

BEHIND THE WHEEL:

Driving as a Route to Independence for Foster Youth



Lucy Johnston-Walsh, MSW, JD¹
Center on Children and the Law
Penn State Dickinson Law
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¹Lucy Johnston-Walsh is a Clinical Professor and Director the Center on Children and the Law at Penn State Dickinson Law. Prof. Johnston-Walsh she directs the Children’s Advocacy Clinic, where she supervises law students in the legal representation of youth involved in the child welfare system. Acknowledgement: The research for this report was funded by the Annie E. Casey Foundation. Much appreciation to the generous support of this organization, and to the following individuals who assisted in the research for this project: Richard Hill, Ryan Saylor, Matthew Malamud, Christopher French, Pamela Smith and Laura Ax-Fultz.

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Driving as a Route to Independence for Foster Youth
*Overview of Laws and Legal Implications of
Youth Driving while in Foster Care*

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I. INTRODUCTION

Foster youth face innumerable hurdles as they attempt to participate in the activities which are traditionally associated with teenage years, such as learning to drive. Driving a vehicle is a route to independence and ultimately self-sufficiency for youth, especially for youth living in rural communities where there is limited access to any public transportation. Young people are expected to obtain employment as part of their transition plan to independence, and transportation is necessary to get to and from work. Yet youth in rural areas need private modes of transportation to get to work. The privilege of driving is too often elusive for foster youth. Foster youth meet challenges each step of the way - when applying for their permit; enrolling in driver's education programs; participating in supervised driving; purchasing cars; and obtaining car insurance.

Fortunately, recent passage of federal and state laws has helped to tear down some of these obstacles. However, there is a long way to go to level the playing field for foster youth to obtain a driver's license compared to their non-foster youth peers. The federal Fostering Connections Act of 2008 has pushed states to allow youth to remain in care up to age 21, with the goal of improving life outcomes for foster youth. By allowing youth to remain in care longer, the government hopes to expand opportunities for youth to learn critical independent living skills before the youth move out on their own. Historically youth aged out of the foster care at age 18, so having older youth in the foster care system is still a recent development. Many new policies and laws still need to be developed to address some of the legal issues related to having adult-aged youth in the child welfare system. With the extension of foster care up to age 21, there are likely to be more youth involved in the foster care system who are pursuing driving privileges.

In 2014, Congress passed the federal "Preventing Sex Trafficking and Strengthening Families Act." An important provision of this Act is the section on "Supporting Normalcy for Youth in Care." This law represents the first time the federal government has attempted to define what "normalcy" should be for foster youth, by signaling that foster youth should have similar life experiences as their friends who are not part of the child welfare system. This law represents a significant culture shift, as previously foster youth were often denied opportunities or needed to seek permission of the court to participate in typical teenage activities, such as sleepovers with friends and driving cars. The federal law addresses the discrepant experiences for foster youth by creating a "reasonable and prudent parent standard" (hereinafter referred to as RPP standard).² First the law defines what is "developmentally-appropriate"

² P.L. No. 111 SUPPORTING NORMALCY FOR CHILDREN IN FOSTER CARE

(1) Section 475 (42 U.S.C. 675), as amended by section 101(b) of this Act, is amended by adding at the end the following:

"(10)(A) The term 'reasonable and prudent parent standard' means the standard characterized by careful and sensible parental decisions that maintain the health, safety, and best interests of a child while at the same time encouraging the emotional and developmental growth of the child, that a caregiver shall use when determining whether to allow a child in

as “activities that are generally accepted as suitable for children of the same chronological age or level of maturity, based on the development of cognitive, emotional, physical, and behavioral capacities that are typical for an age group³.” Then the law requires states to create an RPP standard, so that caregivers can approve youth participation in developmentally appropriate activities without needing the court or an agency’s approval.

The RPP standard was created to provide guidance to caregivers on making day-to-day decisions regarding youth participation in activities, i.e. attending a friend’s sleepover, driving in a car with a friend, etc. When raising any teenager, a caregiving adult should approve (or not approve) participation in activities that may involve risk yet allow the youth to experience opportunities that are appropriate for his/her stage of development. A prime example is the age appropriate activity of learning to drive a vehicle.

Child welfare agencies are required to support the RPP standard by providing training for care providers. Additionally, agencies will need to provide reimbursement or services to allow foster youth to participate in driver’s education programs. Despite the passage of the Fostering Connections Act and the Strengthening Families Act, many caregivers still restrict activities of foster youth related to driving. Based on a variety of concerns, foster care providers may still be hesitant to allow their foster youth to drive their personal vehicles and are hesitant to add foster youth to their car insurance policies. Congregate care facilities, often do not have vehicles available to allow for supervised driving of foster youth or programming to make drivers education easily accessible for foster youth.

Pursuant to federal laws, child welfare agencies and state governments must take all necessary steps to normalize life experiences for foster youth, including learning to drive, and encourage youth to remain in care until they are adequately prepared for independence. Research has demonstrated that youth who chose to remain in care beyond age 18 have better life results.⁴ As a result of state and federal law changes since 2008, more youth may be likely to stay in care past age 18. Yet, given the breadth of this culture shift in foster care, child welfare agencies (both governmental and private) continue to need to provide education: on what normalcy experiences include, what funding sources are available to provide such experiences, insurance options available to foster youth, and better understanding of legal liability concerns.

foster care under the responsibility of the State to participate in extracurricular, enrichment, cultural, and social activities.

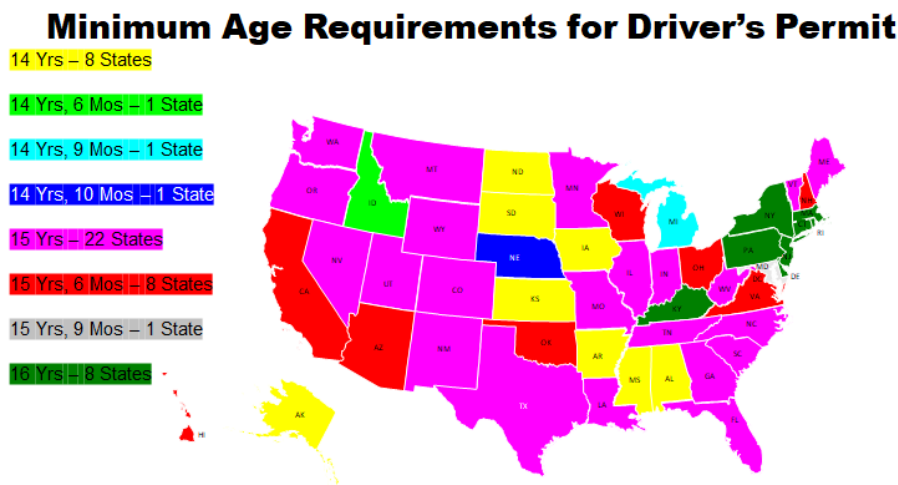
³ 42 U.S.C. 675 (11)(A)

⁴ “Does Extending Foster Care beyond Age 18 Promote Postsecondary Educational Attainment?” by Amy Dworsky, Chapin Hall at the University of Chicago and Mark Courtney, Partners for Our Children at the University of Washington, March 2010.

II. BECOMING A DRIVER: DRIVERS EDUCATION PROGRAMS AND LICENSING

Foster youth often experience obstacles in obtaining their driver’s permits and licenses. Simple steps, such as having a parent or guardian sign the application, or producing a birth certificate, may present unique challenges. When completing an application form for a permit or license, often the applicant needs a co-signer to verify the information on the application, and/or to assume responsibility for the new driver. Non-foster youth typically have a parent sign these forms, whereas foster youth frequently need a non-parent to sign the forms. The appendix to this paper highlights the various state requirements for drivers permits and driver licensing laws. Some states attach liability and assumption of responsibility for accidents to the individual signing the forms, which would most likely deter non-relative adults from co-signing the application.

Prospective drivers also need licensed drivers to provide behind-the-wheel driving training. If the foster parent or care provider is not willing to provide training, the foster youth would have to privately pay for drivers education programs. As more public schools eliminate driver’s education programs,⁵ all youth have the added cost of paying for drivers’ education programs. “In more than half the states, minors who want a license must take driver’s education from a certified instructor. High schools started rolling back driver’s education in the 1980s. The more recent cutbacks have been driven by school funding shortages, and the trend might be accelerating because of the downturn in the economy.”⁶ Too often, foster parents are unwilling to provide the requisite behind-the-wheel training which creates an additional obstacle in the road for foster youth. Congregate care facilities (such as group homes) often do not have vehicles available for youth to practice their driving skills.



⁵ http://www.nbcnews.com/id/34483262/ns/us_news-education/t/some-schools-drop-drivers-ed-cut-costs/#.WzqAZFVKh0w , 12/18/2009

⁶ Peter Kissinger, president and CEO of the AAA Foundation for Traffic Safety, Associated Press article, December 2009.

III. INSURANCE

One expensive concern for young drivers is obtaining automobile insurance. Car insurance for a young driver is usually less expensive if the youth can be added to a pre-existing family insurance plan. However, foster youth often must purchase car insurance individually at higher price if they cannot be added to a family insurance plan. If a foster youth is independently purchasing insurance, and under 18, they may have difficulties contracting with some insurance companies.

Contracting with a Minor:

As general rule, children under age of majority do not have the legal capacity to bind themselves absolutely to a contract. A child under age eighteen has the right to void a contract which a child entered. The opportunity to void a contract is conferred by law for protection for minors, against improvidence or overreaching of adults.⁷ The public policy rationale for voidable contracts was developed to discourage adults from contracting with children who are in an unfair bargaining position. However, the privilege of this “infancy doctrine”⁸ (or the youth’s ability to void a contract) does not enable youth to escape liability in all cases. A well-established exception to this rule is that a child will remain liable for a purchase of items which are necessities. No bright line rule exists to define what is a “necessary.” Case law indicates that the necessity exception to the infancy doctrine of contract law does not apply consistently to the purchase of automobile insurance. Courts have made exceptions to this rule, for example in the Pennsylvania lower court case of *State Farm Mut. Auto. Ins. Co. v. Skivington*.⁹ However, the State Farm case does not provide a solid legal precedent and merely presents an example of how the court might reason that car insurance would be considered a necessary when it is purchased by a minor.

Expense:

In most states, drivers do not need to be added to insurance policies when driving with a driver’s permit. At the time of licensing, licensed drivers should be added to the car insurance policies. Automobile insurance is available to insure a car, not a driver. “Auto insurance companies use many factors to set the cost to insure a car.”¹⁰ When any individual purchases insurance, the individual’s insurance costs are developed based on variable factors such as age, credit history, driving records, level of education, etc. These variables impact an individual’s insurance rates based on risk tolerance of the insurance companies. Based on these variables, younger drivers necessarily have higher exposure to risk and consequently higher rates.

Cost Reimbursement

Foster parents are understandably concerned that by adding a foster youth to their policy, that their rates will be higher indefinitely. However, the high rates are not indefinite and could be reduced if the foster youth leaves the home care or after a period with a unblemished driving record by the youth.

⁷ 12 A.L.R.3d 1174 (1967).

⁸ *Dodson v. Shrader*, 824 S.W.2d 545,547 (Tenn. 1992)

⁹ *State Farm Mut. Auto. Ins. Co. v. Skivington*, 28 Pa. D. & C. 4th 358 (1996)

¹⁰ <https://www.doughroller.net/insurance/25-factors-that-affect-auto-insurance-premiums/>

If a foster parent or care provider were to pay for the car insurance costs of a foster youth, the provider should be reimbursed. A local child welfare governmental entity could theoretically reimburse this expense to the providers with funding from their budget received from the state government. The local government entity has legal care and responsibility for the youth in their foster care system and should reimburse expenses **IF** there are funds in the budget to cover the expense and **IF** the governmental entity provides the funding consistently to any eligible youth.

Could the state and county governments use federal funds to reimburse such an expense? Title IV-E of the Social Security Act provides federal funding to provide safe and stable out-of-home care for children¹¹. The federal funding has very specific eligibility requirements. Reimbursable expenses of foster care maintenance payments are to cover the cost of food, clothing, shelter, supervision, personal incidentals, liability insurance with respect to a child, and reasonable travel for a child's visitation with family, or other caretakers, etc.¹² To have car insurance costs reimbursed using Title IV-E funds, a determination would need to be made to see if the expense is "Title IV eligible." To determine Title IV-E eligibility, the following factors are considered: child must be in an out-of-home placement; child must have been removed from families that are considered financially needy (family's neediness is based on measures in place in 1996 under the Aid to Families with Dependent Children program); child must have entered care through a judicial determination or voluntary placement; and must be in licensed or approved foster care placements.¹³ Although a youth may meet the eligibility criteria for use of Title IV-E federal funding, coverage of car insurance is not an enumerated expense to be covered with this funding source. Another funding source could be the federal Chafee Foster Care Program, which offers funding to help current and former foster youth achieve self-sufficiency. Unlike the Title IV-E programs, the Chafee program operates as a capped entitlement, with only a designated amount of funds available for what are referred to as independent living funds.¹⁴ Some states have chosen to use Chafee funds to pay for car insurance.¹⁵ Furthermore, some states use state dollars to reimburse this expense.

Options Available:

The state of Florida, among a few other states, has created an excellent way to assist in the funding of car insurance for foster youth. In 2014, the state of Florida passed the "Keys to Independence Act," which focused on youth in licensed foster care between the ages of 15 and 21.¹⁶ The Act created a temporary pilot program to reimburse youth and caregivers for the costs associated with driver's education, costs related to getting a driver's license as well as motor vehicle insurance. Since the inception of the program, the number of foster youths with licenses has tripled. On May 1, 2017, the Governor approved the program to become permanent.¹⁷ Surprisingly, since the program's inception, only .01% of car insurance policy owners have filed claims with the insurance providers – all four claims

¹¹ "Title IV-E Foster Care," Children's Bureau, Office of Administration for Children and Families, May 2012.

¹² 45 CFR 1355.20(a)

¹³ "A Primer on Title IV-E Funding for Child Welfare," Child Trends, Copyright 2016 by Child Trends, Inc. Publication #2016-04

¹⁴ Ibid.

