

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.

In 2005, people age 65 and older comprised approximately 15 percent of all licensed drivers, and 15 percent 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 Program

In 1979, AARP developed the Driver Safety Program. The program 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 taught nationwide both in traditional classrooms by AARP-trained volunteers, as well as an interactive online course. 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

Local 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.

Research

Throughout its history, the AARP Driver Safety Program 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 program participants, with nearly 95 percent reporting they have changed at least one driving behavior since taking the course.

Insurance Reductions

Legislation has been enacted in 36 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 approval for the driver safety online course. The word “appropriate” means as determined by the individual insurance company.)

For more information:

Website: www.aarp.org/drive

Email: drive@aarp.org

Or, call toll free: 1-888-227-7669 (1-888-AARPNOW)

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world’s largest-circulation magazine with over 34.5 million readers; *AARP Bulletin*, the go-to news source for AARP’s 40 million members and Americans 50+; *AARP Segunda Juventud*, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Insurance Premium Discounts for Participants Who Complete State-Approved Classroom Courses			
State	Discount	Age	Effective Date
AK	Appropriate	55+	1988
AL	Appropriate	55+	2000
AR	Appropriate	55+	1981
CA	Appropriate	55+	1987
CO	Appropriate	55+	1991
CT *	Appropriate (minimum 5%)	60+	1983
DE *	10% on liability and personal injury protection	All licensed drivers	1982
DC	Appropriate	55+	1985
FL	Appropriate	55+	1986
GA	Appropriate, of at least 10%	All licensed drivers	1989
KS *	Appropriate	All licensed drivers	1993
KY	Appropriate	55+	1984
ID *	Appropriate	65+	1989
IL	Appropriate	55+	1982
LA	Appropriate	55+	1984
ME *	Appropriate	65+	2001
MI	Appropriate	50+	2007
MN	Appropriate, of at least 10%	55+	1985
MS	Appropriate	55+	1988
MT	Appropriate	55+	1987
ND *	Appropriate	All licensed drivers	1983
NM *	Appropriate	55+	1987
NV	Appropriate	55+	1989
NJ	Appropriate (minimum 5%)	All licensed drivers	1996
NY	10% on liability, personal injury protection and collision	All licensed drivers	1981
OK	Appropriate	All licensed drivers	1986
OR	Appropriate	55+	1990
PA	Appropriate (minimum 5%)	55+	1990
RI	Appropriate	55+	1984
SC	Appropriate	55+	1994
SD	Appropriate	55+	1988
TN	Appropriate	55+	1984
UT	Appropriate	55+	1988
VA	Appropriate	55+	1985
WA *	Appropriate	55+	1986
WV	Appropriate	55+	1986
WY	Appropriate	55+	1983