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INSIGHT PAPER
SEPTEMBER 2026

Inside **Meta's** \$18 Billion Youth-Safety Settlement

RESEARCH & SUBJECT-MATTER EXPERTISE

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INTRODUCTION

Meta Platforms has reached agreements with U.S. state attorneys general that could require the company to pay approximately \$18 billion over 10 years while imposing new restrictions on how children and teenagers use Meta platforms such as Facebook and Instagram. The settlements aim to resolve multiple state lawsuits that accuse Meta of designing its platforms in ways that encourage compulsive use among children, potentially leading to addictive use.

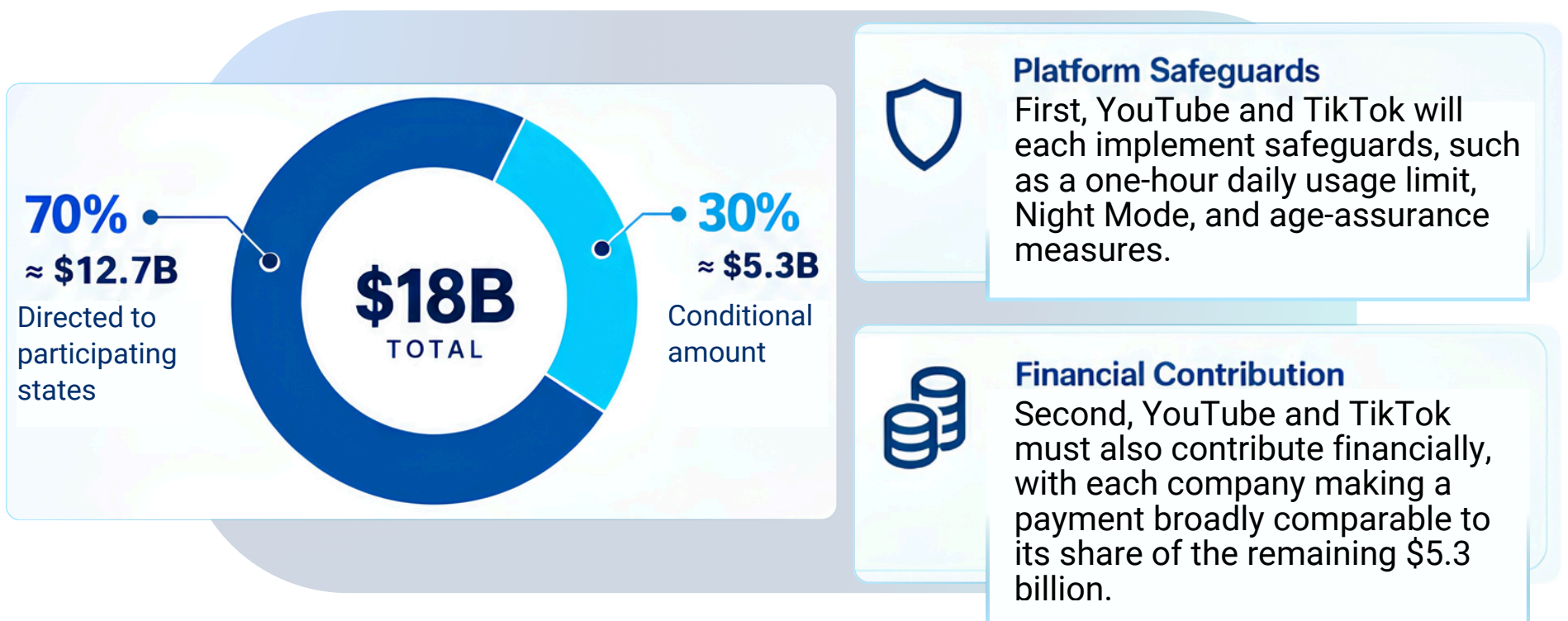
Meta agrees to the settlements but denies any wrongdoing. The company has disputed these allegations and claims it has spent years introducing protections for teenagers.

The agreement involves settlements with around 47 states, along with claims from the District of Columbia, Puerto Rico, American Samoa, and the Northern Mariana Islands. Texas negotiated a separate agreement worth more than \$1 billion. Meta, which describes the combined agreements with 52 attorneys general as totaling approximately \$18 billion, states that these payments will be distributed over a decade.



