

# Older adults and driving safety

## Opening a vital dialogue with aging family members

By Cynthia L. Hutchins, CRPC®, CIMA®,  
Director of Financial Gerontology



Driving is one of the most important sources of independence for older adults. As we age, our driving ability changes and eventually diminishes. This article describes ways to create an ongoing partnership with elder family members in order to help keep them safe on the road, keep their driving skills as sharp as possible and help them make the decision to stop driving at the appropriate time.

### Car accidents and injury — seniors at risk

There are more than 45 million licensed drivers age 65 and older in the United States (2018). This represents a 60% increase since 2000.<sup>1</sup> On average, 700 older adults are injured in car accidents every day, and 20 older adults are killed.<sup>2</sup> The risk of being killed or injured in an automobile accident increases with a senior's age. Fatal crash rates begin to increase at age 70 and are highest among drivers age 85 and older. Older adults are actually not much more likely to be in car accidents, but they are more likely to suffer injury or die in one because their bodies are more susceptible to injury, and resulting medical complications are more likely.<sup>3</sup>

### How to tell when driving ability might be declining

Our driving abilities change as we get older, but since we each age in our own way, the law does not prescribe an age when everyone should stop driving. The decision to stop is unique to each personal situation, so it is imperative that we recognize when aging may be interfering with driving safety and proactively address this decline by adjusting driving habits. Recognizing this pivot point can help our older family members remain safe while maintaining their independence.

Look for these signs of deteriorating driving effectiveness:

- **Slower reaction times** — Drivers may be slower to spot vehicles pulling into traffic from side streets. It also may take them longer to recognize that cars in front of them are slowing down or stopping.
- **Greater cautiousness in heavy traffic** — Drivers may go slower on highways. They may begin to take extra time to merge into traffic or to change lanes.
- **Lost in thought or distracted driving** — Drivers may have difficulty recognizing or keeping track of road signs, traffic signals, pedestrians and unexpected occurrences on the road. In the extreme, they may become lost in familiar surroundings.
- **Changes to physical capabilities** — Losing acuity in eyesight or hearing, or developing a smaller range of motion, can severely affect driving ability. Deterioration of vision may make signs and traffic signals more difficult to read or recognize. Loss of hearing may make emergency vehicles more difficult to hear. The car's blind spots might become difficult to check if the driver experiences neck pain or stiffness when turning to look over his or her shoulder. This can also prevent the driver from scanning traffic from left to right. Leg pain may make it harder to quickly move between gas and brake pedals. Deterioration of arm strength may cause difficulty in steering as well.

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Banking products are provided by Bank of America, N.A., and affiliated banks, Members FDIC and wholly owned subsidiaries of BoFA Corp.

Investment products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank Guaranteed</b>	<b>May Lose Value</b>
-----------------------------	--------------------------------	-----------------------

## The “When to stop driving?” conversation is ongoing

At any age, the ability to drive invokes feelings of pride, freedom and independence. These feelings are important for older drivers, whose ability to remain connected to their families, friends and lifestyle may be severely diminished if they are unable to drive. A discussion of diminished driving ability may evoke a range of emotions in your elder family members as they contemplate a potential loss of independence and social connectedness. They may anticipate feelings of isolation and sadness, or a sense of being trapped or alone. For these reasons, be sure to approach the “When is it time to stop driving?” conversation with compassion and patience.

The decision whether or not to continue driving should be revisited regularly as part of an ongoing conversation, factoring in the older person’s physical and cognitive health. It is never too soon to discuss plans for maximizing your elder family members’ safety and independence. Ideally, you should broach this topic long before there are any pressing safety concerns. Make sure that your elder family members understand that you are an ally, and you want them to be able to drive as long as possible—but that their safety is your primary concern. Work together to write an Independence Plan that will act as a guide for decision making and behavior modification as they move through their elder driving years.

## Maximize safety today

Seniors can take several proactive steps to address physical limitations and maximize driving safety—before an accident happens. Encourage your elder family members to have annual eye exams to ensure their vision is satisfactory and that their corrective lenses remain adequate. They should also have their hearing checked annually and, if hearing aids are recommended, you can stress the importance of wearing these devices when driving.

### Develop an Independence Plan

Discuss different scenarios that could diminish your elder family member’s ability to drive safely. Document these in the Plan and incorporate a decision tree to outline contingencies. For example, if your family member develops problems with night vision, suggest prearranging transportation to keep your family member mobile.

To develop the Plan:

- **Discuss** potential obstacles.
- **Talk** about contingencies and identify solutions.
- **Document** your discussions.
- **Execute** the Plan as it becomes necessary.

Make sure that your elder family members discuss their medications with their doctor to determine whether any of their medications could interfere with driving—specifically with physical responsiveness and the ability to maintain alertness and focus. Some medications require an older adult to wait a certain amount of time between taking the medication and driving. Make sure that they understand these effects if any of their medications cause them.

If you notice changes that indicate that driving might require restriction, refer to the Independence Plan you created with your elder family member earlier. Work with them to balance their limitations with options for maintaining independence.

For example, if your family member reports having difficulty seeing in dim light, encourage them to restrict their driving to daylight hours. Develop a contingency plan to provide options for nighttime transportation. This might include help from family members and trusted friends, as well as public and private transportation options. Also, encourage them to plan their driving route before each departure so that they feel confident they won’t get lost. If they feel intimidated in high-traffic, rapid-speed situations, encourage them to plan to use side streets instead of highways.