¹⁵ "Improving Outcomes for Older Youth: What Judges and Attorneys Need to Know," Kathleen McNaught, & Lauren Onkeles, United States Department of Health and Human Services, 2004.

¹⁶ <http://www.keystoindependencefl.org>

¹⁷ Senate Bill 60, 2017 <https://www.flsenate.gov/Session/Bill/2017/00060>

filed were single car parking lot incidents.¹⁸ Florida's program has proven to be successful in assisting with foster youth being able to drive, and furthermore has demonstrated that the foster youth population is not necessarily a high-risk group to insure. Part of the program includes funding for outreach and education, as increasing awareness of these issues is so critical to addressing the obstacles for foster youth.

IV. LIABILITY

Perhaps the biggest obstacle to foster youth having normal teenage driving experiences is organizational concerns about liability, and who would be fiscally responsible if the youth was involved in an automobile accident. Administrators of government agencies are concerned about lawsuits and being liable for foster youths' actions; foster parents are concerned about their own individual liability, as are other non-profit child welfare organizations serving foster youth. Any individual or organization can be sued, however the focus should be on whether law suits will succeed. The following analysis will address various legal theories of liability to address the different parties' liability.

A. Adult Signing the License or Permit Application Form

States require that a minor youth have a parent or guardian sign their driver's permit application form. Out of the 50 states, 23 states simply require the parent or guardian to provide consent and verify the content of the application. The other 27 states' applications assign legal and/or financial liability to the signer of the application in the event the minor driver causes harm while driving. To provide an example, Pennsylvania's permit application form does not include language about liability, nor does the state statutes assign joint and several liability to the adult application signer. See this report's Appendix, which is a chart describing the current license / permit requirements by state.

B. Foster Parent / Caregiver

To establish the liability of a foster parent for youth's automobile accident, there are different legal theories of liability which could be applied which are described below.

i. Negligence Per Se Theory

The Hornbook on Torts describes this legal theory as: "the negligence per se rule holds that a violation of statute is negligence in itself if the statutory violation causes the type of harm the statute was intended to protect."¹⁹ Any law designed to protect certain classes of people gives rise to a claim of negligence per se. Negligence per se requires

¹⁸ Florida Department of Children and Families, Keys to Independence Annual Report, June 2016, and based on phone conversation with program staff, September 2018, <https://www.dcf.state.fl.us/programs/childwelfare/docs/2016LMRs/Keys%20to%20Independence%20Annual%20Report.pdf>

¹⁹ Hornbook on Torts, Second Edition, Dodd, Hayden, Bublick, Copyright 2000, p. 243.

that: there was law created to protect a class of individuals; that there was a violation of that law; and that the person harmed was a person within the class of individuals that the law was meant to protect. For example, a driver who is driving above the speed limit, who hits a pedestrian, is a case giving rise to claim of negligence per se. Attributing liability to a foster parent or governmental agency based on the rule of negligence per se would be difficult, as an accident caused by a foster youth's violation of a law would be the responsibility of the individual violating the law.

ii. Negligent Entrustment Theory

The Hornbook on Torts describes negligent entrustment as a legal ground for imposing a duty on one person to protect a second person from harm created by a third person, because that a person stands in a special relationship to the dangerous person and can control that person or limit their capacity for harm.²⁰ An example of this theory would be that a passenger in a vehicle, perceiving that the driver is dangerously intoxicated, owes no duty to any other person than himself to persuade the driver to stop driving.²¹ However, certain relationships establish a right and duty to control dangerous persons, which in turn requires a person to exercise reasonable care.²² The Restatement of Torts recognizes that a parent may be expected to exercise control over his/her minor children.²³ However, courts have been reluctant to impose liability upon parents for the torts of their children, even when parents knew their child was dangerous and parents could have taken steps to prevent harm.²⁴ Given parental knowledge of a specific propensity and imminent danger, parents may be liable for negligence in failing to control the child or warn victims.²⁵ The typical case of negligent entrustment involves an automobile loan to a person whom the defendant knows or should have known is apt to use it in a dangerous way because of age or inexperience, character or intoxication.²⁶

To establish a case of the doctrine of negligent entrustment, each state may require different elements to be met to prove negligent entrustment under state law. For example, Arizona's case law describes the six elements as: 1) foster parent owns or controls the vehicle; 2) foster parent must have given youth permission to operate vehicle; 3) foster youth must be incompetent to operate vehicle; 4) foster parent knew or should have known foster youth was incompetent to operate vehicle; 5) foster youth

²⁰ Ibid, at p. 651,

²¹ Ibid, citing caselaw *Martinson v. Cagle*, 454 so. 2d 1099 (La. App. 2004).

²² Ibid.

²³ Restatement Second of Torts §316.

²⁴ Hornbook on Torts, p. 652.

²⁵ *Wood v. Groh*, 269 Kan. 420, 7 P. 3d 1163 (2000).

²⁶ Ibid p. 654.

and / or foster parent's negligence must be proximate cause of accident; and 6) accident must have caused damage.²⁷

Slight differences in the definition of negligent entrustment vary by jurisdiction. Below are descriptions of six factors which are common in the establishment of a negligent entrustment case.

FACTOR: Ownership & Control

Ownership and control are defined as the person who has the legal title, who paid for vehicle, who insures the vehicle, who pays for vehicle's fuel, who maintains the vehicle, who has possession of keys, or if the person can restrict youth's access to keys. A foster youth using the foster parent's vehicle would satisfy this element. To avoid liability for foster parents under this factor of negligent entrustment, foster parents could develop a way to limit foster youth's access to their car keys (requiring permission before use). Another way to avoid liability under this factor is to have the foster parent insist that a foster youth would only be allowed to drive their own the car and obtain their own insurance.

FACTOR: Permission to Operate Vehicle

Generally, an entrustment requires that the person in control of the vehicle transfers the power to operate the vehicle to another individual. Jurisdictions vary widely on what constitutes "permission." Some jurisdictions only require that vehicle owner has left keys in place accessible for taking, however there are cases establishing permission in situations when a child stole a parents' car. A foster parent who owns and maintains a car, should develop a system to strictly control access to the car.

FACTOR: Incompetent to Operate Vehicle

Jurisdictions vary widely on what constitutes incompetence to operate a vehicle. A driver's young age and inexperience with driving would presumably establish incompetence. However, no case law was found that established incompetence factor for a negligent entrustment action based solely on age and inexperience alone. Most jurisdictions require that the driver's past driving record must demonstrate the driver to be reckless. Foster parents should enforce youth drivers to follow the state's graduated driver's license (GDL) program. If a foster youth adheres to GDL and has no previous driving violations or accidents, a negligent entrustment claim should fail on this element.

FACTOR: Knowledge of Incompetence

To satisfy this element, foster parents would have to know of youth's prior driving record or should have known of prior record. Should foster parents become aware of a

²⁷ Acuna v. Kroack, 128 P.3d 221, 2006.

youth's prior driving record, prior to the youth coming under their care and control? Generally, under federal law 18 U.S. Code §2721, a state department of motor vehicles shall not knowingly disclose personal information in connection with an individual's driving record. However pursuant to 18 U.S. Code §2721(b)(1), personal information can be disclosed to any government agency, including any court or law enforcement agency, in carrying out its functions on behalf of a Federal, State, or local agency.²⁸ This raises the question of whether child welfare agencies could or should obtain information about the youth's driving record and then provide that record to the foster parent. From a child advocate's perspective, this approach raises some concerns about a child's right to privacy.

FACTOR: Negligence

To meet this factor, a claimant must demonstrate youth's negligence. To prove negligence, there are the following elements: the defendant owed the plaintiff a duty to exercise some degree of care for plaintiff's safety; defendant breached duty by unreasonable conduct; defendant's conduct in fact caused harm to plaintiff; and the existence and amount of damages based on actual harm such as physical injury to person or property.²⁹ For example, if a foster youth is involved in car accident, but the accident was because the other driver ran a red light, a claim would fail on this particular element because it was not the fault of the foster youth. To avoid liability under this factor, a foster youth should be properly educated before accepting fault at the scene of an accident, unless circumstances necessitate.

FACTOR: Damage

Most jurisdictions require there to be damage beyond property damage to sustain a negligent entrustment claim, however not all jurisdictions.

iii. Vicarious Liability Theory:

The Hornbook on Torts describes vicarious liability as the "liability for the tort of another person. Such liability is an important exception to the usual rule that each person is accountable for his/her own legal fault. The most common kind of vicarious liability is based upon the principle of respondeat superior."³⁰ Under respondeat superior principle, employers are generally jointly and severally liable along with tortfeasor

²⁸ An example from Pennsylvania is this form which requires an individual to authorize release of records, <http://www.dot.state.pa.us/Public/DVSPubsForms/BDL/BDL%20Form/DL-503.pdf> . However, Pennsylvania law 42 Pa.C.S.A. §6308 allows inspection of records when child is charged with delinquency the court orders in the interest of the child that the records which are not open to the public be disclosed to public under certain circumstances.

²⁹ Hornbook on Torts, p. 198.

³⁰ Hornbook on Torts, p. 743.

employee for torts of employees committed within scope of employment.³¹ The respondeat superior claim is commonly used in employer –employee relationships, and less commonly but occasionally used in parent-child relationships.

Most states³² rely on common law respondeat superior for vehicle ownership liability, or negligent entrustment for vehicle ownership liability. Montana law makes clear that negligent entrustment is the “stand alone” method of imputing negligence from a child to a parent. For liability to be imposed, the parent must: (1) know that he or she can control the child; (2) the parent understands the necessity for doing so; and (3) the parent's failure to exercise reasonable care under these circumstances creates an unreasonable risk of harm to a third person. Negligent entrustment requires more than simply allowing a young person to operate a vehicle.³³ Nevada is unique in that the law provides that insurance coverage is absolute, even if the insured violates or voids the policy by his or her conduct.³⁴ The vehicle codes vary from state to state, either allowing or barring claims of respondeat superior derivative liability against the parents of teenage drivers.

Additional consideration: Would foster parents be able to claim immunity under the federal Volunteer Protection Act (VPA) of 1997?

This federal law was created to provide protection for volunteers from tort liability when they are acting on behalf of non-profit or government entities, similar to other Good Samaritan Laws. Question yet to be determined by courts, is whether a foster parent would meet the definition of volunteer? Pursuant to 42 U.S.C. §14505(6), a “volunteer” is defined under this federal law as an individual performing services for a non-profit organization or governmental entity who does not receive compensation other than reasonable reimbursement for expenses incurred. This researcher was unable to find any litigated case law which addresses whether a foster parent will or will not meet this definition. A legal argument could be made that foster parent payments are reimbursement for expenses. Well documented social science research shows that foster parents spend more than they receive for reimbursement of expenses. Board rates are calculated to address the cost of raising a child and foster care payments / reimbursements are non-taxable income. If a foster parent is covered under this act, then it would address the issue of foster parents’ liability. Only one state, New

³¹ Ibid, p. 753.

³² Arizona, Alaska, Alabama, Arkansas, Colorado, Connecticut, Delaware, Florida, Hawaii, Illinois, Indiana, Kansas, Kentucky, Maine, Maryland, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Nevada, New York, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Washington D.C., Massachusetts, New Hampshire, and Vermont.

³³ Styren Farms, Inc. v. Roos, 265 P.3d 1230, 2011

³⁴ Nev. Rev. Stat. Ann. §485.3091

Hampshire opted out of VPA, yet NH state law provides protections for volunteers as well.

C. Governmental Agency

The general rule is that state and local governments are not liable for harm caused by private actors.³⁵ “Qualified immunity protects governmental officials from liability for civil damages insofar as their conduct does not violate clearly established statutory or constitutional rights of which a reasonable person would have known.”³⁶ To be clearly established, the law must be so clear that it would put every reasonable official on notice that certain conduct violates a constitutional right.

“However, when a state fails to protect a foster child from harm, the foster child can sue the state under the special-relationship doctrine. The special-relationship doctrine provides an exception to the general rule that states are not liable for harm caused by private actors. Under this doctrine, a state or its agents can be liable under [42 U.S.C. § 1983](#) for failing to protect people from harm if they have deprived those people of liberty and made them completely dependent on the state for their basic needs. The special-relationship doctrine has limits—for instance, it requires plaintiffs to show that the state assumed control over them, thus triggering a duty to protect them.”³⁷

From multiple federal cases, the law indicates that claims built on the special-relationship doctrine have four elements. First, the plaintiff must demonstrate the existence of a special relationship, meaning the plaintiff completely depended on the state to satisfy basic human needs. Second, the plaintiff must show that the defendant knew that the plaintiff was in danger or failed to exercise professional judgment regarding that danger. Third, the plaintiff must show that the defendant's conduct caused the plaintiff's injuries. And finally, fourth, the defendant's actions must shock the conscience. The existence of the special relationship is the pivotal issue, if none exists, a state cannot be held liable for a person's injuries at the hands of a private third party as opposed to a state actor. The state has a special custodial relationship only with individuals who depend completely on the state to satisfy their basic human needs.³⁸ As case law makes clear, a special relationship exists between the State and foster child, which triggers an accompanying, a duty limited to only the specific officials who executed the placement of the child.

³⁵ DeShaney v. Winnebago Cty. Dept of Soc. Servs., 489 U.S. 189, 189-90 (1989).

³⁶ Schwartz v. Booker, 702 F. 3d 573, 2012.

³⁷ Dahn v. Amedei, 867 F.3d 1178, 2017.

³⁸ Ibid at 1186.

For a governmental agency to found vicariously liable for foster parent entrustment of vehicle to a foster youth, many elements of liability must first be established. First, the foster youth must have been found negligent, or at fault in the accident. Secondly, a court must find justification for imputing the foster youth's negligence onto the foster parent. To impute negligence onto a foster parent, the claimant would argue theories of liability such as described above - negligent entrustment, respondeat superior, or negligence per se. Thirdly, after establishing justification to impute negligence on the foster parent, the claimant would have to prove there would be justification in imputing foster parent's negligence onto agency. It is very unlikely that a court would find that an agency has enough control over the foster parents' actions to warrant such a finding. If all elements are met, an agency can still manage to avoid or limit liability. Additional state statutory provisions can protect an agency.