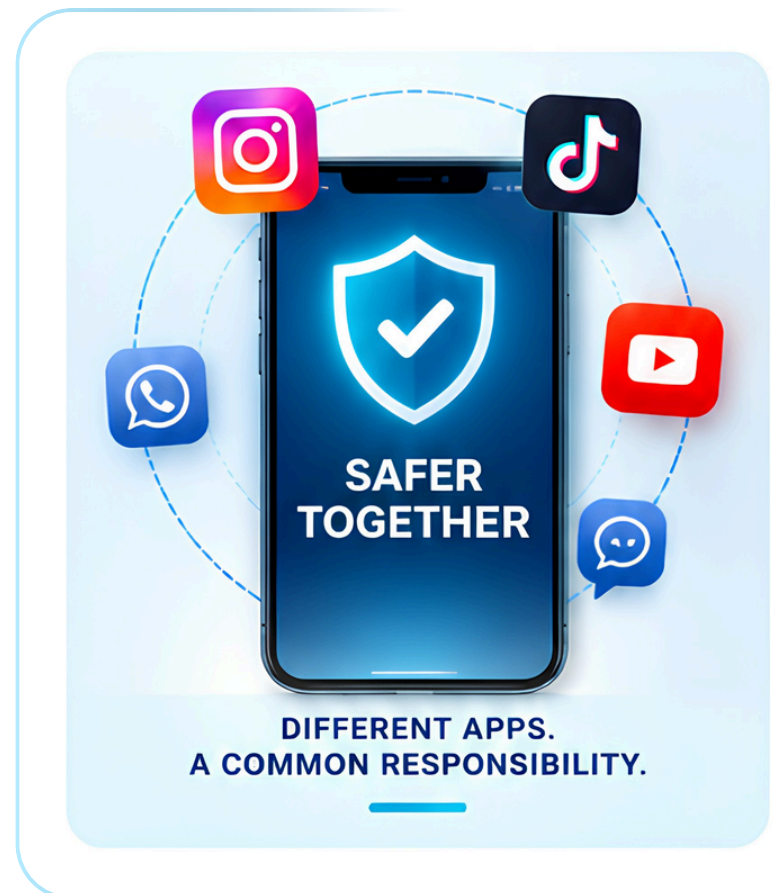
How the \$18 Billion Is Structured

Under Meta's payment structure, participating states will receive approximately 70% of the allocated amount (i.e., \$12.7 billion). The remaining 30% (approximately \$5.3 billion) will be released only after the following two conditions are met:



The conditional structure is also intended to encourage broader adoption of comparable safeguards across the social media industry. Meta states that teenagers move between different apps and argues that these protections will be more effective if major competing platforms adopt the same standards. The agreement therefore links part of Meta's financial obligation, as well as the strengthening of certain safeguards, to participation by industry peers.

In practical competitive terms, this structure also reduces the possibility that Meta would be required to operate under materially stricter teen-use restrictions while major rival platforms remained outside this framework.



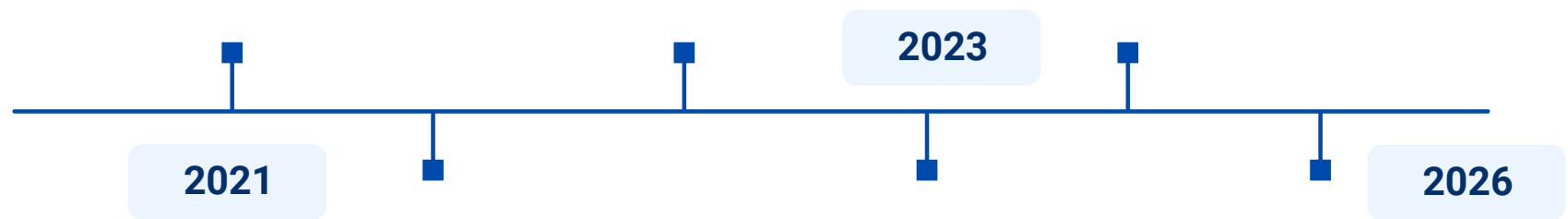
The financial payment is only one part of the settlement. Meta has been asked to introduce a series of safeguards for users under 18. These reforms include default daily time limits, restrictions on nighttime use, school-hour notifications, stronger age-assurance systems, additional parental controls, and independent compliance monitoring.



TIMELINE OF DEVELOPMENT

of the Meta cases

To understand the significance of these measures, it is useful first to consider how the litigation developed and the principal allegations made against Meta.



NOVEMBER 18,
2021

State attorneys general launch an investigation

A nationwide group of attorneys general opened an investigation into Meta, focusing particularly on Instagram's impact on children and young adults and examining whether Meta's efforts to increase engagement among young people violated consumer-protection laws.



OCTOBER 24,
2023

33 Attorneys General sued Meta in federal courts

A bipartisan coalition of 33 attorneys general sued Meta in federal court in California, alleging that features of Facebook and Instagram encouraged excessive or compulsive use among children and teenagers.

The lawsuit also alleged that Meta misled the public about platform risks and improperly collected data from children under 13. Eight additional attorneys general announced coordinated lawsuits in state courts.



MARCH 24,
2026

New Mexico jury found Meta liable

In a separate state case, a New Mexico jury found Meta liable under the state's Unfair Practices Act and imposed \$375 million in civil penalties. New Mexico became the first state to obtain a trial verdict against Meta in this wave of youth-safety litigation.



JUNE 30,
2026

Federal court denies summary judgment

The federal court denied Meta's request for summary judgment, allowing the attorneys general's case to proceed to trial. California's attorney general also said that the court concluded Meta had not obtained sufficient parental consent to satisfy the COPPA requirements at issue concerning data from children under 13.



AUGUST 7,
2026

Federal trial begins

A New Mexico court ordered Meta to pay an additional \$567 million and imposed five years of court-supervised changes to Facebook and Instagram.

Combined with the earlier \$375 million jury award, Meta's financial exposure in the New Mexico case reached \$942 million.



AUGUST 18,
2026

New Mexico court orders additional penalties

The trial began in federal court, with California, Colorado, Kentucky, and New Jersey litigating claims that Meta designed Facebook and Instagram to encourage excessive use by young people and misrepresented platform safety. Meta denied the allegations.



