

The Federal Highway Administration reports that nearly 30 million licensed drivers in the U.S. in 2019 were aged 70 and older. There are more senior drivers than ever on the road, and that number is expected to expand due to the large baby boomer population growing older. Driving can help older people stay mobile, independent and connected to their loved ones and communities. Seniors and their loved ones should know how older drivers can stay safe behind the wheel, how to ensure they have the [best car insurance](#) to protect them as an older driver and when and how to hang up the keys.

Staying Safe and Maintaining Independence Behind the Wheel

Like all drivers, seniors must maintain safe driving habits. While almost everyone desires independence on the open road, poor health and medications can take their toll on a person's suitability to remain behind the wheel.

How Can Age Affect Driving Ability?

As people age, factors including reduced vision, impaired hearing, slower motor reflexes and worsening health conditions can impair driving ability. Aging also tends to go hand-in-hand with a reduction of strength, coordination and flexibility — all poised to impact [a person's ability to control a vehicle safely](#). Aging includes stiffening joints and weakening muscles, and many older drivers live with arthritis. Changes like this impact a driver's ability to brake, turn a steering wheel quickly or look over one's shoulder.

Safe Driving Tips

Aging does not automatically equate to a total loss of driving ability. You can do many things to continue driving safely, including adjusting your driving style and addressing any physical issues that can interfere with your ability to drive safely.

1 Stay on top of your health

Annual eye and vision appointments can keep your senses sharp and enable your doctor to find and treat any issues before they affect your driving. Exercise and sufficient sleep can help maintain flexibility and alertness on the road.

2 Find the right vehicle

Seniors with arthritis or joint and muscle stiffness may find a vehicle with automatic transmission and power steering and brakes easier to operate. Senior drivers should take extra care to keep windows and headlights clean and schedule regular maintenance to keep vehicles in working order.

3 Drive defensively

Leave adequate space for the car in front of you to allow for sufficient braking, and ensure you are driving consistent with the flow of traffic. Avoid distractions while driving, such as talking on the phone, texting or consulting a map or GPS.

4

Know your limitations

Try to avoid driving situations that may make you feel uncomfortable. Consider changing your driving habits, including driving only during daylight hours, avoiding freeways and fast-moving traffic and staying off the road in inclement weather.

5

Listen to the concerns of others

If your family members or friends voice their concerns about your driving, you may want to evaluate your driving ability. Have a comprehensive driving evaluation performed by an occupational therapist or other qualified professional, brush up on your driving skills through a refresher course and speak with your doctor about your ability to drive safely.

Defensive Driving Courses

Defensive driving courses refresh a driver's skills behind the wheel and knowledge of the road's rules and hazards. They may also reduce your chance of a traffic violation or accident and help you [save money on your auto insurance rates](#).

The American Automobile Association (AAA) offers its members a [free senior driver improvement course](#) (including an online version) to extend their years on the road. The AARP offers members a similar free [Smart Driver Course](#).

Senior Driving Laws and Regulations

Each state has its own rules for senior drivers. While a driver's license won't be revoked just because a driver is turning a specific age, some states do have different regulations for license renewals for elderly drivers.

What Should Seniors Expect?

Drivers ages 65–70 and older may need to renew their licenses. Renewal procedures will vary by state. Some states may require senior drivers to renew in person, electronically or by mail. Some renewal requirements want drivers to renew in person only. Other requirements may be vision and road tests, which are not typically required of younger drivers.

LICENSE RENEWAL

Several states place restrictions on how frequently seniors will be required to renew a driver's license. Where once a renewal may have been issued every four years, it may now be required every other year or annually. No state has regulations to revoke a driver's license based on age, but some states place restrictions on license renewals for older adult drivers.