D. Youth's Own Liability

Children can sue or be sued for tort actions; however children cannot bring or defend legal action in their own name. Courts must appoint a representative to litigate on their behalf. The Restatement of Torts indicates that the standard of conduct to which a child must conform to avoid being negligent is that of a reasonable person of like age, intelligence, and experience under like circumstances.³⁹ If a legal claim is brought against a foster youth who is a minor, the minor would need to obtain legal representation. Most states provide legal representation to youth throughout the dependency process, however that representation would not necessarily extend to non-dependency legal actions. Youth would then need to obtain legal representation in any claim against them, which involved another expense.

V. Conclusion:

State and local governments need to continue to find ways to support youth in their successful transition to independence. Often a successful transition includes learning to drive. There are many obstacles that must be properly addressed, including the license application process, availability and funding for driver's education programs, and costs of automobile insurance.

States should:

- **Budget:** Allocate state funding to pay for car insurance, drivers' education, and licensing fees for foster youth, like the "Keys to Independence" program in Florida.
- **Application processes:** Simplify permit and license application forms to not assign liability to the adult signer of application forms.
- **Driver's Training Programs:** By recognizing that driving is part of normalcy experiences of youth, work to ensure that foster youth have access to drivers training by offering programs

³⁹ Restatement (Second) of Torts § 283A (1965)

and providing funding to incorporate this training into the transition plans for independence.

- Education: Much education needs to be done to better inform foster parents and both public and private child welfare organizations of the following: availability of driver's education programs, how obtaining permits and drivers licenses for foster youth is such an important part of normalcy, insurance options and liability issues.
- Car Insurance: Work to address access to insurance for foster youth by offering education about insurance, providing reimbursement for costs, and consider implementing a state funded program to provide insurance for foster youth.
- Liability Issues: Incorporate into the Reasonable and Prudent Parent training, education on legal liability issues of care providers so that care providers have a better understanding of their liability in relationship to allowing foster youth to drive; and provide training to private and governmental child welfare agencies to have a better understanding of legal theories of liability in relationship to the entity's liability
- Legislation: 1) Replicate Florida's Keys to Independence program in providing means to obtain automobile insurance financing, as well as other driver's education incentive programs. 2) States should pass laws that prohibits a caregiver from being liable if the caregiver uses a prudent parent standard in approving a youth's activities; 3) States should have laws which exempt the liability of foster parents, staff of a residential group home, or the caseworker at the agency from assuming any obligation or liability for any damages by signing the license application.

BEHIND THE WHEEL:



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APPENDIX

Lucy Johnston-Walsh, MSW, JD
Center on Children and the Law
Penn State Dickinson Law
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Individual State Laws on Minors Obtaining Driver's Permit

 Alabama 	
Source: http://dps.alabama.gov/Documents/Forms/DriverLicense-GDL-DL-31.pdf	
Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> U.S. birth certificate (certified and issued by the Bureau of Vital Statistics) Social Security card Proof of school enrollment or graduation; school enrollment documents include the Form DL1/93, certificate of graduation, GED certificate, certified letter from school officials stating you are enrolled Fees (no checks)
Mandatory Insurance	Minimum bodily injury liability: \$25,000/\$50,000 Minimum property damage liability: \$25,000 https://www.carinsurance.com/state/Alabama-car-insurance.aspx
Language on Consent Form	I (the parent or legal guardian) certify that (the minor) has completed 30 minimum hours of behind the wheel driving practice as required by section 32-6-7.2 of the Code of Alabama 1975.
Statutory Liability	<ul style="list-style-type: none"> Ala. Stat. § 6-5-380 (1975): Parents or guardians liable when child causes intentional, willful, or malicious destruction to real or personal property. Up to \$1,000 Applies to all children under the age of 18.





 Alaska 	
Source: http://doa.alaska.gov/dmv/forms/pdfs/433.pdf	
Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> Be at least 14 years old. Have your parent/legal guardian complete a Parent/Guardian Consent for a Minor (Form 433). Complete an Application for Alaska Driver License, Permit or Identification Card (Form 478). Provide proof of your legal name, birth date, Alaska residency, and Social Security Number. (Refer to the Alaska DMV website for a complete list.) Pass the DMV written test. Pass the vision test. Pay the \$15 instruction permit fee.
Mandatory Insurance	Minimum bodily injury liability \$50,000/\$100,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Alaska-car-insurance.aspx
Language on Consent Form	I agree to assume full financial responsibility for this individual until his/her 18th birthday. I understand that I may file a request to cancel the license/permit at any time. To obtain a Provisional License, I certify that the applicant has had at least 10 hours of driving experience in inclement weather (snow, ice, rain, darkness, etc.) for a total of 40 hours driving experience.
Statutory Liability	<ul style="list-style-type: none"> Alaska Stat. § 09.65.255: Liability imposed on parent for child's willful or malicious damage to real or personal property. Alaska Stat. § 28.15.071: Parents, guardian, or responsible adult who signed for minor to receive drivers' license will be liable for negligence or willful misconduct of minor while driving a motor vehicle. \$15,000, \$25,000 (if Insurance). Applies to all children under the age of 18.





 Arizona 	
Source: https://www.azdot.gov/docs/default-source/mvd-forms-pubs/40-5122_pilot-current-new_fillable.pdf?sfvrsn=27	
Age Requirement: 15 yrs 6 mos	
Permit Requirement	<ul style="list-style-type: none"> • Submit a Driver License Application (Form 40-5122) You may also start your application online. • If you are under 18 years old your parent or legal guardian's signature must be notarized or witnessed by an MVD agent. • Provide 2 documents proving your identity. The MVD provides a list of identification requirements. • Pass a vision exam. • Pass the DMV written test. • Pay the \$7 instruction permit fee.
Mandatory Insurance	Minimum bodily injury liability \$15,000/\$30,000 Minimum property damage liability \$10,000 https://www.carinsurance.com/state/Arizona-car-insurance.aspx
Language on Consent Form	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Legal Guardian Certificate For under 18 license/permit applicants</p> <p style="text-align: center;">Check one of the boxes that applies to your relationship with the applicant</p> <p style="text-align: right;">Notary Stamp</p> <ol style="list-style-type: none"> 1. Natural/Adoptive parent, married to other natural/adoptive parent <input type="checkbox"/> 2. Natural/Adoptive parent with sole custody <input type="checkbox"/> 3. Natural/Adoptive parents share joint custody <input type="checkbox"/> (Both parents signatures required) 4. Full legal guardian <input type="checkbox"/> (Proof required) 5. Other <input type="checkbox"/> (Proof required) <p style="text-align: center;">I am responsible for any negligence or willful misconduct caused by the minor applicant.</p> </div>
Statutory Liability	<ul style="list-style-type: none"> • A.R.S. § 12-661: Parents liable for child's willful or malicious damage to person or property, including theft or shoplifting. • A.R.S. § 28-3160: If minor is guilty of negligence or willful misconduct while driving a motor vehicle, liability will be imputed to the person who signed the minor's application for a drivers' license. • Up to \$10,000 • Applies to all children under the age of 18





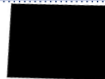
 Arkansas 	
Source: https://law.justia.com/codes/arkansas/2010/title-27/subtitle-2/chapter-16/subchapter-7/27-16-702/	
Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> • Submit your: • Birth certificate. • Proof of school enrollment with at least a 2.0 GPA (grade point average). • If you have already graduated high school, submit proof of graduation. • Proof of legal presence in the U.S. (U.S. birth certificate, U.S. passport, Naturalization Certificate). • Proof of identity (must contain full name and date of birth). • You will need to provide proof of identity. The list of acceptable documents is found in the latest edition of the Drivers License Test study guide. • Social Security number, or an affidavit stating you do not have a SSN. • Pass the DMV written exam. • Pass the vision exam. • Pass the behind-the-wheel driving test. • Pay the \$40 Class D learner license fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Arkansas-car-insurance.aspx
Language on Consent Form	ACA § 27-16-702 - Application of minor for instruction permit, learner's license, or intermediate driver's license.
Statutory Liability	<ul style="list-style-type: none"> • A.C.A. § 9-25-102: Liability imposed on parents when child maliciously or willfully destroys property of a person, village, school district, religious or charitable organization, municipal corporation, or association. • A.C.A. § 27-16-702: Parent or guardian who signs application for drivers' license will be liable with the minor for any damages caused by the negligence or willful misconduct operation of motor vehicle. • Up to \$5,000 • Applies to all children under the age of 18





 California 	
Source: https://www.dmv.ca.gov/portal/dmv/detail/pubs/dl603/teen_htm/gettingstarted	
Age Requirement: 15 1/2	
Permit Requirement	<ul style="list-style-type: none"> • Complete a state-approved driver's education course (minimum of 25 hours classroom time). • Verify you're at least 15 1/2 years old and younger than age 18 years old. • Verify your identity. You can use a birth certificate or passport, but you must provide your true full name if it's different than what's on the documents provided. • Submit proof of California residency. Your parents will most likely need to provide the acceptable documents. • Complete the application, Form DL 44, with parent signatures. You can get this form at your local California DMV. • Pay an application fee of \$35. • Pass a traffic laws and signs test. (Make an appointment to take your DMV written test.) • Pass a vision exam.
Mandatory Insurance	Minimum bodily injury liability \$15,000/\$30,000 Minimum property damage liability \$5,000 https://www.carinsurance.com/state/California-car-insurance.aspx
Language on Consent Form	Obtain parental consent. As a parent, you may revoke your consent at any time by completing a Request for Cancellation or Surrender of a Driver License or Identification Card (DL 142) form. The form is available online at the DMV website www.dmv.ca.gov or from any DMV office. Revoking your parental consent will cancel the minor's driver permit or license.
Statutory Liability	<ul style="list-style-type: none"> • Cal. Veh. Code § 17707: Person verifying minor's license application liable for driving of minor. • Cal. Veh. Code § 17708: Parents jointly and severally liable for negligent driving of child. • \$15,000 per person for bodily injuries, \$30,000 max per occurrence for bodily injuries, and \$5,000 max for property damage. • Applies to all children under the age of 18.





 Colorado 	
Source: https://www.colorado.gov/pacific/sites/default/files/DR2460.pdf	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Show proof of your identity. • Provide your Social Security number. • Pass the DMV written test and vision exam. • Submit a completed Affidavit of Liability And Guardianship (Form DR 2460). • Pay the \$16.80 learner's permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$15,000 https://www.carinsurance.com/state/Colorado-car-insurance.aspx
Language on Consent Form	I understand by signing this form I assume liabilities of the above minor driving a motor vehicle, and I understand my signature may be withdrawn upon written request and the minor's license / permit will be cancelled. By signing this form I attest that I hold a valid Colorado Driver License and I am 21 years of age or older. In the event that I do not hold a valid Colorado Driver License, I appoint the Alternative Permit Supervisor designated below who holds a valid Colorado Driver License and is 21 years of age or older to supervise the minor while learning to drive. Additionally, I am aware that I am the only person who is responsible to sign the drive time log sheets for this minor.
Statutory Liability	<ul style="list-style-type: none"> • C.R.S § 13-21-107 and § 13-21.107.5: Liability imposed on parents for child's shoplifting or willful/malicious property damage or personal injury. • C.R.S § 42-2-108: If minor is guilty of negligence or willful misconduct while driving a motor vehicle, liability will be imputed to the person who signed the affidavit of liability associated with the minor's application for a drivers' license. • Up to \$5,000 • Applies to all children under the age of 18





 Connecticut 	
<p>Source: http://www.ct.gov/dmv/LIB/dmv/20/29/2-D.pdf Age Requirement: 16</p>	
Permit Requirement	<ul style="list-style-type: none"> • Present two documents showing proof of identification (the DMV provides a list of acceptable forms of ID). • Provide proof of your Social Security number. • Show proof of CT residency. • If your parent, guardian or spouse over 18 years old, is not present at the DMV, submit a notarized Certificate of Parental Consent (Form 2D). • Submit an Application for Non-Commercial Learner's Permit and/or Driver's License (Form R-229). • Pass a vision exam. • Pass the DMV written test. • Pay the \$40 testing fee and \$19 learner's permit fee. Your municipality may also charge up to \$5 as a processing fee.
Mandatory Insurance	<p>Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 Uninsured/underinsured motorist bodily injury \$20,000/\$40,000 https://www.carinsurance.com/state/Connecticut-car-insurance.aspx</p>
Language on Consent Form	<p>The information provided to the Commissioner of Motor Vehicles herein is subscribed by me, the undersigned, under penalty of false statement, in accordance with the provisions of Section 14-110 and 53a-157b of the Connecticut General Statutes. I understand that if I make a statement which I do not believe to be true, with the intent to mislead the Commissioner, I will be subject to prosecution under the above-cited laws.</p>
Statutory Liability	<ul style="list-style-type: none"> • C.G.S.A. § 52-572: Liability imposed on parents when child's actions are willful or malicious; negligence of child is sufficient to impose liability on parents when child harms person or property while operating motor vehicle without permission of vehicle's owner. • Up to \$5,000 • Applies to all children under the age of 18.





 Delaware 	
<p>Source: https://www.dmv.de.gov/services/driver_services/drivers_license/dr_lic_gen_req.shtml Age Requirement: 16</p>	
Permit Requirement	<ul style="list-style-type: none"> • Provide your Driver's Ed completion certificate. • Have your parent/legal guardian co-sign and sponsor your application. • Provide proof of your name, birth date, Social Security number, and DE residency. (Visit the Delaware DMV for a complete list of acceptable documents.) • Pass a vision exam. • Pay the \$40 driver's license fee.
Mandatory Insurance	<p>Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$10,000 Personal injury protection \$15,000/\$30,000 https://www.carinsurance.com/state/Delaware-car-insurance.aspx</p>
Language on Consent Form	<p>Form must be signed by parent or legal guardian if applicant is under the age of 18.</p>
Statutory Liability	<ul style="list-style-type: none"> • 21 Del. C. § 6104: Parents, guardians or employer who signed license application liable for damages caused by minor driver. No limit. • 21 Del. C. § 6105: Owner of vehicle liable for damages caused by minor given permission to operate vehicle. No limit. • 10 Del. C. § 3922: Parents liable for intentional or reckless damage to real or personal property. Up to \$5,000. • Applies to all children under the age of 18.