AUGUST 26,
2026

Meta reaches the multistate settlement

While the federal trial and Tennessee's separate trial were underway, Meta reached a \$17.1 billion multistate settlement covering 47 states, Washington, D.C., Puerto Rico, American Samoa, and the Northern Mariana Islands.

WHAT HAS META BEEN ACCUSED OF?

The states' cases against Meta centered on three broad allegations involving platform design, representations about user safety, and the collection of children's data.



Deceptive designing of the platform to encourage prolonged use of the platform

The states alleged that Meta deliberately designed features on Facebook and Instagram to keep children engaged for long periods, despite knowing the potential risks these features posed to children and teenagers. The complaint highlighted features such as infinite scrolling, personalised recommendations, notifications, engagement-based design, and mechanisms that could encourage repeated or extended use of the platforms.



Misleading Parents and public about platform safety

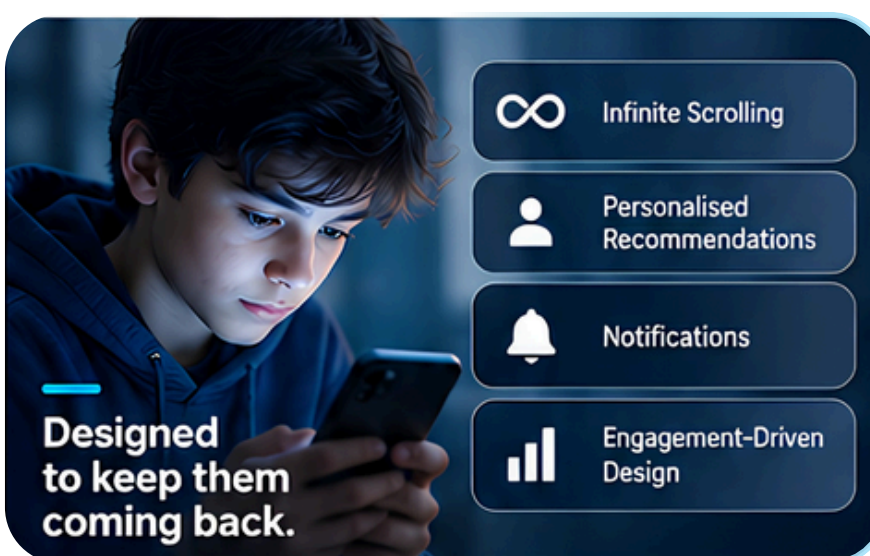


The attorney general further accused Meta of making misleading statements about the safety of Facebook and Instagram and the effectiveness of protections available to younger users. In addition, they claimed that Meta publicly promoted safety tools and low rates of harmful content despite an abundance of internal research and publicly available data showing that its features were harmful to children's mental and physical well-being. The states further alleged that some of Meta's public statements did not fully reflect its internal knowledge of the risks associated with certain platform features and patterns of use among teenagers. As part of the 2026 settlement, Meta is prohibited from making false, misleading, or deceptive statements about its safety features.

Collecting children's data without adequate parental consent

The states alleged that Meta violated Section 312.5 of the COPPA Rule, which requires covered online services to obtain verifiable parental consent before collecting, using, or disclosing personal information from children under 13. The federal complaint also alleged violations of Section 312.4(b)–(d), which require operators to provide parents and users with appropriate notice about what information is collected from children and how it is used or disclosed.

COPPA also gives parents the right to review their child's information, prevent further collection or use, and request deletion under 16 C.F.R. Section 312.6, while Section 312.10 limits how long children's personal information may be retained. In June 2026, the federal court agreed that Meta had not obtained parental consent in a manner sufficient to satisfy COPPA's requirements, allowing the states' claims to proceed toward trial.



EVIDENCE CONCERNING

the impact of social media on adolescent users

Problematic and compulsive use

In 2022, the World Health Organization (WHO) conducted a study as part of the Health Behaviour in School-aged Children survey, surveying nearly 280,000 adolescents aged 11, 13, and 15 across 44 countries and regions in Europe, Central Asia, and Canada. The findings revealed that 36% of participants reported being in almost constant online contact with friends, while 11% exhibited signs of problematic social media use, marking an increase from 7% in 2018.

WHO characterizes such use as manifesting addiction-like symptoms, which may include difficulty controlling use, withdrawal, neglect of other activities, and experiencing negative consequences in daily life.

Adolescents in Almost Constant Online Contact with Friends
(% of adolescents)



Mental health and emotional wellbeing

Research has indicated a link between social media use and internalizing symptoms, including depression and anxiety. The U.S. Department of Health and Human Services (HHS) found that children who spend more than three hours a day on social media are twice as likely to experience poor mental health.

Social comparison and body image

The U.S. Surgeon General reports that 46% of adolescents aged 13–17 surveyed said that social media made them feel worse about their body image. The report identified body dissatisfaction, social comparison, and low self-esteem as particular areas of concern.

social media made them
**feel worse about their
body image**



Cyberbullying

Adolescents using social media have reported being exposed to bullying, harassment, and other harmful interactions.

The World Health Organization collected data from approximately 44 countries and found that one in six adolescents had experienced cyberbullying, a statistic that has increased since 2018.



