

THE TOPIC

Senior drivers have higher rates of fatal crashes, based on miles driven, than any other group except very young drivers, according to the Insurance Institute for Highway Safety (IIHS). The high death rate is due in large part to their greater physical frailty. They are less likely to survive after an injury than a younger person. By 2030, people age 65 and older are expected to represent 25 percent of the driving population and 25 percent of fatal crash involvements, IIHS says. According to the National Highway Traffic Safety Administration (NHTSA), there were 19.9 million licensed drivers age 70 and older in the United States in 2002 (latest data available) or 10 percent of all licensed drivers.

There is a growing need to help older drivers sharpen their skills as well as recognize their changing abilities and adapt their driving practices appropriately. Insurers have partnered with state and local governments, and groups such as the American Association of Retired Persons, to create programs designed to address these needs. In addition, an increasing number of states routinely attempt to identify, assess and regulate older drivers with diminishing abilities who cannot or will not voluntarily adapt their driving habits.

KEY STATISTICS

- In 2003, older people (70 and older) made up 12 percent of all traffic fatalities, 12 percent of vehicle occupant fatalities and 16 percent of pedestrian fatalities, according to NHTSA.
- In 2003, 82 percent of fatal accidents involving older drivers happened during the day. Seventy-four percent involved another vehicle.
- According to the Insurance Institute for Highway Safety, about half of fatal crashes in 2002 involving drivers 80 years and older occurred at intersections and involved more than one vehicle. This compares with 24 percent among drivers up to age 65.

RECENT DEVELOPMENTS

Researchers reported that people with mild Alzheimer's disease (AD) were more likely to make navigation and safety errors while driving than older adults with no known neurological problems. The researchers, who published their findings in the September 14, 2004 issue of *Neurology*, led by Dr. Matthew Rizzo of the University of Iowa, compared the performances of 32 older drivers with mild Alzheimer's who still had drivers licenses and regularly drove to 136 older drivers who were well. Drivers were instructed to follow a particular route in a specially-equipped car with a monitoring device, and then asked to drive a route of their own choosing. On the assigned route, more than 70 percent of the AD drivers made at least one wrong turn, over three times the rate for the other group. However, the same percentage from each group also made driving mistakes such as veering out of their lane. On their own chosen route, the AD drivers made fewer mistakes. The researchers concluded that the assigned route placed more demands on memory, attention and perception, probably leading to cognitive overload.