 Florida 	
Source: https://www.flhsmv.gov/pdf/forms/71142.pdf	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Proof of identity (please see below for acceptable documents) • Proof of your Social Security number (i.e. your Social Security card) • Proof of your Florida residency • If your parent/guardian is providing proof of residency for you (see below), you will need to also provide a Certification of Address (Form HSMV 71120). • Proof of completion for your TLSAE driver education course • A completed Parental Consent for a Driver Application of a Minor (Form HSMV 71142). • Payment for the \$48 learner's permit fee
Mandatory Insurance	Personal Injury Protection \$10,000 Minimum property damage liability \$10,000 https://www.carinsurance.com/state/Florida-car-insurance.aspx
Language on Consent Form	I (parent) do consent that (minor) be granted a Florida driver license and assume the obligations imposed by Section 322.09, Florida Statutes, unless and until I notify the Department to withdraw this consent.
Statutory Liability	<ul style="list-style-type: none"> • F.S.A. § 322.09: Person verifying driver's license jointly and severally liable. Unlimited Damages. • § 741.24: Parents liable for willful destruction or theft of property. Actual Damages/No Limits





 Georgia 	
Source: https://dds.georgia.gov/sites/dds.georgia.gov/files/related_files/document/mailinrenewal012017.pdf	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • An original U.S. birth certificate, certified copy of the U.S. birth certificate (with embossed state seal), U.S. certificate of birth registration, certified copy of court records (for adoption, name changes, etc.), certified naturalization records, immigration card or a valid passport; see the state's full list of identification requirements • Original, non-expired immigration documents (if you're not a U.S. citizen) • Your Social Security number (Non citizens may present a Social Security Denial Letter, Form SSAL 676 instead) • A completed Georgia DDS Certificate of Attendance (Form DS-1); minors not attending school must provide a GED diploma, high school diploma, or proof of enrollment in college. Students enrolled in an approved home school program must present a Certificate of Attendance (Form DS-1) from the State Board of Education. • Proper fees (cash, money order, check, debit/credit card)
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Georgia-car-insurance.aspx
Language on Consent Form	I, , hereby certify that I am the parent, guardian, or responsible adult approving the issuance of this driver's license or instructional permit. I further certify that I have reviewed the information contained in this form, and that the information provided here is true and correct.
Statutory Liability	<ul style="list-style-type: none"> • O.C.G.A. § 51-2-3: Parents liable for medical expenses or property damage caused by willful or malicious act of child. • Up to \$10,00 + Costs • Applies to all children under the age of 18.





 Hawaii 	
<p>Source: https://www.honolulu.gov/rep/site/csd/onlineforms/csldl239.pdf Age Requirement: 15 1/2</p>	
Permit Requirement	<ul style="list-style-type: none"> • Complete a Driver's License Application. It's important to note that depending on which county you live in, both parents must either be present or sign your application and have it notarized. Please check with your county for more information. • Provide proof of your name, birth date, Social Security number, and legal presence. • Pass a vision exam. • Pass the DMV written test. • Pay the Hawaii learner's permit fee. Fees may vary by county.
Mandatory Insurance	<p>Minimum bodily injury liability \$20,000/\$40,000 Minimum property damage liability: \$10,000 Personal injury protection or managed care (PPO) \$10,000</p> <p>https://www.carinsurance.com/state/Hawaii-car-insurance.aspx</p>
Language on Consent Form	<p>Willing to assume the obligation imposed by Section 286-112(b), HRS, "Any negligence or misconduct of a minor under the age of eighteen years when driving a motor vehicle upon a highway shall be imputed to the person who has signed the application of the minor for a permit, provisional license, or license, which person shall be jointly and severally liable with the minor for any damages caused by the minor's negligence or misconduct."</p>
Statutory Liability	<ul style="list-style-type: none"> • Haw. Rev. Stat. § 286.112: Joint and several liability is imposed on the person verifying driver's license. Applies to all children under the age of 18. • Haw. Rev. Stat. § 577-3: Joint and several liability is imposed on parent for child's tortious acts. Applies to unmarried children under the age of 18. • Haw. Rev. Stat. § 577-3.5: Parents liable for graffiti damage and obligation to clean damage up. Applies to all children under the age of 18. • Unlimited





 Idaho 	
<p>Source: https://www.sde.idaho.gov/student-engagement/driver-ed/files/getting-started/requirements/Idaho-Young-Driver-Information.pdf Age Requirement: 14 1/2</p>	
Permit Requirement	<ul style="list-style-type: none"> • Proof of your Idaho residency, such as your school enrollment records. • Proof of your legal presence in the U.S. • Proof of your age and identity • A secondary proof of your identity with information that supports your primary document, such as a high school photo ID. • Your Social Security card. • Proof of your school enrollment. (Contact your school or the DMV for more information.) • Payment for the \$15 permit fee and \$6.50 administrative fee.
Mandatory Insurance	<p>Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability: \$15,000</p> <p>https://www.carinsurance.com/state/Idaho-car-insurance.aspx</p>
Language on Consent Form	<p>If you are under 18 years old, you need to have a birth parent or legal guardian with you to sign consent for you to be licensed. The signer assumes legal responsibility for your actions as a driver. If the liability signer is not the mother or father listed on your birth certificate, you must also provide acceptable legal documents (e.g. adoption records or court guardianship documents).</p>
Statutory Liability	<ul style="list-style-type: none"> • Idaho Code § 6-210: Parents liable for willful economic loss (property damage, theft, medical expenses, lost wages) caused by child. • Smith v. Sharp, 375 P.2d 184 (Idaho 1962): Joint and several liability will be imposed on the person signing the application for minor's driver's license. • Up to \$2,500 • Applies to all children under the age of 18



 Illinois 	
Source: http://www.cyberdriveillinois.com/publications/pdf_publications/dsd_x174.pdf Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> Provide acceptable proof of identity (please see "Proof of Identity Documents" below for details). Provide proof of enrollment in Driver's Ed. Pass a vision test. Pass a DMV written test. Pay the \$20 Illinois learner's permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability: \$20,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 https://www.carinsurance.com/state/illinois-car-insurance.aspx
Language on Consent Form	I hereby certify and give my written consent to the Secretary of State for the issuance of a driver's license to the minor named on this affidavit. I certify that the above-mentioned minor has had 50 hours of behind-the-wheel practice time, including 10 hours of night-time driving and that the minor is sufficiently prepared and able to safely operate a motor vehicle. Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure (735 ILCS 5/1-109), the undersigned certified that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief, and as to such matters the undersigned certified as aforesaid that he/she verily believes the same to be true.
Statutory Liability	<ul style="list-style-type: none"> 740 I.L.C.S. § 115/3: Parents liable for willful or malicious property damage or personal injury. \$20,000 Plus Atty's Fees. Applies to all unemancipated minors. 720 I.L.C.S. § 5/21-1.2: Parents liable for child's damage to church, mosque, synagogue, cemetery, etc. \$20,000 Plus Atty's Fees. Applies to all unemancipated minors. 720 I.L.C.S. § 5/16-25, § 5/16-27: Parents civilly liable for retail theft by child. \$20,000 actual damages for first act or occurrence of a willful or malicious act; \$30,000 if a pattern or practice of willful or malicious acts by a minor exists; Also can recover taxable court costs and atty's fees. Applies to all children between the ages of 11 and 19.



 Indiana 	
Source: https://www.in.gov/bmv/2556.htm Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> Provide proof of: <ul style="list-style-type: none"> Identity (e.g. birth certificate, U.S. passport, Consular Report of Birth Abroad). Social Security number (e.g. Social Security card, W-2 form, SSA-1099 form). Citizenship or lawful presence in the U.S. (e.g. birth certificate, U.S. passport, foreign passport with VISA and I-94 form). Indiana residency (e.g. bank statement, pay stub, utility bill). Submit your Certificate of Driver Education (CDE) form, if you're enrolled in Driver's Ed. Have your parent/guardian sign the application. Pass a vision exam. Pass a DMV written knowledge test.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability: \$10,000 ***Effective July 1, 2018, limits increase to \$25K/\$50K/\$25K https://www.carinsurance.com/state/indiana-car-insurance.aspx
Language on Consent Form	AGREEMENT OF FINANCIAL LIABILITY An individual who signs an agreement of financial liability for a minor's learner's permit or driver's license application agrees to be responsible with the minor applicant for any injury or damage the minor applicant causes by reason of the operation of a motor vehicle if the minor applicant is liable in damages. The adult signing the agreement of financial liability must present documents of identification proving his or her identity and age. Please note that the BMV does not accept Matricula Consular cards for purposes of establishing identity or residency.
Statutory Liability	<ul style="list-style-type: none"> I.C. § 34-31-4-1: Parents liable for harm / damage to person /property intentionally, knowingly or recklessly caused by child. Up to \$5,000. Applies to an child living with the parent. I.C. § 9-24-9-4: Person verifying driver's license jointly and severally liable. Unlimited. Applies to any child under the age of 18.





Iowa	
Source: https://iowadot.gov/mvd/driverslicense/under-18	
Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> • Provide a primary form of identification, proof of residency, and proof of your Social Security number. For more information, visit the Iowa DOT website. • Pass the written test and vision exam. • Submit a completed Parent's/Guardian's Written Consent (Form 430018). • Pay the \$6 permit fee.
Mandatory Insurance	Minimum bodily injury liability \$20,000/\$40,000 Minimum property damage liability: \$15,000 https://www.carinsurance.com/state/iowa-car-insurance.aspx
Language on Consent Form	Submit a completed Parent's/Guardian's Written Consent (Form 430018).
Statutory Liability	<ul style="list-style-type: none"> • I.C.A. § 613.16: Liability imposed on parents for any unlawful act of minor that causes injury to person or property. • \$2,000 for one act; \$5,000 for two or more acts to same claimant • Applies to all children under the age of 18





Kansas	
Source: https://www.ksrevenue.org/pdf/dlhb.pdf	
Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> • Have parental consent, if under 16 years old. • Provide proof of identity and proof of KS residency. • Applicants who are younger than 16 years old will need to have a parent or guardian present who has photo identification • Pass a DMV written test (not required if you've passed a state-approved driver's education course). • Pass a vision test. • Pay \$20 for your license fee, plus \$8 and \$3 for your photo and testing fees.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability: \$25,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 Personal injury protection \$4,500 medical/\$900 work loss https://www.carinsurance.com/state/Kansas-car-insurance.aspx
Language on Consent Form	Have parental/guardian consent if under age (18)
Statutory Liability	<ul style="list-style-type: none"> • K.S.A. § 38-120: Liability imposed on parents for willful or malicious damage to person or property. • K.S.A. § 8-222: If a vehicle owner permits a minor under the age of 16 to drive the vehicle, will be jointly and severally liable for any damages resulting from that minor's negligence. • \$5,000, Plus Court Costs; Unlimited if Parental Neglect • Applies to all children under the age of 18.





 Kentucky 							
Source: https://drive.ky.gov/driver-licensing/Pages/Information-for-Teen-Drivers-and-Parents.aspx Age Requirement: 16							
Permit Requirement	<ul style="list-style-type: none"> Provide your original or certified birth certificate. If younger than 18 years old, submit a School Compliance Verification Form signed by your school district. Provide your Social Security card. Show proof of your KY residency. Have your parent/guardian sign your learner's permit application. Legal guardians must provide a certified copy of guardianship papers. Pass written and vision tests. Pay the Kentucky learner's permit fee. Contact your circuit court for specific fee details. 						
Mandatory Insurance	<table border="0" style="width: 100%;"> <tr> <td style="padding-right: 20px;">Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$25,000</td> </tr> <tr> <td>Personal injury protection</td> <td>\$10,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Kentucky-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$25,000	Personal injury protection	\$10,000
Minimum bodily injury liability	\$25,000/\$50,000						
Minimum property damage liability	\$25,000						
Personal injury protection	\$10,000						
Language on Consent Form	Drivers under the age of 18 can not apply for a permit or license without the signature of a parent or guardian accepting responsibility. By signing the application form, the parent/guardian is jointly liable with the applicant for any damages.						
Statutory Liability	<ul style="list-style-type: none"> K.R.S. § 405.025: Parents liable for willful marking/defacing of property if joined as defendant. \$2,500.00 max judgment against named parent in suit; \$10,000.00 limit of parental liability. Unemancipated Minor under the age of 18. K.R.S. § 186.590(1): Person liable for signing minor's driver's license application. Unlimited. Applies to all children under the age of 18. K.R.S. § 186.590(3): Vehicle owner liable for entrusting vehicle to minor. Unlimited. Applies to all children under the age of 18. 						





