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LIVE WELL

Driving while aging: How can she make her mother give up the keys?

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Dolores Munson of Stratford, N.J., gets in her 2012 Volkswagen Passat which she continues to drive. "You're in the house all the time. You sit in a chair and sometimes you wonder why you're living." Above, she is with her daughter, Joan Smeraski.

STRATFORD, N.J. >>

Dolores Munson, 85, got tired of waiting behind a police car that had made a traffic stop about a mile from her home. She swerved into the next lane to pass, but couldn't help looking to see who had gotten in trouble. "I was nosy," the Stratford, N.J., woman said. Distracted, Munson slammed into the front of the police car hard enough to break an axle on her white VW Passat. The cruiser was unharmed.

This might be good news, Joan Smeraski thought when she got the call from her mother's Jitterbug. Maybe the police would make her mother stop driving. Smeraski had been trying for months to take the keys away, but her mother wanted the freedom that only your own car can give.

Smeraski's hopes were dashed. The police didn't even ticket Munson. Her insurance company was also understanding and helpful. So was the body shop. Smeraski asked her mother's doctor to write a note telling Munson, who has "mild to moderate cognitive decline," not to drive. She put it on her mother's refrigerator.

Munson is still driving.

"If you live to be my age, you will see," she said. "You're in the house all the time. You sit in a chair and sometimes you wonder why you're living. You can't do anything. You can't go anywhere. ..."

Munson says she doesn't particularly love driving.

She says she'd quit now, "if I had a chauffeur." But she also doesn't want to pay for more help. "I don't throw my money around," she said. "That's why I have some."

Smeraski and her brother and sister wondered if they might be liable if their mother hurt someone. They talked about going above their mother's head to the New Jersey Motor Vehicle Commission but haven't been able to take that step.

Happening more often

Thousands of families are all too familiar with scenarios like this, which will grow more common as car-loving baby boomers reach old age. Especially for people who live in suburban and rural areas, driving is not only a psychological marker of independence, but also a skill that allows seniors to stay in their homes and avoid asking for — or paying for — help. Feeling trapped in a house is depressing for people of any age, and it can make health problems worse. Adult children don't want to make their parents miserable, but they also fear accidents.

Figuring out when — and how — to stop an elder from driving is one of the toughest challenges families face, and it's made even tougher by the fact that they often don't get much support.

Deciding what to do about older drivers who are faltering is touchy for everybody.

People age differently, which makes it challenging for lawmakers and insurers to create effective, nondiscriminatory rules. Police have less power than you'd think. Families are likely to find their most powerful allies in doctors and driving evaluators who are trained to test older or disabled drivers.

Law and order

State laws vary widely. Regular vision tests and a requirement that drivers renew licenses in person seem best at reducing fatal accidents, but only for the oldest drivers. Experts say many older drivers decide on their own to stop night and highway driving when they have trouble with vision or response times.

Despite a growing senior population, fatality rates for older drivers have dropped in recent years, likely because cars are safer and seniors are in better health.

Almost 6,000 drivers 70 and older died in traffic accidents in 1997 compared with 4,300 in 2015, said Jessica Cicchino, vice president of research for the Insurance Institute for Highway Safety.

But seniors still have higher rates of fatal accidents than most other age groups, in part because they are more fragile. When they're in crashes, drivers who are 80 or older are four times more likely than middle-aged drivers to die, she said.

Behind the wheel less

Older drivers don't drive as much as younger drivers, so their per-capita crash rates are low. However, the rate of crashes per mile is twice as high for people 80 and older as it is for those 35 to 54. The risk of being in a crash where someone dies starts to rise around 70.

Smeraski and her siblings probably wouldn't need to worry about being sued unless their mother had been declared incapacitated by a court, said Cherry Hill elder lawyer Jerry Rothkoff. "Legally, I do not believe the child is under any special legal duty to prevent the parent from driving," he said. "However, there clearly is a moral obligation."

It's not as easy as taking the keys or moving the car. Experts say they know of cases where seniors ordered new keys, bought new cars, or accused an adult child of stealing the car.

Police can't just yank a license, much as they might want to.

Michael Chitwood, superintendent of Upper Darby police, said his officers recently dealt with a woman in her early 90s who hit something and drove away. When they found her, she said: "You know I thought I hit something, but I wasn't sure."

The officers reported her to the DMV but didn't have the power to stop her from driving immediately.

"Local municipalities should have more power because we deal with the here and now," Chitwood said. The department tries to track down family members and hopes they'll stop the person from driving.

Help for older people

Mike Fergus, a program manager for the International Association of Chiefs of Police, said many departments could use more training to help older people use their cars safely — many don't ever adjust seats and mirrors when they buy a new car — and to recognize when drivers have dementia or other problems that could affect their driving.

Auto insurance companies might be among the first to see an uptick in claims that signals declining driving ability.

Michael Barry, a spokesman for the Insurance Information Institute, an industry group, said age is a factor in setting insurance rates, but companies weight it differently.

Accidents typically make rates go up. Insurers can decide not to renew policies for drivers with particularly bad records, but they do it with "great reluctance" because "they want more customers," he said. "They don't want to send them away."

Baby boomers could spare their children this nightmare by planning for old age and infirmity. "Most all of us are going to outlive our ability to drive by six or seven years," said Alice Pomidor, a Florida State University geriatrician who edited the new edition of the American Geriatrics Society's 300-page guide for medical personnel on senior driving.

Both AAA and The Hartford have advance-directive forms that let drivers designate someone they trust to tell them when it's time to give up the keys. Olshevski conceded that elders with dementia might not keep their end of the agreement, but that's not the point. The forms give caregivers confidence. "Knowing that they had the conversation and that the person agreed to it is empowering for them," she said.