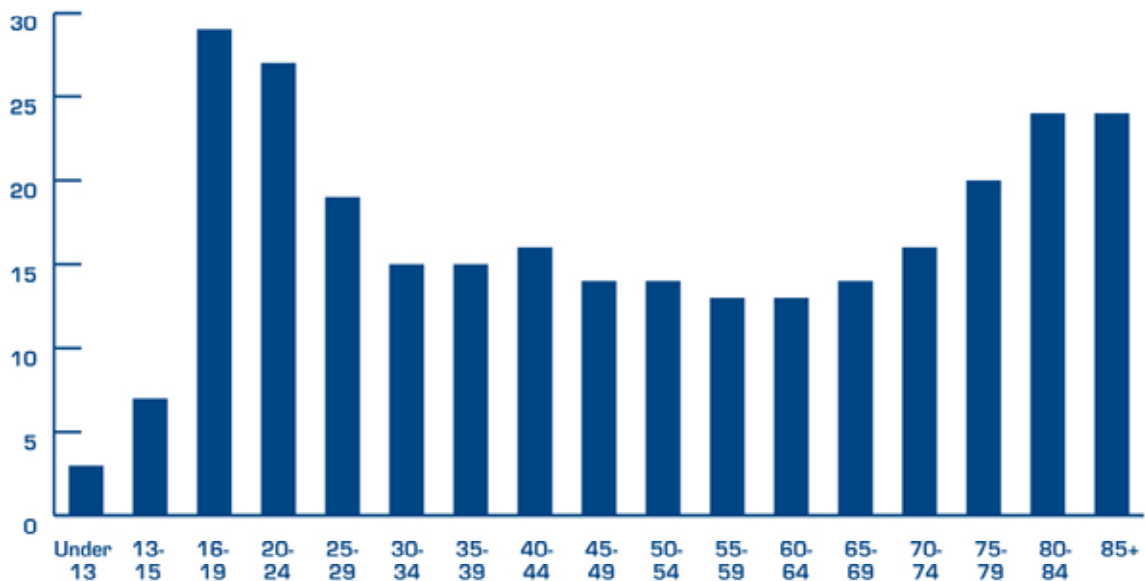
ACCIDENTS BY AGE OF DRIVERS, 2003

Age group	Number of drivers	Percent of total	Drivers in fatal accidents	Percent of total	Drivers in all accidents	Percent of total
Under 20	9,503,000	4.8%	9,200	17.0%	4,410,000	22.1%
20-24	16,496,000	8.4	9,900	18.3	3,660,000	18.3
25-34	34,021,000	17.3	7,600	14.1	3,580,000	17.9
35-44	40,876,000	20.8	9,100	16.9	3,150,000	15.8
45-54	40,740,000	20.7	8,200	15.2	2,490,000	12.5
55-64	26,168,000	13.3	4,300	8.0	1,400,000	7.0
65-74	16,165,000	8.2	2,800	5.2	730,000	3.6
Over 74	12,731,000	6.5	2,900	5.4	580,000	2.9
Total	196,700,000	100.0%	54,000	100.0%	20,000,000	100.0%

Note: Percent of total columns may not add due to rounding; driver columns do not add because drivers under the age of 16 are not included.

Source: National Safety Council.

MOTOR VEHICLE DEATHS PER 100,000 PERSONS BY AGE, 2003



Source: U.S. Department of Transportation, National Highway Traffic Safety Administration.

**STATE DRIVERS LICENSE RENEWAL LAWS
INCLUDING REQUIREMENTS FOR OLDER DRIVERS**

Drivers License Renewal Laws										
State	Require retest for renewals at all ages (1)				Age at which states require older drivers to pass tests				Require doctors to report medical conditions (2)	Age limits on mail renewal
	Vision	Road	Know- ledge	Medical	Vision	Road	Know- ledge	Medical		
Alabama										
Alaska	X	(3)	X							69
Arizona	X	(3)			65					70
Arkansas	X									
California	X	(3)	X	(3)					X (4)	70
Colorado	X	(3)	(3)	X						66
Connecticut					65					65
Delaware		(3)	(3)	(3)	(3)	(3)	(3)	(3)	X	
D.C.					70	75	75	70		
Florida	X	(3)	(3)		80					
Georgia	X			(3)					X	
Hawaii	X	(3)		(3)		(3)	(3)	(3)		
Idaho	X	(3)		(3)						
Illinois	(5)		X	(3)		75				
Indiana				(3)				(3)		
Iowa		(3)	(3)	(3)						
Kansas	X	(3)	X							
Kentucky		(3)		(3)						
Louisiana	X	(3)	X							70
Maine					40, 62 (6)					
Maryland	X	(3)	(3)		40			(3)		
Mass.										
Michigan	X	(3)	X	(3)						
Minnesota	X		X							
Mississippi		(3)	(3)							

Missouri	X									
Montana	X	(3)								
Nebraska	X	(3)	(3)							
Nevada	X (7)	(3)	(3)		65			70 (8)		X
Montana	X	(3)								
Nebraska	X	(3)	(3)							
Nevada	X (7)	(3)	(3)		65			70 (8)		X
N. Hampshire	X									
New Jersey	(9)					75				X
New Mexico										
New York		(3)	(3)	(3)						
North Carolina	X	(3)	X	(3)						
North Dakota	X	(3)	(3)							
Ohio	X	(3)	(3)	(3)						
Oklahoma	(9)									
Oregon					50					X
Pennsylvania	(10)			(8)	45 (11)			45 (11)		X
Rhode Island	X	(3)		(3)						
South Carolina	X	(3)	(3)	(3)	65					
South Dakota	X									
Tennessee	(12)									
Texas	X			(3)						
Utah		(3)	(3)	X	65					X
Vermont										
Virginia	X		(3)		80					
Washington	(3)	(3)	(3)	X						
West Virginia										X
Wisconsin		(3)		(3)						
Wyoming	X	(3)	(3)							