 Louisiana 	
Source: http://dpsweb.dps.louisiana.gov/ Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> Proof of your identity. A detailed list of accepted documents is available on the OMV website. A Driver's Ed certificate of completion. A Certificate of Required School Attendance Form. A completed application form. Payment for the \$32.25 fee, plus the local fee of up to \$6. To pass a vision screening. To pass the written knowledge test/permit test.
Mandatory Insurance	<p>Louisiana has relatively low minimum requirements of \$15,000 per person (\$30,000 per auto accident)</p> <p>https://www.carinsurance.com/state/Louisiana-car-insurance.aspx</p>
Language on Consent Form	<p>I certify that I am the <input type="checkbox"/> custodial parent <input type="checkbox"/> legal domiciliary parent <input type="checkbox"/> legal guardian of the minor applying and this is my authorization to the Office of Motor Vehicles to issue a license/identification card as indicated above. I hereby declare with proof by documents presented that he/she was born on the ____ day of _____, _____.</p> <p>I also declare by my signature below that information furnished by minor and me is complete and correct.</p>
Statutory Liability	<ul style="list-style-type: none"> L.S.A.-C. C. Art. 2318: Parents are liable for damage caused by their child. L.S.A.-C. C. Art. 32:417: If a vehicle owner permits a minor under the age of 16 to drive the vehicle, will be jointly and severally liable for any damages resulting from that minor's negligence. Unlimited dollar amount on parents liability Applies to all persons under the age of 18





 Maine 									
Source: http://www.maine.gov/sos/bmv/forms/MVE%20-%2064.pdf Age Requirement: 15									
Permit Requirement	<p>After completing the driver's education course, your course provider will usually submit all of the necessary paperwork for you to the Maine BMV. If your Driver's Ed teacher does not do this for you, you will need:</p> <ul style="list-style-type: none"> • A completed Non-Commercial Class C Application (Form MVE-64). • Your Driver's Ed certificate of completion. • Your birth certificate. A check or money order payable to the "Secretary of State" for the \$35 fee. 								
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$50,000/\$100,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$25,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td>\$50,000/\$100,000</td> </tr> <tr> <td>Medical payments</td> <td>\$2,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Maine-car-insurance.aspx</p>	Minimum bodily injury liability	\$50,000/\$100,000	Minimum property damage liability	\$25,000	Uninsured/underinsured motorist bodily injury	\$50,000/\$100,000	Medical payments	\$2,000
Minimum bodily injury liability	\$50,000/\$100,000								
Minimum property damage liability	\$25,000								
Uninsured/underinsured motorist bodily injury	\$50,000/\$100,000								
Medical payments	\$2,000								
Language on Consent Form	<p>The Secretary of State may not accept this application for any minor under the age of eighteen years unless the application is signed by a Parent or Legal Guardian having custody of the minor or by the Spouse of the minor provided the spouse is eighteen years of age or older. Any person who has signed the application for a minor to obtain an OPERATOR'S LICENSE or LEARNER'S PERMIT may thereafter file with the Secretary of State, a notarized written request that the license or learner's permit of said minor, so granted, be suspended.</p>								
Statutory Liability	<ul style="list-style-type: none"> • 14 M.R.S.A. § 304: Parents liable for willful/malicious damage to person or property. • 29-A M.R.S.A § 1651: Any owner who allows a minor to operate their vehicle will be jointly and severally liable for any damage resulting from minor's negligence. • Up to \$800 • Applies to all children ages 7 to 17 years old. 								





 Maryland 											
Source: http://www.mva.maryland.gov/forms/driver-licensing.htm Age Requirement: 15yr 9mo											
Permit Requirement	<ul style="list-style-type: none"> • Consent (co-signature) of a parent or legal guardian; if you don't have a parent or guardian, or if you are married, you can have an adult employer cosign the application or any other responsible adult) • Proof of age/identity • Proof of lawful presence • Social Security number or proof of ineligibility • Proof of Maryland residence • Proper fees (cash, Visa, MasterCard, American Express or check made payable to the Motor Vehicle Administration) 										
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$30,000/\$60,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$15,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td>\$30,000/\$60,000</td> </tr> <tr> <td>Uninsured motorist property damage</td> <td>\$15,000</td> </tr> <tr> <td>Personal injury protection</td> <td>\$2,500 (can be waived)</td> </tr> </table> <p>https://www.carinsurance.com/state/Maryland-car-insurance.aspx</p>	Minimum bodily injury liability	\$30,000/\$60,000	Minimum property damage liability	\$15,000	Uninsured/underinsured motorist bodily injury	\$30,000/\$60,000	Uninsured motorist property damage	\$15,000	Personal injury protection	\$2,500 (can be waived)
Minimum bodily injury liability	\$30,000/\$60,000										
Minimum property damage liability	\$15,000										
Uninsured/underinsured motorist bodily injury	\$30,000/\$60,000										
Uninsured motorist property damage	\$15,000										
Personal injury protection	\$2,500 (can be waived)										
Language on Consent Form	<p>2 Forms:</p> <ul style="list-style-type: none"> • Parents: You hold the keys to your teens driving http://www.mva.maryland.gov/resources/docs/Parents-You-Hold-The-Keys-To-Your-Teens-Driving.pdf • The Maryland parent teen driving contract http://www.mva.maryland.gov/resources/docs/RD-016.pdf 										
Statutory Liability	<ul style="list-style-type: none"> • Md. Code § 11-604: Parents liable for restitution for minor's criminal acts. • Md. Code § 16-107: Drivers' license application must be cosigned by parent or guardian, who will then be liable for negligent operation by minor. • Up to \$10,000 • All children under the age of 18 										





 Massachusetts 									
Source: https://www.mass.gov/files/documents/2018/03/21/LIC100%20-%20License%20and%20ID%20Application%20-%20Fillable.pdf									
Age Requirement: 16									
Permit Requirement	<ul style="list-style-type: none"> • Start your application online. • Bring your required Driver's License, Learner's Permit or ID Card Application (Form LIC100). • A parent or guardian MUST sign the form under parental consent if you are under 18 years old. • Visit an RMV Service Center with your required identification: • 1 document showing U.S. citizenship or lawful presence/ date of birth • 1 document* proving your MA residency • 1 document proving your Social Security number** (the document must show all 9 digits of your SSN). • Pay the permit application fee of \$30. 								
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$20,000/\$40,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$5,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td>\$20,000/\$40,000</td> </tr> <tr> <td>Personal injury protection (PIP)</td> <td>\$8,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Massachusetts-car-insurance.aspx</p>	Minimum bodily injury liability	\$20,000/\$40,000	Minimum property damage liability	\$5,000	Uninsured/underinsured motorist bodily injury	\$20,000/\$40,000	Personal injury protection (PIP)	\$8,000
Minimum bodily injury liability	\$20,000/\$40,000								
Minimum property damage liability	\$5,000								
Uninsured/underinsured motorist bodily injury	\$20,000/\$40,000								
Personal injury protection (PIP)	\$8,000								
Language on Consent Form	<p>If the person giving consent IS NOT a parent, proper documentation of authority must be shown. I hereby certify I am: (check one) <input type="checkbox"/> parent <input type="checkbox"/> legal guardian <input type="checkbox"/> Department of Children and Families <input type="checkbox"/> boarding school headmaster</p> <p>of the above-named applicant who is less than 18 years of age, but not less than 16 years of age, if applying for a Learner's Permit or Driver's License OR who is less than 18 years of age, but not less than 14 years of age, if applying for an ID card, and that my consent is given as required by M.G.L. Chap. 90, Section 8 for the issuance of a Driver's License; or as required by M.G.L. Chap. 90, Section 8B for a Learner's Permit; or by M.G.L. Chap. 90, Section 8E for an Identification Card (ID). False certification is punishable by fine, imprisonment, or both (M.G.L. Chap. 90, Section 24B).</p>								
Statutory Liability	<ul style="list-style-type: none"> • M.G.L.A. 231 § 85G: Liability imposed on parents for minor's willful act that causes injury to person or damage to property. • Up to \$5,000 • Applies to all children ages 7-18 years old 								





 Michigan 									
Source: https://www.michigan.gov/sos/0,4670,7-127-48296-180158--F00,html									
Age Requirement: 14yrs 9 mos									
Permit Requirement	<ul style="list-style-type: none"> • Your birth certificate. • Proof of Social Security number. • Segment 1 Driver's Ed completion certificate. • 2 documents proving Michigan residency. 								
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$20,000/\$40,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$10,000</td> </tr> <tr> <td>Property protection insurance (PPI)</td> <td>\$1 million</td> </tr> <tr> <td>Personal injury protection (PIP)</td> <td>Medical and work loss</td> </tr> </table> <p>https://www.carinsurance.com/state/Michigan-car-insurance.aspx</p>	Minimum bodily injury liability	\$20,000/\$40,000	Minimum property damage liability	\$10,000	Property protection insurance (PPI)	\$1 million	Personal injury protection (PIP)	Medical and work loss
Minimum bodily injury liability	\$20,000/\$40,000								
Minimum property damage liability	\$10,000								
Property protection insurance (PPI)	\$1 million								
Personal injury protection (PIP)	Medical and work loss								
Language on Consent Form	A parent or guardian signature is also required on the application.								
Statutory Liability	<ul style="list-style-type: none"> • M.C.L.A. § 600.2913: Liability imposed on parents when child willfully or maliciously causes injury to person or damage to property. • Up to \$2,500 • Applies to all children under the age of 18. 								





 Minnesota 	
Source: https://dps.mn.gov/divisions/dvs/Pages/dvs-content-detail.aspx?pageID=555 Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> Present a completed permit/license application with a parental/legal guardian signature. Submit 2 documents to prove your identity. The DPS provides a list of acceptable documents. Submit your Driver's Ed certificate of completion. Give your Social Security number. Pass the written test. There is no testing fee for first two tests; a third test or any thereafter will be \$10. Pay the \$13.25 learner's permit fee.
Mandatory Insurance	<p>Minimum bodily injury liability \$30,000/\$60,000 Minimum property damage liability \$10,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 Personal injury protection \$40,000</p> <p>https://www.carinsurance.com/state/Minnesota-car-insurance.aspx</p>
Language on Consent Form	Parents must give written consent.
Statutory Liability	<ul style="list-style-type: none"> M.S.A § 540.18: Liability imposed on parents when child willfully or maliciously causes injury to person or damage to property. Up to \$1,000. M.S.A § 611A.79: Liability imposed on parents when child commits bias offenses (race, color, religion, etc.). Parents are not liable if reasonable efforts are made to exercise control over minor's behavior. Up to \$5,000 Applies to all children under the age of 18.





 Mississippi 	
Source: http://drivers-licenses.org.s3.amazonaws.com/pdf/forms/new-drivers-license/mississippi.pdf Age Requirement: 14	
Permit Requirement	<ul style="list-style-type: none"> A completed Application For Mississippi Driver's License (Form DL-4) from the Department of Public Safety. A Social Security card or printout from the Social Security Administration. (Metal cards are not acceptable). An original or certified birth certificate. A signed Certification Of School Attendance Status from the school that you are attending (must be less than 30 days old). 2 documents giving proof of Mississippi residency in your parent or legal guardian's name. Payment for the \$7 permit fee.
Mandatory Insurance	<p>Minimum bodily injury liability: \$25,000/\$50,000 Minimum property damage liability: \$25,000</p> <p>*Mississippi drivers can also: -Post a bond for the minimum coverage amounts, or -Make a cash or security deposit equal to the minimum coverage amounts.</p> <p>https://www.carinsurance.com/state/Mississippi-car-insurance.aspx</p>
Language on Consent Form	"I certify that I am The undersigned agree to accept the responsibility for any negligence or willful misconduct of the person named in this application while he is operating a motor vehicle and to be liable for damages resulting from such misconduct or negligence"
Statutory Liability	<ul style="list-style-type: none"> M.C.A. § 93-13-2: Liability imposed on parents when child maliciously or willfully damages property. \$5,000 Plus Court Costs. Applies to children between the ages of 10 and 18. M.C.A. § 97-15-1: Liability imposed on parents when child willfully defaces or damages sign, device, signal, bridge, underpass, or overpass. \$200. Applies to children under the age of 21. M.C.A. § 63-1-25: Liability imposed on parents who signs child's driver's application and child negligently or willfully engages in misconduct. Unlimited. Applies to all children under the age of 21.





 Missouri 	
Source: https://dor.mo.gov/forms/5434.pdf Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • A vision test. • A road signs exam. • A written knowledge test. <p>After you pass your MO permit exams, you'll receive a Driver Examination Record (Form DOR-100) indicating that you successfully passed all required tests. With this form, visit your local Missouri license office with your parent/guardian and:</p> <ul style="list-style-type: none"> • Submit proof of name, birth date, and birthplace (e.g. certified U.S. birth certificate, original U.S. passport, certificate of citizenship). • Provide your Social Security number. • Present proof of Missouri address/residency (bank statement, paycheck, parent's utility bill). • Complete an application for a driver's license/instruction permit (available only at your MO driver license office). • Submit your Driver Examination Record (Form DOR-100). • Payment for the \$3.50 permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$10,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 https://www.carinsurance.com/state/Missouri-car-insurance.aspx
Language on Consent Form	the licensed parent, legal guardian or a certified instructor with a Federal Residential Job Training Program must accompany the teen to the license office and sign the application for permit, certifying that you will ensure the teen receives a minimum of 40 hours of behind the wheel instruction with a minimum of 10 hours nighttime driving.
Statutory Liability	<ul style="list-style-type: none"> • Mo. Rev. Stat § 537.045: Liability imposed on parents when child purposefully marks or defaces property, or purposefully causes personal injury to another. • Mo. Rev. Stat § 302.250: Parent will be held liable when they knowingly allow a minor under 16 years of age to use their motor vehicle. • Up to \$2,000 • Applies to all children under the age of 18





 Montana 	
Source: https://dojmt.gov/wp-content/uploads/21-1600.pdf Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Pass the DMV written test. • Meet the Montana DMV medical/vision requirements. • Provide proof of your identity, residency and legal presence. Refer to the MT DMV website for details. • Be prepared to pay the driver licensing fee of \$5.15 per year.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$20,000 https://www.carinsurance.com/state/Montana-car-insurance.aspx
Language on Consent Form	I certify, under penalty of law, that as the parent or legal guardian of the above-named minor applicant, the applicant: <ul style="list-style-type: none"> • has completed 50 hours of supervised driving experience, 10 of which were at night; • has not been convicted of a traffic violation or convicted or adjudicated for any offenses involving alcohol or drugs during the six-month period immediately preceding this application; and • has no pending traffic alcohol or drug citations.
Statutory Liability	<ul style="list-style-type: none"> • Mont. Code Ann. § 40-6-237: Liability imposed on parents when child willfully or maliciously damages property (does not apply to damages done to businesses). • Mont. Code Ann. § 61-5-108: A minor's application for a drivers' license must be signed by parent or adult willing to assume liability for result of minor's negligence, unless a policy of insurance is in place to provide coverage for said minor. • Up to \$2,500 • Applies to all children under the age of 18





 Nebraska 	
Source: https://dmv.nebraska.gov/sites/dmv.nebraska.gov/files/doc/dls/forms/pop50hrcert.pdf	
Age Requirement: 14 yrs 10 mos	
Permit Requirement	<ul style="list-style-type: none"> • Provide 1 document to prove your identity (name and date of birth) and 2 documents to prove your address. • Pass the vision exam and Nebraska DMV written test. • Pay the \$10.50 learner's permit (LPD) application fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 https://www.carinsurance.com/state/Nebraska-car-insurance.aspx
Language on Consent Form	Certify that the child has had a minimum of 50 hours of lawful behind-the-wheel motor vehicle operation, including at least 10 hours between sunset and sunrise under conditions that reflect department-approved driver safety course curriculum and is sufficiently prepared and able to operate a motor vehicle safely.
Statutory Liability	<ul style="list-style-type: none"> • Neb. Rev. Stat. § 43-801: Liability imposed on parents when child willfully or intentionally causes injury to person or damage to property • Up to \$1,000 • Applies to all children under the age of 19.