Exposure to harmful content

Another major issue is that adolescents may be exposed to inappropriate or harmful material through social media platforms. The U.S. Surgeon General’s Advisory on Social Media and Youth Mental Health (2023) reported that approximately 64% of adolescents surveyed were “often” or “sometimes” exposed to hate-based content, and it also identified exposure to suicide- and self-harm-related material as a concern.



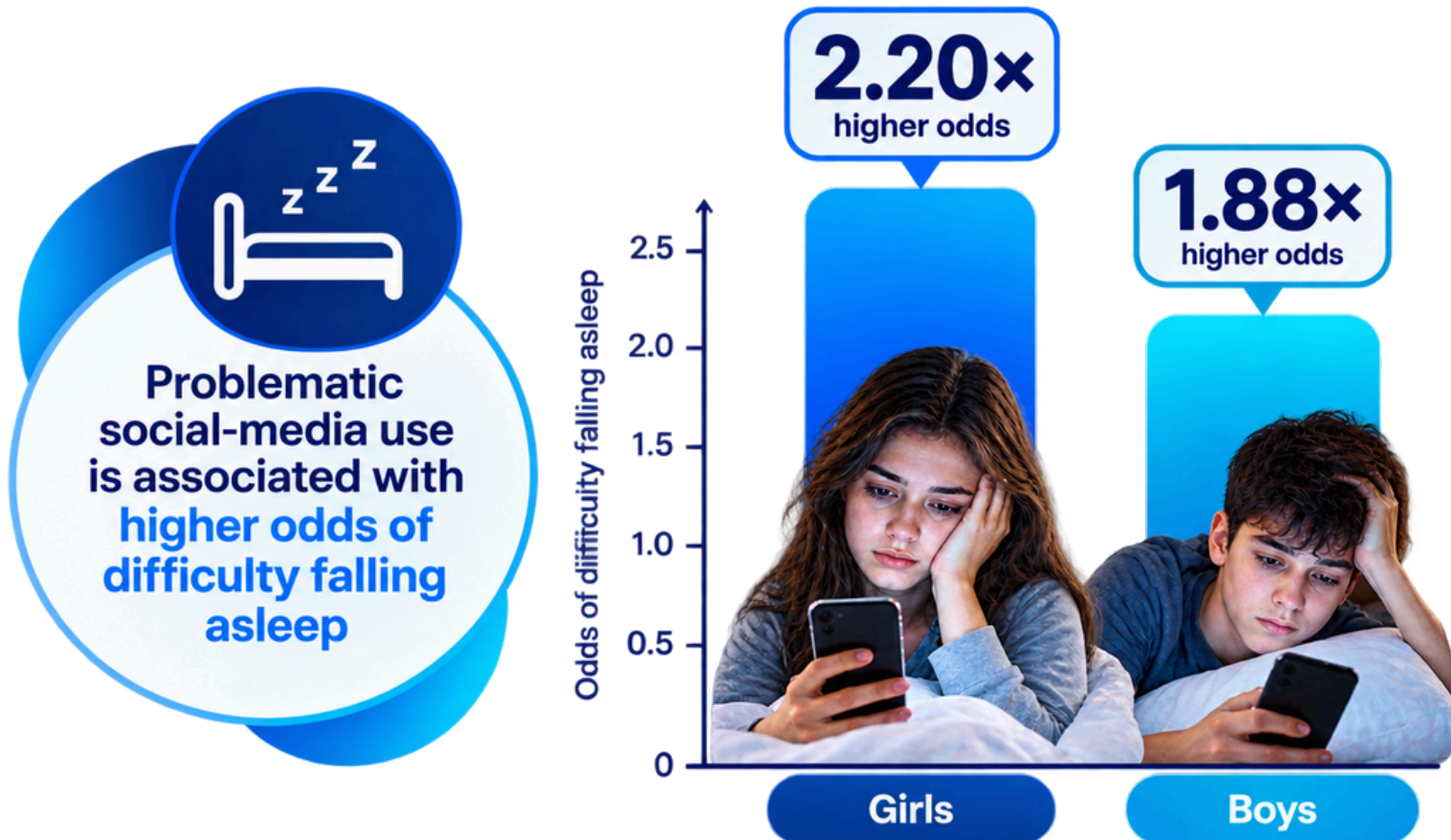
of adolescents aged 13–17
said social media made them feel
worse about their body image
(U.S. Surgeon General).



of adolescents were “often” or
“sometimes” exposed to hate-based
content (U.S. Surgeon General).

Sleep disruptions

Heavy and problematic social media use has been associated with poor sleep among adolescents. A report published in the Journal of Adolescence described a study of 212,613 adolescents aged 11–15 across 40 European and North American countries. It found that problematic social media use was associated with substantially greater odds of difficulty falling asleep: 2.20 times higher among girls and 1.88 times higher among boys.



These studies provide relevant context for the concerns underlying the allegations against Meta, particularly those relating to compulsive and prolonged use, mental-health effects, social comparison and exposure to harmful content.

RECENT JUDICIAL AND REGULATORY DEVELOPMENTS

concerning adolescent social-media use

The concerns surrounding adolescent use of social media is getting reflected in litigation and regulatory proceedings across different jurisdictions. These proceedings may not involve final findings at the moment but they are key to demonstrate how regulators and judiciary are scrutinising the usage of engagement-based design, algorithmic recommendations and adolescents' exposure to harmful content.



