

Advisor > Car Insurance

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Senior Drivers Are Safer Than Previously Thought



Ed Leefeldt
Contributor



Amy Danise
Editor

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For many drivers growing older comes with a cost: Car insurance becomes more expensive. When I turned 66 and complained about the imposed surcharge an agent told me, “You’re not a bad driver, it’s just your age.”

It’s no secret that many insurers discriminate against seniors. And it doesn’t matter if you drive below the speed limit and stop before the light turns red. “Your age on paper is what matters to car insurance companies,” says Penny Gusner of Insure.com. “Auto insurance rates for seniors begin to creep up after you pass 65 years of age.”

So while teens and young adults almost invariably get hit with higher car insurance rates because they’re regarded as reckless and inexperienced, older drivers are seen as near-sighted, fragile and forgetful, with slower reaction times.

To use a familiar phrase, insurers say they’re only “following the data,” which indicates that older drivers have more serious and fatal accidents than middle-aged ones. But now seniors can fight back with evidence from the insurers themselves. An Insurance Institute for Highway Safety (IIHS) [study shows](#) that drivers in their 70s are less likely to be involved in a fatal crash than drivers in their mid-30s to mid-50s.

Remarkable Reversal

It’s a “remarkable reversal for a generation once thought to be an immense threat to themselves and others on the road,” admits the IIHS, a group funded by insurers and

dedicated to reducing death, injury and property damage caused by motor vehicle crashes.

Car insurance companies have long relied on earlier studies—also conducted by the IIHS—which noted that fatal crashes among older drivers reached a peak of almost 5,000 in 1997 as more and more gray-haired drivers were staying on the road. Experts warned of a potential road safety crisis from what they called “the silver tsunami.”

But the latest IIHS study, which used data collected between 1997 and 2018, quells the supposition that seniors should park their cars in the garage and only drive on Sunday. It says that, mile-per-mile, older drivers are actually safer than younger counterparts.

The study looked at police-reported crashes and found that while overall fatalities had gone down, there were “substantially greater declines for drivers aged 70 and over than for those middle-aged.” The difference? A 43% decline for seniors as opposed to 21% for younger ones.

Will Insurance Companies Give Seniors a Break?

Will auto insurers pay any attention to this improved senior safety record? Perhaps.

“Insurers routinely update their loss data, so the latest study from IIHS is welcome news not only for older drivers but all drivers,” says Bob Passmore, who handles auto and claims policy research for the American Property Casualty Insurance Association (APCIA), which represents the auto insurance industry.

The IIHS study couldn't have come at a better time for our nation's aging population. According to the Centers for Disease Control (CDC), about 45 million people age 65 and older who are still behind the wheel—and probably unwilling to hear suggestions that they hang up their car keys.

One reason: “Older Americans are remaining active and staying in the workforce,” says Jessica Cicchino, co-author of the IIHS study. “They're not only keeping their licenses longer, but also driving more miles.”

They're also healthier. That's one factor in reducing injuries, death and accidents. The CDC, which monitors health, says that the number of people over age 65 who consider

themselves to be in “excellent, very good or good health” has increased over time, while those with a significant disability has decreased.

The second factor: Cars are built better, and so are safer. While self-driving cars aren't available yet, today's new ones are loaded with technology to protect all drivers, especially seniors, both from themselves and other more reckless motorists. Features such as pre-collision braking and lane-departure warning are becoming standard.

Of particular help, says Dr. Alice Pomidor, a geriatrician and professor at Florida State University, are side-impact air bags, which provide more protection for older adults suffering from osteoporosis or heart disease who might not otherwise survive a ‘T-boning’ auto accident.

And the third one: Roads are becoming safer, at least for seniors who might have difficulty driving at night. A big reason for this is the reflective paint used on road signs, better lighting and more visible white lines on the road.

Figuring Out Technology

But like all statistical studies, the IIHS study on older drivers also has its limitations. One is the number of drivers on the road in any given year, which increases or reduces the total number of accidents including those of drivers over age 65. Bear in mind that the most recent data found in this study is from 2018, which predates the Covid crisis.

And there's a gaping hole in this IIHS study. While it compares drivers ages 35 to 55 with those in their 70s, there's no mention of those in-between years, 56 to 69, or to younger drivers, “age groups which seemingly disappeared from their comparison,” says Dr. Pomidor.

While new car technology can be helpful to seniors, they need to figure out how to use it. An American Automobile Association (AAA) study of older drivers found that nearly half tried to “figure it out for themselves.” But maybe not successfully, since a previous AAA study showed that fewer than 9% actually used their in-vehicle technology.

One thing seniors have always had going for them, says Insurance Director Robert Hunter of the Consumer Federation of America, is that “even back in the ‘60s our

research showed that older drivers were “safer” because they drove less and didn’t take risky chances.

His advice: Shop around when you buy car insurance. You just might find a company that appreciates the silver in your hair (and the driving experience in your past).

Seniors who want to drive safely can find good advice from:

- AARP’s [Driving Assessment Resources for Older Drivers](#)
- The CDC’s [older adult drivers section](#)
- HealthinAging.org’s [Driving Safety for Older Adults](#), which offers signs that driving skills need testing
- The Insurance Information Institute’s [information on senior driving safety and insurance tips](#)

Award-winning investigative journalist Ed Leefeldt's stories have led to changes in credit card practices, voter registration and disability payments to prisoners. He has written multiple cover stories, hard-hitting features and executive profiles for major media outlets, and is the author of *The Woman Who Rode the Wind*, a novel about early flight.



Amy Danise
Editor

I'm the Insurance Analyst for Forbes Advisor. I've been writing about insurance for consumers for more than 20 years. Insurance intersects with many parts of our lives, yet it's tough to untangle, and wrong choices can make a financial mess. I'm here to help you make sense of it. I'm especially interested in how data is affecting the price you pay for all insurance types.

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