 Nevada 	
Source: http://www.dmvnv.com/pdf/forms/dmv002en.pdf	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Submit a completed Driver's License, Driver Authorization Card, Or Identification Card Application (Form DMV 002). • Your parents must sign the financial responsibility section. • Show proof of your identity, such as your U.S. birth certificate (certified) AND your Social Security card. • Pass written test and vision test. • Pay the \$23.25 licensing fee (non-refundable). • Pay the \$26 testing fee.
Mandatory Insurance	Minimum bodily injury liability \$15,000/\$30,000 Minimum property damage liability \$10,000 ***Effective July 1, 2018, limits increase to \$25K/\$50K/\$20K https://www.carinsurance.com/state/Nevada-car-insurance.aspx
Language on Consent Form	I, the undersigned, do hereby consent to the issuance of an instruction permit/license to _____, whose relationship to me is _____. I understand that I can be held responsible for any liability caused by his/her negligence or willful misconduct in the operation of a motor vehicle (NRS 483.300 and/or NRS 486.101). I understand that I may have the permit/license cancelled and be released from liability by signing a cancellation request at a DMV Field Services Office. I also understand that before a license is issued, the minor may need to present a DMV-301 Certification of Attendance, a Certificate of Completion from a Nevada DMV-approved Driver Education Course, and a DLD-130 Beginning Driver Experience Log to the DMV attesting he/she has completed at least 50 hours of behind-the-wheel driving experience.
Statutory Liability	<ul style="list-style-type: none"> • N.R.S. § 41.470: Joint and several liability imposed on parents when a child willfully causes injury to person or damage to property. Up to \$10,000. • N.R.S. § 41.472: Liability imposed on parents for a child's negligent or willful misuse of a firearm, if child has been adjudicated delinquent or convicted of criminal offense, parent knows of child's propensity to commit violent acts, and parent knows that child intends to use firearm, or permits child to use firearm. • N.R.S. §§ 483.300, 486.101: Joint and several liability imposed on parents who signs a child's driver's application and child willfully or negligently causes injury or property damage while operating motor vehicle, or motorcycle. • Unlimited • Applies to all children under the age of 18





 New Hampshire 									
Source: https://www.nh.gov/safety/divisions/dmv/forms/documents/dsmv38.pdf									
Age Requirement: 15 1/2									
Permit Requirement	<ul style="list-style-type: none"> New Hampshire does not issue learner's permits. However, if you are at least 15 1/2 years old, you may practice driving with a licensed supervising driver at least 25 years old. In order to practice, you must: <ul style="list-style-type: none"> Always carry proof of your age in the vehicle while practicing driving. Practice in a non-commercial passenger vehicle. Always have your parent, guardian, or other qualified supervising driver in the front seat, with their driver's license/proof of age with them. 								
Mandatory Insurance	<table border="0" style="width: 100%;"> <tr> <td>Minimum bodily injury liability</td> <td style="text-align: right;">\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td style="text-align: right;">\$25,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td style="text-align: right;">\$25,000/\$50,000</td> </tr> <tr> <td>Medical payments</td> <td style="text-align: right;">\$1,000</td> </tr> </table> <p>*State law does not require liability insurance; however, state law does require drivers to pay for costs of bodily injury or property damage resulting from a car accident they caused. The amounts shown above indicate the required liability insurance IF purchased. https://www.carinsurance.com/state/New-Hampshire-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$25,000	Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000	Medical payments	\$1,000
Minimum bodily injury liability	\$25,000/\$50,000								
Minimum property damage liability	\$25,000								
Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000								
Medical payments	\$1,000								
Language on Consent Form	The undersigned is the person legally liable for the support and care of the above named applicant, and hereby grants permission for the issuance of a license/registration. The undersigned also certifies that the applicant has received a minimum of 40 hours of practice driving as required by RSA 263:19 (signed under penalty of unsworn falsification pursuant to RSA 641:3). Ten hours of the supervised driving time shall be completed during the period from ½ hour after sunset to ½ hour before sunrise.								
Statutory Liability	<ul style="list-style-type: none"> N.H. Rev. Stat. Ann. § 507:8-e: Liability imposed on parents when a child vandalizes real or personal property and the parents fail or neglect to supervise child, or to control the conduct of child. Unlimited Applies to all children under the age of 18. 								





 New Jersey 					
Source: http://www.state.nj.us/mvc/license/initiallicense.htm					
Age Requirement: 16					
Permit Requirement	<ul style="list-style-type: none"> Provide a primary form of identification Provide proof of enrollment in a Driver's Ed course. Provide a signed letter of consent from your parent or legal guardian. Pass a vision exam. Pass the DMV written test. Pay the \$10 student learner's permit fee. 				
Mandatory Insurance	<table border="0" style="width: 100%;"> <tr> <td>Minimum property damage liability</td> <td style="text-align: right;">\$5,000</td> </tr> <tr> <td>Personal injury protection (PIP)</td> <td style="text-align: right;">\$15,000</td> </tr> </table> <p>https://www.carinsurance.com/state/New-Jersey-car-insurance.aspx</p>	Minimum property damage liability	\$5,000	Personal injury protection (PIP)	\$15,000
Minimum property damage liability	\$5,000				
Personal injury protection (PIP)	\$15,000				
Language on Consent Form	Must submit signed letter of consent of a parent or legal guardian to begin the permit process.				
Statutory Liability	<ul style="list-style-type: none"> N.J.S.A. § 2A:53A-16: Liability imposed on parents when a child willfully or maliciously causes damage to railroad, public utility, street railway, traction railway. Up to \$5,000, plus costs. N.J.S.A. § 18A:37-3: Liability imposed on parents when a child damages school property. Unlimited liability. Applies to all children under the age of 18. 				





 New Mexico 	
Source: http://www.mvd.newmexico.gov/apply-for-a-learner-s-permit.aspx	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Show proof of enrollment in an approved driver's education program (with a referral card). • Show proof of your identity, Social Security number and NM residency. • Pass a vision test. • Pass a MVD knowledge exam. You may also take the test at a Driver's Ed school. • Pay the \$10 fee for your NM learner's permit.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$10,000 https://www.carinsurance.com/state/New-Mexico-car-insurance.aspx
Language on Consent Form	Parent must sign the (license) application and certify that the teen driver: Has been driving only with an adult 21 years or older who has been licensed for at least 3 years; Has not been convicted of a traffic violation* in the 90 days preceding application for a provisional license; and Has not been drinking and driving.
Statutory Liability	<ul style="list-style-type: none"> • N.M.S.A. § 32A-2-27: Liability imposed on parents when a child willfully or maliciously injures person, or willfully or maliciously destroys property. Up to \$4,000 plus costs. • N.M.S.A. § 66-5-11: Liability imposed on parents when a child commits willful or negligent acts in operation of motor vehicle and parent signed child's application for license or permit. Unlimited. • Applies to all children under the age of 18.





 New York 	
Source: https://dmv.ny.gov/forms/mv44.pdf	
Age Requirement: 16	
Permit Requirement	<ul style="list-style-type: none"> • Provide proof of your identity and date of birth that meets the required 6 points. The New York DMV provides a list of acceptable proofs and point values. • Provide your Social Security card or proof of your ineligibility. • Submit a completed Application for Driver License or Non-Driver ID (Form MV-44) with your parent or guardian's signature of consent. • Pass a vision test, or bring a completed Vision Test Report (Form MV-619) from your eye doctor. • Pass the written permit test. • Pay the permit fee, which varies based upon your age and county of residence. Visit the NY DMV's fees page for a complete list of permit and license fees.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$10,000 Uninsured motorist bodily injury \$25,000/\$50,000 Personal injury protection (PIP) \$50,000 https://www.carinsurance.com/state/New-York-car-insurance.aspx
Language on Consent Form	I am the parent or guardian of the applicant, and I consent to the issuance of a learner permit, license or (if under 16) a non-driver ID card to him/her. I understand that I am responsible for certifying that the applicant has completed at least 50 hours of supervised "practice" driving, including 15 hours of driving after sunset, prior to the applicant taking a road test, and that this certification (MV-262) must be presented at the time of the road test. Note to parent/guardian: <i>If the driver license applicant is 17 years old and has a Driver Education Student Certificate of Completion (MV-285), consent is not required.</i>
Statutory Liability	<ul style="list-style-type: none"> • N.Y. Gen. Oblig. Law § 3-112(1): Liability imposed on parents when child willfully, maliciously, or unlawfully destroys property; liability imposed on parent when child, with intent to deprive an owner and/or custodian of property, or to appropriate the same to himself or herself or to a third person, knowingly enters or remains in a building and wrongfully takes, obtains or withholds property from the building in which the personal property is owned or maintained; liability imposed on parent when child falsely reports an incident or places a false bomb. • Up to \$5,000 • Applies to all children between 10-18 years old



 North Carolina 									
Source: https://www.dmv.org/nc-north-carolina/drivers-permits.php									
Age Requirement: 15									
Permit Requirement	<ul style="list-style-type: none"> Either a high school diploma (or equivalent) or a Driving Eligibility Certificate The \$20 permit fee. The NC DMV accepts cash, money order or personal checks 								
Mandatory Insurance	<table border="0" style="font-size: 0.8em;"> <tr> <td>Minimum bodily injury liability</td> <td style="text-align: right;">\$30,000/\$60,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td style="text-align: right;">\$25,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td style="text-align: right;">\$30,000/\$60,000</td> </tr> <tr> <td>Uninsured motorist property damage</td> <td style="text-align: right;">\$25,000 (\$100 deductible)</td> </tr> </table> <p>https://www.carinsurance.com/state/North-Carolina-car-insurance.aspx</p>	Minimum bodily injury liability	\$30,000/\$60,000	Minimum property damage liability	\$25,000	Uninsured/underinsured motorist bodily injury	\$30,000/\$60,000	Uninsured motorist property damage	\$25,000 (\$100 deductible)
Minimum bodily injury liability	\$30,000/\$60,000								
Minimum property damage liability	\$25,000								
Uninsured/underinsured motorist bodily injury	\$30,000/\$60,000								
Uninsured motorist property damage	\$25,000 (\$100 deductible)								
Language on Consent Form	Parents must sign application form to certify that they will supervise the minors driving hours to be recorded in driving log.								
Statutory Liability	<ul style="list-style-type: none"> N.C.G.S.A. § 1-538.1 Liability imposed on parents when child willfully or maliciously injures person or property. Up to \$2,000 All children under the age of 18 								



 North Dakota 									
Source: https://www.dot.nd.gov/divisions/driverslicense/dlrequirements.htm									
Age Requirement: 14									
Permit Requirement	<p>Provide proof of your:</p> <ul style="list-style-type: none"> Current name. Legal presence in the United States. Date of birth. Visit the NDDOT website for a list of accepted documents. Provide your Social Security number (SSN). Pass a written test. Pass a vision test. Have your parent or legal guardian sign your application form. Pay the \$15 learner's permit fee. 								
Mandatory Insurance	<table border="0" style="font-size: 0.8em;"> <tr> <td>Minimum bodily injury liability</td> <td style="text-align: right;">\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td style="text-align: right;">\$25,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td style="text-align: right;">\$25,000/\$50,000</td> </tr> <tr> <td>Personal injury protection</td> <td style="text-align: right;">\$30,000 limit</td> </tr> </table> <p>https://www.carinsurance.com/state/North-Dakota-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$25,000	Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000	Personal injury protection	\$30,000 limit
Minimum bodily injury liability	\$25,000/\$50,000								
Minimum property damage liability	\$25,000								
Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000								
Personal injury protection	\$30,000 limit								
Language on Consent Form	Parent or legal guardian must sign application form								
Statutory Liability	<ul style="list-style-type: none"> N.D.C.C. § 32-03-39: Liability imposed on parents when child willfully or maliciously destroys property. Up to \$1,000 plus costs. N.D.C.C. § 39-06-09: Joint and several liability imposed on parents when child commits negligent acts in operation of motor vehicle, such as negligent acts that harm people or property, and parent signed child's application for license or permit. Unlimited. Applies to all children under the age of 18. 								





Ohio	
Source: http://publicsafety.ohio.gov/links/bmv2438.pdf Age Requirement: 15 1/2	
Permit Requirement	<ul style="list-style-type: none"> • Present proof of your identity, date of birth, Social Security number, U.S. citizenship/legal presence, and residency with documents • Have your parent/legal guardian provide documents to verify their identity. • Pass a vision exam and the DMV written test. • Pay the \$22 temporary permit fee with cash, check, or money order.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Ohio-car-insurance.aspx
Language on Consent Form	In Loco Parentis Affidavit By signing this application, I understand the liability imputed to a co-signer of a minor's application for a license pursuant to R.C. Section 4507.07. I hereby assume the obligation imposed by that section and understand that I may be held jointly and severally liable for the negligence or the willful and wanton misconduct of this minor applicant. I also understand that I may prevent any liability from being imputed to me if the minor maintains sufficient proof of financial responsibility. I am aware that I may surrender the license or permit of the minor to the Registrar of the Bureau of Motor Vehicles and ask that it be canceled at any time should I decide that I no longer wish to assume this obligation.
Statutory Liability	<ul style="list-style-type: none"> • Ohio Rev. Code Ann § 2307.07: Joint and several liability imposed on parents for a child's acts of vandalism, desecration, or ethnic intimidation. \$15,000 Plus Costs, Reasonable Expenses, Reasonable Atty's Fees • Ohio Rev. Code Ann § 3109.09: Liability imposed on parents when a child willfully causes damage to property. \$10,000, Plus Costs • Ohio Rev. Code Ann § 3109.10: Liability imposed on parents when a child willfully and maliciously assaults a person with a force likely to produce great bodily harm. \$10,000, Plus Costs • Ohio Rev. Code Ann § 4507.07: Joint and several liability imposed on parents who signed a child's application for license or permit and the child commits negligent or willful acts in operation of motor vehicle and such acts cause injury to another person or damage to property. Unlimited • Applies to all children under the age of 18.