Verified Cases

REAL ACTIONS. REAL IMPACT.



- | | | | | |
|---|--|---|--|---|
| 01

K.G.M. v. Meta Platforms, Inc. & YouTube (2026)
 | 02

Inquest into the Death of Molly Russell (2022)
 | 03

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|---|--|---|--|---|

1 K.G.M. v. Meta Platforms, Inc. & YouTube (2026)

United States

Background

K.G.M. (plaintiff) alleged that she began using Instagram and YouTube at a young age and developed compulsive patterns of use. She claimed that the platforms' attention-grabbing design contributed to depression, suicidal thoughts and other mental-health harms, and alleged that Meta and YouTube negligently designed their platforms and failed to adequately warn young users and their parents about the risks.

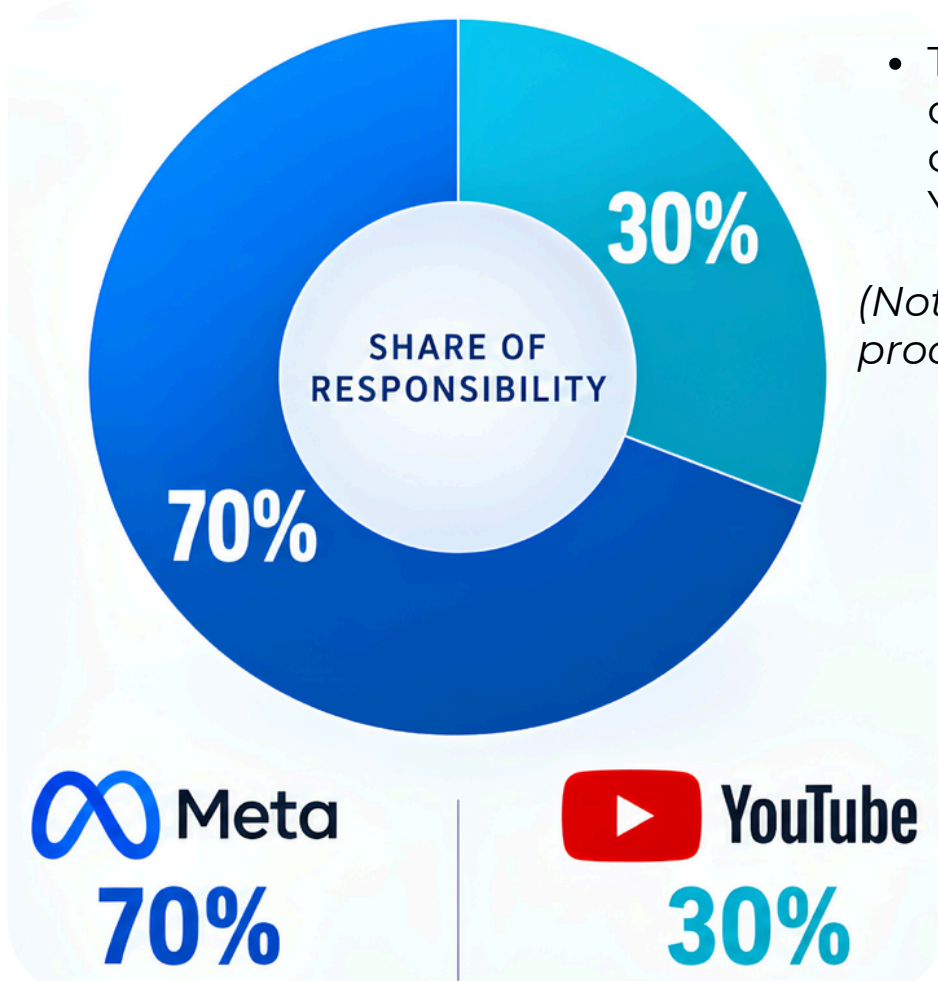
Concerns

The central question was whether the design and operation of the platforms themselves could encourage compulsive use among young users and substantially contribute to resulting harm, rather than whether the platforms should merely be responsible for content uploaded by other users.

Judicial Response

- In March 2026, a California jury found that both Meta and YouTube were negligent in the design or operation of their platforms and that their negligence was a substantial factor in causing harm to the plaintiff.
- The jury also found that Meta should reasonably have known that Instagram's design was dangerous or likely to be dangerous when used by a minor.
- The court awarded \$3 million in compensatory damages and allocated 70% of the responsibility to Meta and 30% to YouTube.

(Note: This remains subject to further judicial proceedings and appeal.)



