

PERSONAL LINES

Help parents support their teens behind the wheel

Parents handing over the car keys to their teenagers can cause anxiety, according to Nationwide's recent driver behavior survey, due to worrying about the teens' skills, phone distractions and stress behind the wheel. These concerns give agents natural opportunities to review coverage, close potential protection gaps and recommend tools that encourage safer driving habits.



Confidence in teen drivers is low.

85%

of teens are more distracted than other age groups

73%

of today's teens are less safe than previous generations

46%

of parents rate their own teens' driving as very good or excellent¹

According to parents, their teens have these unsafe habits while driving:



48% eating or drinking



24% texting



21% accessing social media¹



The top concerns of parents are:

- Poor weather conditions **(48%)**
- Dangerous driving by other motorists **(48%)**
- Distracted driving **(39%)**
- Speeding/reckless driving **(28%)**
- Not knowing what to do in an emergency **(24%)¹**

Parents think the top stressors for their teens when they drive are:

58%

Reckless or thoughtless drivers on the road

47%

Driving anxiety

35%

Traffic congestion

30%

Navigating while driving

30%

Phone distractions¹

Teens need more preparation before hitting the road.

88%

agree teens should complete more behind-the-wheel training before getting a license

71%

say parents don't do enough to make sure their kids are safe on the road¹



Concerns about teen distraction and readiness create opportunities to review coverage options, available discounts, safety resources and programs that encourage safer habits. These may include Nationwide Focused Driving Rewards®, which is also available to non-Nationwide members, and SmartRide®. Starting the conversation early can help families feel more confident and supported as teens gain experience behind the wheel.



Start the conversation about today's driving risks with your clients and [share these resources](#).



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[1] "Nationwide Agency Forward Driving Behaviors 2026 Survey Findings," conducted for Nationwide by Edelman Data x Intelligence, [Driving Behaviors Survey Findings](#) (February 2026). Results shown reflect responses from parents of teen drivers only. SmartRide availability, program criteria, and details vary by state. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes.

Nationwide Focused Driving Rewards® is not insurance and does not require the purchase of a policy or a quote. Participation is optional and subject to terms and conditions. Focused Driving Rewards is not available in some states. Nationwide may terminate the program at any time.

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