Other states do not differentiate their license renewals based on age, and others have fewer requirements for older drivers. For example:

- In Florida, drivers over 80 must renew their license every six years and pass an eye exam at each renewal.
- In Iowa, drivers over 80 will need to renew every two years, and examiners have the authority to add restrictions, such as allowing only daytime driving or limiting the number of miles driven from home.
- In Kentucky, all drivers renew every four years, with no restrictions on older drivers.

TESTS YOU'LL NEED TO RETAKE

To renew their driver's licenses, some seniors may be required to retake both the written and road exams at the regular time of renewal. Additionally, a free vision test could be required. However, many states allow drivers to submit vision reports performed by a licensed optometrist, ophthalmologist or physician within six months before the renewal request.

SPECIAL LICENSES

Suppose you have a short-term or long-term disability that impairs your mobility or requires you to use a cane, wheelchair, walker or other devices to get around. In that case, you may qualify for a handicapped parking permit. Rules and qualifications may vary from state to state. Regardless of the permit you get, each state allows your vehicle to park in accessible parking spaces, helping you reach your destination easier. Many states have both temporary and permanent permits depending on your disability. Permits typically come as a placard you can hang from your rearview mirror. Some states have the option of obtaining permanent handicap license plates that can be used instead, typically for free or a nominal fee.

Car Insurance for Senior Drivers



While you may see your car insurance premiums go down as you get older, you may see car

insurance rates start crawling uphill in your 60s and 70s. Seniors also have some advantages they didn't have in their youth to aid in car insurance savings. Older drivers may also want to [reevaluate their insurance policies](#) from time to time to find [cheaper car insurance providers](#).

Special Requirements and Considerations

Most states require proof of insurance or financial responsibility to register a vehicle and receive license plates. Still, seven states do not require it for registration: Arizona, Mississippi, New Hampshire, North Dakota, Tennessee, Washington and Wisconsin. All states besides New Hampshire require basic liability coverage to operate a vehicle.

Discounts

Seniors and older adults often qualify for car insurance discounts. Available discounts can include multiple car insurance policies, retired government employees, military veterans and completion of a defensive driving course.

While some senior drivers may be hesitant to [switch car insurance companies](#), doing so could yield significant savings on car insurance policies.

1

Defensive driving course

Rules vary by state, but drivers 55 and older who take a state-approved class and meet all other state-licensed driving requirements may be eligible for a car insurance discount. The driving courses may cover safe-driving techniques, rules of the road, use of new technology and the potential effects of health issues on driving ability. [AARP](#), [AAA](#) and the [National Safety Council](#) are among the organizations that offer classes for mature drivers.

2

Clean driving record

A squeaky-clean driving record could mean serious car insurance savings for drivers of all ages with good driver discounts. You may be able to save up to 20% on most coverages if you have been accident-free for five years.

3

Military and federal government discount

[Active duty and retired members of the armed forces](#) and federal employees are eligible for auto insurance discounts depending on the insurance company. Discounts typically range from 12% to 15%. Check with your insurer for details on how to take advantage of them.

4 Best Car Tips for Seniors

By the time you get to be a senior citizen, you most likely have purchased a good number of cars. From safety to comfort to a new array of wired and technological innovations, there are a number of things to consider when choosing your new wheels.

1

Safety

All vehicles are safer today than ever before, but new safety options can reduce your chances of an accident. A rearview camera is an important safety feature, as is blind-spot monitoring, both of which reduce accidents. Front and rear parking sensors are also common and will keep those minor dents and dings off your vehicle.

2 Comfort

Make sure the seats are comfortable. For drivers with back problems, seats with lumbar support can make a huge difference. Adjustable steering wheels ensure driver comfort and offer a full view of the road ahead. Check the exterior mirrors for good visibility. In cold weather conditions, heated seats are a nice addition, and in hotter climates, air-conditioned seats can increase comfort. Lastly, all controls should be in ready reach.

3 Access

Seniors often buy a new vehicle only to find it hard to get in and out on a regular basis. Before you drive home with your new purchase, practice entering and exiting to see how you feel.

