

Dialing in on Smartphones for Kids

Do your kids (or grandkids) have a smartphone? On average, American children receive their first smartphone at the age of 10, according to a recent study by market research firm Influence Central.

Instead of playing outside or hanging out with friends face-to-face, many school-age children are texting, posting on social media sites, playing games on apps and watching videos-gone-viral. Many kids use smartphones largely unsupervised — while parents work, surf their own devices or are otherwise occupied.

Smartphones can be an engaging educational tool. Plus, they allow children to communicate with parents and grandparents while they're apart. But there are also some potential drawbacks. Here are some critical concerns to consider before buying a child his or her first smartphone.

Maturity Issues

Don't succumb to peer pressure when it comes to introducing a smartphone. No one knows your child or family situation as well as you do, so trust your instincts. For example, divorced parents or parents who rely on after-school care might opt to introduce a smartphone earlier than others. Keep in mind that there's no absolute "wrong" or "right" answer.

If you decide to give a youngster a smartphone, explain how the phone works, the dangers it can present and the boundaries you expect the child to observe. A good starting point for most elementary school children is to limit smartphone screen time to 30 minutes or an hour a day. If possible, parents should monitor how younger children use their devices, encourage the use of educational game apps or videos, and try to engage in smartphone activities *with* their kids.

Middle- and high-school students may deserve a little more leeway, because their teachers may integrate smartphones into their curriculum. For example, a teacher may post assignments on social media apps, respond to texts about homework questions or require students to watch instructional videos to supplement what was covered during classroom instruction.

Consider smartphones when developing your family's overall media plan. A common approach is to divide time evenly between schoolwork and fun activities on the device. Smartphone usage doesn't have to be all work and no play — but should not be all play and no work, either.

Social Media Pitfalls

For many children, owning a smartphone provides their first exposure to Snapchat, Instagram, Twitter and Facebook. But social media platforms can be a playground for social media predators. Don't let your kids run amok on social media without providing detailed explanations, setting limits and teaching them how to navigate the cyberworld.

Although kids may not think it's "cool" to connect with parents on Twitter, Facebook and other platforms, at least initially you need to monitor how kids choose to use their devices, what they're posting and who's trying to follow your child. Over time, the reins can be gradually loosened, as long as you feel comfortable with your child's social media activity.

Cyberbullying

Cyberbullying can lead to depression, behavioral problems and even suicide. Don't ignore the potential consequences if your kid is being bullied online. And don't assume that your child will be the victim — sometimes you're the parent of a bully.

Kids need to be taught a simple rule: If you don't have anything good to say, don't say anything. Negativity can lead to problems even if the person who's being criticized isn't included on the text, email thread or social media post. Things have a way of getting back to the person being criticized. Similarly, discourage your kids from spreading rumors, name calling and dishing out gossip. Make sure they use a filter in online comments. It can't hurt to review comments before hitting "send."

At the same time, kids should feel comfortable discussing texts and social media posts with their parents. Let your kids know you're ready, willing and able to assist them against cyberbullies. If they're uncomfortable discussing an issue with you, point them to other adult professionals (such as educators, religious group leaders and qualified health care professionals) who can lend a hand.

Identity Theft

Adults aren't the only ones who have to worry about ID theft if their smartphone is stolen or missing. Although children may have fewer assets at risk than their parents, thieves can use stolen data from children's devices to access bank accounts, file bogus tax returns or open new credit accounts. It may be especially easy for someone to get away with criminal acts because a child's credit history is virtually blank — and kids are unlikely to check their credit score.

Education is the key to preventing ID theft. Make sure your kids don't needlessly divulge personal information in social media posts, text or emails. And instruct them to tell you about suspicious activity so you can investigate it and report potential ID theft to the Federal Trade Commission.

Cost Concerns

Smartphones are a major financial investment that includes the cost of the device and then monthly service charges. These costs can vary significantly, depending on the type of device, service provider and service plan a parent chooses. The options can seem overwhelming, and it's easy to get talked into a more expensive device or plan than your child really needs. Before you sign a contract, ask the following questions:

How will the child use the phone? You may go low-end if the phone will simply be used for after-school emergencies. But older kids will want to text with friends and visit the social media sites. Consider whether the device has enough memory for the child's photos, music, videos and apps.

Who's the optimal provider? Some networks offer free talking and texting among friends, unlimited monthly data usage and discounted smart devices. But beware of the provider's coverage limits in your area. Many parents bundle their children's phones with their own to get the best rates.

What features are needed? For starters, you can go with the basic smartphone. But as your kids get older, they'll probably push for upgrades, such as a more advanced camera, enhanced memory, loss/breakage insurance, and a bigger screen.

Are you locked into a contract? If possible, avoid long-term deals for a child who will soon be financially independent.

Who's going to pay for it? Teenagers can learn some valuable lessons about managing finances if they're responsible for paying their own phone bill, as well as for repairs and upgrades.

Generally, providers will offer "family plans" that make it reasonable to add a new user or two, but it still can be expensive. It's not unusual for a family to pay several hundred dollars a month for a top-of-the line plan.

Do Your Homework

A smartphone shouldn't be an impulse buy. Conduct market research and make an informed decision about what's best for you and your family.

Smartphone Use Is Up

Market research firm Influence Central recently published its 2016 Digital Trends Study. These five findings show how kids are increasingly tethered to their smartphones today.

1. Texting is second nature for today's children. Almost one-third of the parents surveyed said their kids have even texted them when they're at home together.
2. Most parents don't use the GPS capabilities of their children's smartphones to track their whereabouts. But the number of parents who use this function doubled from 7% in 2012 to 15% in 2016.
3. Many kids turn to smartphones for entertainment in the car. Today, 40% of kids use smartphones during car trips, compared to 39% in 2012. Kids' use of smartphones on car trips is second only to iPads and other tablets. Meanwhile DVDs have fallen to third place at 35% in 2016, compared to 48% in 2012.
4. The number of kids who access the Internet using their smartphone has doubled from 19% in 2012 to 38% in 2016.
5. The average age for a child accessing his or her first social media account is 11.4 years old.

The study predicts that these trends will continue in the next few years as more children embrace technology at even earlier ages.

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