Oklahoma	
Source: https://www.ok.gov/dps/documents/dl_parent_authorization.pdf Age Requirement: 15 1/2	
Permit Requirement	Here's what you'll need to bring to the DPS exam office: <ul style="list-style-type: none"> • Your parent or legal guardian. • Proof of enrollment OR proof of completing a driver education course (if you're 15 1/2 years old) • Your birth certificate (or other primary ID). • Your Social Security card (or secondary ID). • Documentation of current enrollment in a secondary or vocational-technical school, or proof of GED enrollment or completion. • Payment to cover \$4 application fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Oklahoma-car-insurance.aspx
Language on Consent Form	I, the custodial legal parent or legal guardian of the applicant for an Oklahoma driver license: (1) authorize the applicant to apply for an Oklahoma driver license; (2) authorize the finger imaging of the applicant; (3) authorize the issuance of an Oklahoma driver license to the applicant, if granted; and (4) assume the obligations imposed under title 47 of the Oklahoma statutes, including but not limited to financial responsibility for any negligence or willful misconduct of the applicant when driving a motor vehicle. I, the undersigned, declare upon oath and under penalty of perjury that I am the Parent/Legal Guardian of the person named below. Oklahoma State Statute Title 47 § 6-107(A), 6-110.2(B).
Statutory Liability	<ul style="list-style-type: none"> • § 10: Limited to criminal or delinquent acts of child. <i>Westlake Presbyterian Church v. Cornforth</i>, 940 P.2d 1208 (Okla. 1996); Also applies to non-custodial parent. <i>In re J.L.M.</i>, 109 P.3d 336 (Okla. 2005). • § 6-107: Any negligence by a minor while driving a motor vehicle will be imputed to the parent/adult who signed their drivers' license application. • Up to \$2,500 • Applies to all children under the age of 18.





Oregon	
 	
Source: https://www.oregon.gov/ODOT/Forms/DMV/173.pdf Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Submit a completed Application for Driving Privileges or ID Card (Form 735-173) with your parent/legal guardian's signature. • Provide proof of your school enrollment, completion, or exemption. • Provide proof of your identity, birth date, residency, legal presence, and Social Security number. Pass a vision exam. • Pass the OR DMV written test. • Have your picture taken. • Pay the \$5 written test fee and the \$23.50 learner's permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$20,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 Personal injury protection \$15,000 limit https://www.carinsurance.com/state/Oregon-car-insurance.aspx
Language on Consent Form	<div style="border: 1px solid black; padding: 5px;"> <p>IF under 18 years of age: And applying for first driving privilege, applicant meets school enrollment requirements under ORS 807.066 or has a diploma or GED (proof of diploma or GED required). And applying for first Class C license, applicant has completed driving experience requirements under ORS 807.065(1)(2): 50 hours and Driver Education, or 100 hours, or has a valid license from another state. Signature of applicant's mother or father whose parental rights have not been terminated or legal guardian.</p> <p style="text-align: center; font-size: 2em; font-weight: bold;">X</p> </div>
Statutory Liability	<ul style="list-style-type: none"> • O.R.S. § 30.765: Liability imposed on parents when child commits intentional or reckless tort. • Up to \$7,500 • Applies to all children under the age of 18





Pennsylvania	
 	
Source: http://www.dot.state.pa.us/Public/DVSPubsForms/BDL/BDL%20Form/DL-180TD.pdf Age Requirement: 16	
Permit Requirement	<ul style="list-style-type: none"> • Submit a completed Non-Commercial Learner's Permit Application (Form DL-180) verifying you are physically able to drive. • A medical professional must examine you and complete the form no more than 6 months before you turn 16 years old. • Submit a completed Parent or Guardian Consent Form (Form DL-180TD). • Provide proof of your identity. See the Non-Commercial Learner's Permit Application (Form DL-180) for more information. • Show your Social Security card. • Pass a vision test. • Pass a written knowledge test. • Pay the \$35.50 fee.
Mandatory Insurance	Minimum bodily injury liability \$15,000/\$30,000 Minimum property damage liability \$5,000 First party benefits (medical) \$5,000 https://www.carinsurance.com/state/Pennsylvania-car-insurance.aspx
Language on Consent Form	Sign this form only in the presence of a notary or the driver's license examiner at the driver license Center. I hereby certify under penalty of law that this information contained herein is true and correct. warning: Misstatement of fact is a misdemeanor of the third degree punishable by a fine of up to \$2,500 and/or imprisonment up to 1 year (18 Pa. C.S. Section 4904[b]).
Statutory Liability	<ul style="list-style-type: none"> • 23 Pa. Code §§ 5502, 5505: Liability imposed on parents when child is found liable or adjudged guilty of tortious act that causes injury to another person. • \$1,000 limit per person injured by child's acts; \$2,500 limit per incident, regardless of number of injured persons. • Kelly v. Seachrist, 18 Pa. D. & C.4th 514 (Com. Pl. 1993): If a minor is found to be operating a vehicle in a negligent manner on the highway without a driver's license, and in an unlicensed vehicle, a court could conclude that the minor committed a willful tortious act, and 23 Pa. Code §§ 5502 would apply. • Applies to all children under the age of 18.



 Rhode Island 	
Source: http://www.dmv.ri.gov/documents/forms/license/LI-1.pdf	
Age Requirement: 16	
Permit Requirement	<ul style="list-style-type: none"> • Submit a completed Application for License, Identification Card and Permits (Form LI-1). • Provide your birth certificate, Social Security card, and proof of your RI residency. Refer to the application form for details. • Provide your driver's education completion certificate. • Pass the DMV written test. • Pass a vision exam. • Pay the \$11.50 learner's permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 https://www.carinsurance.com/state/Rhode-Island-car-insurance.aspx
Language on Consent Form	MINOR LAW CHAPTER 31-10 OF THE GENERAL LAWS OF RHODE ISLAND, 1956 AS AMENDED. CERTIFICATION BY PARENT(S) OR SUCH RESPONSIBLE PERSON AS INDICATED IN CHAPTER § 31-10 FOR A MINOR UNDER 18 YEARS OF AGE. IF A MINOR IS APPLYING FOR A PERMIT, COMPUTERIZED KNOWLEDGE EXAM, OR FIRST LICENSE, THE APPLICATION MUST BE SIGNED BY A PARENT, LEGAL GUARDIAN, LICENSED FOSTER PARENT, OR RESPONSIBLE ADULT. IF THERE IS NO QUALIFIED PARENT, LEGAL GUARDIAN, OR LICENSED FOSTER PARENT, ANOTHER RESPONSIBLE ADULT WILLING TO ASSUME THE OBLIGATION IMPOSED UNDER §31-10-1 – 31-10-33 MAY SIGN. IN THE EVENT THE PARENT, LEGAL GUARDIAN, LICENSED FOSTER PARENT, OR RESPONSIBLE ADULT IS NOT PRESENT AT THE TIME THE APPLICATION IS SUBMITTED TO THE DMV, THEN THE SIGNATURE ON THE FORM WILL ONLY BE ACCEPTED IF NOTARIZED. COURT PAPERS OR APPROPRIATE DOCUMENTATION MUST BE PRESENTED TO THE DMV WHEN A LEGAL GUARDIAN OR LICENSED FOSTER PARENT IS SIGNING FOR A MINOR.
Statutory Liability	<ul style="list-style-type: none"> • R.I.G.L. 1956 § 9-1-3: Joint and several liability imposed on parents when child willfully or maliciously causes damages to property or injury to another person. • R.I.G.L. § 31-10-15: Any negligence by a minor while driving a motor vehicle will be imputed to the parent/adult who signed their drivers' license application, and they will be jointly and severally liable. • Up to \$1,500 • Applies to all children under the age of 18.



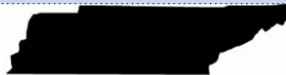
 South Carolina 	
Source: http://www.scdmvonline.com/-/media/Forms/447-NC.ashx	
Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Application for a Beginner's Permit, Driver's License, or Identification Card (Form 447-NC). • Proof of identity/citizenship/date of birth (birth certificate, valid U.S. passport, Certificate of Naturalization). • Proof of Social Security number (Social Security card, 1099 form, W-2 form). • 2 documents proving residency (student ID, report card, letter or contract from home schooling). • Proof of any and all name changes. • Payment for the \$2.50 permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$25,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 Uninsured motorist property damage \$25,000 https://www.carinsurance.com/state/South-Carolina-car-insurance.aspx
Language on Consent Form	I consent to the issuance of a beginner's permit and/or driver's license. I accept responsibility for the actions of the minor applicant as outlined in SC Code Section 56-1-110. To be released from this responsibility before the applicant reaches age 18, I understand that I must submit a written request for release to the SCDMV to have this application and the applicant's beginner's permit or driver's license cancelled.
Statutory Liability	<ul style="list-style-type: none"> • S.C. Code Ann § 63-5-60: Liability is imposed on parents when child causes malicious or willful personal injury, theft, or destruction to or damages of property. • S.C. Code Ann § 56-1-110: Adult or guardian signing minor's drivers' license application will be jointly and severally liable for the motor vehicle negligence of the minor, unless there is a policy on insurance in place which provides required coverage. • \$5,000 Limit • All children under the age of 18





South Dakota							
<p>Source: https://dps.sd.gov/application/files/9215/0238/2216/Parental-Consent-Form.pdf</p> <p style="text-align: right;">Age Requirement: 14</p>							
Permit Requirement	<ul style="list-style-type: none"> Your parent or guardian, so they can give their permission. Proof of your identity (including date of birth and lawful U.S. status) Your Social Security card, a W-2, or a 1099 statement to prove your Social Security number. 2 documents to prove your SD residency, such as your: <ul style="list-style-type: none"> School report card or transcript. Pay stub. Parent or guardian's residency forms, if you do not have your own. Payment for the \$28 fee (cash, check, or money order). 						
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$25,000</td> </tr> <tr> <td>Uninsured/underinsured motorist bodily injury</td> <td>\$25,000/\$50,000</td> </tr> </table> <p>https://www.carinsurance.com/state/South-Dakota-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$25,000	Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000
Minimum bodily injury liability	\$25,000/\$50,000						
Minimum property damage liability	\$25,000						
Uninsured/underinsured motorist bodily injury	\$25,000/\$50,000						
Language on Consent Form	<p>I certify that I am a Parent/Guardian of (print full legal name) _____ and I hereby grant permission for her/him to:</p> <p>(Check all that apply)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Apply for a South Dakota driver license or permit under the requirements of South Dakota law; <input type="checkbox"/> Apply for a South Dakota non-driver identification card under the requirements of South Dakota law; <input type="checkbox"/> Have the organ/tissue donor indicator placed on the driver license, permit, or non-driver identification card 						
Statutory Liability	<ul style="list-style-type: none"> S.D.C.L. § 25-5-15: Liability imposed on parents when child willfully or maliciously causes damage, except when child's conduct occurred through the operation of a motor vehicle. \$2,500 of Actual Damages, Plus Costs Applies to all children under the age of 18 						





Tennessee					
<p>Source: https://www.tn.gov/content/dam/tn/safety/documents/minor.pdf</p> <p style="text-align: right;">Age Requirement: 15</p>					
Permit Requirement	<ul style="list-style-type: none"> Have your parent or legal guardian sign a Tennessee Minor/Teenage Affidavit and Cancellation Form (SF-0259). Show proof of school enrollment that confirms good attendance and satisfactory progress (must be signed and dated within 30 days prior to applying). If you've already graduated, present your diploma or a GED certificate. Provide proof of citizenship or lawful permanent residency. Show primary and secondary proofs of identity. Two documents proving Tennessee residency. Bring a completed Proof of School Attendance/Progress (SF-1010). This form cannot be downloaded. Obtain through your school. Verify your Social Security number, or, if you don't have one, provide a completed Social Security Number Affidavit. Pass the Class D knowledge exam. Pass the vision test. Pay the \$10.50 permit fee. 				
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$15,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Tennessee-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$15,000
Minimum bodily injury liability	\$25,000/\$50,000				
Minimum property damage liability	\$15,000				
Language on Consent Form	<p>I hereby accept all of the responsibilities and obligations imposed under the provisions of Tennessee Annotated Code Annotated 55-50-311 and 312 as the parent/legal guardian of said applicant, who is under eighteen (18) years of age, and I fully understand and agree that any negligence or willful misconduct of the said applicant while operating a motor vehicle prior to his/her eighteenth (18th) birthday shall be imputed to me and I shall be jointly and severally liable for any damages caused by him/her while operating a motor vehicle.</p>				
Statutory Liability	<ul style="list-style-type: none"> T.C.A § 37-10-101: Liability imposed on parents when child willfully or maliciously injures person or property. T.C.A § 37-10-103: Cap on damages does not apply when parents know, or should know, of child's propensity to commit injurious acts. T.C.A § 55-50-312: Adult or guardian signing minor's drivers' license application will be jointly and severally liable for the motor vehicle negligence of the minor, and must also file proof of financial responsibility on behalf of minor. \$10,000 Unless Propensity to Commit Injurious Acts Applies to all children under the age of 18. 				



