



Jennifer Baylis (SADD)
jbaylis@sadd.org
1-877-SADD-INC



Glenn Greenberg (Liberty Mutual)
glenn.greenberg@libertymutual.com
617-574-5874

SUMMER'S HERE ... AND SO ARE MORE TEEN DRIVERS

Driving Deaths Peak in Summer Months and SADD/Liberty Mutual Study Shows Parents May Hold the Key to Curbing Teens' Bad Decisions Behind the Wheel

Some Risky Driving Habits are Significantly Higher Among Teens Who Think Their Parents are "All Talk and No Action" About Consequences

BOSTON, May 25, 2007 – As teens flow out of high schools across the country and into their cars, some will tragically contribute to this disturbing statistic: car crashes are the leading cause of death for 15- to-20 year-olds in the United States. Add that to the fact that there are more driving-related deaths in the summer months than in any other season of the year, and parents have reason for concern over their children's safety.

According to Liberty Mutual and SADD (Students Against Destructive Decisions) research, teens spend 44 percent more hours driving each week in the summer than during the school year. But the research gives parents a solution to keep their teens safe as young drivers exercise their summer freedoms behind the wheel: setting and enforcing consequences for breaking driving laws and family rules curbs speeding, piling in and cell phone use, and increases seat belt usage and adherence to traffic signals.

"It is refreshing to validate the influence parents have on their teen drivers and the fact that the tried and true measures we use to establish appropriate behavior in our children during their younger years – following through on consequences when expectations are not met – have the same powerful effect on teenagers," said SADD Chairman and Chief Executive Officer Stephen Wallace.

In a national study of more than 900 high school students with a driver's license, teens who believe their parents would follow through on threatened consequences for breaking a driving law are significantly less likely to say they speed (43 percent report driving 5 mph or more over the limit) than are the teens who say their parents are unlikely to follow through on any penalty (68 percent). Further, only 31 percent of teens who say their parents will enforce a consequence report they drive with more than three passengers in the car, compared to 60 percent of teens who consider their parents are "all talk and no action."

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“These findings cannot be overstated. We all know that speeding contributes to crashes, and studies show the crash rate among teens drivers doubles or quadruples with two or three passengers, respectively, when compared to driving alone,” said Greg Gordon, Liberty Mutual vice president, Consumer Marketing, citing research from the Insurance Institute for Highway Safety. “Parents can significantly reduce the likelihood of those behaviors by clearly establishing expectations of their teens and then following through on consequences should those expectations be breached.”

Cell Phone Use and Text Messaging

As many states enact or consider legislation to curb cell phone use and text messaging while driving, the SADD/Liberty Mutual research further reveals how parents can influence the effects of these laws. More than half (52 percent) of teens who say their parents are unlikely to follow through on a consequence if they break a driving law report they talk on a cell phone while driving, compared to only 36 percent of teens who believe their parents would indeed penalize them.

And even in the absence of a cell phone law, the research confirms that parents can influence this behavior by establishing their own family rule about talking on the cell phone and driving – and enforcing it. Teens who say their parents are likely to enforce a punishment for breaking a family driving rule about cell phones are significantly less likely to talk on the cell phone while driving (37 percent) than are teens who say their parents are unlikely to follow through on any consequence (65 percent).

Applies to Safe Behaviors, Too

The SADD/Liberty Mutual driving research points out not only how parents can deter destructive driving behaviors by setting and following through on consequences, but also how parental enforcement bolsters safe driving habits. Teens whose parents enforce penalties for driving law infractions are more likely to wear their seat belts (89 percent vs. 74 percent), require their passengers to buckle up (82 percent vs. 64 percent), obey stop signs (91 percent vs. 60 percent), and use turn signals (89 percent vs. 76 percent).

Summer Driving Realities

Earlier SADD/Liberty Mutual research (2003) that reveals teens drive 44 percent more hours each week during the summer (23.6 hours) than during the school year (16.4 hours) also spotlights teens’ admission to an increase in risky driving behaviors that contribute to crashes.

- Twenty-three (23) percent of teen drivers are more likely to drive with three or more teens in the car in the summer, compared to 6 percent of teen drivers who are more likely to do so during the school year.

- Seventy-two (72) percent of all teens report they stay out later during the summer than the school year. Additionally, 47 percent of teen drivers are more likely to drive late at night during the summer, compared to 6 percent of teen drivers who are more likely to drive late at night during the school year.
- Twenty-four (24) percent of teen drivers are more likely to drive when tired or sleepy during the summer, compared to 9 percent of teen drivers who are more likely to drive fatigued during the school year.

What Parents Can Do

Liberty Mutual and SADD use seven years of collective driving research to offer these tips to help parents talk to their teens:

- Know your state’s Graduated Driver License laws and restrictions, including unsupervised driving, time of day, and passengers in the car, and enforce them. The Governors Highway Safety Association provides a description of each state’s laws at www.statehighwaysafety.org.
- Set family rules about driving, outline clear consequences for breaking the rules, and follow through. Liberty Mutual and SADD suggest some rules if they are not covered by your state laws:
 - No friends in the car without an adult
 - No driving after 10 p.m.
 - No use of alcohol or other drugs
 - No distractions while driving, including eating, changing CDs, handling iPods and putting on makeup
 - No cell phone use, including text messaging
- Continue supervised driving once your child has received his or her license, and reinforce the rules and safe driving habits.
- Don’t relent. Parents should continue the dialogue with their teens and frequently reinforce the acute dangers of distracted driving, drinking and driving, or using drugs and driving.
- Order a free copy of “*The Road Ahead: Stay Safe at the Wheel*” by calling 1-800-4-LIBERTY or any local Liberty Mutual office. “The Road Ahead” kit includes a powerful video of teens discussing their driving attitudes and behaviors before and after viewing the HBO Family documentary *Smashed: Toxic Tales of Teens and Alcohol*, a family discussion guide and a family safe-driving pledge.

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- Download a copy of Liberty Mutual and SADD's *Guidelines for Good Family Communication* from the auto safety section of www.libertymutualinsurance.com.
- Download a copy of SADD's *Opening Lifesaving Lines* at www.sadd.org

Methodology

Liberty Mutual and SADD commissioned Guideline to conduct a quantitative survey with high school students on a wide range of attitudes and behaviors relevant to teens. An entire section of the survey was dedicated to teen driving. The driving report focuses exclusively on the responses of 903 teens with a driver's license from a national sample of 26 high schools in April and May, 2006. The relevant, driving-specific findings can be interpreted at a 95 percent confidence interval with a +/- 3.3% error margin. Analysis of survey subgroups are subject to wider error margins. Percentages in the report may add to more or less than 100 percent due to rounding error or occasions when multiple response answers were accepted.

Research Partners

Liberty Mutual Group (www.libertymutual.com) is diversified global insurer whose largest line of business is personal auto based on 2005 direct written premium. The nation's eighth-largest provider of auto and home insurance to individuals, Liberty Mutual is an industry leader in affinity partnerships, offering its personal lines products to employees and members of more than 9,800 companies, credit unions, and alumni and professional associations. Liberty Mutual Group ranks 95th on the Fortune 500 list of largest corporations in the United States. The company, headquartered in Boston, Mass., employs over 39,000 people in more than 900 offices throughout the world.

SADD (Students Against Destructive Decisions) is the nation's preeminent peer-to-peer youth education organization, with thousands of chapters in middle schools, high schools, and colleges. With a mission of promoting positive decision-making and addressing attitudes that are harmful to young people, SADD sponsors programs that address issues such as underage drinking, other drug use, impaired driving, and teen violence and suicide.

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