td>
</tr>
<tr>
<td>I try to but it’s too difficult because my teen doesn’t always listen to me</td>
<td>33%</td>
<td>14%</td>
<td>12%</td>
<td>21%</td>
</tr>
<tr>
<td>I don’t think they’re necessary</td>
<td>6%</td>
<td>9%</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>I pick and choose the laws I think my child should follow</td>
<td>23%</td>
<td>18%</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>My teen’s friends always need transportation and it’s hard to say no</td>
<td>20%</td>
<td>12%</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>I don’t think the GDL laws are fair</td>
<td>25%</td>
<td>18%</td>
<td>7%</td>
<td>6%</td>
</tr>
</tbody>
</table>

This year’s study provides detail on the specific GDL laws that aren’t being enforced, information on how well parents model safe driving behavior for their teens, opinions on the appeal of driverless cars for teen drivers, most common types of vehicles used by teens and valuable discounts available for teen drivers.

Masterson is available to comment on the results of this study and can answer questions about how parents can best work with their teens to comply with GLL regulations.

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