4 Technology

Don't leave the car dealership with your new car until you understand its new gadgetry. Have a general idea of how everything works so you don't become distracted by figuring it out while you're trying to drive. Your dealership can help with lessons, and you can practice on your own while parked at home.

Turning Over Your Keys: Know When It's Time to Stop Driving



Most of us spend a majority of our lives behind the wheel of our vehicles while commuting to work, running errands for our families, embarking out on a night of entertainment and long-distance travel. Still, there may come a time when we must consider our safety and the safety of our passengers and other motorists.

How to Evaluate Your Driving Skills

Seniors often show warning signs that driving is no longer safe for them and others. Beyond accidents

and moving violations, these are signs you should keep an eye out for:

- Failure to stop or yield at signs or traffic lights.
- Unable to recognize the right of way.
- Failure to keep track and recall speed limits.
- Forget to signal when making a turn or changing lanes.
- Routinely getting lost, especially in familiar areas.
- Inconsistency with controlling speed.
- Difficulty recognizing the distance between vehicles and other objects.
- Difficulty merging and switching lanes.
- Frequent “near-misses” that could cause accidents.
- Experience road rage, anxiety and stress while driving.

Alternative Transportation

For the senior reluctant to rely on family and friends for transportation, options abound. Ride-sharing services such as Uber and Lyft are easy to use, and many local senior services offer free rides. Most counties across the U.S. also provide free or low-cost public transportation services designed for seniors who need door-to-door rides. The best way to find these programs is to call your county's [Area Agency on Aging](#), which will connect you with available local programs.

5 Tips for Family Members on How to Be Supportive

If you have concerns about an elderly adult's ability to drive, promptly addressing them could be a matter of life and death. Any delay could mean an automobile accident that results in a serious injury or death.

1

Plan ahead

Consider developing a plan on how you can best approach the subject with the elderly driver. Take time to assess how the situation will look from the driver's perspective and what driving means to them, as driving for many may mean a sense of independence. Plan your conversation for a quiet time during the day when you and the driver are both relaxed and rested.

2

Use reflective listening

Reflective listening, which means rephrasing what a speaker has said, shows support and encouragement and can help the speaker gain a better sense of insight into their experience. This communication style will encourage a speaker to keep talking about their worries and reflect upon them — an essential step in working through significant problems and transitions.

3

Check on other issues affecting driving

If a loved one acknowledges they're having difficulty driving, find out the specific concerns. Schedule appointments with their regular physician and eye doctor. Consider asking about medication, side effects and drug interactions. A change in prescription or a stronger pair of glasses can improve their driving.

4

Aid the transition from driving

You can support your loved one through this transition in several fundamental ways. You can listen to their concerns with a sympathetic ear, share driving memories, watch for signs of depression and be present — either through encouraging them to keep up social contacts or offering to help them sort out their transportation needs.

5

Practical steps to putting away the keys

Transitioning to a car-free life is aided by checking out [free local paratransit](#) options, finding free or low-cost informal transportation arrangements and helping older people find activities that don't involve driving. The National Association of Area Agencies on Aging provides a [guide on transportation for older adults](#).

What to Do if You Believe an Older Person Should No Longer Drive

Signs that an older individual may have become unsafe behind the wheel are abundant. Straddling or drifting into other lanes, braking or accelerating without reason and ignoring or missing stop signs are all markers of unsafe driving. Excessive "close calls" or small dents or dings can signal minor incidents that preclude tragedy. And older drivers themselves may feel increasingly uneasy behind the wheel: fearing highway or night driving, getting lost in familiar neighborhoods or experiencing growing anxiety behind the wheel.

While not all states have restrictions on license renewals, all state departments of motor vehicles have an office where a family member or doctor can make a referral about a driver who may be unsafe on the road. Claimants must have the driver's name as currently shown on the individual's license, their date of birth, current address and an explanation of why you believe their driving to be unsafe (for example, specific medical conditions, observations or incidents). In some states, concerned family members may be able to make this referral anonymously. The state office will then investigate the claim, and the driver in question may have to take a road test.

