



## BRIEFING PAPER

### Older Drivers and Safety

Safe driving is a challenge for all drivers. For older drivers, risks to safe driving may arise from changes in vision, hearing, reaction time and judgment/cognition. Although physical and mental abilities vary considerably among older individuals, older people, as a group, are more likely than younger people to experience health impairments that affect their driving skills and may make their driving unsafe. Traffic safety experts are concerned that there will be increasing numbers of “at-risk” drivers as the population ages.

People age 65 and older constituted 13 percent of U.S. population in 2009, but they suffered 15% of all traffic fatalities.\* Although older Americans have the lowest crash rate per licensed driver of all driving age groups, older people injure more easily than their younger counterparts and are more likely to die when injured in a crash.

### The AARP Driver Safety course

In 1979, AARP developed the Driver Safety course. The course has helped millions of drivers age 50+ learn safety strategies and tips to help them adapt to physical and mental changes related to aging. Courses are offered in either a traditional classroom setting taught by AARP-trained volunteers, or through an interactive 8-hour online course that may be taken from the participant’s home computer at their own pace. The classroom course length varies by state, but ranges from 4 hours to 8 hours, given over the period of 1 or 2 days. A nominal fee is charged for the courses.

The course is designed to help participants:

1. Understand the effects of aging on driving.
2. Learn driving strategies that take into account the effects of aging.
3. Identify the most common crash situations faced by older drivers.
4. Reduce chances of having a crash.
5. Update their knowledge of today’s roads, traffic laws, vehicles, and other road users.
6. Think about how they drive and identify when driving may no longer be safe.

The course is arranged into eight instructional units:

1. Getting Started
2. Knowing Ourselves
3. Safe Driving Strategies
4. Our Driving Partners
5. Knowing Our Roads and Highways
6. Understanding Our Vehicles
7. Judging Our Driving Fitness: Knowing When to Choose to Retire from Driving
8. Wrapping Up

### Hosts

Classroom courses are held throughout the country in cooperation with local community hosts such as hospitals, banks, law enforcement agencies, senior centers, civic and fraternal organizations, local schools, recreation centers, and places of worship, to name a few.

These hosts provide space and audio-visual equipment to hold courses. In return, members of the community served by the host receive critical driver safety information.

\*Insurance Institute for Highway Safety. 2010. [Unpublished analysis of data from the US Department of Transportation’s Fatality Analysis Reporting System and the National Household Travel Survey]. Arlington, VA.

## Research

Throughout its history, the AARP Driver Safety course has conducted numerous independent evaluations. A major insurance company tracking 100,000 participants over several years showed a 10 percent automobile claim insurance reduction (1990, 1992, and 1994). Other independent studies done by California and New York Departments of Motor Vehicles (1989 and 1988, respectively) have demonstrated reductions in traffic violations. AARP has conducted evaluations of course participants, with nearly 97 percent reporting they have changed at least one driving behavior since taking the course.

## Insurance Reductions

Legislation has been enacted in 37 states and the District of Columbia requiring all automobile insurance companies conducting business in those states to provide a premium discount to participants who complete a state-approved driver safety course and meet all other state requirements. Additionally, a number of automobile insurance companies in selected states voluntarily provide premium reductions to participants who complete a driver safety course. (Note: Separate regulations apply to online driver safety courses. An asterisk [\*] in the chart indicates formal approval (as of Dec. 2011) for the driver safety online course. Even without formal state approval, many insurance companies also accept the online course for an insurance discount. The word “appropriate” means as determined by the individual insurance company. In Alaska, Delaware, New Jersey and New York, the AARP Driver Safety online course is also available for point reduction.

For more information  
visit [www.aarp.org/drive](http://www.aarp.org/drive),  
email us at [drive@aarp.org](mailto:drive@aarp.org)  
or call toll free at:  
**1-888-AARNOW (1-888-227-7669)**.

## TOYOTA

This program is supported by a generous grant from Toyota to AARP Foundation.

### Insurance Premium Discounts for Participants Who Complete State-Approved Classroom Courses

State	Discount	Age
AK*	Appropriate	55+
AL	Appropriate	55+
AR	Appropriate	55+
CA*	Appropriate	55+
CO*	Appropriate	55+
CT*	Appropriate (minimum 5%)	60+
DC	Appropriate	55+
DE*	10% on liability and personal injury protection	All licensed drivers
FL*	Appropriate	55+
GA	Appropriate, of at least 10%	All licensed drivers
KS*	Appropriate	All licensed drivers
KY	Appropriate	55+
ID*	Appropriate	55+
IL	Appropriate	55+
LA*	Appropriate	55+
ME*	Appropriate	55+
MI	Appropriate	50+
MN	Appropriate, of at least 10%	55+
MS	Appropriate	55+
MT*	Appropriate	55+
ND*	Appropriate	All licensed drivers
NJ*	Appropriate (minimum 5%)	All licensed drivers
NM*	Appropriate	55+
NV*	Appropriate	55+
NY*	10% on liability, personal injury protection and collision	All licensed drivers
OH	Appropriate	60+
OK	Appropriate	All licensed drivers
OR*	Appropriate	55+
PA*	Appropriate (minimum 5%)	55+
RI	Appropriate	55+
SC	Appropriate	55+
TN*	Appropriate	55+
UT	Appropriate	55+
VA*	Appropriate	55+
WA*	Appropriate	55+
WV	Appropriate	55+
WY	Appropriate	55+

\*An asterisk in the chart indicates formal approval (as of Dec. 2011) for the Driver Safety online course.

AARP Driver Safety first launched in 1979. Today, it is the nation's largest classroom/online driver safety course designed especially for drivers age 50 and older. Since the program's inception, over 14 million participants have completed the course. The course covers the normal changes in vision, hearing and reaction time associated with aging and provides practical techniques on how to adjust to these changes. Participants also learn how to operate their vehicles more safely in today's increasingly challenging driving environment. D934 (112)