\$3 MILLION
 COMPENSATORY DAMAGES

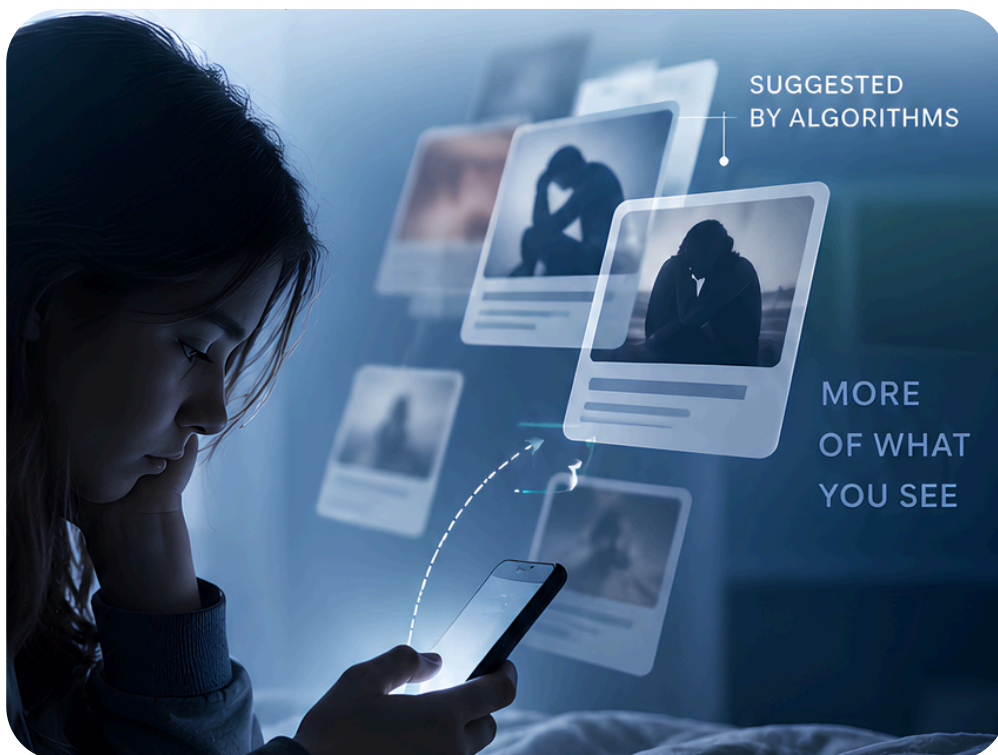


2 Inquest into the Death of Molly Russell (2022)

United Kingdom

Background

Molly Russell was a 14 year old girl who had viewed substantial amount of suicidal, self-harm and depressive material on social media platforms. During investigation it was found some of the material selected and presented to her were suggested by the algorithms rather than her deliberately searching for it.



Concern examined

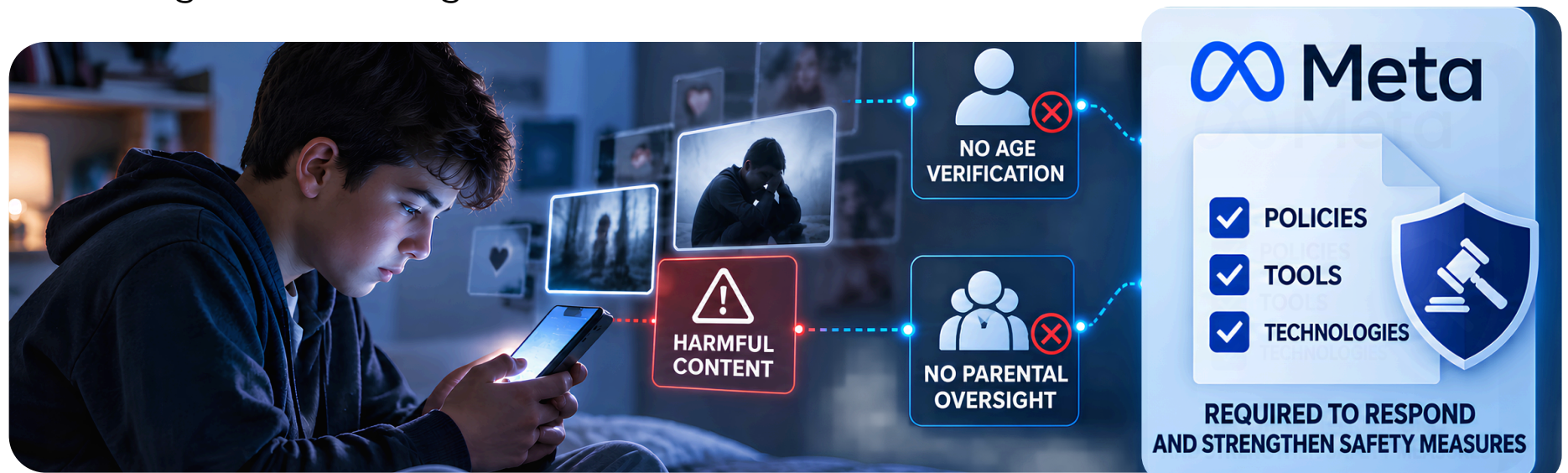
The inquest considered the effect that repeated exposure of harmful material on an adolescent could be detrimental.

This includes concerns surrounding algorithmic recommendations, inadequate age verification, the absence of age-specific content controls and limited parental oversight.

Coroner's response

The coroners report identified concerns that there were no separation between content for children and content for adults in such platforms, there was absence of any age verification measure, there was no mechanism for parental oversight on the material being showed to the children and that the child's account was not capable of being separately linked to the parent, guardian or carer's account for monitoring.