Periodic retests. Some states will waive vision retests for mail renewal or clean-record drivers.
(2) Physicians must report physical conditions that might impair driving skills.
(3) Retesting only for cause, e.g., after specific number of accidents or other points and infractions, for specific physical conditions; sometimes at examiner's discretion.
(4) Specifically requires doctors to report a diagnosis of dementia.
(5) 8-year vision re-examination.
(6) Vision tests are required at first renewal at age 40; at every second renewal after age 40; at every renewal after age 62.
(7) Except for in-state renewals by mail, unless applicant is over 70.
(8) Renewing by mail.

- (9) Ten percent of all renewals are screened.
- (10) Ten percent of drivers at or over 45 randomly chosen for medical and/or vision test.
- (11) Random re-examination at specified age.
- (12) Will retest at renewal for nonspecified cause.

Source: U.S. Department of Transportation, Federal Highway Administration; AARP; American Automobile Association; American Association of Motor Vehicle Administrators; Insurance Institute for Highway Safety.

BACKGROUND

Fatality rates reflect the fact that older drivers are more easily injured than young people and are more apt to die of those injuries. In fact, when compared with drivers in other groups, older drivers have low crash rates per capita. When fatalities are measured by per miles driven, however, the fatality rate rises dramatically. Older drivers and teenagers have the highest per-mile fatal crash rates.

Licensing: Senior drivers object to blanket restrictions on their driving privileges, citing the wide differences in the way the aging process affects individuals. Most states continue to issue older drivers licenses so that they can retain their mobility and independence. Publicity surrounding several fatal accidents caused by elderly drivers, especially one involving an 85-year-old male who accidentally plowed through a farmers market in Los Angeles in July 2003, killing 10 people, has brought the subject of older drivers to the attention of regulators and others. State laws differ on the issue. Some states restrict driving activities for people with certain medical conditions or after a serious accident or traffic violation. Depending on their ability, older drivers may be limited to driving during daylight hours or on nonfreeway types of roads. Of note, in most states restrictions such as these can be placed on anyone's drivers' license, regardless of age, if their medical condition warrants it. Vision tests have been found to be an effective way to lower older drivers' crash risk. Most states (41) require drivers to take a vision test when they renew their license, regardless of age.

Thirteen states require doctors to report any dangerous medical conditions that can impair a patient's driving. Although this requirement covers drivers of all ages and a variety of medical conditions, at least one state—California—specifically requires doctors to report a diagnosis of dementia, which is a common symptom of Alzheimer's disease. The importance of such requirements was highlighted by a study of accidents in Sweden and Finland, which found that one-third of drivers age 65 to 90 who were killed in crashes had brain lesions commonly found in Alzheimer's patients, and another 20 percent had lesions that may indicate an early form of the disease. A Missouri law provides confidentiality to close family members or doctors who report incompetent drivers to the state driver-licensing agency. The American Medical Association offers an Internet guide to help doctors decide whether their elderly patients are still fit to drive. Doctors are told to be alert to things that might hamper driving ability, such as cataracts, arthritis, strokes and certain medications.

State-mandated tests for the visual acuity of older drivers are an effective way to lower the fatal crash risk of those drivers, according to researchers at the University of Baltimore and the Johns Hopkins University. The researchers analyzed all fatal crashes from the National Highway Traffic Safety Administration (NHTSA) that involved at least one driver age 70 or older. The 1995 study, reported in the *Journal of the American Medical Association*, showed that in the 38 states that mandated vision tests for license renewals at the time of the study, drivers in this age group were involved in 17.2 fatal accidents per 100,000 older drivers. In states where no testing was required, the ratio was 18.7 fatal crashes. The researchers say that the difference in the percentage is small but significant, especially since the number of

70 and older drivers will grow substantially.