 Texas 	
Source: https://www.dmv.org/tx-texas/drivers-permits.php Age Requirement: 15	
Drivers Education Requirement	<ul style="list-style-type: none"> • Proof of identity • Proof of your Social Security number (e.g. Social Security card) • Proof of Texas residency • A completed Verification of Enrollment and Attendance form • A completed Application for Texas Driver License or Identification Card (Form DL-14A) • Proof of completion for your classroom portion of Driver's Ed • Provided by your instructor OR included in the parent-taught driver education packet • Payment for the \$16 permit fee
Mandatory Insurance	<p>The current minimum liability limits are \$30,000 for each injured person, up to a total of \$60,000 per accident, and \$25,000 for property damage per accident. This basic coverage is called 30/60/25 coverage. (http://www.tdi.texas.gov/pubs/consumer/cb020.html)</p>
Language on Consent Form	<p>PARENTAL AUTHORIZATION Required for all driver license applicants under the age of 18 I do solemnly swear, affirm, or certify that I am the person named herein, that the statements on this application are true and correct, that the above named applicant is my () child () stepchild () ward, and that I have legal custody of the applicant. I authorize the Department of Public Safety to issue a Class () A, () B, () C, or () M license to said minor. The Department can access the said minor's school enrollment records from the Texas Education Agency, and a school administrator or law enforcement officer is authorized to notify the Department if the said minor is absent from school for at least 20 consecutive instructional days.</p>
Statutory Liability	<ul style="list-style-type: none"> • Liability imposed on parents for a child's negligent, willful, or malicious acts that cause property damage. However, child's acts must be reasonably attributable to parent's negligence in exercising parental duties. V.T.C.A. Family Code §§ 41.001 and 41.002 • If child's conduct is willful or malicious, then \$25,000 cap applies. Successful plaintiff also entitled to costs and reasonable atty's fees. • Applies to children under the age of 18 and over the age of 10.



 Utah 							
Source: https://dld.utah.gov/wp-content/uploads/sites/17/2018/05/Driver-License-Application.pdf Age Requirement: 15							
Permit Requirement	<ul style="list-style-type: none"> • Complete the Learner's Permit Application (Form DLD6a). • Your parent or guardian must sign this form for financial responsibility. • Show proof of birth, Social Security number, and residence. • Pass the written test (50 questions) and vision test. • Complete a medical questionnaire. • Get your photo taken. • Pay the \$15 learner's permit fee (non-refundable). 						
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td style="text-align: right;">\$25,000/\$65,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td style="text-align: right;">\$15,000</td> </tr> <tr> <td>Personal Injury protection</td> <td style="text-align: right;">\$3,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Utah-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$65,000	Minimum property damage liability	\$15,000	Personal Injury protection	\$3,000
Minimum bodily injury liability	\$25,000/\$65,000						
Minimum property damage liability	\$15,000						
Personal Injury protection	\$3,000						
Language on Consent Form	<p>I, the undersigned, under penalty of perjury state that I have read the statements made in this application and that they are true and correct to the best of my knowledge. I hereby consent to assume the obligation imposed under Section 53-3-211 Utah Code Annotated 1953 as amended, of being jointly and severally liable with the applicant for any damages caused by his/her negligence or willful misconduct while he/she is under the age of eighteen years while driving a vehicle upon a highway.</p>						
Statutory Liability	<ul style="list-style-type: none"> • U.C.A. 1953 § 78(A)-6-1113: Liability imposed on parents if child intentionally damages or steals property, if child recklessly or willfully shoots an object at a vehicle, airplane, boat or train, or if child intentionally or unlawfully tampers with property of another and recklessly endangers human life or recklessly causes substantial interruption or impairment of a public utility service. • U.C.A. 1953 § 53-3-211: Joint and several liability imposed on parents who signed child's application for driver's license or permit and child negligently injures person or damages property while operating motor vehicle. Unlimited Liability. • U.C.A. 1953 § 53-3-212: Joint and several liability imposed on parents who allow child to operate motor vehicle and child negligently injures person or damages property while operating motor vehicle. • Up to \$2,000 • Applies to all children under the age of 18. 						





Vermont	
Source: http://dmv.vermont.gov/sites/dmv/files/documents/VL-021-License_Learner_Permit_App_0.pdf Age Requirement: 15	
Permit Requirement	<ul style="list-style-type: none"> • Be enrolled in a Driver's Ed course. • Provide proof of your identity, birth date, legal presence, Social Security number and residency. (Please refer to the Vermont DMV website for a complete list of acceptable documents.) • Pass the DMV written test. (Call Central Scheduling at (802) 828-2085 to schedule a learner's permit knowledge test at one of the state's testing locations.) • Complete an Application for License/Permit (Form VL-021). • If you are under 18 years old, a parent or legal guardian must sign your application granting you permission to take the test. • Pay the \$32 written test fee, the \$19 road test, and the \$20 learner's permit fee.
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$10,000 Uninsured/underinsured motorist bodily injury \$50,000/\$100,000 Uninsured motorist property damage \$10,000 https://www.carinsurance.com/state/Vermont-car-insurance.aspx
Language on Consent Form	Signature of Parent or Guardian (if applicant is under 18). I hereby consent to the issuance of the license/permit: <input type="checkbox"/> Parent <input type="checkbox"/> Legal Guardian
Statutory Liability	<ul style="list-style-type: none"> • Vt. Stat. Ann. Tit. 15, § 901: Liability imposed on parents when child willfully or maliciously injures person or property. • Up to \$5,000 • Applies to unemancipated children under the age of 18





Virginia	
Source: https://www.dmv.virginia.gov/webdoc/pdf/dl1p.pdf Age Requirement: 15 1/2	
Permit Requirement	<ul style="list-style-type: none"> • Proof of identity • Proof of Virginia residency • Proof of legal presence • Proof of Social Security number • A completed driver's license application; a parent or guardian must sign the application if you're under 18 years old • *Payment for permit, license and test fees
Mandatory Insurance	Minimum bodily injury liability \$25,000/\$50,000 Minimum property damage liability \$20,000 Uninsured/underinsured motorist bodily injury \$25,000/\$50,000 Uninsured/underinsured motorist property damage \$20,000 *Virginia law requires that all drivers have a way to pay for injuries or property damage resulting from a car accident by either purchasing car insurance or paying Virginia's Department of Motor Vehicles to drive uninsured. https://www.carinsurance.com/state/Virginia-car-insurance.aspx
Language on Consent Form	I certify that the applicant is a resident of Virginia. I certify that the applicant is attending school regularly and is in good academic standing, but if not, I authorize issuance of a learner's permit/driver's license. I certify that this applicant will operate a motor vehicle for at least 45 hours (15 of which will occur after sunset) while holding a learner's permit. If the applicant attends public school, I authorize the principal or designee of the public school attended by the applicant to notify the juvenile and domestic relations district court (within whose jurisdiction the applicant resides) when the applicant has had 10 or more unexcused absences from school on consecutive school days.
Statutory Liability	<ul style="list-style-type: none"> • Va. Stat. §§ 8.01-43, 8.01-44: Liability imposed on parents when child willfully or maliciously damages or destroys public (§8.01-43) or private (§8.01-44) property. • Va. Stat. § 8.01-64: If a parent or adult allows a minor under the age of 16 to drive a vehicle, they will be jointly and severally liable for damages resulting from that minor's negligence. • Up to \$2,500 • All children under the age of 18



 Washington 					
Source: http://www.dol.wa.gov/forms/520003.pdf Age Requirement: 15					
Permit Requirement	<ul style="list-style-type: none"> Present proof of identity (e.g. U.S. passport, certified birth certificate, Certificate of Citizenship or Naturalization). The DOL provides a full list of acceptable documents and how many to bring of each type. Proof of enrollment in Driver's Ed, if applicable. NOTE: Some schools will electronically submit proof of enrollment straight to the DOL; in this case, you will not need to bring in a certificate of proof yourself. Submit a Parental Authorization Affidavit (Form DLE-520-003), along with your parents' proof of identity and relationship to you. Pass a vision test. Pass a written knowledge exam, if NOT currently enrolled in Driver's Ed. Pay the \$25 application fee (cash, check, money order, MasterCard/AMEX, and some Visa debit cards are acceptable). 				
Mandatory Insurance	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-right: 20px;">Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$10,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Washington-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$10,000
Minimum bodily injury liability	\$25,000/\$50,000				
Minimum property damage liability	\$10,000				
Language on Consent Form	I certify that the above named individual has had at least fifty hours of driving experience, ten of which were at night. A licensed driver with at least five years experience supervised this driving. To the best of my knowledge, this applicant has not been issued any traffic infractions or cited for any traffic violations that are pending at the time of this application.				
Statutory Liability	<ul style="list-style-type: none"> R.C.W.A. § 4.24.190: Liability imposed on parents when child willfully or maliciously injures person or defaces or destroys property. Up to \$5,000 Applies to all children under the age of 18 				



 West Virginia 									
Source: https://transportation.wv.gov/DMV/DMVFormSearch/DMV-DS-23P_Application-for-a-Drivers-License-or-Photo-ID-Card-WF.pdf Age Requirement: 15									
Permit Requirement	<ul style="list-style-type: none"> Have your parent/legal guardian sign your Application for a Driver's License or Photo ID Card (Form DMV-DS-23P). Provide proof of school enrollment. Provide proof of your identity and legal presence. Please refer to the WV DMV website for a complete list of acceptable documents. Pass the DMV written test. Pay the \$7.50 learner's permit fee. 								
Mandatory Insurance	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-right: 20px;">Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$25,000</td> </tr> <tr> <td>Uninsured motorist bodily injury</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Uninsured motorist property damage</td> <td>\$25,000</td> </tr> </table> <p>https://www.carinsurance.com/state/West-Virginia-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$25,000	Uninsured motorist bodily injury	\$25,000/\$50,000	Uninsured motorist property damage	\$25,000
Minimum bodily injury liability	\$25,000/\$50,000								
Minimum property damage liability	\$25,000								
Uninsured motorist bodily injury	\$25,000/\$50,000								
Uninsured motorist property damage	\$25,000								
Language on Consent Form	Parent signature required on form if applicant under the age of 18.								
Statutory Liability	<ul style="list-style-type: none"> W. Va. Code § 55-7A-2: Liability imposed on parents when child willfully or maliciously injures person, destroys property, sets fire to forest or wooded area of another, or willfully takes property of another. Up to \$5,000 Applies to all children under the age of 18 								



Wisconsin									
<p>Source: http://wisconsin.gov/Documents/formdocs/mv3001.pdf</p> <p style="text-align: right;">Age Requirement: 15 1/2</p>									
Permit Requirement	<ul style="list-style-type: none"> • Provide acceptable identification, including proof of name, birth date, Social Security number, and Wisconsin residency. • Submit a completed Driver License Application (Form MV3001), signed by your driver's education instructor and your parent, legal guardian, or other approved adult sponsor. • Provide proof of enrollment in a high school, high school equivalency program, home-based private education program, or already have earned a high school diploma or equivalent and not be a habitual truant from school. • Pass a vision test. • Pass the knowledge and traffic sign tests. • Pay the \$35 instruction permit fee. DMV service centers accept cash, checks, debit cards, American Express, MasterCard and Discover. 								
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$10,000</td> </tr> <tr> <td>Uninsured motorist bodily injury</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Underinsured motorist bodily injury</td> <td>Optional</td> </tr> </table> <p>https://www.carinsurance.com/state/Wisconsin-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$10,000	Uninsured motorist bodily injury	\$25,000/\$50,000	Underinsured motorist bodily injury	Optional
Minimum bodily injury liability	\$25,000/\$50,000								
Minimum property damage liability	\$10,000								
Uninsured motorist bodily injury	\$25,000/\$50,000								
Underinsured motorist bodily injury	Optional								
Language on Consent Form	As the adult sponsor under s. 343.15 Wis. Stats., I accept liability and verify that the minor is not a habitual truant and meets the educational requirements for licensure. If required for this application, I certify that the applicant has accumulated at least 30 hours of driving experience, 10 of which were at night.								
Statutory Liability	<ul style="list-style-type: none"> • Wis. Stat. § 895.035: Liability imposed on parents for child's damages to property, including school property, child's violation of ordinance prohibiting graffiti, the value of unrecovered property that was stolen by child; and for willful, wanton, or malicious act of child. \$5,000, plus court costs (prop damage); \$20,000, plus court costs, disbursements and reasonable atty's fees (school prop). • Wis. Stat. § 343.15: Joint and several liability is imposed on the parents who signs the child's license application for the child's negligent or willful misconduct in operating a motor vehicle. Unlimited. • Applies to all children under the age of 18. 								



Wyoming					
<p>Source: http://www.dot.state.wy.us/files/live/sites/wydot/files/shared/Driver_Services/Forms/Driver%20License%20ID%20Card%20Application%20(FSDL-705)%20JUN2015-fillable.pdf</p> <p style="text-align: right;">Age Requirement: 15</p>					
Permit Requirement	<ul style="list-style-type: none"> • Complete a Wyoming Driver License Application (Form FSDL-705). • Have your parent/legal guardian sign your application. • Have your photo taken. • Provide proof of your identity and legal U.S. presence. (Refer to the WYDOT website for a complete list of acceptable documents.) • Pass a vision exam. • Pass a DMV written test. • Pay the \$40 fee. 				
Mandatory Insurance	<table border="0"> <tr> <td>Minimum bodily injury liability</td> <td>\$25,000/\$50,000</td> </tr> <tr> <td>Minimum property damage liability</td> <td>\$20,000</td> </tr> </table> <p>https://www.carinsurance.com/state/Wyoming-car-insurance.aspx</p>	Minimum bodily injury liability	\$25,000/\$50,000	Minimum property damage liability	\$20,000
Minimum bodily injury liability	\$25,000/\$50,000				
Minimum property damage liability	\$20,000				
Language on Consent Form	I hereby certify under penalties of law, that I am the legal parent/guardian having custody of the minor and hereby verify that the above information is true and correct.				
Statutory Liability	<ul style="list-style-type: none"> • Wyo. Stat. § 14-2-203: Liability imposed on parents if child willfully damages or destroys property. • Up to \$2,000 plus costs • Applies to all children ages 10 to 17 years old. 				