Meta was required to respond to the report and subsequently stated that it would continue developing policies, tools and technologies for teenagers and supported further regulation relating to suicide and self-harm content



3 European Commission Proceedings against Meta

European Union

Background

Under the EU's Digital Services Act, the European Commission investigated the design of Instagram and Facebook, focusing on features including infinite scroll, autoplay, push notifications and highly personalised recommender systems. The investigation specifically considered their potential effects on the physical and mental well-being of minors and vulnerable adults.

Concerns

The Commission examined whether these features could create addictive or compulsive patterns of use and whether Meta had adequately assessed and mitigated the risks that its platform design posed to minors and other vulnerable users.

This concern closely parallels the allegations in the present settlement concerning prolonged use, engagement mechanisms and personalised recommendations.

Regulatory response

The preliminary investigation in July 2026, by Commission questioned the Meta's parental controls. These deemed effective only if the parents/guardians possessed technical expertise and devote significant time and effort to understand it. Therefore, making the safety measure ineffective from the onset. Similarly, the time management tools on the platform could easily be dismissed which does not give any meaningful reduction or control of the service.

Commission found Meta in breach of the Digital Services Act, concluding that Meta had not adequately assessed the risks associated with the addictive design of Instagram and Facebook and that its existing mitigation measures had not effectively addressed those risks.

(Note- The findings remain preliminary, Meta has time to respond before a final decision is taken)



4 Proceedings by Families against TikTok (2024, ongoing)

France

Background

In 2024, 7 French families brought proceedings against TikTok before the Créteil Judicial Court. They alleged that TikTok's recommendation algorithm repeatedly exposed their adolescent children to content promoting suicide, self-harm and eating disorders. Two of the adolescents involved had died by suicide at the age of 15.

Concerns

The proceedings raised the question of whether TikTok's recommendation system and content-moderation practices may expose vulnerable adolescents to harmful material in a repeated or amplified manner, and whether the platform took adequate steps to protect underage users from those risks.

Judicial response

The families have asked the Créteil Judicial Court to recognise TikTok's legal responsibility for the alleged failures in protecting minors. Families claim that "a commercial company offering a product to consumers who are, in addition, minors. They must, therefore, answer for the product's shortcomings." The case remains ongoing, and there has not yet been a final judicial determination of TikTok's liability and the recent update on the case is that the number of families in the suit against TikTok's have increased to 16 alleging the company for "exploitation of vulnerability".



5 Digital Freedom Project Inc. v Commonwealth and Reddit, Inc. v Commonwealth (2026, ongoing)

Australia

Background

Australia introduced a national minimum-age regime for social media under Part 4A of the Online Safety Act 2021. The regime requires covered platforms, including Instagram, Facebook, TikTok, Snapchat, Reddit, and YouTube, to take reasonable steps to prevent people under 16 from holding accounts. The obligation took effect on 10 December 2025 and applies to platforms rather than to adolescents or their parents.

Concerns being addressed

The Australian regulator expressly explains that the restrictions are intended to protect younger users from design features that encourage them to spend excessive time online and from over-exposure to content capable of harming their health and wellbeing.



Challenge before the Court

Two separate constitutional proceedings have been brought before the High Court:

- Digital Freedom Project Incorporated & Ors v Commonwealth of Australia & Ors, Case No. S163/2025, and
- Reddit, Inc. v Commonwealth of Australia & Anor, Case No. S166/2025.

Both cases deal with whether Part 4A is invalid, wholly or partly, because preventing under 16s from holding social-media accounts impermissibly burdens the implied freedom of political communication.

Judicial response

The High Court has not yet decided whether the restrictions are constitutionally valid. It has, however, referred the matters to the Full Court, and the official case records show that the two proceedings are being dealt with through a joint special case. The restrictions remain in place for social media companies till the time constitutional challenge is determined by the court.

These developments demonstrate that concerns surrounding adolescent social-media use have moved beyond academic and public-health debate and are increasingly resulting in litigation, regulatory enforcement and legislative intervention.

WHAT CHANGES FOR ADOLESCENT

Facebook and Instagram users?

The settlement requires Meta to implement specific changes affecting accounts belonging to users under 18:



Daily Usage Limit

Meta must impose a two-hour daily limit on users under 18. This window shall reset at 12:00 a.m. based on the user's local time. This time limit does not apply to long-form content, messaging, or access to the platform's settings. The time limit can be lifted only with verifiable parental consent. If other major social media companies agree to comparable settlement terms, the Meta limit will become stricter, falling to one hour. This agreement also introduces the concept of "productive pauses." These breaks will be introduced after 15 minutes of continuous use by a child and are intended to interrupt prolonged scrolling. These limits shall remain in effect for five years.

Nighttime Restrictions

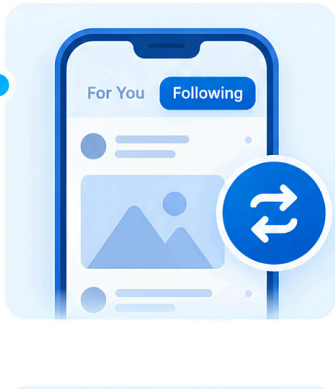
Users under 18 will, by default, face restricted access to Meta platforms between midnight and 6 a.m. Parents may override this restriction. However, this feature shall not prevent Meta from delivering urgent push notifications related to account security or platform integrity, and users under 18 will continue to have access to messaging and platform settings.

