

Search

How do I find it?

Subscribe to paper



Are parent-teen contracts the key in driver's ed?

Videos you may be interested in

[More: Video](#)

Updated 10/19/2010 3:10 PM | [Comments](#) **31** | [Recommend](#) **1** | [E-mail](#) | [Save](#) | [Print](#) | [Reprints & Permissions](#) | [RSS](#)



Enlarge [By Mei-Chun Jau for USA TODAY](#)

Toni, left, and Mike Hafner, of Ovilla, Texas, used a sample contract from State Farm insurance to model a driving agreement with her daughter, Chelsea, 17.

By **Larry Copeland, USA TODAY**

Share

Parents aware that car crashes are the leading cause of teen deaths increasingly are embracing a decidedly low-tech way to protect their beginner drivers: parent-teen contracts.

[Yahoo! Buzz](#)

[Add to Mixx](#)

[Facebook](#)

[Twitter](#)

[More](#)

Subscribe

[myYahoo](#)

[iGoogle](#)

[More](#)

The contracts — available from many insurance companies, auto club AAA and even the [Centers for Disease Control and Prevention](#) — cover everything from when teens can have the car to their behavior while driving and which passengers are allowed. Two key components: Restrictions are modified as drivers gain experience and demonstrate responsibility, and penalties for violations are spelled out clearly.

"It's a way for parents and teens to engage with each other and agree on what the consequences are," says Arlene Greenspan, a senior scientist with the Injury Center at CDC. "Writing it down clarifies for everybody what the rules are."

SETTING RULES: [Pacts help families talk](#)
TEXTING WHILE DRIVING: [Teens miss message on risk](#)
SWEET 16: [Birthday sweeter without license](#)
BY STATE: [Age requirements for learner's permits](#)

Some insurers offer discounts to parents and teens who sign contracts.

Gary Albert, a State Farm agent in Charlottesville, Va., says about 80% of his eligible customers now have them. Data on the number of contracts nationwide are not available.

Sunday marked the start of National Teen Driver Safety Week and a push by many traffic safety advocates to stress the

TRAFFIC CRASHES LEADING CAUSE OF TEEN DEATHS

Motor vehicle crash deaths as a percentage of deaths from all causes:

Source: 2008 data from Insurance Institute for Highway Safety

importance of parental involvement for novices. The CDC, for example, this week is launching a "Parents are the Key" education campaign.

The contracts are often used as part of states' graduated-driver-licensing programs, in which young drivers gain privileges as they gain experience.

Motor vehicle crashes are the No. 1 killer of youths 16-19, says the National Highway Traffic Safety Administration. That's sobering news for the parents of young drivers.

Laurie Ach, 47, of Chicago says she and her husband, Richard, decided to use a parent-teen contract from AAA for their daughter, Gabriella, 16, because "we want her to be safe."

Research on the effectiveness of parent-teen contracts is "promising but early-on," says Flora Winston, co-scientific director of a research study on young drivers by The [Children's Hospital of Philadelphia](#) and State Farm insurance company.

You might be interested in:

Most Popular E-mail Newsletter

NEW

Sign up to get:

Top viewed stories, photo galleries and community posts of the day

[Sign up for USA TODAY E-mail newsletters](#)

[FanHouse - Official Site](#)
 Scores, Stats, & Breaking News - Your Sports Live at FanHouse.
[FanHouse.com](#)

[Ads by Google](#)

[Snoring Problems?](#)
 Learn How a Short Office Procedure helps Snoring & Mild Sleep Apnea.
[www.PillarProcedure.com/Columbus-OH](#)

[Kelley Blue Book®](#)
 New & Used Car Prices, Photos & Reviews From The Industry Standard.
[www.KBB.com](#)