

Protecting Our Young Adults



When you are the parent of a teenager or young adult, one of your main concerns is how to protect them from risky behaviours.

Dangerous driving, drug use, binge drinking, smoking, stealing and risky sexual behaviour are all unhealthy ways that teenagers attempt to learn about their capabilities and establish their own identity.

By contrast, taking part in sporting activities, forming new friendships, volunteering with a group or even travelling overseas are the ways parents would prefer that teenagers test their boundaries.

Wired for risk

New research suggests that teens who choose the more dangerous behaviours may be influenced by brain developments.

Brain imaging studies¹ show that, during adolescence, teenagers are more sensitive to the rewards of peer relationships than adults. This can make them more inclined to do something silly because their friends are doing it.

It seems a part of their brain called the lateral prefrontal cortex that is responsible for mature, self-regulation is still developing.

Another challenge for parents of teens identified by scientists is they tend to be ego-centred and see themselves as invincible. This view alone can lead them to taking risks a mature adult would not even consider.

What can parents do?

Parents can help to protect their teens from the danger of risky behaviours by providing rules or guidelines for activities and social interaction.

You can also make sure that teenagers have the opportunity to engage in 'healthy' risk-taking activities while building stable relationships with peers.

These may include outdoor adventure sports such as surfing, surf lifesaving, rock climbing, mountain biking, dirt jumping and other more active sports.

If your teenager has a driving licence, you will need to 'have those conversations' about how to take responsibility for being safe on the road – not only for themselves but others as well.

You may like to suggest some rules around the use of the car.

Besides the obvious, like driving within the speed limit, some parents limit the number of passengers allowed in the car at one time and what they are allowed to use the car for. For example, going to work, a friend's house or sporting activities is ok, however taking the car to a late-night party is an invitation for teens to engage in risk-taking behaviour such as dangerous driving – so perhaps that is off the cards.

Whatever the rules, we wish you all the best with these discussions.

Great idea!

Consider investing in a **Defensive Driver Training** course for your young adult. With advances in vehicle technology and braking systems over the last decade, even the most seasoned drivers benefit from attending a course like this.

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Building healthy relationships

The good news is that teenagers with stable, healthy relationships with their parents are much less likely to be negatively influenced by peers or to take life-defying risks. Your children should feel they can ask you about anything or come to you with any problem. Discussing risk-taking with them and helping them to learn how to evaluate actions or choices is a great start to protecting them from danger.

What about you?

Modelling healthy risk taking and behaviour yourself is a given. It is impossible to teach teens about mature behaviour if your own is risky, ego-centred or thoughtless. Remember if it's ok for you, then they will have the belief that it's ok for them...

Protection

We can't protect our young adults from everything, but we can protect them – and ourselves – from financial worries should something unforeseen happen.

Contact us to talk to one of our specialists about income protection and total and permanent disability cover in order to protect your wealth and teach your young adults to be financially responsible.

1. *Chein, J., Albert, D., O'Brien, L., Uckert, K., & Steinberg, L. (2011). Peers increase adolescent risk taking by enhancing activity in the brain's reward circuitry. Developmental Science, 14, F1-F10.*

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