Introduction of School Mode

Meta must block all push notifications for users under 18 during school hours, unless modified by a supervising parent. By default, school hours are set from 8 a.m. to 3 p.m. between August 15 and June 15. A supervising parent shall also be able to modify a teen user's school hours and restrict access to all functionality on Meta platforms other than messaging.

Likes and Appearance Filters

Meta will no longer display numerical like or reaction counts to users under 18 by default. The agreement also prohibits specified cosmetic-procedure image filters for teens.

05


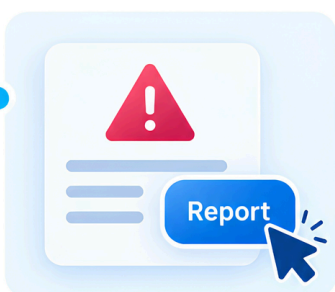
Non-personalized feeds

Within four months of the effective date, Meta must provide users under 18 with the option to use a non-personalised feed as their home feed. In addition, Meta must prompt teen users every 90 days to consider switching their default home feed to a non-personalised feed, unless the user has disabled this option. The settlement also directs Meta not to use deceptive tactics, such as pre-ticked boxes, or to prioritise acceptance or rejection of the switch in any manner. This reform will give children and parents the option to opt out of addictive algorithms.

06


Age assurance

Meta must introduce stronger age-assurance systems to detect users under 18. Along with this, Meta must develop measures aimed at identifying and removing children under 13 altogether from Facebook and Instagram. The settlement also sets out more detailed requirements, including annual testing of these systems. Meta must also consider incorporating reliable age signals provided by Apple and Google operating systems and app stores.

07


Harmful-content reports

Meta must provide in-app reporting tools for teen users to flag content that is illegal, violates Meta's Community Standards, or is otherwise unwanted, offensive, or concerning. Meta must continue accepting reports in multiple languages.

For reports classified as "Potentially Harmful Reported Content" and submitted in English or Spanish, Meta must maintain processes designed to give teens a decision on their report within six hours in at least 90% of cases.

The decision should state whether the content was removed for violating Community Guidelines, whether the review found no violation, or whether the content was marked "age-restricted".

08


Independent oversight

Meta must appoint a qualified independent auditor to assess compliance with the settlement. The auditor will have access to the relevant non-privileged records, systems, data, and personnel needed to conduct its reviews. The auditor must issue regular compliance reports and may communicate concerns directly to the settling states' attorneys general.

09


Teen Accounts to be Private by default

The settlement also requires Meta to maintain the practice of making teen accounts private by default. Meta states that it will restrict suspicious adults from contacting teens and, more generally, make it harder for adults to find, follow, or interact with teens.

These measures therefore address both the manner in which adolescent users engage with Meta's platforms and the mechanisms intended to protect them from potentially harmful experiences. Their practical effect will, however, depend on how and when Meta implements the obligations imposed by the settlement.



WHAT'S NEXT FOR META?

Meta is required to implement all the protections and safeguards set out in the settlement terms. The general compliance deadline is six months after the agreement's effective date, although some requirements take effect earlier. For instance, the introduction of "productive pause" prompts and non-personalised feed must be introduced within four months.

Measures for Children Under 13

Measures designed to identify children under 13 must be implemented or maintained within six months, while specified age-assurance accuracy requirements will take effect within one year.



6 MONTHS

Implement or maintain measures to identify children under 13

1 YEAR

Age-assurance accuracy requirements begin to apply

Time Limits & Duration

The two-hour daily limit and the midnight-to-6 a.m. nighttime restriction will initially apply for five years, while most other settlement obligations will remain in force for 10 years. If competing platforms, such as TikTok and YouTube, adopt comparable protections, the time-limit and nighttime requirements may also be extended to 10 years and become stricter.



5 YEARS

Two-hour daily limit and nighttime restriction (initial period)

10 YEARS

Most other settlement obligations remain in force

2026 Update



2 MONTHS

Auditor's term begins after effective date

5 YEARS

Periodic reports on Meta's compliance

Independent Auditor

Meta will appoint a third-party independent auditor. The independent auditor's term begins two months after the effective date. The auditor will assess Meta's implementation of the settlement and issue periodic reports covering Meta's compliance over a five-year review period.

CONCLUSION

Platform Accountability Transformed

The recent settlement involving Meta signifies not only a substantial financial commitment but also a pivotal shift in the expectations placed on social media platforms regarding the safety, privacy, and well-being of younger users.

The measures delineated in the agreement extend beyond general safety pledges to encompass specific product and compliance requirements. These include restrictions on usage and nighttime access, the implementation of non-personalized feeds, enhanced age verification protocols, mechanisms for reporting harmful content, private-by-default accounts for teenagers, and the establishment of independent oversight. The long-term effectiveness of these measures will hinge on their implementation, monitoring, and sustainability.

More broadly, the developments surrounding Meta illustrate a transition in the discourse concerning adolescent social media use, as concerns increasingly evolve from public health discussions into the realms of litigation, regulation, and enforceable platform mandates.

The Takeaway

For platforms, youth safety is increasingly recognized as an integral aspect of product design, data governance, and measurable accountability, rather than merely a matter of policy.

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