Some 34 states require drivers to take vision tests at license renewal, regardless of age (see chart). About half of the states require a road test at renewal for any driver who has had a certain number of accidents or traffic infractions, and a smaller number require written tests and medical exams if necessary. At least 15 states mandate more frequent testing for older drivers at license renewal. For instance, in Illinois and New Hampshire, drivers over age 75 must take a road test when they renew their license; in Indiana, road and written tests are required, in addition to vision testing.

When seniors do have accidents, they tend not to be very serious, and any injuries that result are likely to be to the driver. Most older people tend to limit their driving as their abilities diminish. Many have elected not to drive at all. A study by the AgeLab at the Massachusetts Institute of Technology (MIT) and the Hartford Financial Services Group found that most are aware of their changing abilities and alter their driving to accommodate them. Two-thirds of the 3,824 respondents to the MIT Survey, published in the AARP Bulletin in August 2003, reported that they voluntarily restricted their driving in bad weather, on freeways, in unfamiliar areas, during rush hour, at night and/or over long distances. The Hartford and AgeLab have developed a guide for families, entitled "At the Crossroads: A Guide to Alzheimer's Disease, Dementia and Driving."

According to a July 2003 report, "The Mobility Needs of Older Americans," issued by the Brookings Institution, increasing numbers of elderly people are concentrated in suburban areas and have no transportation options but to drive. The report found that the number of miles driven by seniors increased from 12.7 miles a day in 1995 to 15.3 miles in 2001. Among other findings of the report: 56 percent of seniors live in suburban and rural areas and seniors have shown themselves to be more receptive to transportation alternatives such as voucher and ride-sharing programs than to traditional means of public transportation.

Medication and Increased Risk: A study released in July 1997 found that certain categories of drugs prescribed for relief of insomnia and anxiety can increase the crash risk among drivers who take them, especially during the first week. Commonly prescribed drugs such as Dalmane, Limbitrol, Klonopin and others fall into this category. These drugs have a long "half-life," defined as a drug that takes more than a day for half the drug to be eliminated from the body. Researchers from McGill University and the Royal Victoria Hospital studied 5,579 licensed Quebec drivers age 67-84 who were involved in a motor vehicle crash resulting in bodily injury during 1990-1993. In the first week of using the long half-life drugs, older patients' crash risk increased 45 percent. After one year of use, patients still had a 25 percent increased crash risk. Older drivers using short half-life drugs such as Halceon, Restoril and others did not have an elevated crash risk. Short half-life drugs are those in which half the dose is eliminated from the body in less than 24 hours.

A national survey conducted in April and May of 1999 by the Insurance Research Council found that 76 percent of respondents support annual road tests for drivers over 70 years of age. Other provisions favored by the majority, including a majority of older respondents, include training programs for older drivers, mandatory annual physicals, more left-turn signals at intersections, and bigger, easier-to-read signs.

Some insurance companies offer discounts to older drivers who take defensive driving or other drivers' education courses, offered by such groups as the AARP. Alabama mandates a 5 percent discount for senior drivers that take a minimum of eight hours of auto safety training.

National Web sites of interest in this area include:

- American Association of Retired Persons -- www.aarp.org
- FHWA Older Drivers -- safety.fhwa.dot.gov/roaduser/older.htm
- NHTSA Older Driver -- www.nhtsa.dot.gov/people/injury/olddrive/
- Administration on Aging DHHS -- www.aoa.dhhs.gov
- AAA Foundation for Safety -- www.aaafoundation.org/home/
- Insurance Institute for Highway Safety, License Renewal Procedures -- www.highwaysafety.org/safety_facts/state_laws/older_drivers.htm
- The Hartford Insurance Group – www.thehartford.com
- American Medical Association – www.ama-assn.org
- The Brookings Institution – www.brookings.org

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