Encourage senior drivers to refresh their driving skills. Many communities offer driver safety courses to do this, and these courses can be found online as well. AAA offers “Driver Self-Rating Tools,” “Interactive Driving Evaluations” and “Driver Improvement Courses for Senior Citizens.” If needed, refer elder family members to a Driver Rehabilitation Specialist (DRS). A DRS can give drivers an on-road test and recommend changes to improve their safety. These changes can range from simple techniques to improve driver skills to prescribing adaptive devices that compensate for sight or range-of-motion deficiencies. The costs of these programs and devices can sometimes be offset by insurance or Medicare.

## Time to stop driving

Ultimately, the time will come when it is simply no longer safe for your elder family member to continue driving. There is a strong link between not driving and feelings of isolation among seniors, which can lead to sadness or in some cases depression.<sup>4</sup> Accordingly, when your elder family member finally stops driving, it is critical that you maintain your partnership:

- **Reiterate that you are their ally.** Remind them that it is your desire that they maintain their independence and that their safety is your primary concern.
- **Refer to the Independence Plan you created together.** This document will demonstrate your continued alliance.

- **Design ways for them to maintain independence.** Create a transportation plan that maps out the places where they go weekly (for example, grocery store, pharmacy, dry cleaner, beauty salon). Incorporate irregular appointments such as doctor and dental visits into this plan.
- **Include a plan for getting to places that offer fun activities.** These can include nearby theaters or the local senior center. This will help them envision a positive future without the need to drive.

### Balancing limitations

These strategies can help an older driver safely maintain independence.

- **Restrict driving to daylight hours.**
- **Plan driving routes ahead of time.**
- **Avoid high-traffic and high-speed roads.**

To set this plan in motion, create a list of local resources that can provide transportation. These might include family members, neighbors, friends and volunteer senior ride services. Be realistic about the availability of these primary transportation options, and then fill in the gaps with public and private transportation alternatives. These may include community shuttles, bus service, senior transit services, ride sharing networks, taxis and private drivers. Contact your local agency or office on aging to find out about supplemental transportation networks that may have been created in your area. These supplemental transportation networks have been organized by communities in all 50 states to provide alternative transportation to seniors.

## Why addressing driving is a sound investment

What does *their* driving have to do with *your* financial security? Actually, quite a lot. In 2017, Merrill assessed the retirement landscape and the needs of baby boomers and other groups.<sup>5</sup> What they learned was that people tended to cluster their ideas for retirement around certain life priorities — health, home, finance, giving, work, leisure and family — including the financial needs of parents and children. The fact is that when our parents age, we hope to help them in any way we can. But doing so often requires significant time and money, which can put our own career progress and retirement savings at risk.

As such, conversations with parents about driving can pave the way for other conversations — about the strength of their retirement income, paying for health care and developing a financial strategy for the time when they can't take care of themselves. These conversations are highly valuable and are necessary for their well-being and, ultimately, for your own financial well-being.

## Have the talk

Being able to move freely is key to independence, and no senior wants to feel constrained. Creating a partnership now with your elder family members will allow you to create a plan for their independence as they progress through the natural course of aging, from full driving capability to eventually relinquishing the car keys.

By approaching this conversation with compassion and patience, and helping your elder family members find the right resources to maintain their independence at every turn, you'll help to build their confidence and strengthen the relationship they have with you in the years ahead.

CRPC® and Chartered Retirement Planning Counselor<sup>SM</sup> are registered service marks of the College for Financial Planning. Investments & Wealth Institute™ (The Institute) is the owner of the certification marks CIMA® and Certified Investment Management Analyst. Use of CIMA®, and/or Certified Investment Management Analyst® signifies that the user has successfully completed the Institute's initial and ongoing credentialing requirements for investment management professionals.

<sup>1</sup> Federal Highway Administration Department of Transportation (US). Highway Statistics 2018. Washington (DC): FHWA; 2020. Available at <https://www.fhwa.dot.gov/policyinformation/statistics/2018>. Accessed August 18, 2021.

<sup>2</sup> Centers For Disease Control and Prevention National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS). Atlanta, GA: CDC; 2018. Available at: <https://www.cdc.gov/injury/wisqars>. Accessed August 18, 2021.

<sup>3</sup> Insurance Institute for Highway Safety (IIHS). Fatality Facts, 2018, Older people. Arlington, (VA): IIHS; 2018. Available at <https://www.iihs.org/iihs/topics/t/older-drivers/fatalityfacts/older-people/2018>. Accessed August 18, 2021.

<sup>4</sup> "Age and Driving"(n.d.). Retrieved December 29, 2019, from [Helpguide.org](http://Helpguide.org).

<sup>5</sup> 2017 Age Wave/Merrill Lynch study: "Finances in Retirement: New Challenges, New Solutions."

© 2021 Bank of America Corporation. All rights reserved. | MAP3729925 | WP-08-21-0282 | 08/2021

 To learn about Bank of America's environmental goals and initiatives, go to [bankofamerica.com/environment](http://bankofamerica.com/environment).  
Leaf icon is a registered trademark of Bank of America Corporation.