Expert Advice on When to Stop Driving



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What specific challenges do seniors face behind the wheel?

Foremost is vision, which changes as we age. Older people can experience cataracts, changes associated with diabetes or glaucoma, making it challenging to see hazards, pedestrians or signage. Changes in the cornea make nighttime driving more difficult. We also worry about medication side effects, motor ability, neurological function — even over-the-counter medications can impact how we operate heavy machinery.

If you take more than three medications, you can expect a drug interaction, either boosting or dampening the effects of one or more. My suggestion is to observe yourself and your specific limitations or areas of concern.

What can older drivers do to stay behind the wheel as long as possible?

The single-most beneficial activity for everyone is to remain physically active. Physical activity and exercise improve motor and neurologic abilities for walking and driving. Staying mentally sharp is also very important.

Equally important is staying in practice. Interestingly, those who drive fewer and fewer miles are also those who get into more crashes. Simply getting out and practicing driving a few blocks several times a week is enormously beneficial.

What is the most compassionate, successful method for easing a senior driver off the road?

The first thing one should actually do is ride with the person somewhere. A proxy for that is also going through the [Fitness to Drive](#) assessment and rate people based on what you've seen regarding a driver's safety and skill.

About having that conversation: Don't do it at Thanksgiving, where a person can quickly be ganged up on. If you've experienced their driving in person, use that as instruction: "I felt worried about your safety and your health. I noticed you really cut a corner in front of that person. Do you think there's something we can work on?" Be specific, make it focused on health and safety, not the person's driving skill — they've been driving well before you were born, so don't critique their skills. Approach it as a medical concern and regard for their health and safety, as well as that of others.

One very tactful way can be approaching the topic from the side of expenses. Seniors often have a limited budget. It would be gracious to suggest gifting a vehicle to a deserving grandchild, one who could offer them rides in return, strengthening that family connection and offering them an unexpected taxi service.

Senior Driving Resources

Staying safe on the road requires some extra effort, and the decision to retire from driving can be a difficult one. Here are some resources to give you help and support along the way.

- [AAA Senior Driving](#): The AAA Foundation for Traffic Safety's website on driver safety issues related to seniors and their families offers driving tips, safety and mobility alternatives.
- [AARP](#): Dedicated to the needs and interests of people 50 and older, AARP promotes independence, dignity and purpose.

- **The Centers for Disease Control and Prevention:** The Center for Disease Control and Prevention funds the National Center for Injury Prevention and Control Older Adult Drivers page. This page contains older driver facts, accident risk and protective factors of senior drivers.
- **Community Transportation Association of America:** This is a professional membership association of organizations and individuals working to remove barriers to isolation and to improve mobility for all people.
- **Driving Safely While Aging Gracefully:** This interactive National Highway Traffic Safety Administration booklet has safe driving information, checklists and accommodation tips for older drivers.
- **Eldercare Locator:** The Eldercare Locator is a service of the U.S. Administration on Community Living. The locator links people who need assistance with state and area agencies on aging and community-based help organizations serving older adults and their caregivers.
- **ITNAmerica:** ITN provides mass transit through shared rides and advanced planning. ITNAmerica offers community-based senior transportation, developed through research funded by the Federal Transit Administration, AARP and the Transportation Research Board.
- **National Institute on Aging:** A senior-friendly website from the National Institute on Aging and the National Library of Medicine featuring health information for older adults.
- **The University of Michigan Transportation Research Institute:** The University of Michigan offers an “Enhanced Driving Decisions Workbook,” an online anonymous screening tool that probes health concerns you may be experiencing that could affect safe driving.
- **The Insurance Institute for Highway Safety:** IIHS’s research focuses on countermeasures aimed at human, vehicular and environmental factors in motor vehicle crashes and interventions that can occur before, during and after crashes to reduce losses.

About the Author



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